Uniform Residential Appraisal Report (Desktop)

File # 14393913

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 8035 MONTICELLO DR | City SANDY SPRINGS | State GA | Zip Code 30350

Borrower Chuqian Zhang | Owner of Public Record SHUMARD,BRENDA JOYCE | County FULTON

Legal Description DIST:59 CITY/MUNI/TWP:CITY OF SANDY SPRINGS SUBD:MT VERNON COUNTRY CLUB EST AN ID AN ADDED STONE & EFP 516 DATA

Assessor's Parcel # 06 -0351-0001-005-0 | Tax Year 2022 | R.E. Taxes $ 8,166

Neighborhood Name MARLBOROUGH ESTATES | Map Reference 33.97525/-84.30615 | Census Tract 010107

Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $ 0 ☐ per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)

Lender/Client Wells Fargo Bank, N.A | Address 2701 Wells Fargo Way, Minneapolis, MN 55467

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? ☒ Yes ☐ No

Report data source(s) used, offering price(s), and date(s). DOM 25;Subject Property was offered for sale on 05/25/2023 for $1,100,000. The data source is FMLS#7212226.

CONTRACT

I ☒ 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. Estate sale;A purchase contract dated 6/19/2023 for $950,000 was reviewed. It appears to be a typical arm length transaction. This is an estate sale , seller is Bob Shumard, Executor and Trustee the owner of record Shumard Brenda Joyce

Contract Price $ 950,000 | Date of Contract 06/19/2023 | Is the property seller the owner of public record? ☐ Yes ☒ No | Data Source(s) public records

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? ☐ Yes ☒ No
If Yes, report the total dollar amount and describe the items to be paid. $0;;

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	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE	One-Unit	80 %
Built-Up	☒ Over 75%	☐ 25–75%	☐ Under 25%	Demand/Supply	☒ Shortage	☐ In Balance	☐ Over Supply	$ (000)	(yrs)	2-4 Unit	0 %
Growth	☐ Rapid	☐ Stable	☒ Slow	Marketing Time	☒ Under 3 mths	☐ 3–6 mths	☐ Over 6 mths	620	Low 30	Multi-Family	0 %
Neighborhood Boundaries	North to Eves Road, South to Dunwoody Club Road, East to GA 140, West to GA 400							3500	High 60	Commercial	10 %
								900	Pred. 44	Other	10 %

Neighborhood Description No adverse factors known to the appraiser which would affect marketability of the subject. Suburban market area comprised of SFR built in the 1960's-1990's. Most market preferred amenities such as schools, shopping, public transportation and other support facilities including recreation and employments are also located within reasonable proximity to the subjects immediate neighborhoods.

Market Conditions (including support for the above conclusions) Current listings and sales from within the subjects market area show property values have stabilized over the past 6-9 months. There is a shortage of listings on the market. Marketing time for reasonably priced properties is typically less than 3 months. Exposure time: 30

SITE

Dimensions 149.66 x 315.41 x 149.66 x 315.39 | Area 1.08ac | Shape Rectangular | View N;Res;

Specific Zoning Classification RE2 | Zoning Description residential estate

Zoning Compliance ☒ 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? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	☒	☐ public	Water	☒	☐ public	Street Asphalt	☒	☐
Gas	☒	☐ public	Sanitary Sewer	☐	☒ septic	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 13121C0156G | FEMA Map Date 09/18/2013

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units ☒ One ☐ One with Accessory Unit	☐ Concrete Slab ☐ Crawl Space	Foundation Walls p. concrete/A	Floors hdwd/tile/carpet/G
# of Stories 2	☒ Full Basement ☐ Partial Basement	Exterior Walls brick/wood siding/A	Walls drywall/G
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area 1,792 sq. ft.	Roof Surface c. shingle/A	Trim/Finish wood/G
☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish 64 %	Gutters & Downspouts aluminum/A	Bath Floor tile/A
Design (Style) DT2.00;Colonial	☒ Outside Entry/Exit ☐ Sump Pump	Window Type DH wood/A	Bath Wainscot tile/A
Year Built 1969	Evidence of ☐ Infestation	Storm Sash/Insulated none	Car Storage ☐ None
Effective Age (Yrs) 20	☐ Dampness ☐ Settlement	Screens none	☒ Driveway # of Cars 4
Attic ☐ None	Heating ☒ FWA ☐ HWBB ☐ Radiant	Amenities ☐ Woodstove(s) # 0	Driveway Surface concrete
☒ Drop Stair ☐ Stairs	☐ Other Fuel gas	☒ Fireplace(s) # 3 ☐ Fence None	☒ Garage # of Cars 2
☐ Floor ☐ Scuttle	Cooling ☒ Central Air Conditioning	☒ Patio/Deck Pt ☒ Porch Pch	☐ Carport # of Cars 0
☐ Finished ☐ Heated	☐ Individual ☐ Other	☐ Pool None ☐ Other None	☒ Att. ☐ Det. ☐ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)

Finished area above grade contains: 10 | Rooms 4 | Bedrooms 3.1 | Bath(s) 4,785 | Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) Energy Efficient Item: None

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-timeframe unknown;Bathrooms-updated-timeframe unknown;Kitchen - cabinets, countertops, Bath - vanities refinished hardwood floors

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

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

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 875,000 to $ 1,200,000 .

There are 66 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 620,000 to $ 3,500,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	8035 MONTICELLO DR SANDY SPRINGS, GA 30350	1775 BRANDON HALL DR SANDY SPRINGS, GA 30350		7900 SADDLE RIDGE DR SANDY SPRINGS, GA 30350		1605 SADDLE RIDGE WAY SANDY SPRINGS, GA 30350	
Proximity to Subject		0.88 miles NNE		0.87 miles WSW		0.89 miles W	
Sale Price	$ 950,000		$ 855,000		$ 850,000		$ 950,000
Sale Price/Gross Liv. Area	$ 198.54 sq. ft.	$ 220.87 sq. ft.		$ 221.18 sq. ft.		$ 192.85 sq. ft.	
Data Source(s)		FirstMLS#7192985;DOM 94		FirstMLS#7216056;DOM 2		FirstMLS#7036699;DOM 15	
Verification Source(s)		Public Record/MLS		Public Record/MLS		Public Record/MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;25000		ArmLth Conv;30041		ArmLth Conv;14000	
Date of Sale/Time		s04/23;c03/23		s06/23;c05/23		s06/22;c05/22	
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	FeeSimple	FeeSimple		FeeSimple		FeeSimple	
Site	1.08ac	43473sf	0	1.32ac	-22000	1.42ac	-35000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2.00;Colonial	DT2.00;Colonial		DT2.00;Contemp	0	DT2.00;contemp	0
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	54	38	-16000	45	0	48	0
Condition	C3	C4	+50000	C3	+25000	C4	+50000
Above Grade Room Count	Total 10 / Bdrms. 4 / Baths 3.1	Total 9 / Bdrms. 3 / Baths 3.1	0	Total 8 / Bdrms. 4 / Baths 2.1	+10000	Total 10 / Bdrms. 4 / Baths 2.1	+10000
Gross Living Area	4,785 sq. ft.	3,871 sq. ft.	+59400	3,843 sq. ft.	+61200	4,926 sq. ft.	-9200
Basement & Finished Rooms Below Grade	1792sf1142sfwo 1rr1br1.0ba1o	1524sf1500sfwo 1rr1br1.0ba1o	-9900	1812sf572sfwo 1rr0br1.0ba0o	+20000 0	2362sf1562sfwo 1rr1br2.0ba1o	-20400 -10000
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	FWA;CAC	FWA;CAC		FWA;CAC		FWA;CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga4dw	2ga4dw		2ga4dw		2ga4dw	
Porch/Patio/Deck	Pch;Pt;NA	Pch;Pt;NA		Pch;Pt;DK	-2000	Pch;Pt;DK	-2000
other	fence/3 FP	none/2 FP	+7000	fence/1FP/pool	-15000	fence/1FP/pool	-15000
Net Adjustment (Total)		☒ + ☐ -	$ 90,500	☒ + ☐ -	$ 77,200	☐ + ☒ -	$ -31600
Adjusted Sale Price of Comparables		Net Adj. 10.58% Gross Adj. 16.64%	$ 945,500	Net Adj. 9.08 % Gross Adj. 18.26%	$ 927,200	Net Adj. -3.33 % Gross Adj. 15.96 %	$ 918,400

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ 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) public records

My research ☐ did ☒ 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) public records

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 # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Record	Public Record	Public Record	Public Record
Effective Date of Data Source(s)	06/26/2023	06/26/2023	06/26/2023	06/26/2023

Analysis of prior sale or transfer history of the subject property and comparable sales No sale in past 36 months of the subject or 12 months for the comparables per public records

Summary of Sales Comparison Approach Comps are within 1.5 miles bracketing age, GLA and bedroom and bath count. Sale #1 in average condition. Sale #2 in good conditio with less updates accounting for condition adjustment. Sale #3 is slightly over 12 months and used to bracket GLA due to lack of recent and similar sales of similar GLA it is in average condition with inferior updates. Sale #4 similar in age and condition. Sale#5 in good condition used due to recent sale date and GLA. adjustments GLA $65 (rd) Unfinished basement $10 (RD) Finished basement $35 (RD) Bathroom $10,000

Indicated Value by Sales Comparison Approach $ 950,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 950,000 Cost Approach (if developed) $ Income Approach (if developed) $

Sales #2,4 &5 are most similar in condition and given most weight. The sales comparison approach was given emphasis as it is most reliable in determining value for single family residences. Cost and income approaches were not developed due to subjects age and lack of rental data in subject market area.

This appraisal is made ☒ "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 **the** 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 $ 950,000 , as of 06/23/2023 , the effective date of this appraisal.

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ADDITIONAL COMMENTS

Appraisal Assignment Type: DesktopAppraisal | Subject Property Data Collection Date:

Subject Property Data Collection Method: Other | Subject Property Data Collection Workforce:

I have NOT performed any 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. "My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate Appraiser Classification and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board."

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. Fee paid to appraiser $195.

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) Site value by abstraction

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $ 2,850,000			
Source of cost data	Dwelling Sq. Ft. @ $ ..... =$			
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $ ..... =$			
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
	Garage/Carport Sq. Ft. @ $ ..... =$			
	Total Estimate of Cost-New ..... = $			
	Less Physical	Functional	External	
	Depreciation		=$( )	
	Depreciated Cost of Improvements..... =$			
	"As-is" Value of Site Improvements..... =$			
Estimated Remaining Economic Life (HUD and VA only) Years	Indicated Value By Cost Approach ..... =$			

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM)

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) obtain and review adequate and reliable information for the subject property including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and (3) 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 included a floor plan in this appraisal report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.

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.) 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 did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third party data sources. I 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 Laura Hummel

Name Laura Hummel

Company Name Desktop Staff Appraisers

Company Address 1325 Cherrington Parkway
Coraopolis, PA 15108

Telephone Number 800-777-8759

Email Address laurie.hummel@svclnk.com

Date of Signature and Report 06/26/2023

Effective Date of Appraisal 06/23/2023

State Certification # CR5717

or State License #

or Other (describe) State #

State GA

Expiration Date of Certification or License 04/30/2024

ADDRESS OF PROPERTY APPRAISED
8035 MONTICELLO DR
SANDY SPRINGS, GA 30350

APPRAISED VALUE OF SUBJECT PROPERTY $ 950,000

LENDER/CLIENT

Name ServiceLink Valuation Solutions LLC

Company Name Wells Fargo Bank, N.A

Company Address 2701 Wells Fargo Way, Minneapolis, MN 55467

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 (Desktop) File # 14393913

SALES COMPARISON

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE #	
Address	8035 MONTICELLO DR SANDY SPRINGS, GA 30350	7680 RYEFIELD DR SANDY SPRINGS, GA 30350		150 CARTIER CT ROSWELL, GA 30076			
Proximity to Subject		0.98 miles SSE		1.22 miles NNE			
Sale Price	$ 950,000		$ 832,000		$ 1,020,000		$
Sale Price/Gross Liv. Area	$ 198.54 sq. ft.	$ 223.66 sq. ft.		$ 221.64 sq. ft.		$ sq. ft.	
Data Source(s)		FirstMLS#7182717;DOM 7		FirstMLS#7182482;DOM 8			
Verification Source(s)		Public Record/MLS		Public Record/MLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;15000		ArmLth Conv;3000			
Date of Sale/Time		s04/23;c03/23		s04/23;c03/23			
Location	N;Res;Res	N;Res;Res		N;Res;Res			
Leasehold/Fee Simple	FeeSimple	FeeSimple		FeeSimple			
Site	1.08ac	1.17ac	0	34282sf	+34000		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT2.00;Colonial	DT2.00;Colonial		DT2.00;Traditional	0		
Quality of Construction	Q3	Q3		Q3			
Actual Age	54	54		31	-23000		
Condition	C3	C3		C3			
Above Grade Room Count	Total 10	Bdrms. 4	Baths 3.1	Total 10	Bdrms. 6	Baths 4.0	-5000
	Total 9	Bdrms. 4	Baths 4.1	-10000	Total	Bdrms.	Baths
Gross Living Area	4,785 sq. ft.	3,720 sq. ft.	+69200	4,602 sq. ft.	+11900	sq. ft.	
Basement & Finished Rooms Below Grade	1792sf1142sfwo 1rr1br1.0ba1o	1260sf1000sfwo 1rr0br1.0ba1o	+10300 0	1959sf959sfwo 1rr0br1.0ba1o	+4700 0		
Functional Utility	Typical	Typical		Typical			
Heating/Cooling	FWA;CAC	FWA;CAC		FWA;CAC			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga4dw	2ga4dw		3ga5dw	-10000		
Porch/Patio/Deck	Pch;Pt;NA	Stp;NA;DK	+2000	Pch;NA;DKScr	-2000		
other	fence/3 FP	none/1 FP	+9000	none/3 FP	+5000		
Net Adjustment (Total)		☒ + ☐ -	$ 85,500	☒ + ☐ -	$ 10,600	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 10.28% Gross Adj. 11.48%	$ 917,500	Net Adj. 1.04 % Gross Adj. 9.86 %	$ 1,030,600	Net Adj. % Gross Adj. %	$

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		COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE #
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Record	Public Record	Public Record	
Effective Date of Data Source(s)	06/26/2023	06/26/2023	06/26/2023	

Analysis of prior sale or transfer history of the subject property and comparable sales No sale in past 36 months of the subject or 12 months for the comparables per public records

ADDITIONAL COMMENTS

Valuation Summary & Comments

Subject Property

The subject property is identified as having a street address of 8035 MONTICELLO DR SANDY SPRINGS, GA 30350, FULTON county.

General Market = 67 Sold properties and 8 listings

The subject's "General Market" is comprised of sales over the past 24 months from the effective date of the analysis, 06/26/2023. Properties were extracted from the FirstMLS (GA), GeorgiaMLS (GA) MLS system(s) and available public county and tax records. The fundamental market factors for properties in the General Market includes but is not limited to the following attributes:

Attribute	Low	Subject	High
GLA	2,422	**4,785**	5,645
Built	1967	**1969**	1988
Land	9,670	**47,219**	229,126
Beds	3	**4**	7
Full Baths	2	**3**	6
Partial Baths	1	**1**	3

Submarket = 12 Sold properties and 6 listings

To derive a Sub-Market of competing properties, the following filters were applied to the "General Market":

Attribute	Low	Subject	High
GLA	3,600	**4,785**	5,645
Sold Date	8/1/2022	**Unknown**	6/26/2023

Comparable Property Selection

6 properties from the Sub-Market were analyzed using interactive street maps, aerial views and interior/exterior photos when available. The user selected comparable 5 properties to represent the actions of buyers and sellers within the competing market. Where relevant characteristics between the subject and the selected comparables are different, adjustments for these differences were based on market accepted methods such as paired data analysis and/or regression analysis.

Comparable Properties

Address	Status	GLA	Built	Land	Beds	Full Baths	Partial Baths	List $	Sale $	Adj. Value $	Sale Date
1775 BRANDON HALL DR, 30350	1	3,871	1985	43,473	3	3	1		$855,000	$945,500	4/25/2023
7900 SADDLE RIDGE DR, 30350	2	3,843	1978	57,630	4	2	1	$825,000	$850,000	$927,200	6/1/2023
1605 SADDLE RIDGE WAY, 30350	3	4,926	1975	61,855	4	2	1	$995,000	$950,000	$918,400	6/16/2022
7680 RYEFIELD DR, 30350	4	3,720	1969	51,052	6	4	0		$832,000	$917,500	4/13/2023
150 CARTIER CT, 30076	5	4,602	1992	34,282	4	4	1	$1,050,000		$1,050,000	

Properties Considered but not Selected as Comparables

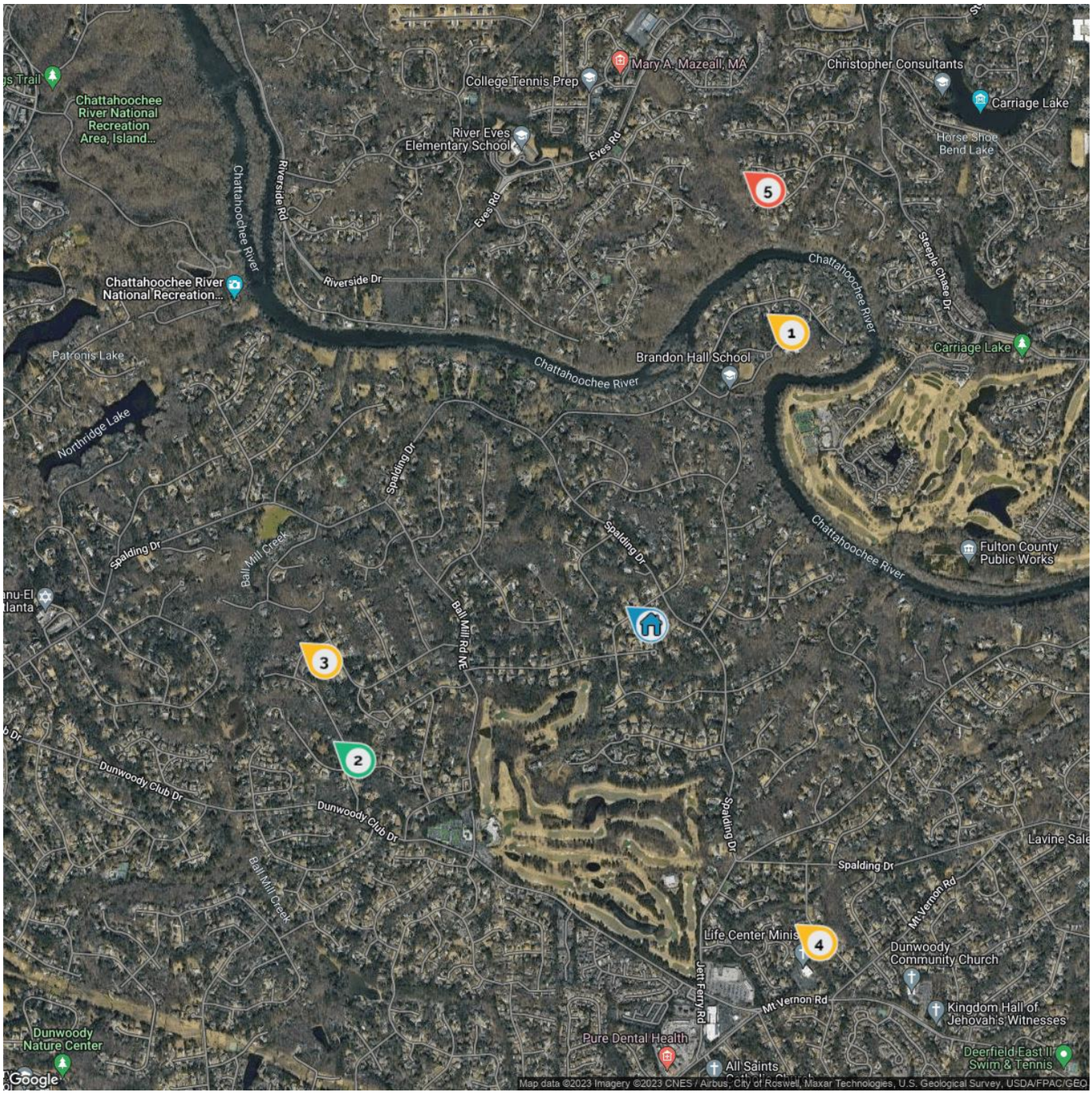
Address	Status	Reason	Sub-Reason
320 QUIET WATER LN, 30350			

Client comparable selection guidelines and comments

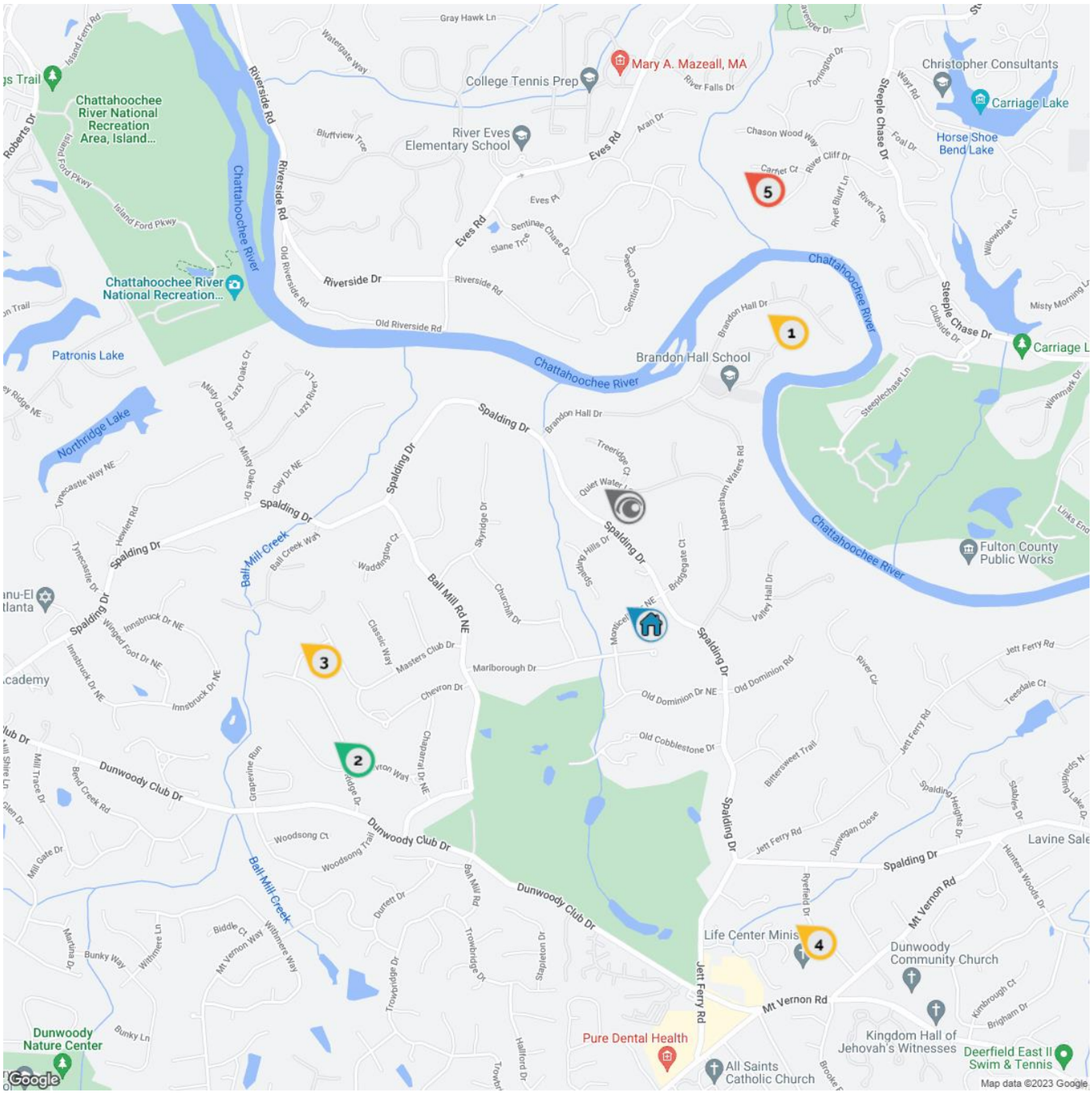
Comparable	Comp #	Guideline	Reason Provided
1775 BRANDON HALL DR, 30350	1	UAD: Site Size - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #1 smaller site size has similar appeal
1775 BRANDON HALL DR, 30350	1	UAD: Above Grade Room Count - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #1 lower room count considered in GLA adjustment
7900 SADDLE RIDGE DR, 30350	2	UAD: Design - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #2 has a different design but similar appeal
7900 SADDLE RIDGE DR, 30350	2	UAD: Age - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #2 within 10 years with similar appeal
7900 SADDLE RIDGE DR, 30350	2	UAD: Condition - Subject Feature = Comp Feature, but a positive or negative	sale #2 condition adjustment for same rating is due to less updates

		adjustment is present. Please remove the adjustment or provide a comment	
7900 SADDLE RIDGE DR, 30350	2	UAD: Below Grade Rooms - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	basement area adjusted for bathrooms no room adjustment required, considered in finished basement area
1605 SADDLE RIDGE WAY, 30350	3	Date of Sale must be within 6 months	just over 12 months and used due to lack of recent and proximate sale of similar GLA
1605 SADDLE RIDGE WAY, 30350	3	UAD: Design - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #3 has a different design but similar appeal
1605 SADDLE RIDGE WAY, 30350	3	UAD: Age - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #3 within 10 years with similar appeal
1605 SADDLE RIDGE WAY, 30350	3	Below Grade Area must be within 25%	Sale #3 due to limited similar sales basement area differs by more than 25%
7680 RYEFIELD DR, 30350	4	UAD: Site Size - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #4 larger site size has similar appeal
7680 RYEFIELD DR, 30350	4	Below Grade Area must be within 25%	Sale #4 due to limited recent sales basement area differs by more than 25%
7680 RYEFIELD DR, 30350	4	UAD: Below Grade Rooms - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #4 basement differences considered in living area adjustment
150 CARTIER CT, 30076	5	Comparables should be within 1 mile	sale #4 over 1 mile used due to GLA and recent sale date
150 CARTIER CT, 30076	5	UAD: Design - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	sale #5 has a different design but similar appeal
150 CARTIER CT, 30076	5	Age must be within 40%	Sale #5 more than 10 years newer used due to recent sale date and GLA
150 CARTIER CT, 30076	5	UAD: Below Grade Rooms - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	Sale #5 basement rioom differnces cvonsidered in living area

Subject and Comparable Properties



Subject, Comparables & Viewed Properties



SUBJECT PROPERTY PHOTO ADDENDUM

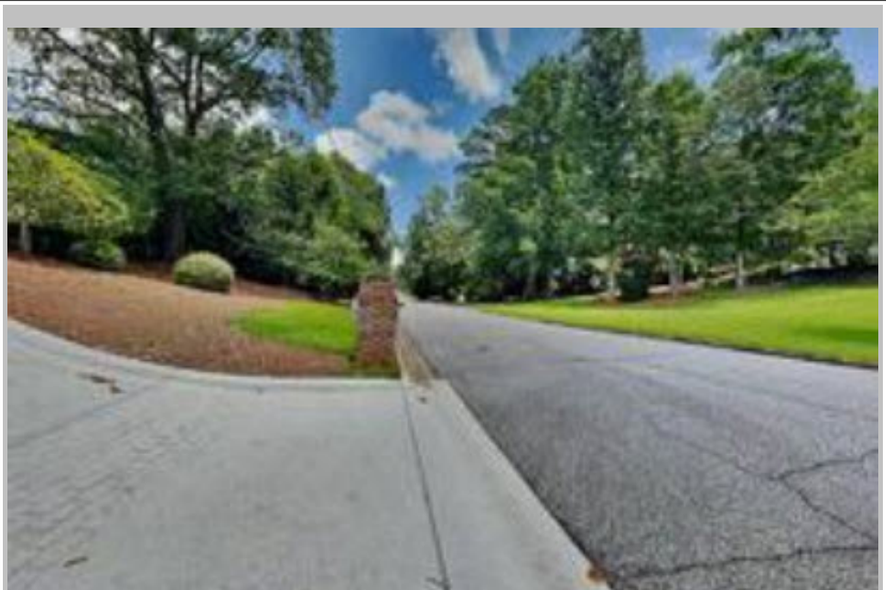
Borrower: Chuqian Zhang	File No.: 14393913	
Property Address: 8035 MONTICELLO DR	Case No.:	
City: SANDY SPRINGS	State: GA	Zip: 30350
Lender: Wells Fargo Bank, N.A		



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

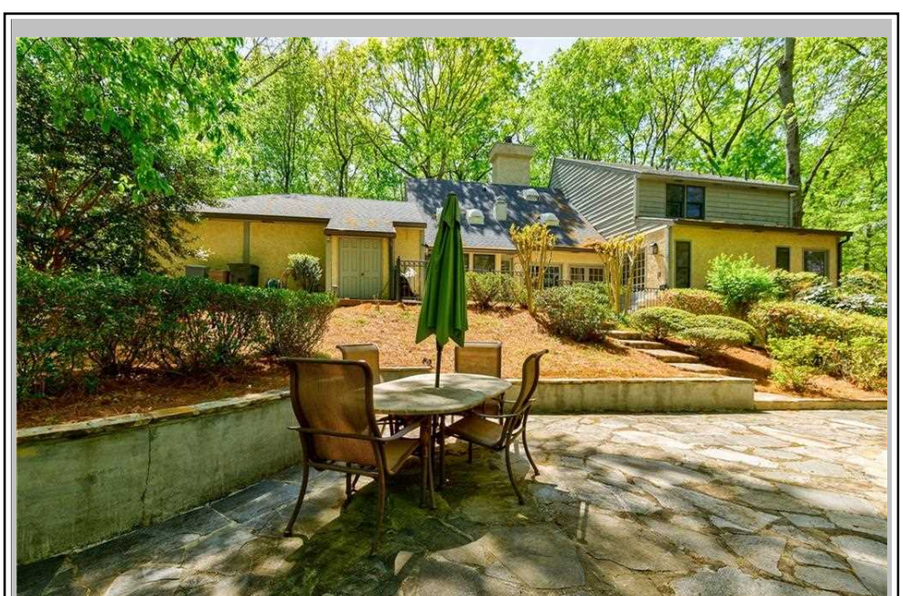
Borrower: Chuqian Zhang	File No.: 14393913	
Property Address: 8035 MONTICELLO DR	Case No.:	
City: SANDY SPRINGS	State: GA	Zip: 30350
Lender: Wells Fargo Bank, N.A		



COMPARABLE # 1



COMPARABLE # 2



COMPARABLE # 3

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Chuqian Zhang		File No.: 14393913	
Property Address: 8035 MONTICELLO DR		Case No.:	
City: SANDY SPRINGS	State: GA	Zip: 30350	
Lender: Wells Fargo Bank, N.A			



COMPARABLE # 4



COMPARABLE # 5

COMPARABLE #

Subject Property Sketch Addendum

See Attached
PROPERTY FINGER REPORT
for Subject Sketch

8035 Monticello Dr, Atlanta, GA 30350

Report Generated: June 26, 2023, 09:16:56

Property Scanned: June 23, 2023

Order ID: 14394767

Scanner: Whitney, Paul

Scanner ID: 9jsFingMhC

Geo Location: 33°58'30.9"N 84°18'22.011"W

Dwelling 1 / Above Grade 1



Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Entry-01	147.9	1/2 *	((-78.34 * -390.38) - (145.34 * -78.34) + (-432.74 * 145.34) - (145.34 * -78.34) + (-432.74 * 145.34) - (-27.27 * -432.74) + (-320.04 * -27.27) - (-27.27 * -432.74) + (-320.04 * -27.27) - (-91.74 * -320.04) + (-319.39 * -91.74) - (-146.02 * -320.04) + (-311.16 * -146.02) - (-213.99 * -319.39) + (-290.75 * -213.99) - (-258.91 * -311.16) + (-273.21 * -258.91) - (-291.47 * -290.75) + (-234.82 * -291.47) - (-330.88 * -273.21) + (-187.25 * -330.88) - (-390.38 * -234.82) + (-78.34 * -390.38) - (-390.38 * -187.25))	* 0.00694	Yes	Yes
Kitchen-01	253.9	1/2 *	((370.11 * -638.09) - (-400.38 * 370.11) + (-68.34 * -400.38) - (-400.38 * 370.11) + (-68.34 * -400.38) - (-640.94 * -68.34) + (-68.34 * -640.94) - (-938.30 * -68.34) + (233.78 * -938.30) - (-938.30 * -68.34) + (370.11 * -938.30) - (-938.30 * 233.78) + (370.11 * -938.30) - (-638.09 * 370.11))	* 0.00694	Yes	Yes
Living Room-01	284.2	1/2 *	((-442.74 * -32.27) - (145.34 * -442.74) + (-953.02 * 145.34) - (145.34 * -442.74) + (-953.02 * 145.34) - (25.04 * -953.02) + (-951.66 * 25.04) - (-19.73 * -953.02) + (-909.02 * -19.73) - (-19.73 * -951.66) + (-909.02 * -19.73) - (-224.77 * -909.02) + (-951.51 * -224.77) - (-224.77 * -909.02) + (-951.51 * -224.77) - (-390.38 * -951.51) + (-442.74 * -390.38) - (-390.38 * -951.51) + (-442.74 * -390.38) - (-32.27 * -442.74))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Living Room-02	474.2	1/2 *	((-526.71 * -1466.92) - (-1531.40 * -526.71) + (228.78 * -1531.40) - (-1531.40 * -526.71) + (228.78 * -1531.40) - (-1123.89 * 228.78) + (228.78 * -1123.89) - (-948.30 * 228.78) + (-73.34 * -948.30) - (-948.30 * 228.78) + (-250.93 * -948.30) - (-948.30 * -73.34) + (-526.71 * -948.30) - (-948.30 * -250.93) + (-526.71 * -948.30) - (-1008.47 * -526.71) + (-526.71 * -1008.47) - (-1137.14 * -526.71) + (-526.71 * -1137.14) - (-1466.92 * -526.71))	* 0.00694	Yes	Yes
Dining-01	226.4	1/2 *	((771.50 * -904.12) - (-643.09 * 771.50) + (380.11 * -643.09) - (-643.09 * 771.50) + (380.11 * -643.09) - (-948.30 * 380.11) + (238.78 * -948.30) - (-948.30 * 380.11) + (238.78 * -948.30) - (-1118.89 * 238.78) + (771.50 * -1118.89) - (-1118.89 * 238.78) + (771.50 * -1118.89) - (-904.12 * 771.50))	* 0.00694	Yes	Yes
Dining-02	252.8	1/2 *	((370.11 * 24.96) - (145.34 * 370.11) + (-68.34 * 145.34) - (145.34 * 370.11) + (-68.34 * 145.34) - (-390.38 * -68.34) + (370.11 * -390.38) - (-390.38 * -68.34) + (370.11 * -390.38) - (24.96 * 370.11))	* 0.00694	Yes	Yes
Family Room-01	445.6	1/2 *	((-255.93 * -938.30) - (-938.30 * -531.71) + (-255.93 * -938.30) - (-640.81 * -255.93) + (-242.96 * -640.81) - (-400.38 * -255.93) + (-325.04 * -400.38) - (-400.38 * -242.96) + (-437.74 * -400.38) - (-400.38 * -325.04) + (-951.51 * -400.38) - (-400.38 * -437.74) + (-951.51 * -400.38) - (-508.41 * -951.51) + (-1040.56 * -508.41) - (-508.41 * -951.51) + (-1040.56 * -508.41) - (-938.30 * -1040.56) + (-715.73 * -938.30) - (-938.30 * -1040.56) + (-531.71 * -938.30) - (-938.30 * -715.73))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Hallway-01	40.8	½ *	((-78.34 * -635.94) - (-635.94 * -245.65) + (-78.34 * -635.94) - (-400.38 * -78.34) + (-189.65 * -400.38) - (-400.38 * -78.34) + (-232.94 * -400.38) - (-400.38 * -189.65) + (-245.65 * -400.38) - (-635.94 * -232.94))	* 0.00694	Yes	Yes
Bathroom-01	135.9	½ *	((-1265.24 * -834.71) - (-834.71 * -1445.58) + (-1265.24 * -834.71) - (-508.41 * -1265.24) + (-1602.38 * -508.41) - (-508.41 * -1265.24) + (-1602.38 * -508.41) - (-938.30 * -1602.38) + (-1445.58 * -938.30) - (-938.30 * -1602.38) + (-1445.58 * -938.30) - (-834.71 * -1445.58))	* 0.00694	Yes	Yes
Bedroom-01	345.2	½ *	((-961.51 * -219.77) - (-135.00 * -961.51) + (-1110.25 * -135.00) - (19.96 * -961.51) + (-1602.38 * 19.96) - (19.96 * -1110.25) + (-1602.38 * 19.96) - (-498.41 * -1602.38) + (-1260.24 * -498.41) - (-498.41 * -1602.38) + (-1045.56 * -498.41) - (-498.41 * -1260.24) + (-961.51 * -498.41) - (-498.41 * -1045.56) + (-961.51 * -498.41) - (-395.38 * -961.51) + (-961.51 * -395.38) - (-219.77 * -961.51))	* 0.00694	Yes	Yes
Walk-In Closet-01	94.7	½ *	((-1050.56 * -938.30) - (-938.30 * -1255.24) + (-1050.56 * -938.30) - (-508.41 * -1050.56) + (-1255.24 * -508.41) - (-508.41 * -1050.56) + (-1255.24 * -508.41) - (-839.71 * -1255.24) + (-1255.24 * -839.71) - (-938.30 * -1255.24))	* 0.00694	Yes	Yes
Water Closet-01	17.2	½ *	((-1265.24 * -938.30) - (-938.30 * -1435.58) + (-1265.24 * -938.30) - (-844.71 * -1265.24) + (-1435.58 * -844.71) - (-844.71 * -1265.24) + (-1435.58 * -844.71) - (-938.30 * -1435.58))	* 0.00694	Yes	Yes
Laundry-01	63.7	½ *	((1012.66 * -899.12) - (-899.12 * 781.50) + (1012.66 * -899.12) - (-643.09 * 1012.66) + (781.50 * -643.09) - (-643.09 * 1012.66) + (781.50 * -643.09) - (-899.12 * 781.50))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Stairs-01	44.1	1/2 *	((-432.74 * -37.27) - (-37.27 * -330.04) + (-432.74 * -37.27) - (-390.38 * -432.74) + (-330.04 * -390.38) - (-390.38 * -432.74) + (-330.04 * -390.38) - (-329.20 * -330.04) + (-250.42 * -329.20) - (-329.20 * -330.04) + (-281.35 * -329.20) - (-297.44 * -250.42) + (-299.72 * -297.44) - (-263.35 * -281.35) + (-320.90 * -263.35) - (-216.73 * -299.72) + (-329.38 * -216.73) - (-146.69 * -320.90) + (-330.04 * -146.69) - (-91.80 * -329.38) + (-330.04 * -91.80) - (-37.27 * -330.04))	* 0.00694	Yes	Yes
Closet-02	22.2	1/2 *	((-536.71 * -1132.14) - (-1013.47 * -536.71) + (-710.73 * -1013.47) - (-1013.47 * -536.71) + (-710.73 * -1013.47) - (-1132.14 * -710.73) + (-536.71 * -1132.14) - (-1132.14 * -710.73))	* 0.00694	Yes	Yes
Closet-01	5.5	1/2 *	((-320.04 * -339.20) - (-339.20 * -240.97) + (-320.04 * -339.20) - (-390.38 * -320.04) + (-237.68 * -390.38) - (-390.38 * -320.04) + (-200.05 * -390.38) - (-390.38 * -237.68) + (-240.97 * -390.38) - (-339.20 * -200.05))	* 0.00694	Yes	Yes
Room-01	59.9	1/2 *	((-536.71 * -1461.92) - (-1461.92 * -710.73) + (-536.71 * -1461.92) - (-1142.14 * -536.71) + (-710.73 * -1142.14) - (-1142.14 * -536.71) + (-710.73 * -1142.14) - (-1461.92 * -710.73))	* 0.00694	Yes	Yes
Bath-02	52.7	1/2 *	((-78.34 * -938.30) - (-645.94 * -78.34) + (-245.93 * -645.94) - (-645.94 * -78.34) + (-245.93 * -645.94) - (-938.30 * -245.93) + (-78.34 * -938.30) - (-938.30 * -245.93))	* 0.00694	Yes	Yes

Finished Floor Area	2,966.9 (100%)
Unfinished Floor Area	0 (0%)
Net Floor Area	2,966.9
Perimeter Wall Footprint Area	183.9
Interior Wall Footprint Area	162

Finished Floor Area (non-livable)	0
Finished Floor Area (livable)	2,966.9
Livable Wall Footprint Area	317.7
Total Livable Area	3,285

Total Floor Area	3,313

Dwelling 1 / Above Grade 1 / Parking

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Garage-01	444.6	½ *	((1012.66 * -633.09) - (-633.09 * 776.50) + (1012.66 * -633.09) - (19.96 * 1012.66) + (380.11 * 19.96) - (19.96 * 1012.66) + (380.11 * 19.96) - (-395.38 * 380.11) + (380.11 * -395.38) - (-633.09 * 380.11) + (776.50 * -633.09) - (-633.09 * 380.11))	* 0.00694	No	No

Finished Floor Area	0 (0%)
Unfinished Floor Area	444.6 (100%)
Net Floor Area	444.6
Wall Footprint Area	28.2
Total Floor Area	473

Dwelling 1 / Ext. Above Grade 1 / Street-01





Dwelling 1 / Ext. Above Grade 1 / Front Center-01



Dwelling 1 / Ext. Above Grade 1 / Front Center-01 / SmartTags / Others



Type: Exterior Window

Dwelling 1 / Ext. Above Grade 1 / Front Left-01



Dwelling 1 / Ext. Above Grade 1 / Front Left-01 / SmartTags / Others



Type: Exterior Window

Dwelling 1 / Ext. Above Grade 1 / Front Right-01



Dwelling 1 / Ext. Above Grade 1 / Back Center-01



Dwelling 1 / Ext. Above Grade 1 / Back Right-01



Dwelling 1 / Ext. Above Grade 1 / Back Right-01 / SmartTags / Asset



Type: Cooktop
Brand: JENN AIR
Description: BBQ

Dwelling 1 / Ext. Above Grade 1 / Patio-01



Dwelling 1 / Int. Above Grade 1 / Entry-01









Dwelling 1 / Int. Above Grade 1 / Entry-01 / SmartTags / Others



Type: Ceiling Height

Dwelling 1 / Int. Above Grade 1 / Kitchen-01







Dwelling 1 / Int. Above Grade 1 / Kitchen-01 / SmartTags / Plumbing Fixture



Type: Sink



Type: Appliance Hookup

Dwelling 1 / Int. Above Grade 1 / Living Room-01







Dwelling 1 / Int. Above Grade 1 / Living Room-01 / SmartTags / Others



Type: Interior Window



Type: Ceiling Height

Dwelling 1 / Int. Above Grade 1 / Living Room-02




Dwelling 1 / Int. Above Grade 1 / Living Room-02 / SmartTags / Others



Type: Ceiling Height

Dwelling 1 / Int. Above Grade 1 / Dining-01




Dwelling 1 / Int. Above Grade 1 / Dining-01 / SmartTags / Others



Type: Ceiling Height

Dwelling 1 / Int. Above Grade 1 / Dining-02




Dwelling 1 / Int. Above Grade 1 / Family Room-01





Dwelling 1 / Int. Above Grade 1 / Hallway-01




Dwelling 1 / Int. Above Grade 1 / Bathroom-01





Dwelling 1 / Int. Above Grade 1 / Bathroom-01 / SmartTags / Plumbing Fixture



Type: Double Sink



Type: Walk-in Shower



Type: Jetted Tub

Dwelling 1 / Int. Above Grade 1 / Bedroom-01




Dwelling 1 / Int. Above Grade 1 / Walk-In Closet-01




Dwelling 1 / Int. Above Grade 1 / Water Closet-01




Dwelling 1 / Int. Above Grade 1 / Water Closet-01 / SmartTags / Plumbing Fixture



Type: Toilet

Dwelling 1 / Int. Above Grade 1 / Laundry-01





Dwelling 1 / Int. Above Grade 1 / Laundry-01 / SmartTags / Plumbing Fixture



Type: Laundry Hookup



Type: Sink

Dwelling 1 / Int. Above Grade 1 / Room-01







Dwelling 1 / Ext. Above Grade 1 / Driveway-01





Dwelling 1 / Int. Above Grade 1 / Garage-01





Dwelling 1 / Above Grade 2



Dwelling 1 / Above Grade 2

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Hallway-02	100.1	½ *	((1087.48 * 128.68) - (128.68 * 1062.66) + (1087.48 * 128.68) - (319.24 * 1087.48) + (973.53 * 319.24) - (319.24 * 1087.48) + (858.87 * 319.24) - (319.24 * 973.53) + (807.69 * 319.24) - (366.52 * 858.87) + (783.14 * 366.52) - (410.84 * 807.69) + (758.87 * 410.84) - (474.17 * 783.14) + (741.53 * 474.17) - (559.34 * 758.87) + (733.08 * 559.34) - (616.29 * 741.53) + (733.08 * 616.29) - (313.30 * 733.08) + (594.94 * 313.30) - (313.30 * 733.08) + (594.94 * 313.30) - (213.88 * 594.94) + (731.71 * 213.88) - (213.88 * 594.94) + (731.71 * 213.88) - (128.68 * 731.71) + (925.21 * 128.68) - (128.68 * 731.71) + (1062.66 * 128.68) - (128.68 * 925.21))	* 0.00694	Yes	Yes
Bathroom-02	82.7	½ *	((1117.20 * -221.99) - (-221.99 * 853.01) + (1117.20 * -221.99) - (63.45 * 1117.20) + (1057.66 * 63.45) - (63.45 * 1117.20) + (1057.66 * 63.45) - (118.68 * 1057.66) + (930.21 * 118.68) - (118.68 * 1057.66) + (930.21 * 118.68) - (-9.66 * 930.21) + (853.01 * -9.66) - (-9.66 * 930.21) + (853.01 * -9.66) - (-221.99 * 853.01))	* 0.00694	Yes	Yes
Bathroom-03	97.6	½ *	((1127.20 * 68.45) - (-221.99 * 1127.20) + (1429.55 * -221.99) - (-221.99 * 1127.20) + (1429.55 * -221.99) - (-40.04 * 1429.55) + (1429.55 * -40.04) - (7.11 * 1429.55) + (1319.45 * 7.11) - (7.11 * 1429.55) + (1319.45 * 7.11) - (118.68 * 1319.45) + (1127.20 * 118.68) - (118.68 * 1319.45) + (1127.20 * 118.68) - (68.45 * 1127.20))	* 0.00694	Yes	Yes
Water Closet-02	18.4	½ *	((1439.55 * -45.04) - (-221.99 * 1439.55) + (1535.94 * -221.99) - (-221.99 * 1439.55) + (1535.94 * -221.99) - (-45.04 * 1535.94) + (1439.55 * -45.04) - (-45.04 * 1535.94))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 2

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Bedroom-04	336.4	½ *	((1319.45 * 128.68) - (169.69 * 1319.45) + (1535.94 * 169.69) - (169.69 * 1319.45) + (1535.94 * 169.69) - (861.65 * 1535.94) + (1097.48 * 861.65) - (861.65 * 1535.94) + (1097.48 * 861.65) - (324.24 * 1097.48) + (1097.48 * 324.24) - (128.68 * 1097.48) + (1122.20 * 128.68) - (128.68 * 1097.48) + (1319.45 * 128.68) - (128.68 * 1122.20))	* 0.00694	Yes	Yes
Bedroom-03	264.8	½ *	((723.08 * 684.05) - (861.65 * 723.08) + (212.80 * 861.65) - (861.65 * 723.08) + (212.80 * 861.65) - (398.36 * 212.80) + (398.61 * 398.36) - (398.36 * 212.80) + (594.94 * 398.36) - (398.36 * 398.61) + (594.94 * 398.36) - (323.30 * 594.94) + (723.08 * 323.30) - (323.30 * 594.94) + (723.08 * 323.30) - (684.05 * 723.08))	* 0.00694	Yes	Yes
Bedroom-02	277.1	½ *	((721.71 * 123.68) - (203.88 * 721.71) + (584.94 * 203.88) - (203.88 * 721.71) + (584.94 * 203.88) - (313.30 * 584.94) + (398.61 * 313.30) - (313.30 * 584.94) + (212.80 * 313.30) - (313.30 * 398.61) + (212.80 * 313.30) - (-221.99 * 212.80) + (721.71 * -221.99) - (-221.99 * 212.80) + (721.71 * -221.99) - (-4.66 * 721.71) + (721.71 * -4.66) - (123.68 * 721.71))	* 0.00694	Yes	Yes
Walk-In Closet-02	25.4	½ *	((731.71 * -9.66) - (-221.99 * 731.71) + (843.01 * -221.99) - (-221.99 * 731.71) + (843.01 * -221.99) - (-9.66 * 843.01) + (731.71 * -9.66) - (-9.66 * 843.01))	* 0.00694	Yes	Yes
Walk-In Closet-03	31.7	½ *	((1535.94 * 17.11) - (17.11 * 1434.55) + (1535.94 * 17.11) - (159.69 * 1535.94) + (1329.45 * 159.69) - (159.69 * 1535.94) + (1329.45 * 159.69) - (123.68 * 1329.45) + (1329.45 * 123.68) - (17.11 * 1329.45) + (1434.55 * 17.11) - (17.11 * 1329.45))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 2

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Stairs-02	36.8	½ *	((733.88 * 679.05) - (679.05 * 835.78) + (751.38 * 679.05) - (561.07 * 733.88) + (768.50 * 561.07) - (476.98 * 751.38) + (792.22 * 476.98) - (415.07 * 768.50) + (815.66 * 415.07) - (372.78 * 792.22) + (862.78 * 372.78) - (329.24 * 815.66) + (963.13 * 329.24) - (329.24 * 862.78) + (923.27 * 329.24) - (379.09 * 963.13) + (882.25 * 379.09) - (436.15 * 923.27) + (857.59 * 436.15) - (492.96 * 882.25) + (842.08 * 492.96) - (555.01 * 857.59) + (835.78 * 555.01) - (624.32 * 842.08) + (835.78 * 624.32) - (679.05 * 835.78))	* 0.00694	Yes	Yes
Closet-07	24	½ *	((731.71 * 118.68) - (118.68 * 920.21) + (731.71 * 118.68) - (0.34 * 731.71) + (848.01 * 0.34) - (0.34 * 731.71) + (920.21 * 0.34) - (0.34 * 848.01) + (920.21 * 0.34) - (118.68 * 920.21))	* 0.00694	Yes	Yes
Closet-03	2.4	½ *	((1067.66 * 118.68) - (118.68 * 1092.48) + (1067.66 * 118.68) - (73.45 * 1067.66) + (1117.20 * 73.45) - (73.45 * 1067.66) + (1117.20 * 73.45) - (118.68 * 1117.20) + (1092.48 * 118.68) - (118.68 * 1117.20))	* 0.00694	Yes	Yes
Closet-06	12.7	½ *	((403.61 * 388.36) - (388.36 * 584.94) + (403.61 * 388.36) - (323.30 * 403.61) + (584.94 * 323.30) - (323.30 * 403.61) + (584.94 * 323.30) - (388.36 * 584.94))	* 0.00694	Yes	Yes
Closet-04	4.4	½ *	((1439.55 * 7.11) - (7.11 * 1535.94) + (1439.55 * 7.11) - (-35.04 * 1439.55) + (1535.94 * -35.04) - (-35.04 * 1439.55) + (1535.94 * -35.04) - (7.11 * 1535.94))	* 0.00694	Yes	Yes
Closet-05	12.7	½ *	((212.80 * 388.36) - (388.36 * 393.61) + (212.80 * 388.36) - (323.30 * 212.80) + (393.61 * 323.30) - (323.30 * 212.80) + (393.61 * 323.30) - (388.36 * 393.61))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 2

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Void-01	145.9	½ *	((733.08 * 861.65) - (861.65 * 1087.48) + (733.08 * 861.65) - (689.05 * 733.08) + (845.78 * 689.05) - (689.05 * 733.08) + (845.78 * 689.05) - (624.77 * 845.78) + (851.96 * 624.77) - (556.69 * 845.78) + (867.09 * 556.69) - (496.18 * 851.96) + (891.00 * 496.18) - (441.12 * 867.09) + (931.24 * 441.12) - (385.14 * 891.00) + (975.93 * 385.14) - (329.24 * 931.24) + (1087.48 * 329.24) - (329.24 * 975.93) + (1087.48 * 329.24) - (861.65 * 1087.48))	* 0.00694	No	No

Finished Floor Area	1,327.2 (90.10%)
Unfinished Floor Area	145.9 (9.90%)
Net Floor Area	1,473.1
Perimeter Wall Footprint Area	98.2
Interior Wall Footprint Area	74.3
Total Floor Area	1,646

Finished Floor Area (non-livable)	0
Finished Floor Area (livable)	1,327.2
Livable Wall Footprint Area	172.5
Total Livable Area	1,500

Dwelling 1 / Int. Above Grade 2 / Hallway-02





Dwelling 1 / Int. Above Grade 2 / Hallway-02 / SmartTags / Others



Type: Ceiling Height

Dwelling 1 / Int. Above Grade 2 / Bathroom-02






Dwelling 1 / Int. Above Grade 2 / Bathroom-02 / SmartTags / Plumbing Fixture



Type: Double Sink



Type: Tub and Shower Combo



Type: Toilet

Dwelling 1 / Int. Above Grade 2 / Bathroom-03





Dwelling 1 / Int. Above Grade 2 / Bathroom-03 / SmartTags / Plumbing Fixture



Type: Double Sink



Type: Tub with No Shower



Type: Walk-in Shower

Dwelling 1 / Int. Above Grade 2 / Water Closet-02




Dwelling 1 / Int. Above Grade 2 / Water Closet-02 / SmartTags / Plumbing Fixture



Type: Toilet

Dwelling 1 / Int. Above Grade 2 / Bedroom-04




Dwelling 1 / Int. Above Grade 2 / Bedroom-03




Dwelling 1 / Int. Above Grade 2 / Bedroom-02





Dwelling 1 / Int. Above Grade 2 / Bedroom-02 / SmartTags / Others



Type: Ceiling Height

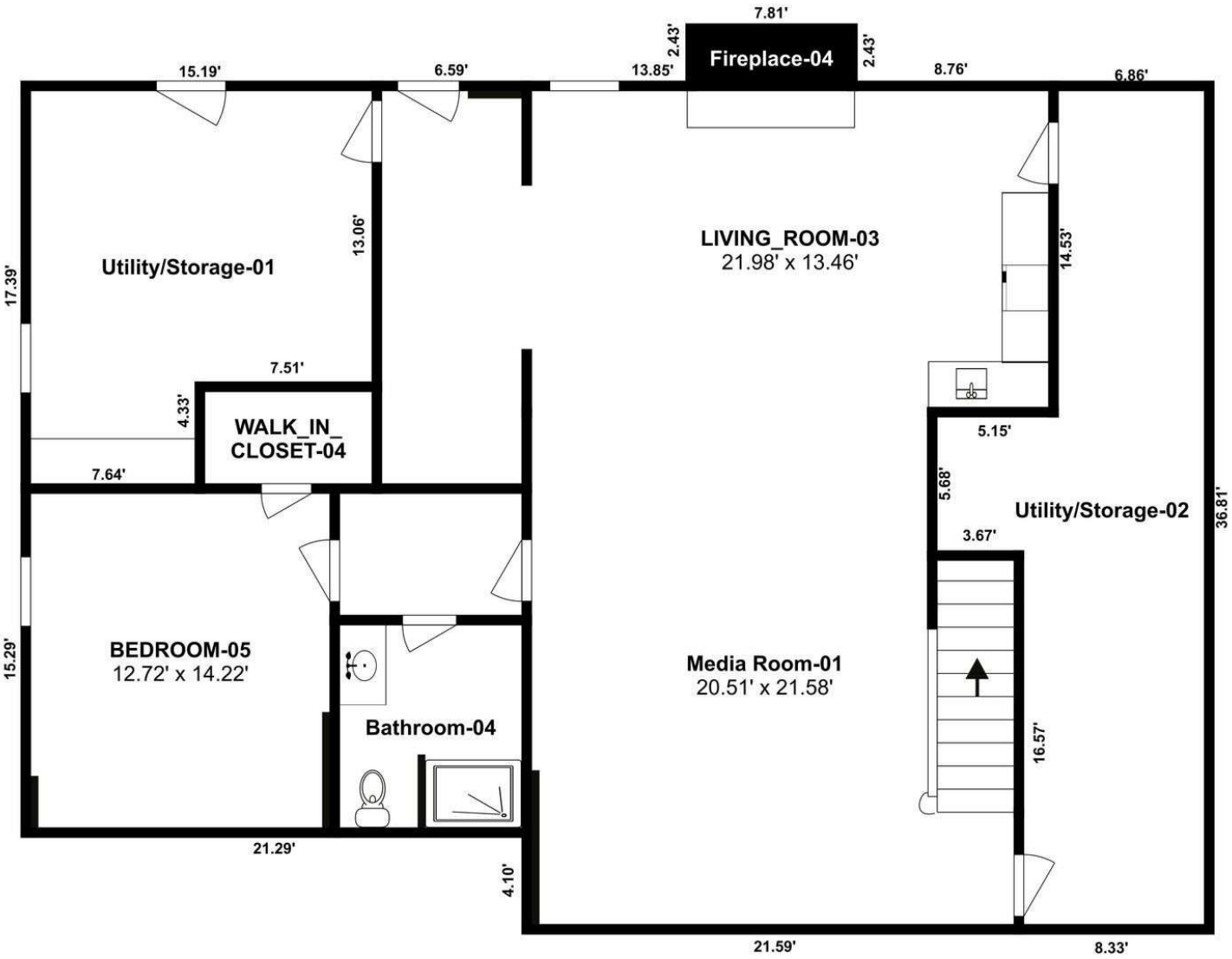
Dwelling 1 / Int. Above Grade 2 / Walk-In Closet-02




Dwelling 1 / Int. Above Grade 2 / Walk-In Closet-03




Dwelling 1 / Below Grade 1



Dwelling 1 / Below Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Hallway-04	41.3	½ *	((30.64 * -186.44) - (-186.44 * -158.64) + (30.64 * -186.44) - (-25.91 * 30.64) + (-208.22 * -25.91) - (-25.91 * 30.64) + (-208.22 * -25.91) - (-186.44 * -208.22) + (-158.64 * -186.44) - (-186.44 * -208.22))	* 0.00694	Yes	No
Hallway-03	101.6	½ *	((30.64 * -290.57) - (-196.44 * 30.64) + (-153.64 * -196.44) - (-196.44 * 30.64) + (-153.64 * -196.44) - (-323.48 * -153.64) + (-153.64 * -323.48) - (-708.61 * -153.64) + (30.64 * -708.61) - (-708.61 * -153.64) + (30.64 * -708.61) - (-290.57 * 30.64))	* 0.00694	Yes	No
Living Room-03	299.1	½ *	((713.44 * -708.61) - (-708.61 * 457.80) + (713.44 * -708.61) - (-295.57 * 713.44) + (561.25 * -295.57) - (-295.57 * 713.44) + (40.64 * -295.57) - (-295.57 * 561.25) + (40.64 * -295.57) - (-708.61 * 40.64) + (248.20 * -708.61) - (-708.61 * 40.64) + (457.80 * -708.61) - (-708.61 * 248.20))	* 0.00694	Yes	No
Bathroom-04	68.3	½ *	((-208.22 * 249.65) - (-15.91 * -208.22) + (30.64 * -15.91) - (-15.91 * -208.22) + (30.64 * -15.91) - (249.65 * 30.64) + (-208.22 * 249.65) - (249.65 * 30.64))	* 0.00694	Yes	No
Bedroom-05	183.3	½ *	((-218.22 * -20.91) - (249.65 * -218.22) + (-608.72 * 249.65) - (249.65 * -218.22) + (-608.72 * 249.65) - (-186.44 * -608.72) + (-388.04 * -186.44) - (-186.44 * -608.72) + (-218.22 * -186.44) - (-186.44 * -388.04) + (-218.22 * -186.44) - (-20.91 * -218.22))	* 0.00694	Yes	No
Walk-In Closet-04	28.8	½ *	((-383.04 * -196.44) - (-318.48 * -383.04) + (-163.64 * -318.48) - (-318.48 * -383.04) + (-163.64 * -318.48) - (-196.44 * -163.64) + (-213.22 * -196.44) - (-196.44 * -163.64) + (-383.04 * -196.44) - (-196.44 * -213.22))	* 0.00694	Yes	No

Dwelling 1 / Below Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Media Room-01	383.7	½ *	((556.25 * -285.57) - (-285.57 * 40.64) + (556.25 * -285.57) - (-104.63 * 556.25) + (556.25 * -104.63) - (233.62 * 556.25) + (668.62 * 233.62) - (233.62 * 556.25) + (668.62 * 233.62) - (375.03 * 668.62) + (40.64 * 375.03) - (375.03 * 668.62) + (40.64 * 375.03) - (254.65 * 40.64) + (40.64 * 254.65) - (-20.91 * 40.64) + (40.64 * -20.91) - (-191.44 * 40.64) + (40.64 * -191.44) - (-285.57 * 40.64))	* 0.00694	Yes	No
Stairs-03	35.6	½ *	((566.25 * 223.62) - (223.62 * 668.62) + (566.25 * 223.62) - (-99.63 * 566.25) + (668.62 * -99.63) - (-99.63 * 566.25) + (668.62 * -99.63) - (223.62 * 668.62))	* 0.00694	Yes	No
Utility/Storage-02	277	½ *	((723.44 * -285.57) - (-708.61 * 723.44) + (915.32 * -708.61) - (-708.61 * 723.44) + (915.32 * -708.61) - (375.03 * 915.32) + (678.62 * 375.03) - (375.03 * 915.32) + (678.62 * 375.03) - (228.62 * 678.62) + (678.62 * 228.62) - (-109.63 * 678.62) + (566.25 * -109.63) - (-109.63 * 678.62) + (566.25 * -109.63) - (-285.57 * 566.25) + (723.44 * -285.57) - (-285.57 * 566.25))	* 0.00694	No	No
Utility/Storage-01	212.8	½ *	((-608.72 * -196.44) - (-708.61 * -608.72) + (-163.64 * -708.61) - (-708.61 * -608.72) + (-163.64 * -708.61) - (-328.48 * -163.64) + (-393.04 * -328.48) - (-328.48 * -163.64) + (-393.04 * -328.48) - (-196.44 * -393.04) + (-608.72 * -196.44) - (-196.44 * -393.04))	* 0.00694	No	No

Finished Floor Area	1,141.7 (69.98%)
Unfinished Floor Area	489.8 (30.02%)
Net Floor Area	1,631.5
Perimeter Wall Footprint Area	110.4
Interior Wall Footprint Area	50.5

Finished Floor Area (non-livable)	1,141.7
Finished Floor Area (livable)	0
Livable Wall Footprint Area	0
Total Livable Area	0

Total Floor Area	1,792

Dwelling 1 / Ext. Below Grade 1 / Back Left-01



Dwelling 1 / Ext. Below Grade 1 / Back Left-01 / SmartTags / Asset



Type: AC Condenser 1
Brand: GOODMAN



Type: AC Condenser
Description: Ac fan

Dwelling 1 / Int. Below Grade 1 / Hallway-04







Dwelling 1 / Int. Below Grade 1 / Hallway-03





Dwelling 1 / Int. Below Grade 1 / Living Room-03




Dwelling 1 / Int. Below Grade 1 / Living Room-03 / SmartTags / Others



Type: Ceiling Height

Dwelling 1 / Int. Below Grade 1 / Bathroom-04





Dwelling 1 / Int. Below Grade 1 / Bathroom-04 / SmartTags / Plumbing Fixture



Type: Sink



Type: Toilet



Type: Walk-in Shower

Dwelling 1 / Int. Below Grade 1 / Bedroom-05





Dwelling 1 / Int. Below Grade 1 / Walk-In Closet-04





Dwelling 1 / Int. Below Grade 1 / Media Room-01







Dwelling 1 / Int. Below Grade 1 / Utility/Storage-02




Dwelling 1 / Int. Below Grade 1 / Utility/Storage-01






Address Verification

STATEMENT OF LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The data collector's certification that appears in this report is subject to the following conditions:

1. The data collector will not be responsible for matters of a legal nature that affect either the subject property or the title to it.
2. The data collector will not give testimony or appear in court because of this assignment unless specific arrangements to do so have been made beforehand.
3. The data collector has noted in the report any observed adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, pest infestation, structural problems, mechanical problems, or habitability issues) and makes no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Because the data collector is not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this report must not be considered as an environmental assessment, pest inspection, or engineering report.
4. The data collector will not disclose the contents of this report to any individual or party other than the client or intended user, except as required by law or as directed by the client.

DATA COLLECTOR'S CERTIFICATION

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

1. The statements of fact contained in this report are true and correct.
2. I have conducted a comprehensive scan of the subject property and have not omitted any rooms, features or deficiencies.
3. Any intentional or negligent misrepresentation(s) contained therein 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.
4. In completion of this assignment I have utilized 3D scan technology to perform a complete and adequate data collection of the interior and exterior areas of the subject property. I reported any physical deficiencies, upgrades or features that were readily observable.
5. I have adequate knowledge, training and competency to complete this assignment.
6. I have no present or prospective interest in the property that was scanned and observed, 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, the data collection 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.
7. My employment and/or compensation for performing this assignment or any future or anticipated assignments was not conditioned on any agreement or understanding, written or otherwise, that I would report a predetermined specific outcome 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).
8. The lender/client may disclose or distribute this report to: the borrower; an appraiser to utilize in the completion of an appraisal assignment, another lender at the request of the borrower; the mortgagee or its successors and assigned; 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 data collector's or supervisor appraiser (if applicable) consent. Such consent must be obtained before this 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).
9. The information gathered via the mobile application and 3D scan technology is 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 information containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version were delivered containing my original hand-written signature.

Property Scanner: Whitney, Paul