156-6189564
File No. 16243236

APPRAISAL OF



LOCATED AT:

4356 GEORGIA ST
GARY, IN 46409

FOR:

GR AFFINITY, LLC
1800 West Larchmont Avenue
Chicago, IL, 60613

BORROWER:

ANTOINE MARTIN

AS OF:

June 7, 2024

BY:

SCOTT BOLLINGER
Indiana Certified Residential Appraiser

ServiceLink
GR AFFINITY, LLC
1800 West Larchmont Avenue
Chicago, IL, 60613

File Number: 16243236

In accordance with your request, I have appraised the real property at:

4356 GEORGIA ST
GARY, IN 46409

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.

In my opinion, the market value of the property as of June 7, 2024 is:

$177,000
One Hundred Seventy-Seven Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

SCOTT BOLLINGER
Indiana Certified Residential Appraiser

Uniform Residential Appraisal Report

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The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 4356 GEORGIA ST | City GARY | State IN | Zip Code 46409
Borrower ANTOINE MARTIN | Owner of Public Record Cooper, Donald R and Mary L | County LAKE
Legal Description BUNGALOW HEIGHTS L.10 BL.4
Assessor's Parcel # 45-08-27-379-018.000-004 | Tax Year 2023 | R.E. Taxes $ 806
Neighborhood Name EAST GLEN PARK | Map Reference 23844 | Census Tract 0126.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 0 [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client GR AFFINITY, LLC | Address 1800 West Larchmont Avenue, Chicago, IL 60613
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 20;NIAR MLS LIST PRICE $174,900, LIST DATE 04/24/2024, MLS #802658

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Arms length sale;STANDARD PURCHASE AGREEMENT WITH 1 ADDENDUM, NO CONTINGENCIES

Contract Price $ 175,000 | Date of Contract 05/24/2024 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) ASSESSOR
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $8000;;SELLER TO CONTRIBUTE TOWARD BUYER'S CLOSING COSTS AND PRE-PAIDS

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	90 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	5 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths	8 Low	35	Multi-Family	0 %
Neighborhood Boundaries	RIDGE RD TO THE NORTH, 53RD AVE SOUTH, MISSISSIPPI ST							200 High	110	Commercial	5 %
EAST AND BROADWAY TO THE WEST OF THE SUBJECT.								125 Pred.	60	Other	%

Neighborhood Description DWELLINGS ARE MIXED IN STYLE, MOST EXHIBITING AVERAGE MAINTENANCE. ACCESS TO COMMUNITY AMENITIES INCLUDE SCHOOLS, PARKS, BUSINESS AND RETAIL STORES IS AVERAGE. EMPLOYMENT IS CONSIDERED STABLE. NO DETRIMENTS WERE OBSERVED IN THE SUBJECT'S IMMEDIATE AREA.
Market Conditions (including support for the above conclusions) SUBJECT NEIGHBORHOOD PROVIDES AN AVERAGE ENVIRONMENT. NO APPARENT ECONOMIC FACTORS THAT WILL AFFECT MARKETABILITY. PROPERTY VALUES ARE STABLE; DEMAND AND SUPPLY ARE IN BALANCE. INTEREST RATES ARE PRESENTLY STABLE, ALL TYPES OF FINANCING ARE UTILIZED.

SITE

Dimensions 50 X 124 | Area 6200 sf | Shape RECTANGULAR | View N;Res;
Specific Zoning Classification R2 | Zoning Description SINGLE FAMILY
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street ASPHALT	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley NONE	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 18089C0162E | FEMA Map Date 01/18/2012
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	Foundation Walls BLOCK/AVG	Floors CPRT/VIN/AVG
# of Stories 1	[X] Full Basement [ ] Partial Basement	Exterior Walls BRICK/AVG	Walls DRY WALL/AVG
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 812 sq. ft.	Roof Surface ASPH/SH/AVG	Trim/Finish WOOD/AVG
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 60 %	Gutters & Downspouts ALUMINUM/AVG	Bath Floor VINYL/AVG
Design (Style) RANCH	[X] Outside Entry/Exit [ ] Sump Pump	Window Type DOUBLE HG/AVG	Bath Wainscot DRYWALL/AVG
Year Built 1965	Evidence of [ ] Infestation	Storm Sash/Insulated DOUBLE PN/AVG	Car Storage [ ] None
Effective Age (Yrs) 15	[ ] Dampness [ ] Settlement	Screens ALUM/AVG	[X] Driveway # of Cars 1
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface CONCRETE
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel GAS	[ ] Fireplace(s) # 0 [X] Fence CH/LK	[X] Garage # of Cars 1
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[ ] Patio/Deck None [ ] Porch None	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool NONE [ ] Other NONE	[ ] Att. [ ] Det. [X] Built-in

Appliances [P] Refrigerator [X] Range/Oven [ ] Dishwasher [ ] Disposal [X] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 5 Rooms | 3 Bedrooms | 1.0 Bath(s) | 1,160 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). 100 AMP SERVICE BOX, 40 GALLON HWH., CEILING FANS. NO OTHER FEATURES WERE NOTED.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;THE SUBJECT WAS INSPECTED FOR READILY OBSERVABLE CONDITIONS. NO PHYSICAL INADEQUACIES WERE NOTED BEYOND NORMAL WEAR. NO FUNCTIONAL OR EXTERNAL PROBLEMS WERE OBSERVED AT THE TIME OF INSPECTION. SUBJECT HAS NEWER GUTTERS, FURNACE, CAC, ENTRY DOORS, WATER HEATER, UPDATED 100 AMP SERVICE BOX AND NEW FLOORING. NO DEFERRED MAINTENANCE NOTED.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 175,000 to $ 175,999 .
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 166,000 to $ 195,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	4356 GEORGIA ST GARY, IN 46409	437 E 47TH AVE GARY, IN 46409		4706 PENNSYLVANIA ST GARY, IN 46409		4822 DELAWARE ST GARY, IN 46409	
Proximity to Subject		0.48 miles SW		0.54 miles SW		0.63 miles SW	
Sale Price	$ 175,000		$ 166,000		$ 189,777		$ 195,000
Sale Price/Gross Liv. Area	$ 150.86 sq. ft.	$ 156.60 sq. ft.		$ 176.87 sq. ft.		$ 176.15 sq. ft.	
Data Source(s)		NIARMLS #544274;DOM 69		NIARMLS #541451;DOM 4		NIARMLS #538628;DOM 63	
Verification Source(s)		ASSESSOR		ASSESSOR		ASSESSOR	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth FHA;0		ArmLth FHA;2000	-2,000	ArmLth FHA;2500	-2,500
Date of Sale/Time		s05/24;c04/24		s12/23;c11/23		s03/24;c02/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		FEE SIMPLE		Fee Simple	
Site	6200 sf	5706 sf	0	5053 sf	0	5053 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;RANCH	DT1.5;TRILVL	0	DT1;RANCH		DT1;RANCH	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	63	0	64	0	63	0
Condition	C4	C4		C4		C4	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 1.0	4 / 2 / 1.0	0	5 / 3 / 1.0		5 / 3 / 2.0	-2,000
Gross Living Area 15	1,160 sq. ft.	1,060 sq. ft.	1,500	1,073 sq. ft.	1,300	1,107 sq. ft.	800
Basement & Finished	812sf487sfwo	590sf590sfin	900	1073sf1073sfin	-1,000	1107sf1107sfin	-1,200
Rooms Below Grade	1rr0br1.0ba0o	1rr1br1.0ba0o	-2,000	0rr1br1.0ba0o	0	1rr2br1.0ba0o	-4,000
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FA/CAC	FA/CAC		FA/CAC		FA/CAC	
Energy Efficient Items	NONE	NONE		NONE		NONE	
Garage/Carport	1gbi1dw	None	1,500	2gd2dw	-1,500	2gd2dw	-1,500
Porch/Patio/Deck	NONE	NONE		NONE		NONE	
	NONE	FIREPLACE	-1,000	NONE		NONE	
	FENCE	FENCE		FENCE		FENCE	
	NONE	NONE		NONE		NONE	
Net Adjustment (Total)		[X] + [ ] - $	1,900	[ ] + [X] - $	3,200	[ ] + [X] - $	10,400
Adjusted Sale Price of Comparables		Net Adj. 1.1% Gross Adj. 4.8% $	167,900	Net Adj. -1.7% Gross Adj. 3.1% $	186,577	Net Adj. -5.3% Gross Adj. 6.2% $	184,600

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] 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) NIAR MLS/ASSESSOR
My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data source(s) NIAR MLS/ASSESSOR

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	NIAR MLS/ASSESSOR	NIAR MLS/ASSESSOR	NIAR MLS/ASSESSOR	NIAR MLS/ASSESSOR
Effective Date of Data Source(s)	06/07/2024	06/07/2024	06/07/2024	06/07/2024

Analysis of prior sale or transfer history of the subject property and comparable sales ACCORDING TO THE OWNER, MLS AND PUBLIC RECORDS THE SUBJECT HAS NOT TRANSFERRED OR BEEN LISTED IN THE LAST 36 MONTHS AND IS NOT CURRENTLY LISTED FOR SALE.

Summary of Sales Comparison Approach. SEE ATTACHED ADDENDUM

Indicated Value by Sales Comparison Approach $ 177,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 177,000 Cost Approach (if developed) $ 177,300 Income Approach (if developed) $ 0

THE FIGURE INDICATED BY THE MARKET APPROACH IS USED AS A FINAL OPINION OF VALUE WITH SUPPORT FROM THE COST APPROACH. INCOME APPROACH WAS NOT DEVELOPED DUE TO INSUFFICIENT DATA.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 177,000 as of 06/07/2024 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

THE APPRAISAL IS BASED ON A PHYSICAL INSPECTION OF THE NEIGHBORHOOD AND SUBJECT PROPERTY, PERSONAL PROPERTY WAS NOT INCLUDED IN OPINION OF VALUE. NO WARRANTY OF THE APPRAISAL IS GIVEN OR IMPLIED. NO LIABILITY IS ASSUMED FOR THE STRUCTURAL OR MECHANICAL ELEMENTS OF THE PROPERTY. THE GLA/SQUARE FOOTAGE WAS MEASURED IN ACCORDANCE TO THE AMERICAN NATIONAL STANDARDS INSTITUTE. NOTE THAT THIS REPORT IS NOT A HOME INSPECTION NOR IS THE APPRAISER A HOME INSPECTOR. THE APPRAISER ONLY PERFORMED A VISUAL INSPECTION OF THE ACCESSIBLE AREAS AND THE APPRAISER CANNOT BE RELIED UPON TO DISCLOSE CONDITIONS AND/OR DEFECTS IN THE PROPERTY.

THE APPRAISER HAS PREPARED THIS APPRAISAL IN FULL COMPLIANCE WITH APPLICABLE APPRAISER INDEPENDENCE REQUIREMENTS AND HAS NOT PERFORMED, PARTICIPATED IN, OR BEEN ASSOCIATED WITH ANY ACTIVITY IN VIOLATION OF THOSE REQUIREMENTS.

CLARIFICATION OF INTENDED USE AND INTENDED USER:

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT AND HUD/FHA. THE INTENDED USE OF THE APPRAISAL IS SOLELY TO ASSIST FHA IN ASSESSING THE RISK OF THE PROPERTY SECURING THE FHA-INSURED MORTGAGE 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.

AMC1100010

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) IN ESTIMATING THE SITE VALUE, THE APPRAISER HAS RELIED UPON PRIOR AND/OR CURRENT ANALYSIS OF SITE SALES AND/OR ABSTRACTION OF SITE VALUES FROM SALES OF IMPROVED PROPERTIES.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $ 8,000
Source of cost data NATIONAL BUILDING COST MANUAL	Dwelling 1,160 Sq. Ft. @ $ 130.00	= $ 150,800
Quality rating from cost service AVG Effective date of cost data 2024	Bsmt: 812 Sq. Ft. @ $ 70.00	= $ 56,840
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	FNC,CAC	3,000
THE CALCULATED SQ. FT. OF G.L.A. IS CONSIDERED TO BE	Garage/Carport 348 Sq. Ft. @ $ 30.00	= $ 10,440
AN APPROXIMATION, WITH MINOR VARIATION IN ACTUAL SQ.	Total Estimate of Cost-New	= $ 221,080
FT. BEING INSIGNIFICANT AS TO THE SUBJECT'S VALUE.	Less 60 Physical / Functional / External	
ESTIMATED EFFECTIVE AGE IS ACTUALLY 15 YEARS.	Depreciation $55,270	= $ (55,270)
LEAVING AN ESTIMATED REMAINING ECONOMIC LIFE OF 45	Depreciated Cost of Improvements	= $ 165,810
YEARS. ESTIMATED REMAINING PHYSICAL LIFE IS NOT	"As-is" Value of Site Improvements	= $ 3,500
CONSIDERED.		
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH	= $ 177,300

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier 0 = $ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) INSUFFICIENT DATA IS AVAILABLE FROM THE LOCAL MARKET TO CONSTRUCT A MODEL TO ESTIMATE THE SUBJECT'S VALUE USING THE INCOME APPROACH.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

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

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, 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 each acting in what he or she considers his or her own best interest; (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.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. 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 this appraisal report whether any portion of 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.

4. 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, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, 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 research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

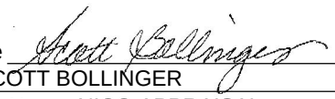
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name SCOTT BOLLINGER
Company Name NICO APPRAISAL
Company Address 845 QUAIL RIDGE DR
PORTER, IN 46304
Telephone Number 219-921-6707
Email Address NICOAPPRAISAL@GMAIL.COM
Date of Signature and Report 06/10/2024
Effective Date of Appraisal 06/07/2024
State Certification # CR60500443
or State License #
or Other (describe) State #
State IN
Expiration Date of Certification or License 06/30/2026
Indiana Certified Residential Appraiser

ADDRESS OF PROPERTY APPRAISED
4356 GEORGIA ST
GARY, IN 46409

APPRAISED VALUE OF SUBJECT PROPERTY $ 177,000

LENDER/CLIENT
Name ServiceLink
Company Name GR AFFINITY, LLC
Company Address 1800 West Larchmont Avenue
Chicago, IL 60613
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Uniform Residential Appraisal Report

156-6189564
File No. 16243236

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	4356 GEORGIA ST GARY, IN 46409	4827 CONNECTICUT ST GARY, IN 46409		3851 KENTUCKY ST GARY, IN 46409		1001 E 48TH PL GARY, IN 46409	
Proximity to Subject		0.68 miles SW		0.67 miles NE		0.65 miles SE	
Sale Price	$ 175,000		$ 175,000		$ 175,999		$ 175,000
Sale Price/Gross Liv. Area	$ 150.86 sq. ft.	$ 145.35 sq. ft.		$ 171.21 sq. ft.		$ 152.84 sq. ft.	
Data Source(s)		NIARMLS #542468;DOM 44		NIARMLS #545430;DOM 71		NIARMLS #802500;DOM 82	
Verification Source(s)		ASSESSOR		ASSESSOR		ASSESSOR	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth FHA;0		Listing ;0	-1,750	Listing ;0	-1,750
Date of Sale/Time		s02/24;c01/24		Active		Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6200 sf	5053 sf	0	6552 sf	0	7492 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;RANCH	DT1;RANCH		DT1;BILEVEL	0	DT1.5;CAPE	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	56	0	64	0	82	2,000
Condition	C4	C4		C4		C4	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 1.0	5 / 3 / 2.0	-2,000	6 / 3 / 2.0	-2,000	6 / 3 / 2.0	-2,000
Gross Living Area 15	1,160 sq. ft.	1,204 sq. ft.	0	1,028 sq. ft.	2,000	1,145 sq. ft.	0
Basement & Finished	812sf487sfwo	1204sf0sfin	-1,600	0sf	3,200	0sf	3,200
Rooms Below Grade	1rr0br1.0ba0o		4,000		4,000		4,000
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FA/CAC	FA/CAC		FA/CAC		FA/CAC	
Energy Efficient Items	NONE	NONE		NONE		NONE	
Garage/Carport	1gbi1dw	None	1,500	1ga1dw	0	None	1,500
Porch/Patio/Deck	NONE	NONE		NONE		PORCH,DECK	-2,000
	NONE	NONE		NONE		NONE	
	FENCE	FENCE		FENCE		FENCE	
	NONE	NONE		NONE		NONE	
Net Adjustment (Total)		[X] + [ ] -	$ 1,900	[X] + [ ] -	$ 5,450	[X] + [ ] -	$ 4,950
Adjusted Sale Price of Comparables		Net Adj. 1.1% Gross Adj. 5.2%	$ 176,900	Net Adj. 3.1% Gross Adj. 7.4%	$ 181,449	Net Adj. 2.8% Gross Adj. 9.4%	$ 179,950

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	NIAR MLS/ASSESSOR	NIAR MLS/ASSESSOR	NIAR MLS/ASSESSOR	NIAR MLS/ASSESSOR
Effective Date of Data Source(s)	06/07/2024	06/07/2024	06/07/2024	06/07/2024

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

156-6189564
File No. 16243236

Condition Ratings and Definitions

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

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

156-6189564
File No. 16243236

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design(Style)
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
BsyRd	Busy Road	Location
cp	Carport	Garage/Carport
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
cv	Covered	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
DT	Detached Structure	Design(Style)
dw	Driveway	Garage/Carport
Estate	Estate Sale	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Garage - Attached	Garage/Carport
gbi	Garage - Built-in	Garage/Carport
gd	Garage - Detached	Garage/Carport
GR	Garden Structure	Design(Style)
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
HR	High Rise Structure	Design(Style)
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
MR	Mid-Rise Structure	Design(Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
op	Open	Garage/Carport
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design(Style)
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RT	Row or Townhouse	Design(Style)
RH	Rural Housing - USDA	Sale or Financing Concessions
SD	Semi-detached Structure	Design(Style)
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
w	Withdrawn Date	Date of Sale/Time
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		

THE INTENDED USE OF THE APPRAISAL IS SOLELY TO ASSIST FHA IN ASSESSING THE RISK OF THE PROPERTY SECURING THE FHA-INSURED MORTGAGE 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.

SUBJECT MEETS ALL FHA/HUD MINIMUM PROPERTY REQUIREMENTS FOR EXISTING DWELLINGS PER HANDBOOK 4000.1.

WITH EMPHASIS ON SAFETY, SECURITY AND SOUNDNESS THE INSPECTION RESULTED IN NO HUD/FHA VIOLATIONS BEING NOTED.

ALL UTILITIES WERE ON AND WORKING AT THE TIME OF INSPECTION.

THE SUBJECT DWELLING WAS MEASURED USING THE CURRENT ANSI Z765 STANDARD.

ESTIMATED REMAINING ECONOMIC ROOF LIFE IS MORE THAN 2 YEARS.

ALL APPLIANCES WERE OBSERVED AS OPERABLE AT THE TIME OF INSPECTION.

HEAD AND SHOULDERS ATTIC INSPECTION WAS PERFORMED, SEE PHOTO.

NO PERSONAL PROPERTY WAS INCLUDED IN THE VALUATION.

Highest and Best Use
ANALYSIS OF THE IMPROVED PROPERTY THAT IS THE SUBJECT OF THIS REPORT INDICATES THAT IT IS LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, APPROPRIATELY SUPPORTED AND FINANCIALLY FEASIBLE. IT IS THE APPRAISER'S OPINION THE HIGHEST AND BEST USE OF THE SUBJECT PROPERTY, AS IMPROVED, IS THE PRESENT USE.

Comments on Sales Comparison
DUE TO LIMITED INVENTORY IT WAS NECESSARY TO UTILIZE COMPARABLES FROM ACROSS MAJOR ROADWAYS, RAILROAD TRACKS AND OTHER MAN MADE BOUNDARIES. THE COMPARABLES UTILIZED ARE CONSIDERED PART OF THE SUBJECT'S MARKET AREA AND HAVE SIMILAR MARKET INFLUENCES.

ALL 4 SALES COMPARABLES ARE IN THE SUBJECT'S MARKET AREA AND ARE REFLECTIVE OF SALES THROUGHOUT THIS AREA. EACH COMPARABLE IS GIVEN WEIGHT AND EACH IS SIMILAR TO THE SUBJECT IN STYLE, CONDITION, ON SIMILAR FOUNDATION AND LOCATION. COMPARABLES 5 & 6 ARE ACTIVE LISTINGS BEING UTILIZED TO LEND SUPPORT TO THE VALUATION. LIST PRICE TO SALE PRICE RATIOS WERE ADJUSTED FOR EACH ACTIVE LISTING UTILIZED. SQ.FT. IS ADJUSTED AT $15.00 SF AND ROUNDED. ROOM COUNT DIFFERENCES ARE CONSIDERED IN THE GLA ADJUSTMENTS.

DUE TO A LACK OF SALES SIMILAR TO THE SUBJECT IN THE SUBJECT'S MARKET AREA:
-COMPARABLE 2 EXCEEDS 6 MONTHS TIME OF SALE.

IN ESTIMATING THE NECESSARY AMENITY ADJUSTMENTS IN THE SALES COMPARISON GRID THE APPRAISER HAS RELIED UPON HISTORICAL AND CURRENT GROUPED DATA ANALYSIS OF AMENITY VALUES FROM SALES, PENDING SALES AND CURRENT LISTINGS FROM THE SUBJECT MARKET AREA AND/OR ABSTRACTION OF AMENITY VALUES FROM SALES OF SIMILAR PROPERTIES.

IN ESTIMATING GLA ADJUSTMENTS THE APPRAISER HAS RELIED UPON CURRENT PAIRED AND/OR GROUPED SALE ANALYSIS FROM SALES IN THE SUBJECT MARKET AREA AND COMPETING MARKET AREAS.

SITE SIZE DIFFERENCES DO NOT MERIT ADJUSTMENTS.

AGE DIFFERENCE ADJUSTMENTS ARE ESTIMATED AT $1,000 FOR EACH 10YR INCREMENT AND ARE DERIVED FROM MARKET ABSTRACTION AND MARKET REACTION.

MOST WEIGHT IS GIVEN TO COMPARABLE 2 WHICH REQUIRED THE LEAST ADJUSTMENTS.

DUE TO LIMITED INVENTORY THERE ARE CURRENTLY NO RELEVANT SALES AVAILABLE THAT BRACKET THE SUBJECT'S SITE SIZE. ONE ACTIVE LISTING WAS AVAILABLE AND IS BEING UTILIZED IN THE SALES COMPARISON APPROACH. THE SUBJECT'S SITE SIZE IS NOT CONSIDERED ATYPICAL AND MARKETABILITY IS NOT AFFECTED. SEARCHED OUT 1 MILE AND BACK 1 YEARS.

THE CRITERIA FOR THE COMPARABLE SEARCH COVERED A 1 MILE RADIUS AND INCLUDED SALES, PENDING SALES AND ACTIVE LISTINGS SIMILAR TO THE SUBJECT WITH TRANSACTION DATES FROM THE LAST 12 MONTHS. ANY OTHER CHANGE IN SEARCH PARAMETERS, IN THE APPRAISER'S OPINION, WOULD ARTIFICIALLY AFFECT THE VALUE CONCLUSION REACHED.

Predominant Value
THE SUBJECT'S ESTIMATED VALUE IS BETWEEN THE HIGH AND LOW NEIGHBORHOOD PRICES BUT IS ABOVE THE PREDOMINANT VALUE DUE TO CONDITION AND RECENT IMPROVEMENTS.

Extra Comments
-PLAT MAP/SURVEY IS NOT AVAILABLE ON MLS OR ONLINE DATABASES.

-NO EXTERNAL INFLUENCES OR ADVERSE CONDITIONS NOTED THAT AFFECT MARKETABILITY. THE COMPARABLES USED ARE ALL FROM THE SUBJECT'S GARY MARKET AREA AND HAVE SIMILAR MARKET INFLUENCES.

-PLEASE NOTE: THERE HAS NOT BEEN ANY FEMA DISASTERS IN THE PAST THREE (3) YEARS IN THE SUBJECT'S MARKET AREA.

Market Conditions Addendum to the Appraisal Report

156-6189564
File No. 16243236

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 4356 GEORGIA ST City GARY State IN Zip Code 46409

Borrower ANTOINE MARTIN

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	2	2	2	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.33	0.67	0.67	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	3	3	2	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	9.09	4.48	2.99	☐ Declining	☒ Stable	☐ Increasing

Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	179,000	182,389	180,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	23	24	108	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	175,000	169,900	175,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	146	71	28	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100.00%	100.00%	101.03%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

CURRENTLY THERE ARE NO CONSISTENT TRENDS NOTED FOR SELLER CONCESSIONS OVER THE PAST 12 MONTHS.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. DATA WAS COLLECTED FROM THE PRIOR 12 MONTH HISTORY FROM THE NORTHWEST INDIANA ASSOCIATION OF REALTORS MULTIPLE LISTING SERVICE.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

THE SUBJECT'S MARKET IS CURRENTLY EXPERIENCING A SLOW DOWN IN SALES. AVAILABLE DATA IS VERY LIMITED. ANALYSIS OF SUBJECT MARKET APPEARS TO BE STABLE.

CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER

Signature Scott Bollinger
Name SCOTT BOLLINGER
Company Name NICO APPRAISAL
Company Address 845 QUAIL RIDGE DR
PORTER, IN 46304
State License/Certification # CR60500443 State IN
Email Address NICOAPPRAISAL@GMAIL.COM

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
State License/Certification # State
Email Address

156-6189564

USPAP ADDENDUM

File No. 16243236

Borrower: ANTOINE MARTIN
Property Address: 4356 GEORGIA ST
City: GARY County: LAKE State: IN Zip Code: 46409
Lender: GR AFFINITY, LLC

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report — A written report prepared under Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — A written report prepared under 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: A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED INDEPENDENTLY FROM THE STATED MARKETING TIME IS ESTIMATED AT 30 TO 60 DAYS.

Additional Certifications

- [X] 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 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.

Additional Comments

APPRAISER:

Signature: Scott Bollinger
Name: SCOTT BOLLINGER
Date Signed: 06/10/2024
State Certification #: CR60500443
or State License #:
or Other (describe): State #:
State: IN
Expiration Date of Certification or License: 06/30/2026
Effective Date of Appraisal: 06/07/2024

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

DIMENSION LIST ADDENDUM

Borrower: ANTOINE MARTIN | File No.: 16243236
Property Address: 4356 GEORGIA ST | Case No.: 156-6189564
City: GARY | State: IN | Zip: 46409
Lender: GR AFFINITY, LLC

GROSS BUILDING AREA (GBA)	1,160
GROSS LIVING AREA (GLA)	1,160

Area(s)	Area	% of GLA	% of GBA
Living	1,160		100.00
Level 1	1,160	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	0	0.00	0.00
GBA			
Basement ☐	812		
Garage ☐	348		
Other ☐			

Area Measurements					Area Type					
Measurements			Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
40.00	x 29.00	x	1.00 =	1,160.13	X					
29.00	x 28.00	x	1.00 =	812.00					X	
29.00	x 12.00	x	1.00 =	348.00						X
	x	x	=							
	x	x	=							
	x	x	=						

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: June 7, 2024
Appraised Value: $ 177,000



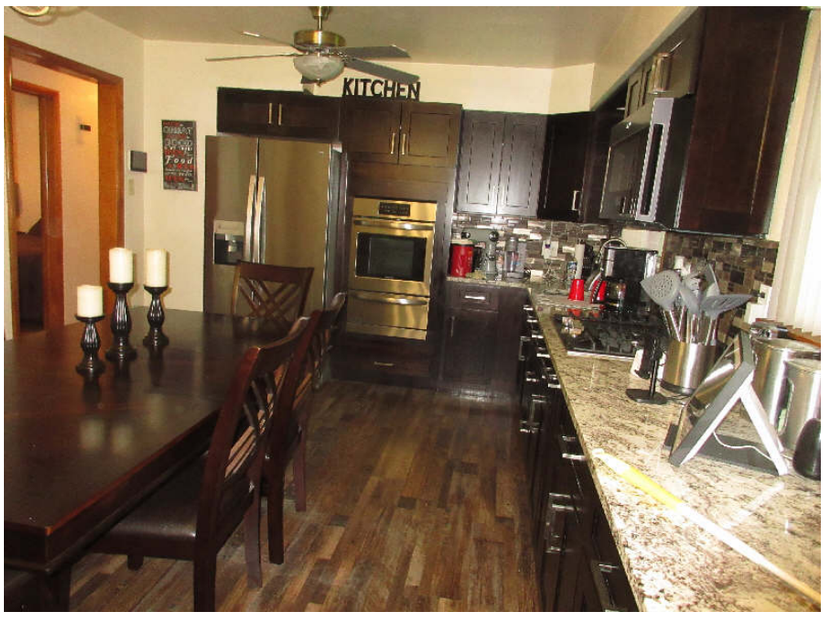
REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

INTERIOR PHOTOS

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



Kitchen

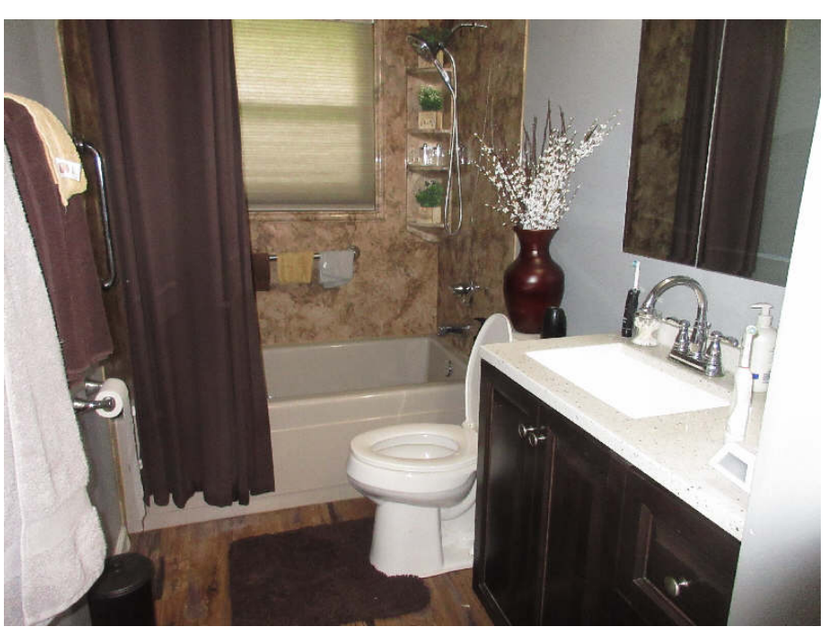
Comment:



Living Area

Description:
LIVING ROOM

Comment:



Bathroom

Description:
FULL BATH

Comment:

BATHROOM PHOTOS

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



BASEMENT BATH

Comment:

Comment:

Comment:

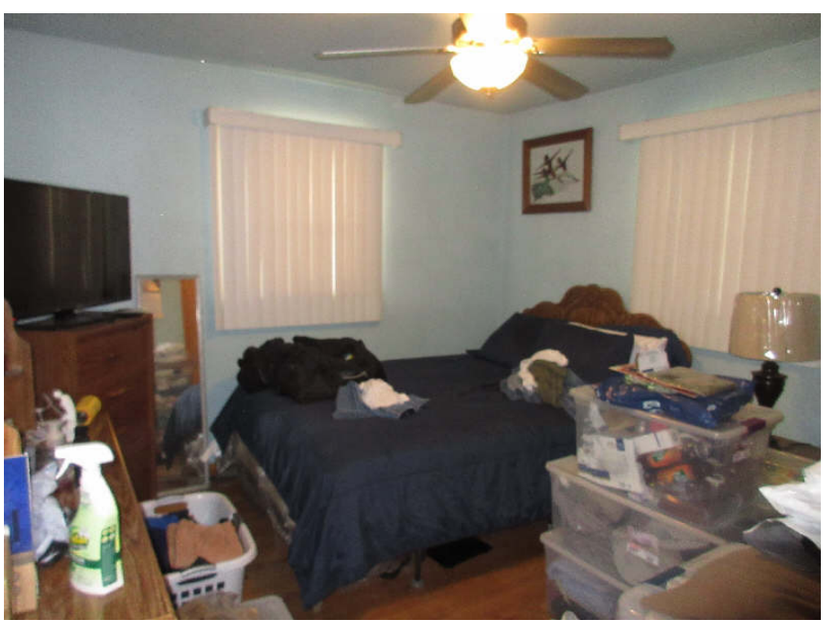
INTERIOR PHOTOS

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



Bedroom

Comment:



Bedroom

Comment:



Bedroom

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



COMPARABLE SALE #1

437 E 47TH AVE
GARY, IN 46409
Sale Date: s05/24;c04/24
Sale Price: $ 166,000



COMPARABLE SALE #2

4706 PENNSYLVANIA ST
GARY, IN 46409
Sale Date: s12/23;c11/23
Sale Price: $ 189,777



COMPARABLE SALE #3

4822 DELAWARE ST
GARY, IN 46409
Sale Date: s03/24;c02/24
Sale Price: $ 195,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



COMPARABLE SALE #4

4827 CONNECTICUT ST
GARY, IN 46409
Sale Date: s02/24;c01/24
Sale Price: $ 175,000



COMPARABLE SALE #5

3851 KENTUCKY ST
GARY, IN 46409
Sale Date: Active
Sale Price: $ 175,999



COMPARABLE SALE #6

1001 E 48TH PL
GARY, IN 46409
Sale Date: Active
Sale Price: $ 175,000

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



FINISHED BASEMENT ROOM
VIEW 1



FINISHED BASEMENT ROOM
VIEW 2



LAUNDRY

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



GARAGE INTERIOR



FURNACE



WATER HEATER

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



ELECTRICAL



CAC



ATTIC

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



SIDE



SIDE



ALTERNATE STREET VIEW

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



ADDRESS VERIFICATION

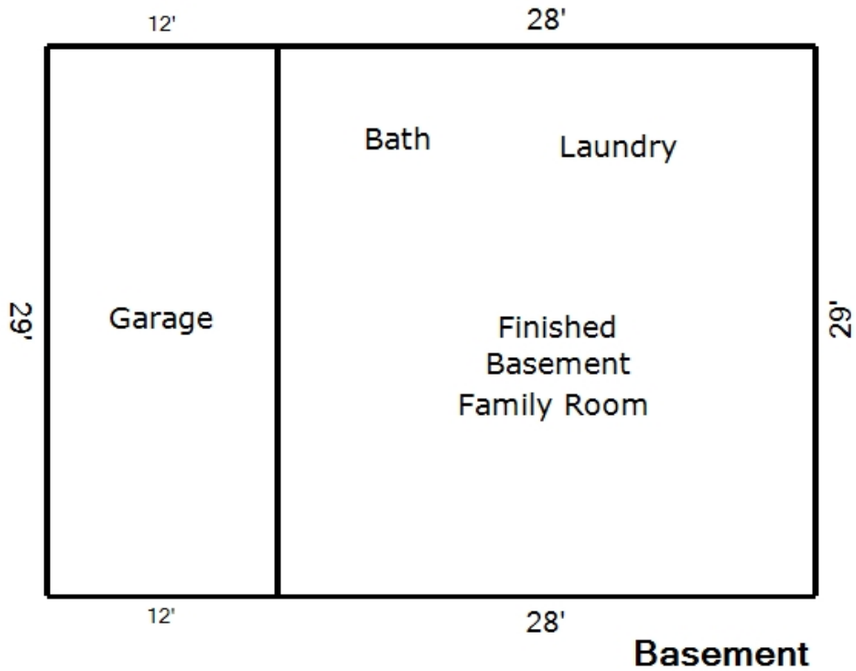


BASEMENT WALK-OUT ENTRY

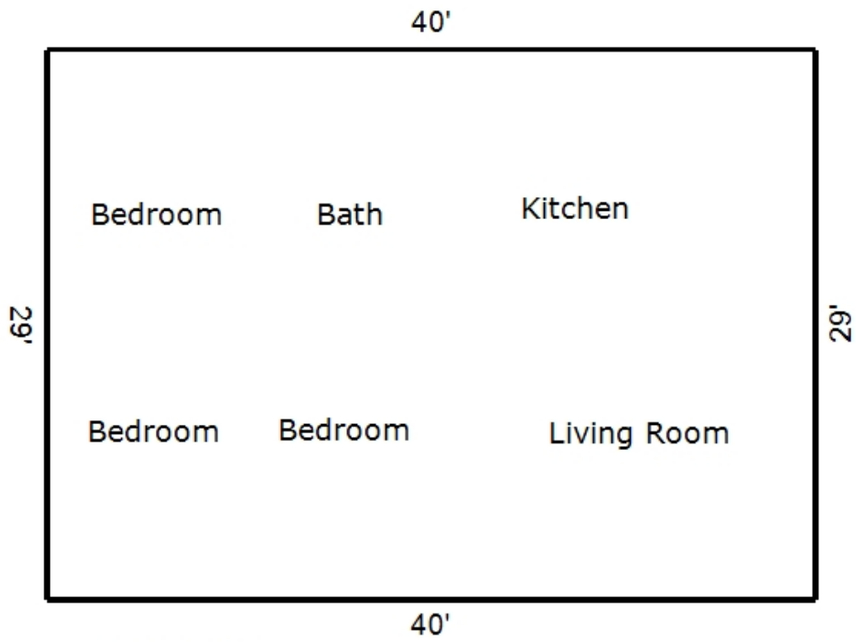
FLOORPLAN SKETCH

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		

Sketch



Basement



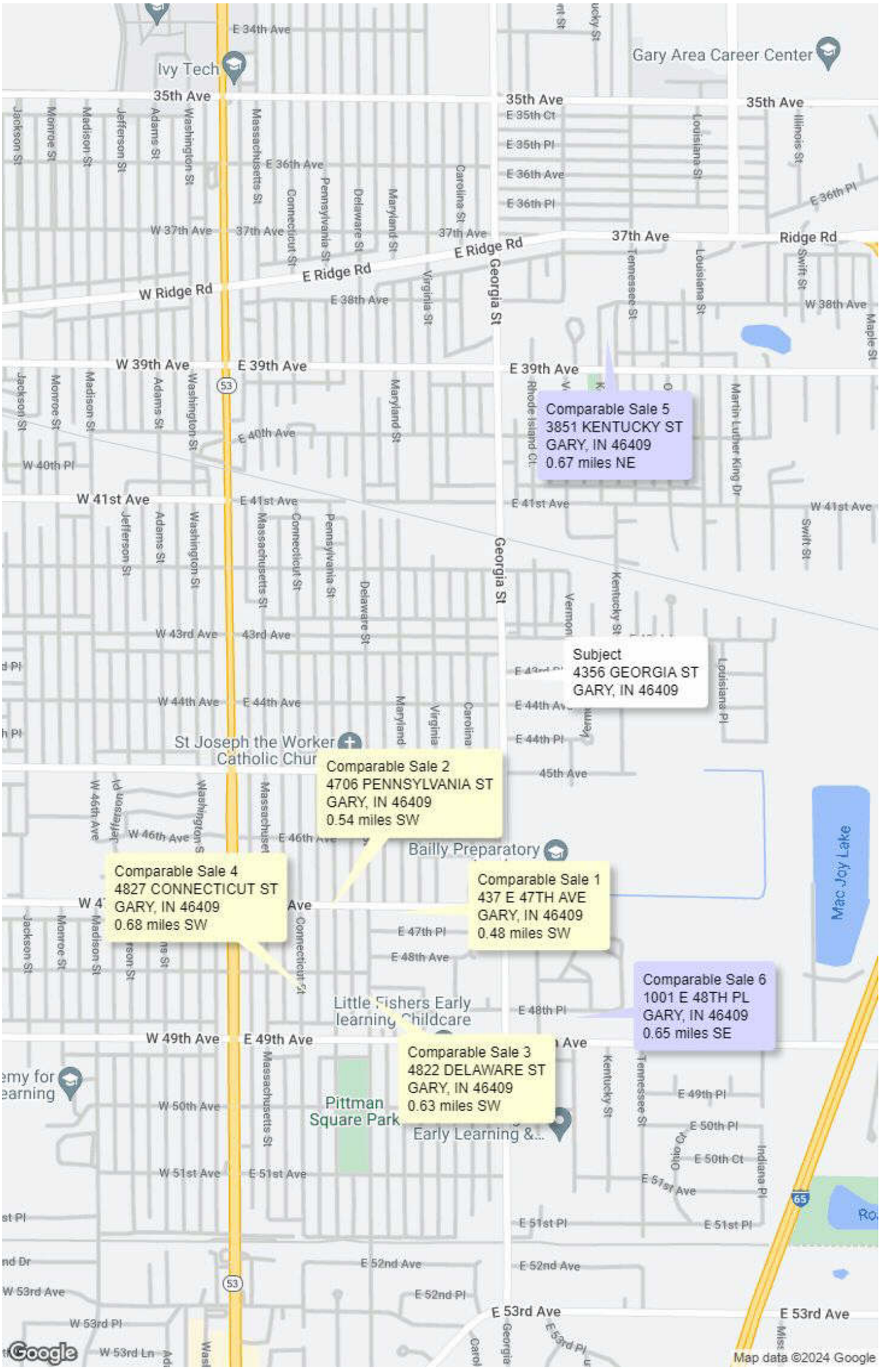
First Floor

8 ft

Living Area		Area Calculation				
First Floor	1160.13 ft²	First Floor				x 1.00 = 1160.13 ft²
Nonliving Area		☐	40' x	29' x	1.00 =	1160.13 ft²
Basement	812.00 ft²					
1 Car Built-In	348 ft²					
Total Living Area (rounded):	**1160 ft²**					

LOCATION MAP

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



Indiana Professional Licensing Agency
Real Estate Appraiser Licensure Board
402 West Washington Street, Room W072
Indianapolis, Indiana 46204 (317) 232-2960

Certified Residential Appraiser License

License number	Expiration date	License status
CR60500443	06/30/2026	Active

Scott Bollinger

Eric J. Holcomb
Governor
State of Indiana

Lindsay M. Hyer
Executive Director
Indiana Professional Licensing Agency

STATE FORM 49122 (R2 / 10-18)

Indiana Professional Licensing Agency
Real Estate Appraiser Licensure Board
402 West Washington Street, Room W072,
Indianapolis, Indiana 46204 (317) 232-2960

Certified Residential Appraiser

License number	Expiration date	License status
CR60500443	06/30/2026	Active

Scott Bollinger

Scott Bollinger

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		

LIA Administrators & Insurance Services

Aspen

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Aspen American Insurance Company

(Referred to below as the "Company")
499 Washington Boulevard, 8th Floor
Jersey City, NJ 07310
877-245-3510

Date Issued	Policy Number	Previous Policy Number
11/28/2023	AAI007871-09	AAI007871-08

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 146344
Named **Insured**:
NICO APPRAISAL, LLC
Scott R. Bollinger
845 Quail Ridge Drive
Porter, IN 46304

2. **Policy Period:** From: 02/01/2024 To: 02/01/2025
12:01 A.M. Standard Time at the address stated in 1 above.

3. **Deductible:** $1000 Each **Claim**

4. **Retroactive Date:** 02/01/1999

5. **Inception Date:** 02/01/2016

6. **Limits of Liability:** **A.** $1,000,000 Each Claim
B. $2,000,000 Aggregate

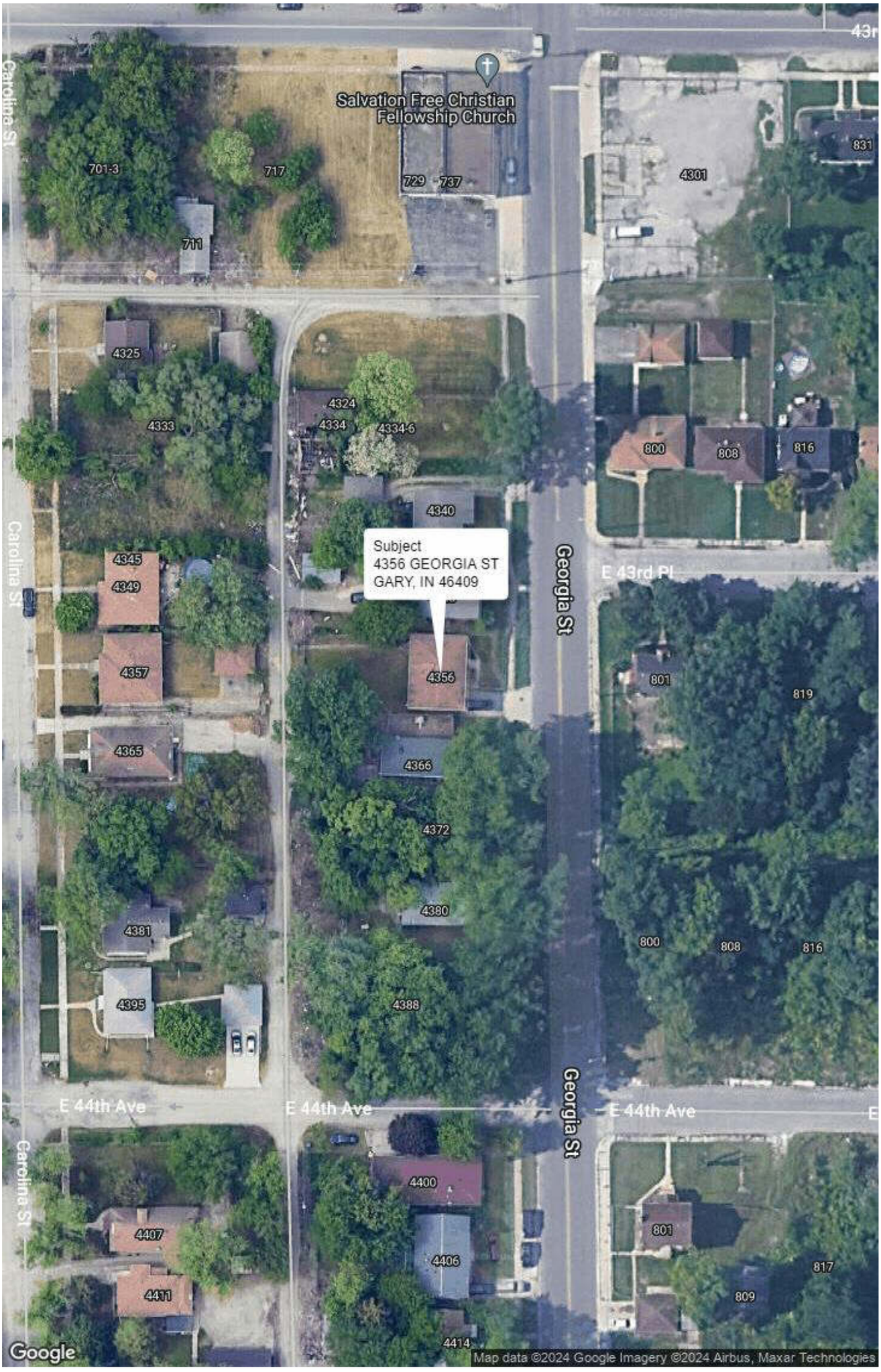
Subpoena Response: $5,000 Supplemental Payment Coverage
Pre-Claim Assistance: $5,000 Supplemental Payment Coverage
Disciplinary Proceeding: $7,500 Supplemental Payment Coverage
Loss of Earnings: $500 per day Supplemental Payment Coverage

7. **Covered Professional Services (as defined in the Policy and/or by Endorsement):**

Real Estate Appraisal and Valuation:	Yes [X]	No [ ]		
Residential Property:	Yes [X]	No [ ]		
Commercial Property:	Yes [ ]	No [X]		
Bodily Injury and Property Damage Caused During Appraisal Inspection ($100,000 Sub-Limit):	Yes [X]	No [ ]	(If "yes", added by endorsement)	
Right of Way Agent and Relocation:	Yes [ ]	No [X]		
Machinery and Equipment Valuation:	Yes [ ]	No [X]		
Personal Property Appraisal:	Yes [ ]	No [X]	(If "yes", added by endorsement)	
Real Estate Sales/Brokerage:	Yes [ ]	No [X]	(If "yes", added by endorsement)	

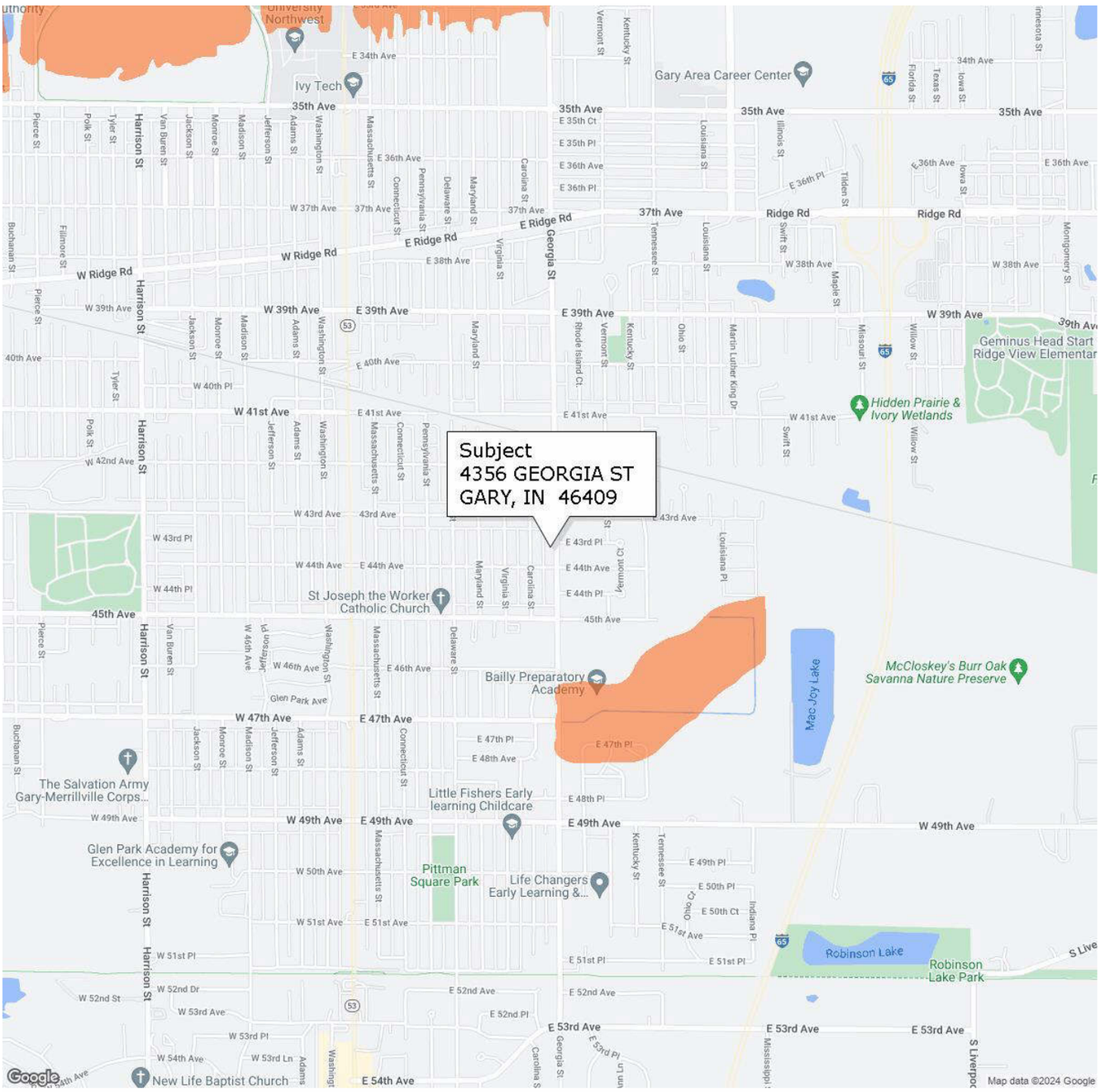
AERIAL MAP

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



FLOOD MAP

Borrower: ANTOINE MARTIN		File No.: 16243236
Property Address: 4356 GEORGIA ST		Case No.: 156-6189564
City: GARY	State: IN	Zip: 46409
Lender: GR AFFINITY, LLC		



FLOOD INFORMATION

Community: CITY OF GARY

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 18089C0162E

Panel: 18089C0162

Zone: X

Map Date: 01-18-2012

FIPS: 18089

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.