Compliance Inspection Report

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 01/31/2024)

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be Official. Consult mortgagee for official reports.

File No. 13762160
Case No. 106-4627216

Builder's Name and Address		FHA Case Number
JW Collection, LLC 2355 Long Cabin Drive, Atlanta, GA 30339	a. [X] Report not left at site. b. [ ] Report not official without reviewer's signature.	106-4627216 Date of Inspection (mm/dd/yyyy) 01/31/2023
Mortgagee's Name and Address		**Property Address**
Wells Fargo Bank, N.A. 1525 West W.T. Harris Boulevard Charlotte, NC 28262		426 Retreat Ln Canton, GA 30114

I. Inspection of On-Site Improvements Reveals

1. Construction [ ] was [ ] was not begun prior to the date of mortgage insurance approval shown in the commitment, statement of appraisede value or "Early Start" letter. (Applies to the initial report on new construction).
2. [ ] Builder other than named in application
3. [ ] Unable to make inspection. (Explain below)
4. [ ] Accepted construction exhibits not available at site.
5. [ ] Individual Sewage disposal system; [ ] Individual Water Supply system
   [ ] No noncompliance [ ] Correction essential as explained below.
   [ ] Submit Health Department letter
6. [ ] Correction req'd. by rprt. dated _____ not acceptably completed.
7. [ ] Repairs required by form HUD-92800.5B not acceptably completed.
8. [ ] Correction essential as explained below:
   [ ] a. Will examine at next inspection
   [ ] b. Do not conceal until reinspected.
9. [ ] No noncompliance observed
10. [ ] Acceptable variations as described below (Request for Change, form HUD-92577, may be submitted).
11. [ ] Extensive noncompliance as explained below (see IV.A below).
12. [ ] On-site improvements acceptably completed subject to receipt of certification that mortgagee's inspection reveals satisfactory completion of all items listed below.
13. [ ] On-site improvements acceptably completed except items listed below, completion of which is delayed by conditions beyond control of the builder (see IV.B below).
14. [X] On-site improvements acceptably completed.
15. [ ] Off-site improvements
    [ ] a. Correction/Completion essential as explained below.
    [ ] b. Completion assured by escrow agreement or governing authority.
    [ ] c. Acceptably completed.

II. Explanation of statements checked in Parts I and III

[ ] Initial Inspection [ ] Framing Inspection [X] Final Inspection [ ] Other (explain) [ ] Repair Inspection

Inspection Number

No.		No.	

Certification: I certify that the information provided on this form and in any accompanying documentation is true and accurate. I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge I have reported all noncompliance, work requiring correction, and unacceptable work.
Warning: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties (18 U.S.C. §§ 287, 1001, 1010, 1012; 31 U.S.C. §3729, 3802)

Signature Bruce Todd Rose

Date (mm/dd/yyyy) 02/01/2023

[ ] Fee Inspector [X] Appraiser
[ ] DE Staff Inspector [ ] HUD Inspector

ID Number CR240832

III. Specific Conditions Required by the HUD-92800.5B, Not Requiring Field Inspection

16. [ ] Submit items or resubmit incomplete items as noted above.
17. [ ] Acceptable Compliance with all specific conditions not requiring field inspection.
18. [ ] Submit Termite Soil Treatment Guarantee.

[ ] **None**

Approved: [ ] as modified by me

Signature

Date (mm/dd/yyyy)

[ ] Direct Endorsement Underwriter
[ ] Chief Architect [ ] Deputy

ID Number

IV. To Mortgagee: When signed below, refer to the statement on the back corresponding to the designation checked.

[ ] **A. Noncompliance**
   [ ] (a) Variations from exhibits.
   [ ] (b) Unacceptable construction.
   [ ] (c) Premature construction.

[ ] **B. Compliance -** Incomplete Items. "Mortgagee's Assurance of Completion", HUD-92300, may be submitted.
$ for completion not later than: (mm/dd/yyyy)

[ ] **C. Final Acceptance.** Closing papers may be submitted provided mortgage credit analysis is acceptable.

Signature

Date (mm/dd/yyyy)

[ ] Direct Endorsement Underwriter
[ ] Director of Housing Development [ ] Deputy

ID Number

For HUD Use Only for concurrence of Direct Endorsement Processing of this Compliance Inspection Report. If signed, this final report is considered processed by HUD and, thereby, convertible to the Veterans Administration.

Signature of HUD Authorized Agent

Date (mm/dd/yyyy)

Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be Official. Consult mortgagee for official reports.

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 01/31/2024)

File No. 13762160
Case No. 106-4627216

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number. The information requested is required to obtain a benefit. This form is used in the inspection process to ensure newly built homes financed with FHA mortgage insurance are constructed in accordance with acceptable building standards and that deficiencies found in newly constructed and existing dwellings are corrected. There are no assurances of confidentiality.

See the statement below that corresponds to the designation checked on the front of the form under section "IV. To Mortgagee".

A. Noncompliance. Construction is not acceptable or all specific conditions have not been fulfilled in accordance with the terms of the related commitment because of :

(a) Variations from Exhibits. Inspection reveals extensive non compliance, involving variations from accepted construction exhibits. The property will be considered ineligible for mortgage insurance (1) unless the work has been corrected so as to effect compliance, or (2) unless reprocessing is requested on the basis of the mortgage security as it is now being constructed, and this is found to be acceptable. Requests for reprocessing must be accompanied by a letter, in duplicate, fully describing the work as now being constructed, signed by the mortgagor and approved by the mortgagee. Where the plan arrangement, or either the exterior or interior appearance is affected, the mortgagor's letter must be accompanied by drawings, in duplicate, fully indicating the variations and signed by both the mortgagor and the mortgagee.

(b) Unacceptable Construction. Construction reveals extensive noncompliance with applicable FHA requirements or good construction practice. The property will be considered ineligible for mortgage insurance until construction has been corrected so as to effect compliance.

(c) Premature Construction. Inspection reveals that construction was begun prior to the date of approval for mortgage insurance (in noncompliance with the commitment or statement of appraised value).

B. Compliance. (with incomplete items)
Construction of on-site improvements has been acceptably completed except for any items listed on the front of this form. Completion of those items is delayed by conditions beyond the parties' control. The property will considered acceptable for mortgage insurance and closing papers may be submitted provided:

(a) All required off-site improvements have been acceptably completed and so reported, or their completion has been assured by an acceptable "Mortgagee's Assurance of Completion" form, and;

(b) All specific conditions not requiring field inspection as indicated on the front of this form have been acceptably fulfilled or evidence of compliance is submitted with the closing papers, and;

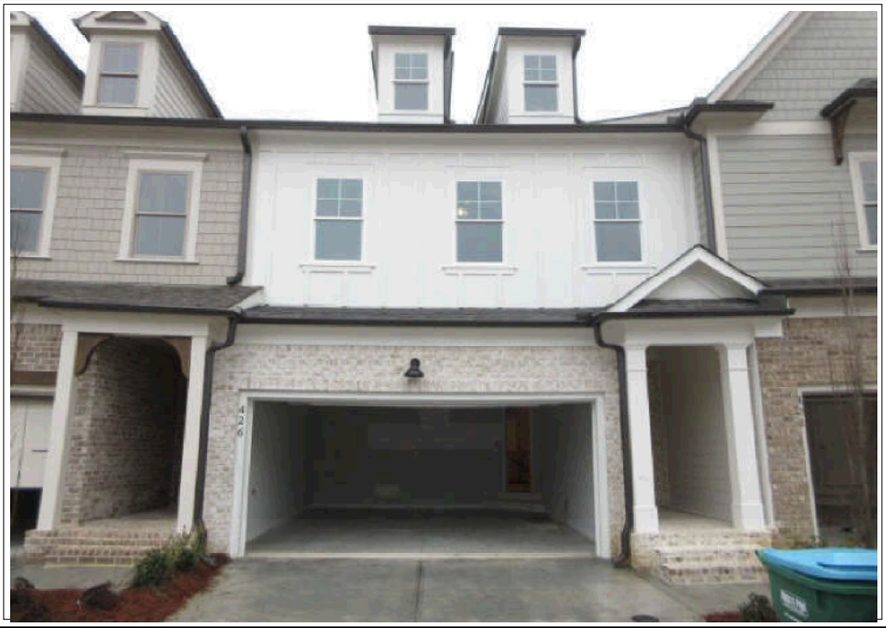
(c) The closing papers are accompanied by form HUD-92300, "Mortgagee's Assurance of Completion," properly executed and providing for withholding the sum indicated, or by indicating the sum is available on a commercial letter of credit, and for completion of construction not later than the date stated on the front of this form.

C. Final Acceptance

Construction has been completed and all specific conditions have been acceptably fulfilled. Closing papers may be submitted provided the mortgagee's credit analysis of the borrower is acceptably com-. pleted Evidence of compliance with specific conditions not requiring field inspection as indicated on the front of this form may be submitted with the closing papers.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: David Nizzari / Tracey Hewgley		File No.: 13762160
Property Address: 426 Retreat Ln		Case No.: 106-4627216
City: Canton	State: GA	Zip: 30114
Lender: Wells Fargo Bank, N.A.		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 31, 2023
Appraised Value: $



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

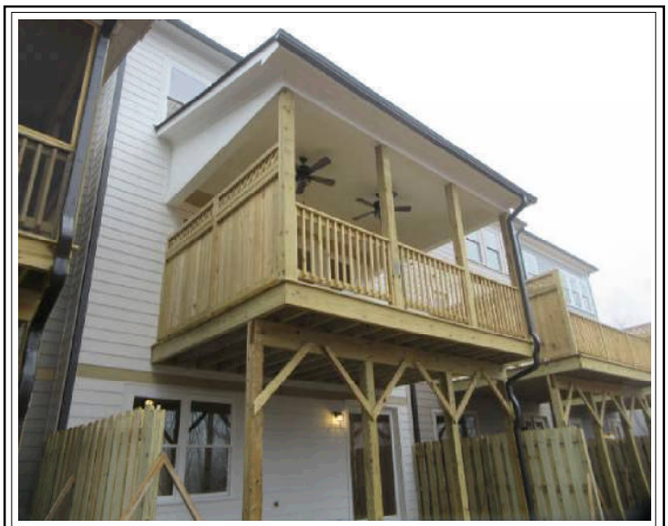
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Front



House number



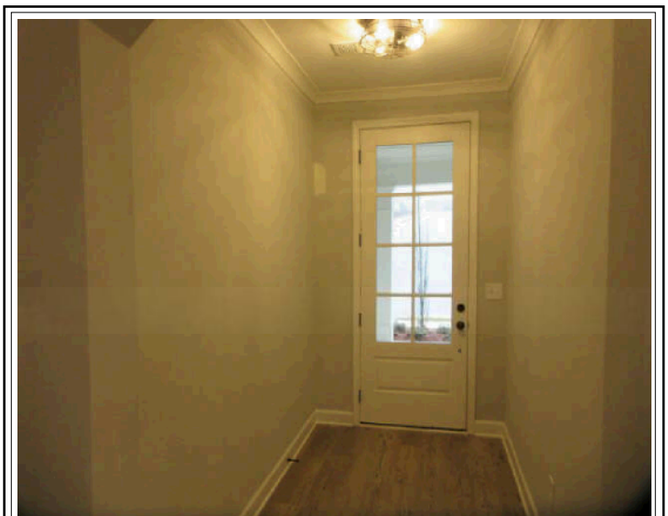
Back



Back with rear patio

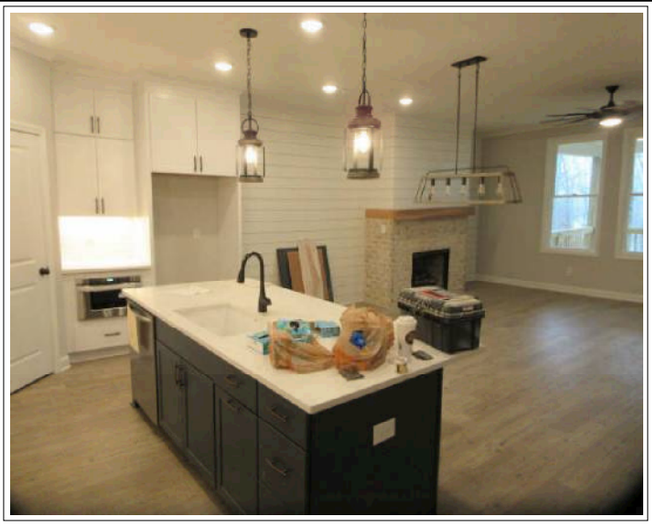


Garage

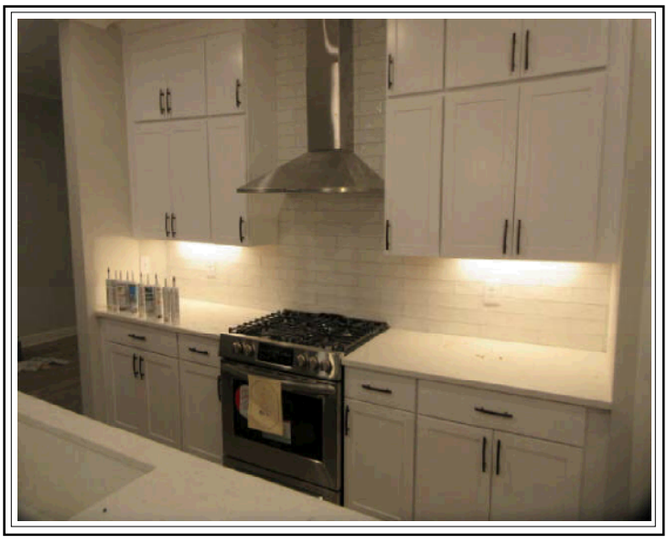


Foyer

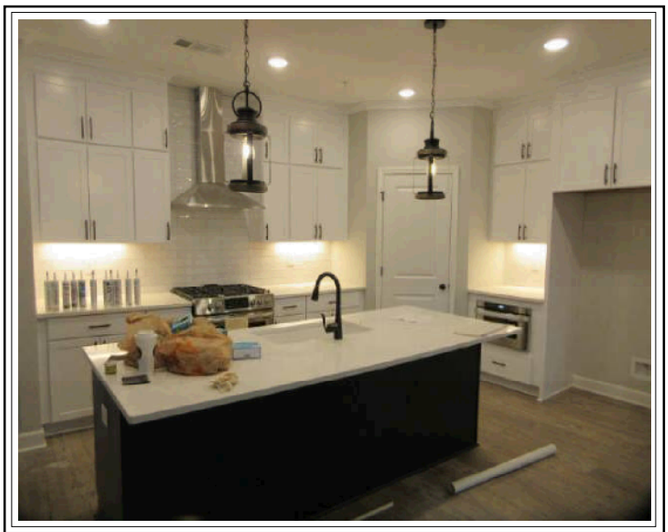
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Property Address: 426 Retreat Ln		Case No.:	106-4627216
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Kitchen/Living Room



Kitchen



Kitchen



Kitchen



Water on



Dining room and living room

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Living room



Living room



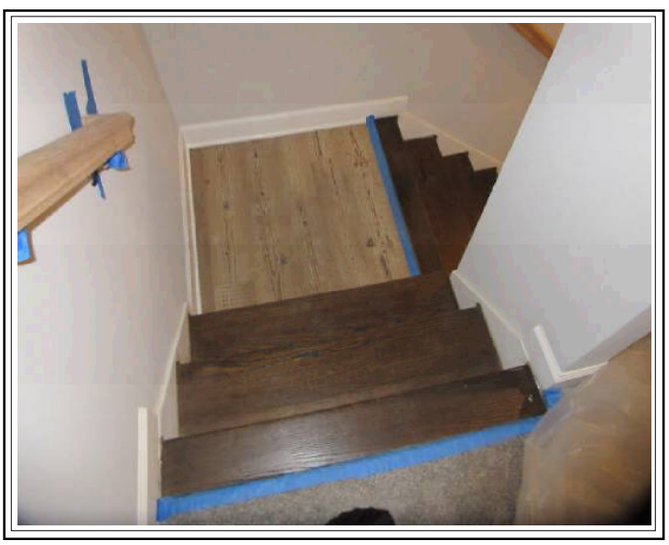
Half bathroom



Half bathroom

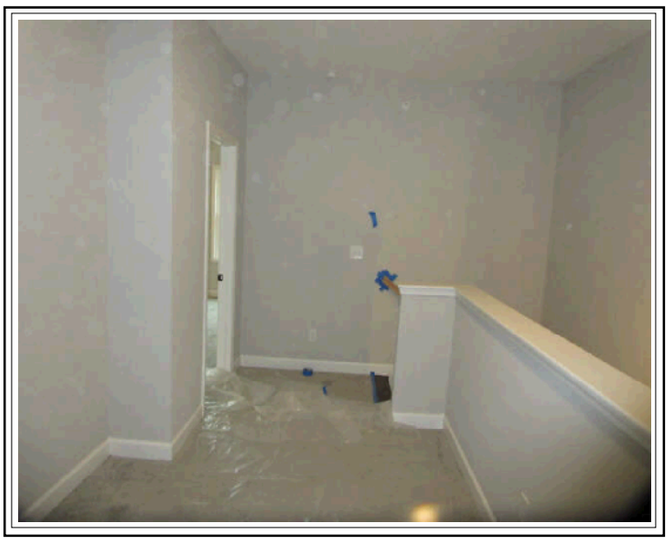


Covered deck



Stained staircase

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Second level hallway



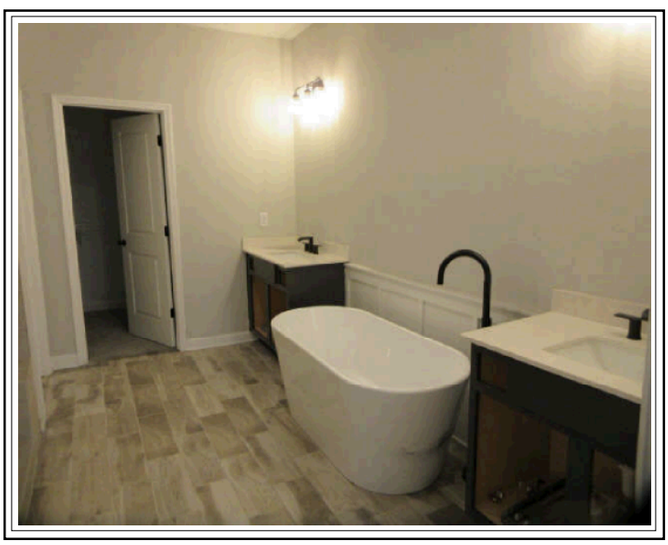
Bedroom 1



Bedroom 1



Windows open

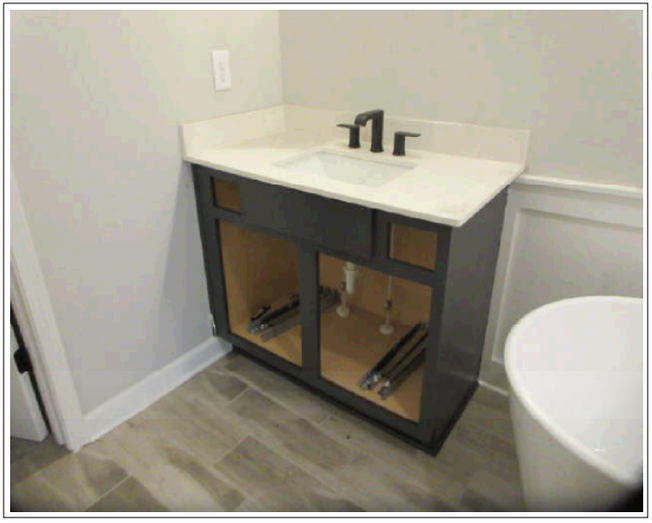


Owner bathroom

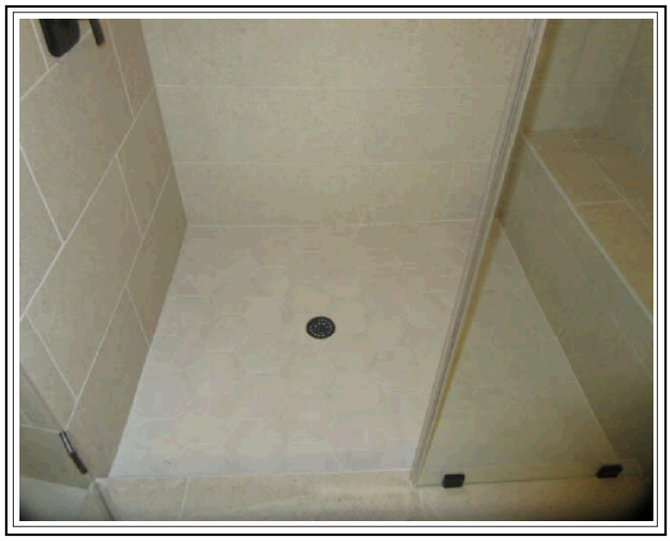


1st Sink

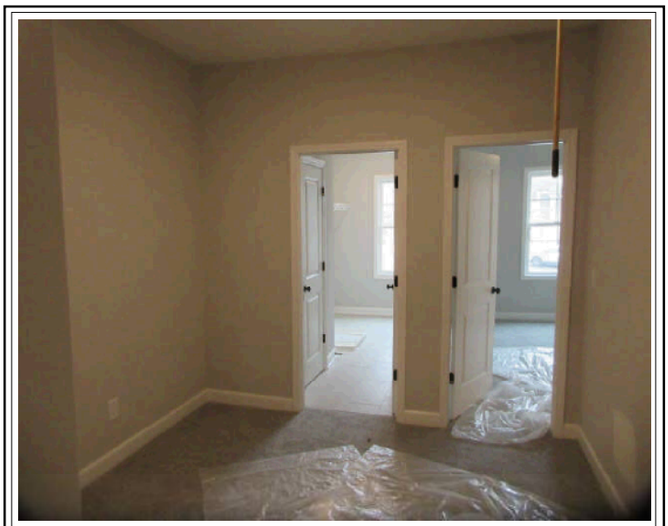
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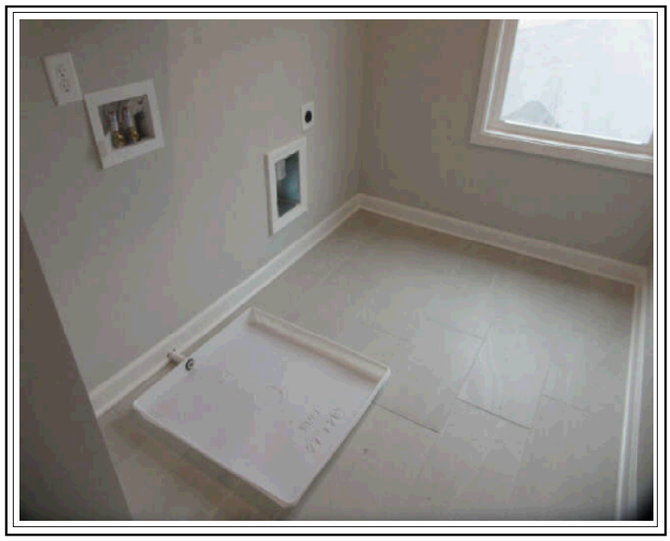
2nd Sink



tile shower



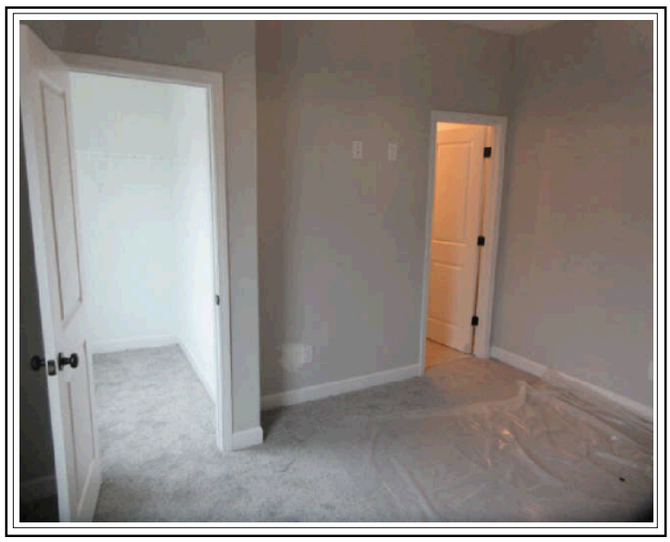
Loft area



Laundry room



Bedroom 2

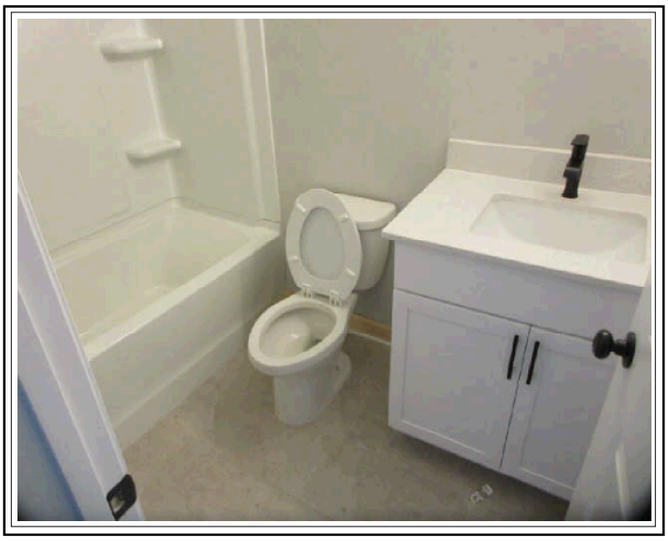


Bedroom 2

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Windows open



2nd bathroom



Attic and furnace



Attic



Staircase to the basement



Basement

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Basement



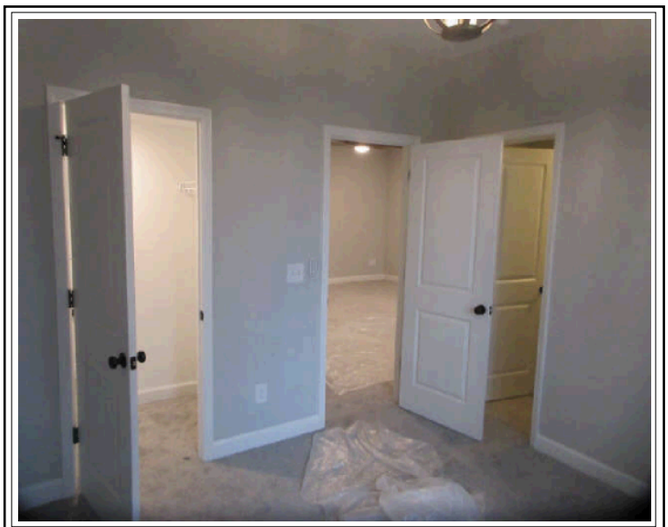
Basement



water heater



Basement bedroom 1

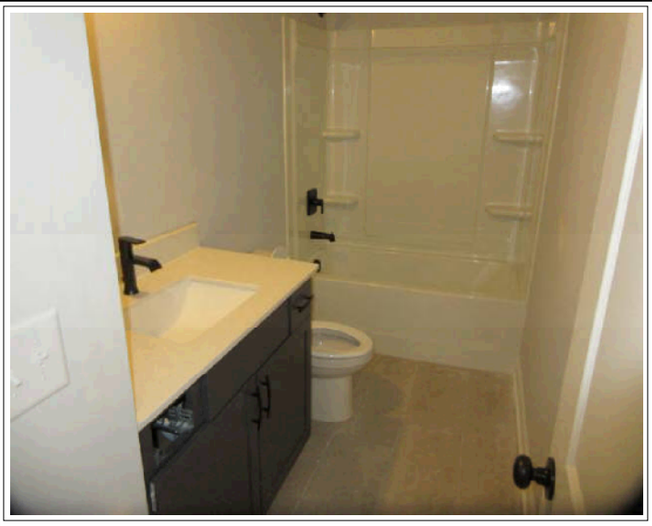


Basement bedroom 1



Windows open

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Property Address: 426 Retreat Ln		Case No.: 106-4627216
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Basement bathroom



Garage door

The following comment is authorized by FNMA in Fannie Mae's Revised Appraisal and Property Report Forms - FAQ's 11/1/2005:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The following comment is required under Georgia Law Chapter 539-3-.02 on all appraisal assignments completed after 8/1/2006:

My analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate Appraiser Classification and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board.

Digital Photos

The Electronic Photos/Digital Images contained in this appraisal have not been modified or altered in any way. They are accurate representations of the properties on the date of inspection.

The Digital Signatures

The Electronic/Digital Signatures contained in this appraisal are Password protected and conform to FNMA/FHLMC/FHA Guidelines.

AIR

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the client.

Extra Comments
Improvements have been completed in accordance with the requirements and conditions stated in the original appraisal report.

I have performed services as an appraiser regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

The home is complete with some minor typical new construction punch out work needed like touch up paint and bathroom cabinet doors to be installed. People were there finishing it at the time of observation. All the utilities were on and the systems were all fully functional.

FHA
The intended User of this appraisal report is the Lender/Client and HUD/FHA. The Intended Use is to evaluate the property that is the subject of this appraisal and to support underwriting requirements for an FHA Insured mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

All utilities were on at time of observation, The appraiser has conducted a "head and shoulders" observation of the attic and crawl space (as applicable), electrical and mechanical systems (as applicable). The property meets FHA/HUD minimum property requirements set forth in handbook 4000.1.

The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR Â§ 200.145(b)). FHA and the Mortgagee are the intended users of the appraisal report. The FHA appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

The appraiser has observed the subject properties appliances.

The property "DOES" meet the FHA/HUD minimum property requirements set forth in handbook 4000.1.

AMC NAME – ServiceLink Valuation Solutions, LLC
AMC Registration # 6
Fee paid to Appraiser $125

License

Borrower: David Nizzari / Tracey Hewgley		File No.: 13762160
Property Address: 426 Retreat Ln		Case No.: 106-4627216
City: Canton	State: GA	Zip: 30114
Lender: Wells Fargo Bank, N.A.		

STATE OF GEORGIA
REAL ESTATE APPRAISERS BOARD

BRUCE T ROSE

240832

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

1262303575047607

ROSE, BRUCE T
112 JAY WOOD DR
WOODSTOCK, GA 30188

BRUCE T ROSE

240832
Status ACTIVE

END OF RENEWAL
11/30/2023

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

1262303575047607

BRUCE T ROSE

240832
Status ACTIVE

END OF RENEWAL
11/30/2023

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LYNN DEMPSEY
Real Estate Commissioner

1262303575047607

Borrower: David Nizzari / Tracey Hewgley | File No.: 13762160
Property Address: 426 Retreat Ln | Case No.: 106-4627216
City: Canton | State: GA | Zip: 30114
Lender: Wells Fargo Bank, N.A.

AIG SPECIALTY INSURANCE COMPANY

Administrative Offices - 1271 Ave of the Americas FL 37, New York, NY 10020-1304

Certificate Number: 013711163-02

This Certificate forms a part of Master Policy Number: 035908521-02
Renewal of Master Policy Number : 035908521-01

NOTICE: THIS INSURANCE IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS AND ONLY APPLIES TO CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER DURING THE CERTIFICATE PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER AFTER THE END OF THE CERTIFICATE PERIOD UNLESS, AND TO THE EXTENT, A BASIC OR EXTENDED REPORTING PERIOD APPLIES.

NOTICE: DEFENSE EXPENSES ARE INCLUDED WITHIN AND REDUCE THE APPLICABLE LIMIT OF LIABILITY STATED IN THE CERTIFICATE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

NORMAN-SPENCER REAL ESTATE RISK PURCHASING GROUP INC dba
THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS
(A Delaware Corporation)

CERTIFICATE DECLARATIONS

1. **Name and Address of Certificate Holder:** **Bruce Todd Rose d/b/a**
Rose Real Estate Services
112 Jay Wood Drive
Woodstock **GA** **30188**

2. **Certificate Period:** **Effective Date:** **8/3/2022** **to Expiration Date:** **8/3/2023**
12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above

2a. **Retroactive Date:** **8/3/2011**
12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above

3. **Limit of Liability:** **$ 500,000 each claim**
$ 1,000,000 aggregate limit

4. **Deductible:** **$ - each claim**

5. **Professional Covered Services insured by this policy are:** REAL ESTATE APPRAISAL SERVICES

6. **Advance Certificate Holder Premium:** **$572.00**

7. **Minimum Earned Premium:** **25% or** **$143.00**

Forms and Endorsements:
See Attached Forms list

Surplus Lines Tax	24.48
Risk Purchasing Group Fee	40.00
Total:	**$ 64.48**

Agency Name and Address: **Norman-Spencer Agency, LLC**
8075 Washington Village Drive
Dayton, OH 45458

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.



County: Cherokee

Authorized Representative OR
Countersignature (in states where applicable) **Date:** July 5, 2022

This contract is registered and delivered as a surplus lines coverage under the Surplus lines Insurance Law O.C.G.A. Chapter 33-5 Brian Norman

106-4627216

File No. 13762160

USPAP ADDENDUM

Borrower: David Nizzari / Tracey Hewgley
Property Address: 426 Retreat Ln
City: Canton County: Cherokee State: GA Zip Code: 30114
Lender/Client: Wells Fargo Bank, N.A.

APPRAISAL AND REPORT IDENTIFICATION

This appraisal report is one of the following types:

- [X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- [ ] I have NOT performed 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.
- [X] I HAVE performed services, as an appraiser or in another capacity, regarding the property that is subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- [ ] I have NOT made a personal inspection of the property that is the subject of this report.
- [X] I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:
The appraiser has performed an appraisal on the subject property within the past 36 months.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- [X] A reasonable marketing time for the subject property is 0-90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- [X] A reasonable exposure time for the subject property is 0-120 day(s).

APPRAISER:

Signature: 
Name: Bruce Todd Rose
Date Signed: 02/01/2023
State Certification #: CR240832
or State License #:
or Other (describe): State #:
State: GA
Expiration Date of Certification or License: 11/30/2023
Effective Date of Appraisal: 01/31/2023

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser inspection of Subject Property:
[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior