USPAP ADDENDUM

File No. 50094 (604256) 14166464

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender	Bank of America, N.A.						

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report — This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report — This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90

Additional Certifications

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

☒ 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.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- 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.
- 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).

Additional Comments

"This assignment was made subject to regulations of the State of Alabama Real Estate Appraisers Board. The undersigned state licensed real estate appraiser has met the requirements of the board that allow this report to be regarded as a 'certified appraisal'."

APPRAISER:

Signature: Brad Pullum

Name: Bradley Pullum

Date Signed: 05/11/2023

State Certification #: R00825

or State License #:

State: AL

Expiration Date of Certification or License: 09/30/2023

Effective Date of Appraisal: 05/09/2023

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

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	214 Thunderbird Dr
	Legal Description	Lot 12 Chapel Estates Pb 37 Pg 31
	City	Harvest
	County	Madison
	State	AL
	Zip Code	35749
	Census Tract	0105.04
	Map Reference	26620
SALES PRICE	Sale Price	$ N/A
	Date of Sale	
CLIENT	Borrower	Lee W Hohlfeld
	Lender/Client	Bank of America, N.A.
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,160
	Price per Square Foot	$
	Location	N;Res;
	Age	23
	Condition	C3
	Total Rooms	8
	Bedrooms	4
	Baths	2.1
APPRAISER	Appraiser	Bradley Pullum
	Date of Appraised Value	05/09/2023
VALUE	Opinion of Value	$ 335,000

FLEX Appraisal Report

File No. 50094 (604256)
Loan No. 14166464

Intended Purpose: ☐ Portfolio Evaluation ☐ Purchase ☐ Junior Lien ☐ Refinance ☒ Other: HELOC
Data/Verification Source(s) Used: ☒ Tax Record ☐ Appraiser Files ☐ MLS ☐ Other:
Interest: ☒ Fee Simple ☐ Leasehold

CLIENT AND PROPERTY IDENTIFICATION

Client/Lender: Bank of America, N.A. Address: 70 Batterson Park Rd,Farmington, CT 06032
Borrower/Applicant: Lee W Hohlfeld Owner of Public Record: Hohlfeld Lee W Marilyn Hohlfeld
Property Address: 214 Thunderbird Dr City: Harvest State: AL ZIP: 35749
Legal Description: Lot 12 Chapel Estates Pb 37 Pg 31 APN: 0605210002049008 Census Tract: 0105.04 County: Madison
Property Type: ☒ SFR ☐ Condo ☐ Attached/SFR ☐ Vacant Lot ☐ Other: ☐ PUD HOA $ 0 ☐ per Month ☐ per Year
Specific Zoning Classification: Single Family Zoning Description: Single Family Residential

MARKET AREA AND COMPARABLES

Market Value Trend: ☐ Increasing ☒ Stable ☐ Declining Typical Market Price Range: $ 125,000 to $ 675,000
Market Predominant Occupancy: ☐ Tenant ☒ Owner Typical Market Property Age: 0 yrs to 80 yrs
Location: ☐ Urban ☒ Suburban ☐ Rural Estimated marketing time for the subject property: ☒ Under 3 months ☐ 3-6 months ☐ Over 6 months
Is the highest and best use of the subject property as improved (based on the improvements description provided by the various data sources available) the present use?:
☒ Yes ☐ No Summarize HBU Analysis: At the time of appraisal, the subject is located in an area of Madison County, AL that does have formal zoning regulations. In an event the home is destroyed it may be rebuilt.

FEATURE	SUBJECT	COMPARABLE #1		COMPARABLE #2		COMPARABLE #3	
Address	214 Thunderbird Dr Harvest, AL 35749	128 Waterbury Dr Harvest, AL 35749		219 Sara Sista Cir Harvest, AL 35749		122 Emory Dr Harvest, AL 35749	
Proximity to Subject		0.52 miles E		0.24 miles NE		0.24 miles NW	
Sales Price	$ N/A	$ 315,000		$ 295,000		$ 314,100	
Price/Gross Liv. Area	$/SF $	$/SF $ 151.73		$/SF $ 142.24		$/SF $ 136.57	
Data Sources	MLS/ProbateRecords	ValleyMLS# 1821578		ValleyMLS# 1816424		ValleyMLS# 1810265	
Sales/Fin. Concessions	N/A	Conv;4000	0	Cash;0	0	Conv;0	0
Date of Sale (MM/DD/YY)	N/A	12/21/2022		09/16/2022		07/01/2022	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Site	32292sf	21780f	0	20909sf	0	17860sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT 1.0;Ranch	DT 1.0;Ranch		DT 1.0;Ranch		DT 1.0;Ranch	
Quality (UAD)	Q3	Q3		Q3		Q3	
Actual Age	23	26	0	22	0	22	0
Condition (UAD)	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms / Baths)	8 / 4 / 2.1	10 / 4 / 3.0	-2,500	10 / 4 / 2.0	+2,500	10 / 4 / 2.0	+2,500
Gross Living Area (GLA)	2,160 Sq. Ft.	2,076 Sq. Ft.	0	2,074 Sq. Ft.	0	2,300 Sq. Ft.	-7,000
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade	0	0		0		0	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	HVAC	HVAC		HVAC		HVAC	
Garage/Carport	2AttGarage/2DetGar	2AttGarage	+10,000	2AttGarage	+10,000	2AttGarage	+10,000
Porch/Patio	CvPorch/Patio	CvPorch/Patio		CvPorch/CvPatio	0	CvPorch/Patio	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Other	Fence	None	0	Fence		None	0
Net Adjustment (Total)		☒ + ☐ − $	7,500	☒ + ☐ − $	12,500	☒ + ☐ − $	5,500
Adjusted Sale Price of Comparables		Net Adj. 2.4 % Grs. Adj. 4.0 % $	322,500	Net Adj. 4.2 % Grs. Adj. 4.2 % $	307,500	Net Adj. 1.8 % Grs. Adj. 6.2 % $	319,600

EVALUATION SUMMARY

Analysis of Prior Sale or Transfer History of the Subject Property or Comparable Sales: Subject has no listing or transfer history in the past 36 months. Comps have no prior transfer history within the past 12 months.

General Comments: A thorough search in the subject's market area was performed to determine the most comparable properties to the subject. The sales utilized are considered to be the most recent and pertinent sales in the subject neighborhood. All comparables are similar to the subject in terms of overall market appeal. All adjustments were based on the contributory market value of each relative to the subject. It should be noted that the appraiser considered numerous sales within the defined neighborhood. The appraiser noted sales in various states of condition with many in need of repairs and/or significant renovations. In comparable selection the appraiser made a concentrated effort to locate and select homes similar in terms of physical characteristics and condition. The appraiser assessed the features and condition through the use of MLS listings, interior photos (when available) and exterior inspections. Any condition | QC adjustments assessed are based on the appraiser's assessment of contributory value, via paired sales analysis, for the inferior | superior condition associated with the subject or comparable.

The Appraiser has researched the transfer and listing history of the subject property for the past 3 years and the comparable sales for the past 12 months.
Subject Property Is Currently Listed For Sale? ☐ Yes ☒ No Data Source valleymls.com

Current Listing History	List Date	List Price	Days on Market	Data Source
		$		

Subject Property has been Listed within the last 12 Months? ☐ Yes ☒ No Data Source valleymls.com

12 Month Listing History	List Date	List Price	Days on Market	Data Source
	N/A	$		
		$		

Transfer History (if more than two, use comments section)	Subject in past 36 months:	Comp 1 in past 12 months:	Comp 2 in past 12 months:	Comp 3 in past 12 months:
	$ N/A	$ N/A	$ N/A	$ N/A
	$	$	$	$

As Is Opinion of Market Value: $ 335,000 **As of:** 05/09/2023

50094 (604256)

File No. 14166464

Loan No.

FLEX Appraisal Report

ADDITIONAL COMPARABLE SALES

FEATURE	SUBJECT	COMPARABLE # 4		COMPARABLE # 5		COMPARABLE # 6	
Address	214 Thunderbird Dr Harvest, AL 35749	203 Thunderbird Dr Harvest, AL 35749					
Proximity to Subject		0.11 miles E					
Sales Price	$ N/A		$ 375,000		$		$
Price/Gross Liv. Area	$/SF $	$/SF $ 168.39		$/SF $		$/SF $	
Data Sources	MLS/ProbateRecords	ValleyMLS#1808051					
Sales/Fin. Concessions	N/A	Cash;0					
Date of Sale (MM/DD/YY)	N/A	06/17/2022	0				
Location	N;Res;	N;Res;					
Site	32292sf	34848sf	0				
View	N;Res;	N;Res;					
Design (Style)	DT 1.0;Ranch	DT 1.0;Ranch					
Quality (UAD)	Q3	Q3					
Actual Age	23	23					
Condition (UAD)	C3	C3					
Above Grade Room Count	Total 8 / Bdrms 4 / Baths 2.1	Total 8 / Bdrms 4 / Baths 2.1					
Gross Living Area (GLA)	2,160 Sq. Ft.	2,227 Sq. Ft.	0	Sq. Ft.		Sq. Ft.	
Basement & Finished	0sf	0sf					
Rooms Below Grade	0	0					
Functional Utility	Average	Average					
Heating/Cooling	HVAC	HVAC					
Garage/Carport	2AttGarage/2DetGar	2AttGarage/1DetGar	+5,000				
Porch/Patio	CvPorch/Patio	CvPorch/CvPatio	0				
Fireplace	1 Fireplace	1 Fireplace					
Other	Fence	Fence/StormShelter	-2,000				
Net Adjustment (Total)		☒ + ☐ −	$ 3,000	☐ + ☐ −	$	☐ + ☐ −	$
Adjusted Sale Price of Comparables		Net Adj. 0.8 % Grs. Adj. 1.9 %	$ 378,000	Net Adj. % Grs. Adj. %	$	Net Adj. % Grs. Adj. %	$

SALE/TRANSFER HISTORY

Transfer History (if more than two, use comments section)	Subject in past 36 months:	Comp 4 in past 12 months:	Comp 5 in past 12 months:	Comp 6 in past 12 months:
	$ N/A	$ N/A	$	$
	$	$	$	$

Analysis of Prior Sale or Transfer History of the Comparable Sales: Subject has no listing or transfer history in the past 36 months. Comps have no prior transfer history within the past 12 months.

COMPARABLE SALES ANALYSIS

Analysis/Comments: Please note that the subject does not suffer from incurable external obsolescence in the form of close proximity to a moderately high traffic street, railroad track, commercial activity, board ups, etc. It is the opinion of the appraiser that the aforementioned obsolescence does not affect the subject property in negative manner.

The appraiser thoroughly searched local multiple listing records and did not discover any other sales or listings considered more appropriate for consideration other than the data presented in this report. Therefore, the weight was distributed equally among all comparables presented in order to formulate an opinion of value for the subject. This weighted average is used as the indicated value of the subject. As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range. Other sales were considered but were too dissimilar in many aspects and were not used. Since the "ideal" comparable sale does not exist, these sales are deemed the best available and the necessary adjustments were made to each in the Sales Comparison Analysis. I have conducted an exhaustive search of market data, which includes sold, pending sales and active listings. If other comparables were available that had sold within the last six months and were more proximate to the subject, they would have been included in the original report. The variance seen in asking prices of the comparables demonstrate the differences in seller motivations and expectations. The sales presented in the Sales Comparison Approach are the only known and recent settled sales of the more relevant comparable properties which currently exist as of the effective date of the appraisal. The presented sales bracket the subject in terms of value and are deemed the most applicable (competitive) for use in this analysis. The sales are located in the same market area, have similar elements of comparison and compete for the same buyers. All share a similar convenience to area amenities and work centers with the subject and appeal to the same buyer profile as the subject. All settled comparables appear to be fairly representative of current selling conditions in the subject market area. The value opinion for the subject property falls within the respective range of the unadjusted sales prices of the comparables presented. I have considered each comparable in the value opinion.

Zoning has been verified and not assumed.

Subject is North of Stovall Rd, South of Harvest Rd, East of Wall Triana Hyw and West of Hwy 53

General Comments

File No. 14166464

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						

Please note that the subject does not suffer from incurable external obsolescence in the form of close proximity to a moderately high traffic street, railroad track, commercial activity, board ups, etc. It is the opinion of the appraiser that the aforementioned obsolescence does not affect the subject property in negative manner.

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50094 (604256)

FLEX Appraisal Report

File No. 14166464
Loan No.

CONDITION INSPECTION

☒ No inspection required per assignment
☐ I performed a visual inspection of the exterior only of the subject from at least the street
☐ I performed a visual inspection of the readily available exterior and interior areas of the subject property

☐ FLEX Lite: I did not perform a visual inspection of the exterior or interior areas of the subject property. The appraiser obtained the information in the below Exterior Condition Inspection section (and Interior, if indicated below) from sources that he or she considers 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 below third party inspection information was provided by:

☐ Company: _____ ☐ Agent/Inspector: _____ License No. (If Applicable): _____
☐ Other: _____ Please specify: _____

EXTERIOR CONDITION INSPECTION

The subject could be sufficiently viewed to complete the inspection report ☐ Yes ☐ No

Property Damage
☐ No Visible Damage
☐ Doors ☐ Siding ☐ Foundation ☐ Roof ☐ Windows
☐ Driveway ☐ Other: _____

Damage Type (If applicable)
☐ Fire ☐ Wind ☐ Water ☐ Deferred Maintenance
☐ Other: _____
Damage Description: _____

Property Condition
☐ C1 ☐ C2 ☐ C3 ☐ C4 ☐ C5 ☐ C6 ☐ N/A

Neighborhood Condition
☐ Improving ☐ Declining ☐ Stable ☐ Unknown
Describe Above: _____

Adverse Neighborhood Attributes
☐ No Adverse Attributes
☐ High Tension Power Lines ☐ Boarded/Condemned Homes
☐ Suspicious Odors ☐ Vacant Lots ☐ Highway
☐ Airport/Flight Path ☐ Railroad Tracks ☐ Streets in Disrepair
☐ Commercial/Industrial Presence
☐ Other: _____
Describe Attributes: _____

Beneficial Neighborhood Attributes
☐ No Beneficial Attributes
☐ Golf Course Community ☐ Community Amenities (parks, pools, bike paths, etc.)
☐ Waterfront
☐ Other: _____
Describe Attributes: _____

Property Type
☐ Detached SFR ☐ Attached SFR/Townhouse ☐ Condo ☐ Duplex
☐ Manufactured/Modular Home ☐ Triplex ☐ Quadplex ☐ Vacant Lot
☐ Other: _____

For sale sign visible on the subject property
☐ Yes ☐ No

Construction Design
☐ 1 Story ☐ 1.5 Story ☐ 2 Story ☐ 3 Story ☐ Split Level
☐ Other: _____

Exterior Sheathing
☐ Stucco ☐ Vinyl/Wood/Aluminum ☐ Brick/Veneers
☐ Other: _____

Garage Indicate Type and Number of Bays
☐ None ☐ Attached ☐ Detached ☐ Carport
☐ 1 Car ☐ 2 Car ☐ 3 Car
☐ Other: _____

Parking
☐ Drive Way ☐ Street
☐ Other: _____

Interior Inspection Performed ☐ Yes ☐ No — INTERIOR CONDITION INSPECTION

Interior Features
Window Type: ☐ Insulated ☐ DblHung ☐ Other: _____
Flooring: ☐ Hardwood ☐ Carpet ☐ Tile ☐ Vinyl/Laminate
☐ Other: _____
Walls: ☐ Dry Wall ☐ Plaster ☐ Other: _____
Trim/Finish: ☐ Wood ☐ Other: _____
Add'l Features: _____

Kitchen
Floor: ☐ Tile ☐ Hardwood ☐ Vinyl/Lam. ☐ Other: _____
Counter: ☐ Granite/Stone ☐ Laminate ☐ Other: _____
Appliances: ☐ Dishwasher ☐ Disposal ☐ Refrigerator
☐ Oven/Range ☐ Microwave ☐ Other: _____
Add'l Features: _____

Bath(s)
Floor: ☐ Tile ☐ Hardwood ☐ Vinyl/Lam. ☐ Other: _____
Bath Wainscot: ☐ Tile ☐ Fiberglass ☐ Other: _____
Add'l Features: _____

Foundation/Basement
Type: ☐ Full ☐ Partial ☐ Slab ☐ Crawl. ☐ Other: _____
Walls: ☐ Poured ☐ Conc. Block ☐ Other: _____
Basement Entry/Exit: ☐ Walk Out ☐ Walk Up ☐ Interior Only
Evidence of: ☐ Infestation ☐ Dampness ☐ Settlement
Other: _____
Add'l Features: _____

Mechanicals
Heat: ☐ FWA ☐ HWBB ☐ Elect. BB ☐ Radiant ☐ Other: _____
Fuel: ☐ Gas ☐ Electric ☐ Oil ☐ Other: _____
Cooling: ☐ Central Air ☐ Individual ☐ Other: _____
Electricity: ☐ Public ☐ Private Water: ☐ Public ☐ Private
Gas: ☐ Public ☐ Private Sewer: ☐ Public ☐ Private
Add'l Features: _____

Presence of deferred maintenance or conditions that affect the livability, soundness or structural integrity of the property?
☐ Yes ☐ No Describe: _____

GENERAL INSPECTION COMMENTS

MARKETABILITY STATEMENTS

Subject's style conforms to neighborhood	☐ Yes	☐ No	
Subject's current use conforms to the neighborhood	☐ Yes	☐ No	
Adverse easements and encroachments	☐ Yes	☐ No	☐ Unknown
Commercial activity occurring on subject property	☐ Yes	☐ No	
Subject property is occupied	☐ Yes	☐ No	☐ Unknown
Visible signs of construction or remodeling of subject	☐ Yes	☐ No	
Damages affect the subject's safety or habitability	☐ Yes	☐ No	
Presence of security bars on windows	☐ Yes	☐ No	
Presence of outbuildings other than common shed or detached garage	☐ Yes	☐ No	☐ Unknown
Subject located in a current designated natural disaster area	☐ Yes	☐ No	☐ Unknown

FLEX Appraisal Report

File No. 50094 (604256)
Loan No. 14166464

MARKETABILITY COMMENTS

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements, updated 1/2014)
For full UAD Definitions Data Set please visit:
https://www.fanniemae.com/singlefamily/uniform-appraisal-dataset#

Condition Ratings and Definitions

C1 The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated - Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated - The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled - Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

50094 (604256)

FLEX Appraisal Report

File No. 14166464
Loan No.

PURPOSE OF APPRAISAL: The purpose of this appraisal is to form an "as is" opinion of the market value of the real property that is the subject of this report based upon a quantitative sales comparison analysis for use in the mortgage finance transaction.

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

INTENDED USE: This appraisal report is intended for use only by the client. The function of this appraisal is to help the client analyze the risk associated with making a loan on the subject property.

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

SCOPE OF THE APPRAISAL: The scope of this appraisal consists of identifying the characteristics of the subject property that are relevant to the purpose and intended use of the appraisal, as previously addressed. For the subject, this is accomplished by reviewing public record data, prior appraisal files and/or other documentation from a disinterested source and which is considered reliable from the appraiser's perspective. The data sources for the comparable sales may include public record data services, multiple listing services, automated valuation models and/or other data sources that become available and are deemed to be reliable by the appraiser. The confirmation of comparable sale data (i.e., closed sale documentation and property characteristics) is via public data sources and multiple listing services, as appropriate. The appraiser has not viewed the sales in the field. The data is collected, verified and analyzed in accordance with set parameters as defined within this Scope and the Intended Use of the appraisal. Atypical variances of comparable sales in relation to the subject will be accounted for and detailed in this report.
In developing this appraisal report, the appraiser has incorporated only the Sales Comparison Approach unless otherwise noted in the addenda attached hereto. The appraiser has determined that the scope of this assignment does produce credible assignment results. The client agrees that the limited scope and presentation of the analysis is appropriate given the intended use.
If no inspection of the property is completed, the appraiser has made some basic assumptions, including the following:

- The subject property is assumed to be in average overall condition and generally conforms to the neighborhood in terms of style, condition, construction materials and in external and economic factors.
- There are no adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.
- There are no significant discrepancies between the public record information or other data source and the existing site or improvements.

ANALYSIS OF ANY CURRENT AGREEMENT OF SALE, PRIOR SALE WITHIN THREE YEARS AND RECONCILIATION: Unless otherwise noted, the appraiser has no knowledge of any current agreement of sale or any current or past listing agreement. Prior sales of the subject property within three years of the effective date of this appraisal have been researched and reported on the appraisal report (in the Transfer History section) if available from MLS or public record sources. The appraiser has reconciled the quality and quantity of data available into an indication of Market Value, in accordance with the Intended Use and Scope of the Appraisal.

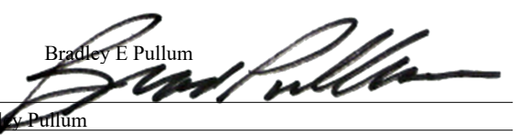
STATEMENT OF CONTINGENT AND LIMITING CONDITIONS: The Appraiser's Certification that appears in this report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect the subject property.
2. The appraiser assumes 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.
3. The appraiser will not give testimony or appear in court because he or she performed this appraisal unless specific arrangements to do so have been made beforehand.
4. The appraiser assumes that there are no adverse conditions associated with the improvements or the subject site. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or apparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) present in the improvements, on the site or in the immediate vicinity that would make the property more or less valuable, and has assumed that there are no such conditions. The appraiser 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 may not be considered an environmental assessment of the property.
5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers 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.
6. The appraiser will not disclose the content of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
7. Unless otherwise noted in this report, the appraiser has assumed that the subject real estate's zoning classification complies with local zoning code.
8. Unless otherwise noted in this report, the appraiser's opinion of reasonable exposure time at the market value stated in this report is equal to the indicated marketing time noted on page 1 of this report.

APPRAISER'S CERTIFICATION: Unless otherwise noted in this report, the appraiser certifies, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. 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.
3. 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.
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. 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.
7. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. I have not made a personal inspection of the comparable sales noted in this report.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. I have identified all relied upon sources to develop this appraisal report and appraisal assignment. I have identified any individuals who provided significant assistance in developing the opinion of value, or preparation of the appraisal report, and have disclosed any tasks provided by such individuals on page 2 Condition Inspection page or attached addenda.
10. Unless otherwise noted in this report, 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.

APPRAISER Bradley E Pullum

Signature 

Name Bradley Pullum
Company Name Pullum Real Estate Group
Company Address 18915 Jefferson St,
Athens, AL 35614
Telephone Number 256-233-2127
Email Address pullumappraisals@charter.net
Date of Signature and Report 05/11/2023
Effective Date of Appraisal 05/09/2023
State Certification # R00825
or State License #
or Other (describe) State #
State AL
Expiration Date of Certification or License 09/30/2023

ADDRESS OF PROPERTY APPRAISED
214 Thunderbird Dr
Harvest, AL 35749

APPRAISED VALUE OF SUBJECT PROPERTY $ 335,000

LENDER/CLIENT
Name (AMC) ServiceLink
AMC # AL0004
Company Name Bank of America, N.A.
Company Address 70 Batterson Park Rd,
Farmington, CT 06032
Email Address exos1@svclnk.com

SUPERVISOR APPRAISER (ONLY IF REQUIRED)
Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature and Report
State Certification #
or State License #
State
Expiration Date of Certification or License

Supplemental Addendum

File No. 14166464

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						

INTENDED USER
The intended user of the report is the lender/client(Bank of American, NA)

MY COMPARABLE SEARCH
Sales data with regard to homes in the immediate market area with characteristics similar to the subject in size, quality, amenities, and similar site value is very limited. The subject property is not considered atypical by no means. Although several exist in the area, the majority are owner occupied and not offered for sale. Therefore, this requires the use of sales at a greater distance and over a longer time frame than normally considered.
The appraiser's search was as stated below:
Gross living area: 1728 sqft to 2592 sqft.
Acres: 0 to 1 acre
Construction grade: Q3
Car storage: 0 to 2 automobiles
Year built: 1990 to 2010
Sale dates: 05/10/2022 to 05/10/2023
Qualified sales within 1 mile of subject property.

GLA ADJUSTMENT
The adjustment for difference in GLA is $50.00 per square foot. Price per square foot is determined by the following method: Comparables sale price minus site value, seller participation, super adequacy, etc. divided by square footage, determine square foot mean multiplied by market paired sales at 30%, and rounded to determine per square foot adjustment. No adjustment is applied for square footage when the difference between the subject and comps GLA does not exceeds 10 square feet. Also, no adjustment value below $500 is applied. Note: This was preformed on numberous pair sales analysis.

CAR STORAGE ADJUSTMENT
This appraiser has determined thru numberous pair sales analysis with regards to subject's price structure that a (1) car carport has a value of $1,000; (2) car carport has a value of $2,000; (1) car garage has a value of $5,000; (2) car garage has a value of $10,000; (1) car basement has a value of $5,000; and a (2) car basement garage has a value of $10,000.

LAND USE
In the land use section, the other stands for VACANT land.

UTILITIES
The subject property does have access to sewer lines.

ZONING
At the time of appraisal, the subject is located in an area of Madison County, AL that does have formal zoning regulations. In an event the home is destroyed it may be rebuilt.

APPRAISER DISCLOSURE STATEMENT

50094 (604256)
File No. 14166464

Name of Appraiser: Bradley Pullum

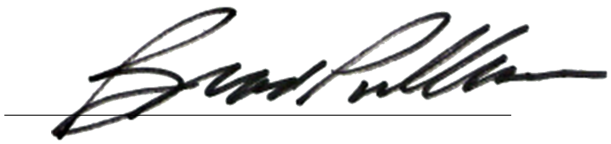
Class of Certification/Licensure:
- ☐ Certified General
- ☒ Certified Residential
- ☐ Licensed Residential
- ☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: R00825
Certification/Licensure State: AL Expires: 09/30/2023

Scope: This Report
- ☒ is within the scope of my Certification or License
- ☐ is not within the scope of my Certification or License

Service Provided By:
- ☒ Disinterested & Unbiased Third Party
- ☐ Interested & Biased Third Party
- ☐ Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:



This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

"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 indentified on the first page of the report, borrowwe, or designated contact to make an approintment to enter the property." Additional technical support was provided by office personnel on this report.

Comparable Photo Page

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						



Comparable 1

128 Waterbury Dr

Prox. to Subject	0.52 miles E
Sale Price	315,000
Gross Living Area	2,076
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	21780f
Quality	Q3
Age	26



Comparable 2

219 Sara Sista Cir

Prox. to Subject	0.24 miles NE
Sale Price	295,000
Gross Living Area	2,074
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	20909sf
Quality	Q3
Age	22



Comparable 3

122 Emory Dr

Prox. to Subject	0.24 miles NW
Sale Price	314,100
Gross Living Area	2,300
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	17860sf
Quality	Q3
Age	22

Comparable Photo Page

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						



Comparable 4

203 Thunderbird Dr

Prox. to Subject	0.11 miles E
Sale Price	375,000
Gross Living Area	2,227
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	34848sf
Quality	Q3
Age	23

Comparable 5

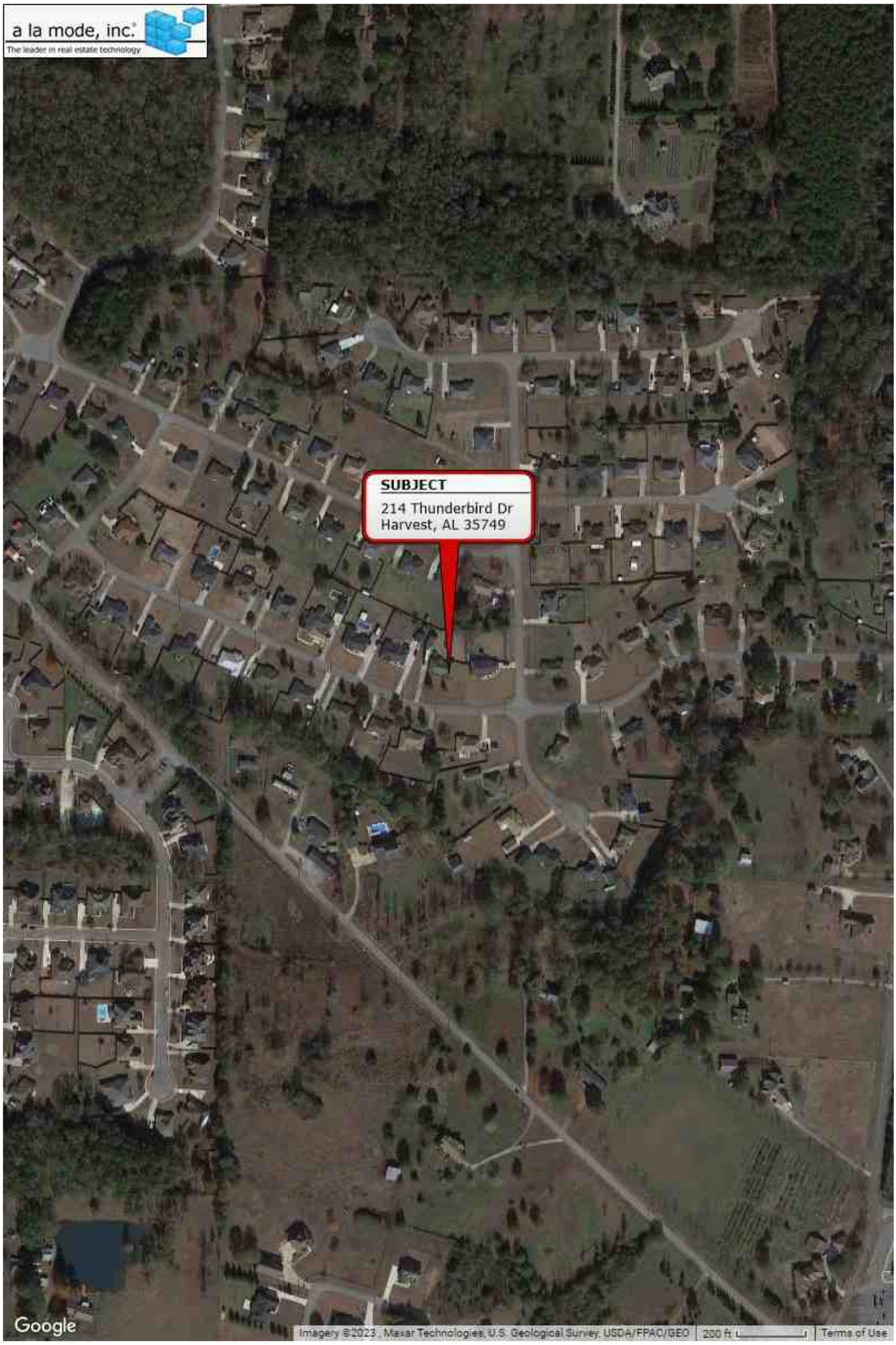
Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

Comparable 6

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

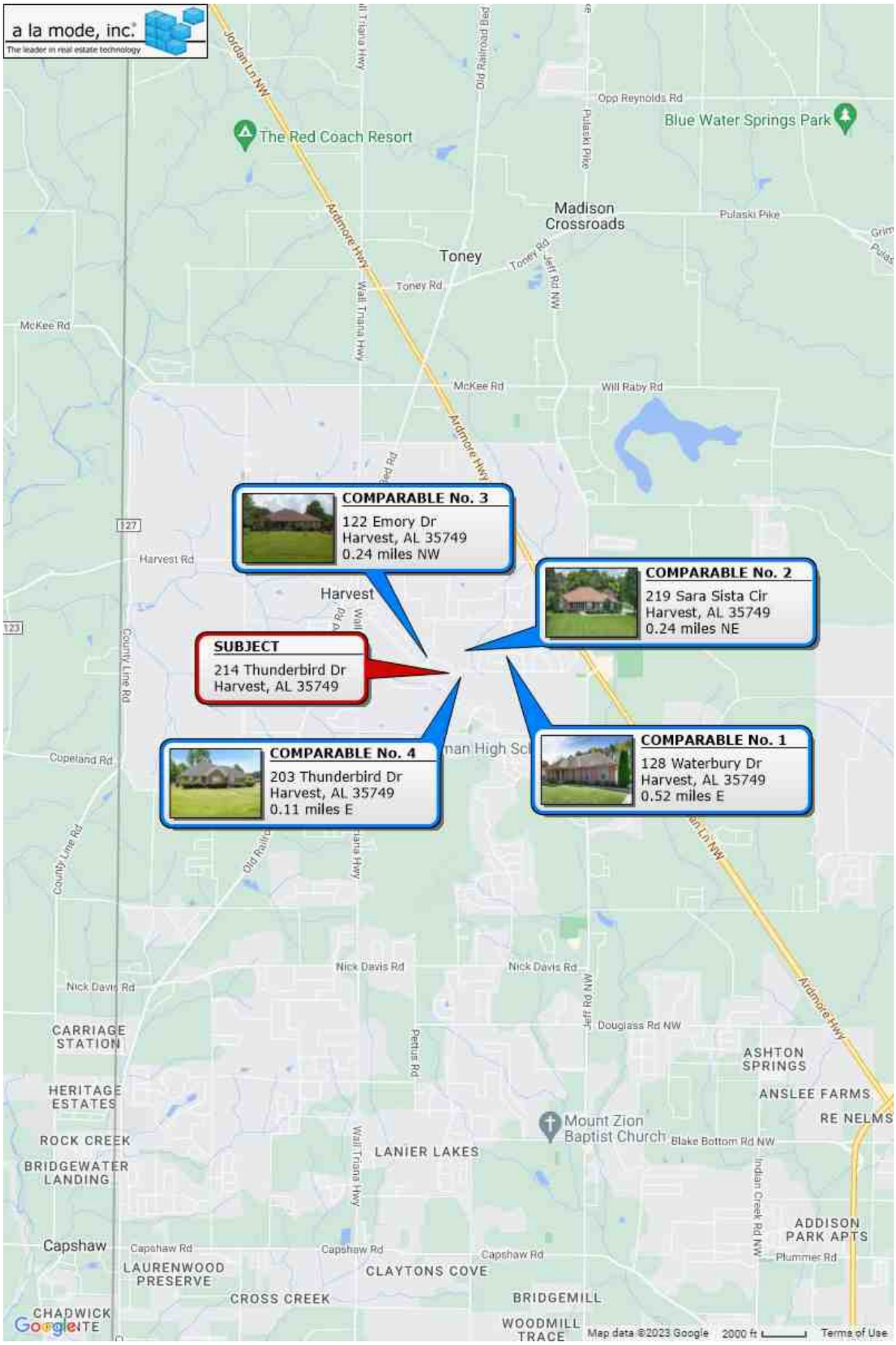
Location Map

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						



Location Map

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						



Flood Map

Borrower	Lee W Hohlfeld						
Property Address	214 Thunderbird Dr						
City	Harvest	County	Madison	State	AL	Zip Code	35749
Lender/Client	Bank of America, N.A.						

E & O Policy - Page 1

GREAT AMERICAN INSURANCE GROUP
301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE PROFESSIONAL
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS A CLAIMS MADE INSURANCE POLICY.

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN SIXTY (60) DAYS AFTER THE END OF THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAB3874885-22** Renewal of: **RAB3874885-21**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301
Norwood, MA 02062

Item 1. **Named Insured**: **Pullum Real Estate Group, LLC**

Item 2. **Address**: **1005 W Market St Suite 2**

City, State, Zip Code: **Athens, AL 35611**

Attn:

Item 3. **Policy Period**: From **12/03/2022** *(Month, Day, Year)* To **12/03/2023** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**: **(inclusive of claim expenses):**
A. $ 1,000,000 Limit of Liability - Each Claim
B. $ 1,000,000 Limit of Liability - Policy Aggregate
C. $ 500,000 Limit of Liability - Fair Housing Claims
D. $ 500,000 Limit of Liability - Fungi Claims

Item 5. **Deductible: (inclusive of Claim Expense): $ 5,000 Each Claim**

Item 6. **Premium**: $ **1,769.00**

item 7. **Retroactive Date** (if applicable): **09/01/2016**

Item 8. **Forms, Notices and Endorsements attached:**
D43100 (08/19) D43300 AL (05/13) D43444 (03/17) D43425 (05/13)
D43442 (03/15) D43447 (06/17) D43448 (06/17) D43411 (05/13)
D43418 (05/13) D43432 (05/13) D43416 (05/13) D43408 (05/13) IL7324 (07/21)

Becky a. Magnuson
Authorized Representative

D43101 (03/15) Page 1 of 1

State of Alabama



This is to certify that

Bradley E. Pullum

having given satifactory evidence of the necessary qualifications required by the laws of the State of Alabama is licensed to transact business in Alabama as a

Certified Residential Real Property Appraiser

With all rights, privileges and obligations appurtenant thereto.

LICENSE NUMBER: **R00825**
EXPIRATION DATE: **09/30/2023**

Executive Director
ALABAMA REAL ESTATE APPRAISERS BOARD

000009072

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Appraiser Resume - Page 1

Bradley E Pullum

Resume/Education Log

1005 W Market St Suite 2 Athens, AL 35611

pullumappraisals@charter.net

08/22/2020 Top Policy Issues Facing Brokerages Today (Approval Number #474) 3.0 hrs

08/22/2020 Real Estate Taxes (Approval Number #919) 3.0 hrs

08/20/2020 Level 1 Risk Management: Avoiding Violations (Approval Number #822) 3.0 hours

08/20/2020 Level 2 Risk Management for Alabama Brokers (Approval Number #744) 3.0 Hours

08/20/2020 Real Estate Investing: Beyond the Basics (Approval Number #618) 3.0 Hours

08/20/2019 2018-2019 7-Hour USPAP Update Course IDECC #7139 AL

08/20/2019 2018-2019 7-Hour USPAP Update Course IDECC #7139 TN

8/17/2019 7-Hour Construction Details; From Concept to Completion IDECC #7072 AL

08/17/2019 7-Hour Construction Details; From Concept to Completion IDECC#7072 TN

08/15/2019 7-Hour Environmental Hazards Impact on Value IDECC #4879 AL

08/15/2019 7-Hour Environmental Hazards Impact on Value IDECC #4879 TN

08/13/2019 7-Hour FHA Site Inspection for Appraisers IDECC #4913 AL

08/13/2019 7-Hour FHA Site Inspection for Appraisers IDECC #4913 TN

08/23/2018 Drama and Code of Ethics (Approval Number #019) 3.0 AL

08/22/2018 Real Estate Investing: Beyond the Basics (Approval Number #618) 3.0 AL

08/21/2018 A Day in the Life of a Buyer Agent (Approval Number #681) 3.0 AL

08/19/2019 Level 2 Risk Management for Alabama Brokers (Approval Number #744) 3.0 AL

08/19/2018 Level 1 Risk Management: Avoiding Violations (Approval Number #822) 3.0 AL

08/27/2017 Supporting Your Adjustments: Methods for Residential Appraisers 3.0 AL

08/27/2017 Fannie Mae Appraisal Guidelines: Debunking the Myths 4.0 AL

08/26/2017 7-Hour National USPAP Update Course 7.0 AL

08/24/2017 The Income Approach: An Overview 7.0 AL

08/20/2017 Residential Property Inspection for Appraisers 7.0 AL

Appraiser Resume - Page 2

08/23/2015 The New FHA Handbook 4000.1 7.0 AL Appraisal Continuing Education

08/21/2015 The Sales Comparison Approach 7.0 AL Appraisal Continuing Education

08/20/2015 Residential Report Writing: More Than Forms 7.0 AL Appraisal Continuing Education

08/18/2015 National USPAP Update Course 7.0 AL Appraisal Continuing Education

09/18/2014 Code of Ethics 3.0 AL Real Estate Continuing Education

09/17/2014 Level 2 Risk Management for Brokers 3.0

09/17/2014 AL Real Estate Continuing Education

09/16/2014 Common Mistakes Every Agent Should Void 3.0 AL Real Estate Continuing Education

09/13/2014 Level 1 Risk Management: Avoiding Violations 3.0 AL Real Estate Continuing Education

09/13/2014 A Day in the Life of a Buyer Agent 3.0 AL Real Estate Continuing Education

06/14/2014 Residential Appraiser Site Valuation and Cost Approach 15.0 AL Appraisal Qualifying

02/02/2014 Appraising FHA Today 7.0 AL Appraisal Continuing Education Even Odder More

07/11/2013 Even Odder More 7.0 AL Appraisal Continuing Education

07/11/2013 7.0 TN Appraisal Continuing Education

07/11/2013 7.0 TN Appraisal Continuing Education 2012-2013

07/10/2013 National USPAP Update Course 7.0

07/10/2013 AL Appraisal Continuing Education

07/09/2013 National USPAP Update Course 7.0 TN Appraisal Continuing Education

07/09/2013 Appraising FHA Today 7.0 AL Appraisal Continuing Education Mort Fraud/Protection

07/09/2013 Appraising FHA Today 7.0 TN Appraisal Continuing Education Mort Fraud/Protection

07/09/2013 Yourself! 7.0 AL Appraisal Continuing Education Mort/Fraud Protection

07/09/2013 Yourself! 7.0 TN Appraisal Continuing Education

01/18/2013 Code of Ethics 3.0 AL Real Estate Continuing Education

08/31/2012 Appraising FHA Today 7.0 AL Appraisal Continuing Education

08/08/2012 Alabama Risk Management: That Delicate Balance 3.0 AL Real Estate Continuing Education

08/07/2012 Basics of Green Building for Real Estate 4.0 AL Real Estate Continuing Education

08/07/2012 What Real Estate Professionals Need to Know About FHA 4.0 AL Real Estate Continuing Education

08/06/2012 Liens, Taxes, and Foreclosure 4.0 AL Real Estate Continuing Education 2010-2011

Appraiser Resume - Page 3

09/05/2011 National USPAP Update Equivalent 7.0 AL 7.0 AL Appraisal Continuing Education

09/04/2011 Risky Business: Ways to Minimize Your Liability 7.0 AL Appraisal Continuing Education

09/03/2011 Appraising FHA Today 7.0 AL Appraisal Continuing Education Mortgage Fraud Protection

08/31/2011 Yourself! 7.0 AL Appraisal Continuing Education

08/14/2011 Deriving and Supporting Adjustments 7.0 AL Appraisal Continuing Education

02/07/2006 National USPAP Update Equivalent Virtual Classroom

02/03/2006 Update Orientation (Alabama Real Estate Appraisers Board, Montgomery, AL

08/24/2005 Appraising for the Secondary Market-Virtual Classroom

08/22/2005 Disclosures and Disclaimers-Virtual Classroom

08/19/2005 Appraiser Liability-Virtual Classroom

08/20/2003 National USPAP Update-Virtual Classroom

05/03/2003 The Appraisal of Real Estate (AL Appraisal Academy, Birmingham, AL)

08/22/2001 Uniform Standards of Professional Appraisal Practice (USPAP)

08/21/2001 Sales Comparison Approach (AL Association of Real Estate Appraisers)

05/19/2000 Bachelor of Science Real Estate at Central Western University

02/11/1999 Fair Housing and Ethics (Huntsville, AL)

01/14/1999 Rights and Interests in Properties (Huntsville, AL)

01/12/1999 Fundamentals of Tile and Transfer (Huntsville, AL)

12/21/1998 Introduction to Real Estate Finance/Class of Mortgage, Interest, Discounts (Huntsville, AL)

12/15/1998 Principles of Agency Law and Fair Housing (Huntsville, AL)

12/14/1998 Principles of Real Property and Contract Law (Huntsville, AL)

12/14/1998 Principles of Real Estate Law (Huntsville, AL)

09/23/1998 Introduction of Sales Comparison Approach (Huntsville, AL)

10/28/1998 Uniform Standards of Professional Appraisal Practice (USPAP) (Huntsville, AL)

08/27/1997 Graduate, Associate of Science at John C Calhoun Community College (Decatur, AL)

Employment History: Employed by Pullum Real Estate Group, LLC since 1988

Licensed Appraiser Since 1988

Member History Member of The American Guild of Appraisers since 2019