0122034999-0

Uniform Residential Appraisal Report

File No. #ABM03282022-1

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 5285 Mount Vernon Pkwy | City Atlanta | State GA | Zip Code 30327

Borrower Obeahon Ohiwerei | Owner of Public Record Kelmarid International LLC | County Fulton

Legal Description Block B Lot 21

Assessor's Parcel # 17-0164-0002-001-2 | Tax Year 2021 | R.E. Taxes $ 6,116

Neighborhood Name Powers Ferry Estates Sub | Map Reference 12060 | Census Tract 0102.22

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 [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)

Lender/Client CIVIC Financial Services, LLC | Address 2015 Manhattan Beach Blvd, Redondo Beach, CA, 90278

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 [X] No

Report data source(s) used, offering price(s), and date(s). FMLS, Public records

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.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)

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.

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 [X] Increasing [ ] Stable [ ] Declining	PRICE	AGE	One-Unit	85 %
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 [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths	628 Low	0	Multi-Family	5 %
Neighborhood Boundaries Bounded on the North by Idlewood Dr NW, East by Long Island Dr,		4,750 High	82	Commercial	5 %
South by Powers Ferry Rd NW and West by Mount Vernon Hwy.		1,600 Pred.	37	Other	0 %

Neighborhood Description The subject is located in a primarily residential area with homes varying in size, style and age. Market appeal appears to be average. Employment, schools, houses of worship, public transportation, and shopping facilities are in close proximity and easily accessible. There were no negative external factors that would effect the subjects market value or marketability.

Market Conditions (including support for the above conclusions) Conditions in the subject neighborhood appear to be stable for homes that would compete with the subject. Properties generally sell within 30 days of listing.

SITE

Dimensions 113 x 225 x 21 x 75 x 24 x 212 | Area 25200 sf | Shape Mostly Rectangular | View N;Res;

Specific Zoning Classification R2A | Zoning Description Single Family Residential

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 # 13121C0143F | FEMA Map Date 09/18/2013

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. There were no apparent adverse easements noted. Encroachments were not analyzed as there was no survey provided to the appraiser, a survey would show the subjects property lines. There were no obvious environmental conditions, any concerns should be addressed with an environmental specialist.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	Foundation Walls Concrete/Avg	Floors Unk/Avg
# of Stories 2	[X] Full Basement [ ] Partial Basement	Exterior Walls Brk/Stn/Hardy/Avg	Walls Drywall/Avg
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 2663 sq. ft.	Roof Surface Asphalt/Avg	Trim/Finish Wood/Avg
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 100 %	Gutters & Downspouts Alum/Avg	Bath Floor Unk/Avg
Design (Style) Traditional	[X] Outside Entry/Exit [ ] Sump Pump	Window Type Unk/Avg	Bath Wainscot None
Year Built 1966	Evidence of [ ] Infestation	Storm Sash/Insulated None	Car Storage [ ] None
Effective Age (Yrs) 2	[ ] Dampness [ ] Settlement	Screens /Avg	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) #0	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # 1 [ ] Fence None	[X] Garage # of Cars 2
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck Wood [X] Porch Covered	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [ ] Refrigerator [ ] Range/Oven [ ] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)

Finished area **above** grade contains: 9 Rooms | 4 Bedrooms | 5.0 Bath(s) | 4,720 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). No significant energy items noted.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;The Subject is of average quality construction, in average condition, and functionally average. No external inadequacies were observed. No major repairs or modernization are required at this time. The improvements are typical for homes in this price range, age and condition.

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 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 1,100,000 to $ 1,599,999 .

There are 23 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 859,000 to $ 3,175,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	5285 Mount Vernon Pkwy Atlanta, GA 30327	5365 Mount Vernon Pkwy Sandy Springs, GA 30327		5445 Mount Vernon Pkwy Sandy Springs, GA 30327		840 Powers Lake Dr Sandy Springs, GA 30327	
Proximity to Subject		0.18 miles N		0.34 miles N		0.39 miles NW	
Sale Price	$		$ 2,757,716		$ 2,875,000		$ 1,625,000
Sale Price/Gross Liv. Area	$ sq. ft.	$ 504.52 sq. ft.		$ 566.73 sq. ft.		$ 341.53 sq. ft.	
Data Source(s)		FMLS#6847580;DOM 38		FMLS#6908163;DOM 38		FMLS#6967329;DOM 2	
Verification Source(s)		Realist/ Tax assessor		Realist/ Tax assessor		Realist/ Tax assessor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;5000	0	ArmLth Conv;0	
Date of Sale/Time		s08/21;c04/21		s09/21;c08/21		s12/21;c11/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	25200 sf	27202 sf	0	37584 sf	0	31414 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	56	2	0	7	0	39	0
Condition	C2	C2		C2		C3	+1,000,000
Above Grade Room Count (Total / Bdrms. / Baths)	9 / 4 / 5.0	9 / 5 / 5.2	-20,000	8 / 4 / 4.1	+10,000	8 / 4 / 3.1	+30,000
Gross Living Area	4,720 sq. ft.	5,466 sq. ft.	-68,632	5,073 sq. ft.	-32,476	4,758 sq. ft.	0
Basement & Finished	2663sf2663sfwo	2359sf0sfwo	+83,830	1907sf1907sfwo	+55,944	1200sf1200sfwo	+108,262
Rooms Below Grade	5rr1br1.1ba0o		+15,000	1rr1br1.0ba0o	+5,000	1rr2br1.0ba0o	+5,000
Functional Utility	Single Family	Single Family		Single Family		Single Family	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
Garage/Carport	2ga2dw	3ga3dw	-20,000	3ga3dw	-20,000	2ga2gd1cp5dw	-50,000
Porch/Patio/Deck	Patio/Deck	Porch/Patio	0	Porch/Patio	0	Patio	0
Poo	None	None		Pool	-100,000	Pool	-100,000
Repairs nee	None	None		None		None	
As repaired/A	As repaired	As repaired	0	As repaired	0	As repaired	0
Net Adjustment (Total)		☐ + ☒ -	$ -9,802	☐ + ☒ -	$ -81,532	☒ + ☐ -	$ 993,262
Adjusted Sale Price of Comparables		Net Adj. 0.4% Gross Adj. 7.5%	$ 2,747,914	Net Adj. 2.8% Gross Adj. 7.8%	$ 2,793,468	Net Adj. 61.0% Gross Adj. 79.0%	$ 2,618,262

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) MLS, Tax 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) MLS, Tax 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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	11/25/2020			
Price of Prior Sale/Transfer	495,000			
Data Source(s)	Public Records, Realist	Public Records, Realist	Public Records, Realist	Public Records, Realist
Effective Date of Data Source(s)	04/02/2022	04/02/2022	04/02/2022	04/02/2022

Analysis of prior sale or transfer history of the subject property and comparable sales: There was no other transfer history found as of appraisal date. Comparable sales do not have any other 1 year sales history than stated above.

Summary of Sales Comparison Approach. Comparables utilized in this analysis are the best available and most similar to date. All comparables are considered appropriate and reliable data, located in the subject's immediate area and are similar in many respects to the subject property. Appropriate adjustments were made where significant differences existed.

Indicated Value by Sales Comparison Approach $ 2,700,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 2,700,000 **Cost Approach (if developed) $** 1,612,464 **Income Approach (if developed) $**

After considering all approaches to value, the Sales Comparison Approach was considered to be the best and most reliable and is given the greatest weight. If developed, the Cost Approach provides additional support of value only. The Income Approach was not considered necessary to provide a credible report.

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: Appraisal based on subject to completion of plans and specs included in this report.

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 $ 2,700,000 **as of** 04/02/2022 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

See Supplemental Addenda.

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) The subject's site value is based on research of market data and tax assessors, extracting land values from available public data, subject data and similar properties in the neighborhood which is considered reliable. This is NOT a land appraisal and NOT intended for insurance purposes.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE			= $ 167,900
Source of cost data Area Data	Dwelling	4,720 Sq. Ft. @ $	236.35	= $ 1,115,572
Quality rating from cost service Avg Effective date of cost data DOI	2663	Sq. Ft. @ $	129	= $ 343,527
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
See Attached Addendum	Garage/Carport	436 Sq. Ft. @ $	63	= $ 27,468
	Total Estimate of Cost-New			= $ 1,486,567
	Less Depreciation	Physical 49,503	Functional	External = $ (49,503)
	Depreciated Cost of Improvements			= $ 1,437,064
	"As-is" Value of Site Improvements			= $ 7,500
Estimated Remaining Economic Life (HUD and VA only) 58 Years	INDICATED VALUE BY COST APPROACH			= $ 1,612,464

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) 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 Michael Nix
Company Name Appraisal Services
Company Address 4279 Roswell Rd NE
Atlanta, GA 30342-3769
Telephone Number (404) 955-9997
Email Address info@appraisalsbymichael.com
Date of Signature and Report 05/24/2022
Effective Date of Appraisal 04/02/2022
State Certification # CR300718
or State License # _____
or Other (describe) _____ State # _____
State GA
Expiration Date of Certification or License 07/31/2023

ADDRESS OF PROPERTY APPRAISED
5285 Mount Vernon Pkwy
Atlanta, GA 30327

APPRAISED VALUE OF SUBJECT PROPERTY $ 2,700,000

LENDER/CLIENT
Name International Valuation Group LLC
Company Name CIVIC Financial Services, LLC
Company Address 2015 Manhattan Beach Blvd
Redondo Beach, CA 90278
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 _____

0122034999-0

Uniform Residential Appraisal Report

File No. #ABM03282022-1

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	5285 Mount Vernon Pkwy Atlanta, GA 30327	315 Sologne Ct Atlanta, GA 30327		730 Wood Duck Ct Sandy Springs, GA 30327		130 N Devereux Ct NW Sandy Springs, GA 30327	
Proximity to Subject		1.12 miles NW		0.42 miles NW		0.78 miles NW	
Sale Price	$		$ 1,585,000		$ 1,335,000		$ 1,450,000
Sale Price/Gross Liv. Area	$ sq. ft.	$ 283.64 sq. ft.		$ 282.48 sq. ft.		$ 274.31 sq. ft.	
Data Source(s)		FMLS#6963742;DOM 16		FMLS#6986567;DOM 3		FMLS#6913649;DOM 0	
Verification Source(s)		Realist/ Tax assessor		Realist/ Tax assessor		Realist/ Tax assessor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;25000	0	ArmLth Conv;7000	0	ArmLth Cash;0	
Date of Sale/Time		s03/22;c01/22		s02/22;c01/22		s09/21;c07/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	25200 sf	24250 sf	0	29680 sf	0	27500 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	56	37	0	38	0	36	0
Condition	C2	C3	0	C3	0	C3	0
Above Grade Room Count (Total / Bdrms. / Baths)	9 / 4 / 5.0	9 / 4 / 4.2	0	9 / 4 / 4.2	0	9 / 4 / 3.1	+30,000
Gross Living Area	4,720 sq. ft.	5,588 sq. ft.	-79,856	4,726 sq. ft.	0	5,286 sq. ft.	-52,072
Basement & Finished	2663sf2663sfwo	1989sf1989sfwo	+49,876	1600sf1600sfwo	+78,662	1456sf1456sfwo	+89,318
Rooms Below Grade	5rr1br1.1ba0o	1rr1br1.0ba0o	+5,000	1rr1br1.0ba0o	+5,000	1rr1br1.0ba0o	+5,000
Functional Utility	Single Family	Single Family		Single Family		Single Family	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
Garage/Carport	2ga2dw	2ga2dw		2gbi2dw	0	2ga2dw	
Porch/Patio/Deck	Patio/Deck	Porch/Pat/Dck	0	Porch/Deck	0	Patio	0
Poo	None	Pool	-50,000	None		Pool	-50,000
Repairs nee	None	None		None		None	
As repaired/A	As repaired	As is	-832,000	As is	-832,000	As is	-832,000
Net Adjustment (Total)		☐ + ☒ -	$ -906,980	☐ + ☒ -	$ -748,338	☐ + ☒ -	$ -809,754
Adjusted Sale Price of Comparables		Net Adj. 57.0% Gross Adj. 64.0%	$ 678,020	Net Adj. 56.0% Gross Adj. 68.0%	$ 586,662	Net Adj. 55.0% Gross Adj. 73.0%	$ 640,246

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	11/25/2020			
Price of Prior Sale/Transfer	495,000			
Data Source(s)	Public Records, Realist	Public Records, Realist	Public Records, Realist	Public Records, Realist
Effective Date of Data Source(s)	04/02/2022	04/02/2022	04/02/2022	04/02/2022

Summary of Sales Comparison Approach: Comparable sales do not have any other 1 year sales history than

See Supplemental Addenda.

0122034999-0

Uniform Residential Appraisal Report

File No. #ABM03282022-1

FEATURE	SUBJECT	COMPARABLE SALE NO. 7		COMPARABLE SALE NO. 8		COMPARABLE SALE NO. 9	
Address	5285 Mount Vernon Pkwy Atlanta, GA 30327	33 Spring Oaks Ct Atlanta, GA 30327		5550 Cross Gate Ct Sandy Springs, GA 30327		639 Mount Paran Rd Sandy Springs, GA 30327	
Proximity to Subject		0.69 miles N		1.10 miles NE		1.09 miles S	
Sale Price	$		$ 1,190,000		$ 1,450,000		$ 1,599,999
Sale Price/Gross Liv. Area	$ sq. ft.	$ 281.39 sq. ft.		$ 346.06 sq. ft.		$ 329.01 sq. ft.	
Data Source(s)		FMLS#7010218;DOM 5		FMLS#7017189;DOM 18		FMLS#6937952;DOM 188	
Verification Source(s)		Realist/ Tax assessor		Realist/ Tax assessor		Realist/ Tax assessor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		Listing Pending;0		Listing Active;0		Listing Active;0	
Date of Sale/Time		c03/22		Active		Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	25200 sf	26136 sf	0	1.00 ac	0	3.30 ac	-40,000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT1;Ranch	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	56	40	0	52	0	65	0
Condition	C2	C3	+1,000,000	C3	0	C4	0
Above Grade Room Count (Total / Bdrms. / Baths)	9 / 4 / 5.0	8 / 3 / 4.1	+10,000	8 / 4 / 3.1	+30,000	5 / 2 / 3.0	+40,000
Gross Living Area	4,720 sq. ft.	4,229 sq. ft.	+45,172	4,190 sq. ft.	+48,760	4,863 sq. ft.	-13,156
Basement & Finished	2663sf2663sfwo	2250sf2250sfwo	+30,562	889sf889sfwo	+131,276	4335sf4335sfwo	-123,728
Rooms Below Grade	5rr1br1.1ba0o	1rr2br3.0ba0o	-15,000	1rr1br1.0ba0o	+5,000	1rr2br1.0ba0o	+5,000
Functional Utility	Single Family	Single Family		Single Family		Single Family	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2cp2dw	+20,000
Porch/Patio/Deck	Patio/Deck	Patio/Deck		ScrnPorch/Patio	-20,000	EnclPorch/Patio	0
Poo	None	Pool	-100,000	None		None	
Repairs nee	None	None		None		None	
As repaired/A	As repaired	As repaired	0	As is	-832,000	As is	-832,000
Net Adjustment (Total)		[X] + [ ] -	$ 970,734	[ ] + [X] -	$ -636,964	[ ] + [X] -	$ -943,884
Adjusted Sale Price of Comparables		Net Adj. 81.0% Gross Adj. 100.0%	$ 2,160,734	Net Adj. 43.0% Gross Adj. 73.0%	$ 813,036	Net Adj. 59.0% Gross Adj. 67.0%	$ 656,115

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9
Date of Prior Sale/Transfer	11/25/2020			
Price of Prior Sale/Transfer	495,000			
Data Source(s)	Public Records, Realist	Public Records, Realist	Public Records, Realist	Public Records, Realist
Effective Date of Data Source(s)	04/02/2022	04/02/2022	04/02/2022	04/02/2022

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

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.

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Uniform Appraisal Dataset Definitions

File No. #ABM03282022-1

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: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

Cost Approach Comments
Physical depreciation is calculated using the Age Life Method. Estimates are made on the site value and estimated remaining economic life. See building sketch for gross living area calculations when included. Land to Value Ratio is typical for this market area and does not adversely affect the subject's marketability or value. Due to the age of the subject the cost approach is not a reliable basis of value. The cost approach was only provided at the clients request.

Extra Comments
Receipt of this appraisal report by any party not identified as the client or intended user shall not entitle th the appraisal for any purpose or to use the appraisal in any manner other than for the intended use by inte in this report.

The appraiser certifies that, to the best of his knowledge and belief:
- the statements of fact contained in this report are true and correct as of 04/02/2022.
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are unbiased professional analyses, opinions, and conclusions.

Appraiser's conclusion of value is based upon the assumption that there are no hidden or unapparent conditions of the propert marketability.

GEORGIA CERTIFICATION:
The appraiser's opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Classifications and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board. [Real Estate Regulation Act paragraph 539-3.02(1)(m) as amended August 1, 2006]

Michael A. Nix, AGREA-CR certifies, as the appraiser, that he has completed all aspects of this valuation, including reconciling his opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title X1 of the Fina Recovery, and Enforcement Act (FIRREA) of 1989 as amended (12 U.S.C 331 et seq), and any applicable implementing regul appraiser signs the appraisal certification.

LIMITING CONDITIONS:
This appraisal report and all of the appraiser’s work in connection with the appraisal assignment are subject to the limiting cond stated in the report and on the current website of www.AppriasalsByMichael.com.

Any use of the appraisal by any party, regardless of whether such use is authorized or intended by the appraiser, constitutes a conditions and terms.

Additional Scope of Work Statement:
"As Repaired":
At the client request further research as determined an as repaired value and completed under the extraordinary assumption th been updated and or remodeled. This assumption includes that the subject property has been completely remodeled in a work standards as required within the building codes and permits of the certain county and/or area neighborhood zoning and use co quality determinations have been made in final reconciled "As Repaired Values" as required within USPAP the client if further a extraordinary assumption may impact the final reconciliation of the subject property. If these assumptions are found to be inacc the right of re-evaluate based on additional supported information which result in an alternative (lower or higher) reconciled val The appraiser has attempted to provide the most recent up to date data on the subject property and all comparable sales utilize appraiser makes no warranties or guarantees expressed or implied as to building materials, quality and/or condition. All inform third party sources with secondary verification made where possible.

AS IS VALUE:
The subject's value based on the current market has been determined "as is" based upon the scope of work to be performed. D subjects condition, the repairs were extracted from the subject to market value. Due to the proposed repairs to the subject - the determined to be $650,000 based on a comparable sales analysis shown in comps 4-6.

UNBIASED RESEARCH:
In an attempt to complete an unbiased, unguided appraisal the appraiser did not search for comparables which may support th price or amount rather comparable sales that were similar to the subject property's physical features as possible such as its Traditional design, age, its square footage of 4,720 sq ft. and a number of other features. The appraiser’s opinion of market value is the most probable price the subject would sell at consistent with the definition of Market Value.

The subjects roof was seen from the ground only and appeared to have a remaining economic life of at least two years. It is ge a home inspection or roof inspection to have the roof properly examined by a roofing professional.

SUBJECT'S GLA MEASUREMENTS:
The subjects GLA of 4,720 sq ft. noted within this report is based on measurements taken at the time of the inspection. Any differences in the GLA provided by any other source was not noted within this report and would

need to be investigated by the person finding other GL the other sources come to their total GLA. The appraiser will not use a GLA measurement from any other source for the subjec in public records are often provided by the builder and include patios, porches, garages or just original estimates that were not upon finalization of construction. Room counts for the comparable sales are estimated based on the GLA, photos and other av for within the GLA. There were no recent additions noted. All parts of the subject are of similar quality of construction and appe in a professional manner.

Based on matched paired sales analysis, there was no difference in pricing for the room or bedroom count difference. These ar consideration in the GLAadjustments.

GLA has been adjusted at $92/Per Sq Ft when the differences exceeded 100 Sq Ft.. It was necessary for the appraiser to use required adjustments that were in excess a 100sq sq ft difference. While these comparables were considered good indicators o use comparables with varying sizes that sold recently and adjust for the square footage difference.

Basement sq ft has been adjusted at $48/Per Sq Ft when the differences exceeded 100 Sq Ft..

Basement Finished vs unfinished sq ft has been adjusted at $26/Per Sq Ft when the differences exceeded 100 Sq Ft..

Comparable sales basements data including sizes and /or layouts were estimated based on MLS and/or public records as the measure or view the interior of the comparable basements.
SALE DATES:
All comparables used have sold within the recommended 12 month time guideline. The appraiser was unable to provide all co time frame to 04/02/2022. All sales contained within this report are recent, and are considered appropriate and reliable indicators of market value the subjects value to be $2,700,000.

Comparable(s) exceed the preferred 90 day date parameter however, due to the stability and/or slight changes in property valu marketing area. A thorough search using all available data sources including data from local brokers revealed a lack of recent which have sold within 90 days of the effective date of 04/02/2022. All comparable sales within this report are considered by the appraiser to be the best available & most similar to the subject. This will not affect the marketability of the subject at our appraised value of $2,700,000 as of 04/02/2022.

SUBJECT HISTORY:
The appraiser is not a professional title researcher or barred lawyer in the state of Georgia, determining ownership of the subje records during the normal course of the appraisal process. A title search by a professional title research agent or lawyer is reco

ANALYSIS OF PRIOR SUBJECT SALE:
The appraiser does not have details of the prior transaction which lead to the final purchase price. The subject appears to have URAR. The market has not changed and the current value is based on recent sales in the market and active comparable listing indicate that $495,000 was a valid sales price. The appraiser has not received a copy of the contract or appraisal for the prior s since the last sale is assumed to be due to the recent renovation and market conditions.

PROXIMITY:
A thorough search using all available data sources including data from local brokers revealed a lack of recent sales similar to th radius. For this reason, the one mile radius industry norm for comparable sales was unavoidably exceeded. This will not affect subject at our appraised value of $2,700,000. No location adjustments were required as all sales are located in an area similar to the subjects areas with similar prices, communities and schools. The subject was unable to be compared to the most recent sales within the area as the sales are not considered as comparable as the comparable sales utilized within this report.

APPRAISERS PROXIMITY TO THE SUBJECT:
The subject property is located within a reasonable distance from the appraisers office. The appraiser has spent sufficient time understand the nuances of the local market and the supply and demand factors relating to the specific property type and locati

This assignment requires geographic competency as part of the scope of work. The appraiser has spent sufficient time in the s understand the nuances of the local market and the supply and demand factors relating to the specific property type and the lo understanding will not be imparted solely from a consideration of specific data such as demographics, costs, sales and rentals. understanding of local market conditions provides the bridge between a sale and a comparable sale or a rental and a compara

INSURED VALUE:
Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the cost approa consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the app the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on th appraiser assumes no liability for and does not guarantee that any insurance value estimate inferred from the report will result i fully insured for any loss that may be sustained. The

appraiser recommends that an insurance professional be consulted.

MLS PHOTOS:
Some comparable photos in this report may not have been taken by the appraiser, this could be due to people being in front of homeowners asking for a photo not to be taken of their home or the comparable being blocked by trees. Comparables were vie MLS photos which were provided, this shows what the comparables looked like upon the sale(s) dates noted within this report.

ENVIRONMENTAL CONDITIONS:
No obvious evidence of adverse conditions on the site, in the home or in the neighborhood were noted. No environmental asse concerns of environmental conditions should be addressed with an environmental specialist. The appraiser assumes that the c anyone depending on this report has already had an environmental study done. The appraiser has not been notified of any env has based the appraisal on there being none present at the time of the inspection.

Highway Comparable sale(s) and the subject being in close proximity to the highway has not posed any adverse effects on its was not considered an external obsolescence which could be accounted for based available data.

RECONCILIATION:
The address used as the subject address within this report, 5285 Mt Vernon Pkwy NW, Atlanta GA 30327 is based on information from USPS.

5285 Mt Vernon Pkwy NW is typical of homes in the Atlanta area and is compatible with the neighborhood. Comparables utilized in this report are the best available to date and considered reliable indicators of market value. Appropriate adjustments have been made where significan Adjustments were based, where possible, on paired sales analysis from within and outside the data set. In those instances whe available, best judgment was used to make reasonable and appropriate adjustments as warranted, although the magnitude of t necessarily be reflected in the market. Every effort has been made to base the adjustments on quantified empirical or reasonab

Primary emphasis was placed on the most relevant comparable in the opinion of the appraiser with respect to gross/net adjust overall similarity of the comparable sales. The above comparable sales represent the most resent and most similar sales in and around the Atlanta area. These comparables were considered appropriate data from which to estimate the market value.

The age of the subject was taken from public record. If the subject was rebuilt at any point the appraiser is not aware of the dat public records. Repairs and updates do change the subjects age or allow the home to be compared against newer homes. This be compared against homes with similar updates.

No age adjustments were considered necessary for the comparables sales which have similar updates to the subject. The app provide sales with similar ages, updates on the interior, exterior, amenities and effective age to the subject. Some comparable sales in the market did not have interior photos in MLS or FMLS however if used there were no notes sugge anything other than average.
All condition/quality adjustments were made based on descriptions and/or photos in the listings of the comparables and/or pair
Using comps with varying values was unavoidable due to limited comparable sales at this price point. The adjusted range of va typical, however based on the available sales this was unavoidable. The appraiser believes that the adjustments are adequate unusual about these transactions.

No value has been given to personal property.

Adjustments in the sales comparison approach are based on the principle of contribution, which is what each part of the home the cost.

Remaining adjustments are included in the sales comparison grid for notable amenity differences as considered typical for this

Exceeding the 10% line, 15% net and/or 25% gross adjustments was unavoidable based on the sales available however, these appraiser to be the best comparable sales available.

Utilities were on, adequate and functional at the time of inspection.

The subject property’s utilities meet community standards.

Any smoke or carbon monoxide alarms shown in photos were functional at the time of inspection unless otherwise noted.

Smoke, CO detectors are only required on newly constructed homes.

Water heater seismic straps are not required by local or state ordinances.

PARAMETERS OF COMP SEARCH:

The following was considered to be major factors/major elements of comparison:
Bedroom count
Bathroom count
Location - Homes in and near
Age - Homes as close to 56 or with a similar effective age to the subjects 10 year effective age
Design - Homes with similar design or layout.
Homes in similar condition
These elements are important because these are the major items that are considered by typical buyers.

HIGHEST AND BEST USE:
The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the property is the highest and best use [USPAP – Standards Rule 2-2(b)(x)].

COST APPROACH:
Due to the subject's age of the subject and the fact that homes in this area are mainly valued based on the sales comparison a was not considered to be a reliable basis of value for this transaction. This is NOT a land appraisal and NOT intended for insur

Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverag subject property. The appraiser was not competent to offer an insurable value estimate. The appraiser recommends that an ins consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other th appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and r

Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the cost approa consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the app assumes no liability for and does not guarantee that any insurance value estimate inferred from the report will result in the subj insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted.

At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support t market value, replacement cost used in an appraisal may be significantly more or less than replacement cost for insurance pur estimate used in appraisals estimates the cost of a single house in a new subdivision in which numerous houses are under con Replacement cost of a house that is in a mature neighborhood does not include the economies of scale of a tract built house. A cost estimate used in an appraisal does not include factors such as removal of debris, replacement and testing of underground installation), the cost of bringing an older house in compliance with current code, etc.

The subject improvements were discussed in detail in the Description of Improvements section. The home's layout is physically and follow-on users.

PREDOMINATE VALUE:
Subjects value as with many homes in the area vary from the areas noted predominate value.Predominate values are most fre area of homes with varing styles, varying sizes, purchased by varying buyer with varying budgets. The subjects value is within neighborhood. The subjects marketability is not impacted by being above or below the predominant One-Unit housing price in t subject is not an over / under improvement, this variation from the predominate value will not affects the subjects marketability.

As per the grid the subject is in similar condition as competing sales. The subjects marketability is not impacted by being above One-Unit" housing price in the neighborhood. This only means that there were more sales above or below the appraised value.

MARKET CONDITIONS FORM:
The MC form uses non-specific data solely from the GAMLS data base. Being that the appraiser uses multiple data sources; th from the top of page 2 of the URAR will differ. In the appraisers opinion; the MC form holds very little if any relevant information single provider source and the report is based on multiple sources. In order to achieve a more advanced market study you may with you as a consultant providing you with a more detailed analysis of the Atlanta area. This would be outside of the typical scope of real estate appraising and determining current market value.
Although there has been a number of shifts in the prior months, the market currently appears to be stable.
GEORGIA STATE REQUIRED FEE DISCLOSURE:
Appraiser fee: $1,425.00
AMC Service Fee: Not provided to appraiser
Total Consumer Fee: Not provided to appraiser
AMC GA Reg International Valuation Group LLC #163

FEES:
Federal law states that lenders and their agents are responsible to appraisers for payment, specifically, Dodd-Frank states: § 1 agents shall compensate fee appraisers at a rate that is customary and reasonable for appraisal services performed in the mar being appraised.

ADDENDUM

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

This appraisal is being completed forc and client whom is acting as the agent of lender All fees are the responsibility oflender and whom is acting as the agent of lender.
By accepting and/or using this appraisal report for lending or any other purposelender and agree that if the appraisal fee of $1,425 .00 is not paid within 60 days, late fees and court cost will be added to the total due.

GENERAL:
Although the styles and lot shapes of the comparable(s) and the subject may vary, they are the best available & most similar to adjustments.

Seller paid concessions are the amounts that the seller gives back or pays towards the buyers closing cost. This amount is adj deduction in the report based on the typical amount of concessions for the area. The difference above the typical amount is not purchase of the home but considered to be an incentive to purchase.

The appraiser did not make adjustments for comparables with slight differences from the subjects lot size or its shape (Subject to Survey) as he felt that the typical buyer would not pay more or less based on the slight lot size difference.

Land surveying is outside of the scope of real estate appraising. All lot measurements are based on public records or estimate otherwise noted and attached to this report. The appraiser is not aware of the location of any septic tanks, other tanks or wells as we have not been provided with a survey of the property.

No lot size adjustments were considered necessary for comparables sales as there was no indication that a buyer would pay m difference. The appraiser made every effort to provide sales with similar lot sizes to the subject.

The aerial map provided is the latest available map found online.

Appraiser`s conclusion of value is based upon the assumption that there are no hidden or unapparent conditions of the propert build ability. Appraiser recommends due diligence be conducted through local building department or municipality to investigate property is suitable for intended use. Appraiser makes no representations, guarantees or warranties.

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

The appraiser has not been contacted by anyone other than the intended user (lender/client as identified on the first page of the r designated contact to make an appointment to enter the property. The appraiser agrees to immediately report any unauthorize by phone or electronically to the client.

LEGAL DESCRIPTION:
The Assessor’s Parcel Number 17-0164-0002-001-2 is used when the legal description is not noted in the public records. The taxing authority uses the same number for both.

FINAL RECONCILIATION:
Comparable sale #1 was considered the best indicators of value and given most weight due to its proximity to the subject prop the lowest net and gross adjustments..
Comparable sale #4 was considered and given least weight due to condition, its proximity to the subject property and having th adjustments.

Equal weight was given to all remaining comparable sales due to their similar layout, GLA, lot size, proximity to the subject pro

LISTING/PENDING SALES:
Listing/pending sales were added however bear little weight on the final value. Pending sales are negotiated and could sell for price. Forecasting is outside of the scope of normal appraising however we are available for consulting services which can assi estate values. This appraisal is solely to determine current market value.

Listings and Pending sales are typically higher than sales as the appraiser is not aware of what concessions will be or have be signing.

The appraised value of $2,700,000 is based on the market value and completed by the appraiser, listing value is what the price agreed to list the property for. The two have nothing to do with each other as many sellers do not hire appraisers to assist in es to establish true market value for their homes.

EXPOSURE TIME:
The estimated length of time that the property interest being appraised would have been offered on the market prior to the hyp sale at market value on the effective date of the appraisal. The appraiser can not predict future exposure times as it will depend however, one could estimate current exposure time for the subject property based on one or more of the following; interviews o information gathered through sales verification, statistical

information from comparable sales in this report or additional sales in the subject to be within 30 days.

PRIOR ASSIGNMENT:
The appraiser certifies that he has not performed other services, as an appraiser or in any other capacity, regarding 5285 Mount Vernon Pkwy, Atlanta GA
30327 which is the subject of this appraisal within the three-year period immediately preceding acceptance of this assignment. The appraiser has no special interest in the subject property.

PERMITS:
If the client has any concerns regarding permits they should verify them directly with Fulton County or the permitting agency. The appraiser makes no warranty regarding permits.

PURPOSE/USE:
The sole intended user of this appraisal report is CIVIC Financial Services, LLC The sole intended use is to evaluate the property that is the subject of this appraisal for mortgage finance transaction only, subject to the stated scope of work, purpose of the appraisal, reporting require form and definition of market value. This appraisal should not be used by a lender in a Federally Related Transaction. No addit identified by the appraiser. This is NOT a land appraisal and NOT intended for insurance purposes.

INDEMNIFICATION:
The client CIVIC Financial Services, LLC agrees to indemnify and hold harmless the appraiser, Michael A. Nix, Appraisals By Michael, its officers, and employees from any and all claims for loss and liabilities of any nature whatsoever arising out of or related to this contract, the inclusion of the appraisal report as an exhibit to a registration statement and prospectus used as part of a real estate securities

Client May Give Report to Third Parties
The client identified in this report may disclose or provide this appraisal report as required by law or regulation and as necessar the event or transaction for which the appraisal was requested by the client.

The appraiser's consent must be obtained before this appraisal report may be disclosed or distributed to any other party (includ public through advertising, public relations, news, sales, or other media).

Receipt of this appraisal report by any party not identified as the client or intended user shall not entitle that recipient to rely on purpose or to use the appraisal in any manner other than for the intended use by intended users identified in this report.

DIGITAL SIGNATURE:
This appraisal report has been digitally signed and formatted to prevent possible manipulation and editing of data.

The information contained within this report can be confirmed by contacting Appraisals By Michael at (404)955-9997.

If you have other sales that you feel should have been used or disagree with the final value of the subject p www.AppraisalsByMichael.com/Reconsideration and complete our Value Reconsideration Request fo PLEASE READ THE ENTIRE REPORT PRIOR TO SENDING A DISPUTE
NOTICE TO READER

The appraiser has been hired to appraise the property that is the subject of this report for the Client. Even though you may pay a receive a copy, the appraisal report is for the lender's use only.

If you are not the Client you should not use or rely on this appraisal for your own purposes. If you require an appraisal for your ow about the property's value or any conditions which may affect the property, you should engage an independent appraiser of your

The Association of Georgia Real Estate Appraisers (AGREA) website has online resources to help find an independent appraise (www.AGREA.org)

Because of my duties under the Uniform Standards of Professional Appraisal Practice, I cannot speak with anyone other than the this appraisal assignment without my Client's specific written permission. If you later have any questions or comments regarding contact the Client.

This Appraisal is Not a Home Inspection

It is not a home inspection report and it should not be relied upon to disclose conditions of the property.

The appraiser is not a home inspector and this appraisal report is not a home inspection; the appraiser only performed a visual o areas and the appraisal report cannot be relied upon to disclose conditions and/or defects in the property.

The reader, homeowner, borrower, seller or buyer is advised to obtain a home inspection.

Revision - 4/5/2022

1) Please revise the sketch to match the plans so that room placement matches.

A. The plans provided do not match the homes layout that is being built.

2) Please label the rooms in the basement to match the plans and the sales comparison grid.

A. The plans provided do not match the homes layout that is being built.

3) Please ensure the GLA calculations for the subject above and below grade match the calculations indicated in the Improvements section and the sales comparison grid.

A. Updated

4) Per client guidelines:

AS IS VALUE and AFTER REPAIR VALUE SUPPORT

The appraisal must provide support for the As-Is value and After Repaired value.

A minimum of 3 gridded comparables are required to support the As Is value along with commentary.

A minimum of 3 gridded comparables are required to support the After Repaired Value along with commentary.

A complete and thorough analysis of how the AIV value was determined is required in the report.

A. Updated

5) Please include the rehab budget in the report.

A. Updated

6) SALES COMPARABLE NO. 4 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past.

A. Based on matched paired sales analysis, it appears that comp#4 sold higher than the market for that time period and not adjustment appears to be needed as is lines up with home prices of this time period.
Revision 5/9/2022

kmatarazzoQC entered a revision comment on QC: Check Review Documents for further detail. Reason provided in ROV:

The appraised values appear to be understated as the home, when complete, will be totally renovated and similar to new construction.

The subject's condition will fall under the UAD C2 rating, but the report notes a C3 and only provides C3 comparables.

A. Updated

The appraised values are $650,000 as-is (AIS) and $1,500,000 as-repaired (ARV) with $831,991.25 in budgeted hard costs.

The economic distance between the AIS and ARV is $850,000, which suggests there will be minimal market return for the improvements made.

After including soft costs, this also suggests the builder is taking a large loss on the project.

A. Updated based on added comparable sales

The land value in cost approach is $167,900, which does not appear to be supported with market data. Also, the subject sold in 2020 for $495,000 and was marketed as a potential to build as the house was in disrepair.

Research completed indicates vacant sites in this immediate area are trading at approximately $14/sqft on average.

A. These are the closest, most similarly sized lots in the area. The land value is supported by these and the counties taxed value.

The cost for garage is missing and the physical deprecation does not appear to be accurate for a house that will

be almost 100% new.

A. Updated

Please request a reconsideration of value based on the included same-street sales. If these are not acceptable, please request the appraiser provide at least two sales in C2 condition.

If none are available or deemed comparable, then please ensure adjustments are being applied for differences in condition between a C2 and C3, when appropriate.

Additional comps reviewed

5365 Mount Vernon Parkway, Sandy Springs - 6847580 Added

5445 Mount Vernon Parkway, Sandy Springs - 6908163 Added

5455 Mount Vernon Parkway, Sandy Springs - 5674646 Not Added due to GLA

New Comps were added to the grid that would fall under a C2 rating. Adjustments to comps in the grid were made for newly considered Comps. Report data has been changed to reflect the addition of new comps and an updated value.
Revision 5/24/2022

Though the tax records show that Sandy Springs is in the location address, The USPS website indicates Atlanta (see upload in Additional PDF)

Also, your comments indicate:

The address used as the subject address within this report, 5285 Mt Vernon Pkwy NW, Atlanta GA 30327 is based on information within Fulton County public records.

A. Updated. The attached records show the city's name changed to Sandy Springs in 2005. This conflicts with the subjects city name noted by USPS which notes Atlanta. The city name from USPS was used within the report.

0122034999-0
File No. ABM03282022-1

USPAP ADDENDUM

Borrower: Obeahon Ohiwerei
Property Address: 5285 Mount Vernon Pkwy
City: Atlanta County: Fulton State: GA Zip Code: 30327
Lender: CIVIC Financial Services, LLC

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

☒ **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: 30 days

Additional Certifications

☒ 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.

See Attached Addendum

Additional Comments

See addendum

APPRAISER:

Signature:
Name: Michael Nix
Date Signed: 05/24/2022
State Certification #: CR300718
or State License #:
or Other (describe): State #:
State: GA
Expiration Date of Certification or License: 07/31/2023
Effective Date of Appraisal: 04/02/2022

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

ADDENDUM

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

Additional Certifications Comments

- The statements of fact contained in this report are tr
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are professional analyses, opinions, and con
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no person involved.
- I have no bias with respect to the property that is the subject of this report or the parties invo
- My engagement in this assignment was not contingent upon developing or reporting
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or dire the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards o were in effect at the time this report was
- Unless otherwise indicated, I have made a personal inspection of the property that is t
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if th individual providing significant real property appraisal assistance is stated els

0122034999-0

Market Conditions Addendum to the Appraisal Report

File No. ABM03282022-1

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 5285 Mount Vernon Pkwy City Atlanta State GA Zip Code 30327

Borrower Obeahon Ohiwerei

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)	11	6	6	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	1.83	2.00	2.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	3	2	4	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.60	1.00	2.00	☐ 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	1,338,150	1,371,500	1,592,500	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	6	5	16	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	1,599,999	1,462,500	1,320,000	☐ Increasing	☐ Stable	☒ Declining
Median Comparable Listings Days on Market	160	133	12	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	107.05%	96.25%	98.76%	☐ 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.).

Sellers concession has stayed consistent over the past year. The trends above are not considered reliable as there are not many homes at this price point being sold within the community though GAMLS. Increasing, stable and declining trends noted above are based on information provided within GAMLS. Most accurate information is with the URAR.

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).

In some cases, a foreclosed resale or actively listed REO has few differences in physical condition when compared to a non-REO resale and therefore compete for the same buyers. This has an impact on the values of non REO housing due to the principal of substitution.

Cite data sources for above information. The data provided in this analysis was generated using a data analysis tool known as MLS Analyzer. This tool enables the appraiser to extract records from MLS and analyze both the General/Macro market and Micro/Sub Market of homes from the defined neighborhood.

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.

This data is considered to be reliable and the amount of research to analyze this information is consistent with 'normal course of business' of the local peer group. The analysis of some portions of this form is limited by the lack of data or research features of the MLS system. The accuracy of the data above is solely dependent upon the accuracy and timeliness of the data provided by the users of the MLS systems. As of the effective date, only sold or active status in the MLS system was analyze. The term comparable in this analysis was use in the context of the principal of competition and the purchasing power of a homogeneous group of buyers relative to the subject property. In market metrics, it is important to have a sizeable sample of properties to measure changes over periods of time to have meaningful and reasonable results. The sample sizes used in this analysis are believed to provide as useful results possible.

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.

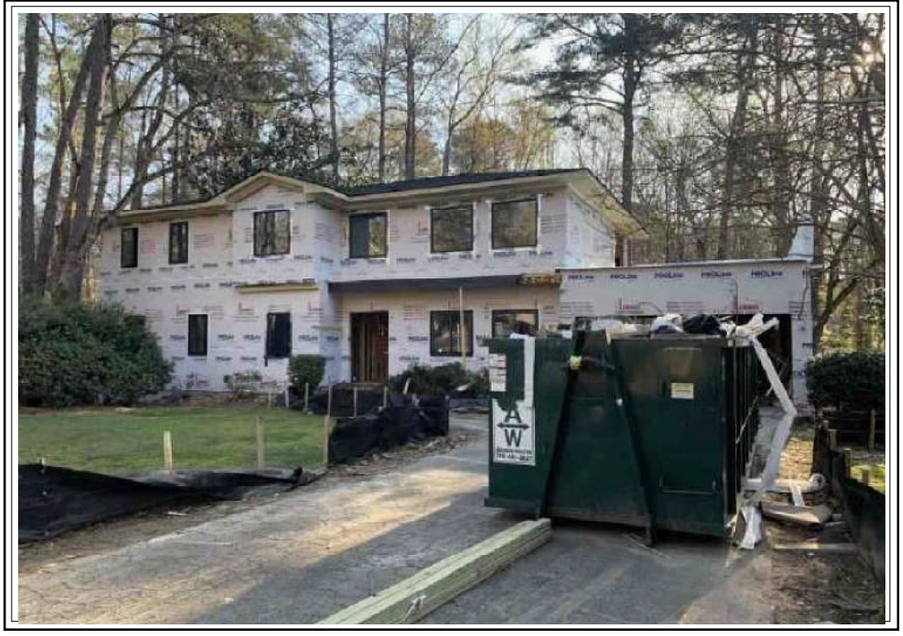
Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Michael Nix	Name
Company Name Appraisal Services	Company Name
Company Address 4279 Roswell Rd NE Atlanta, GA 30342-3769	Company Address
State License/Certification # CR300718 State GA	State License/Certification # State
Email Address info@appraisalsbymichael.com	Email Address

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 2, 2022
Appraised Value: $



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Photograph Addendum

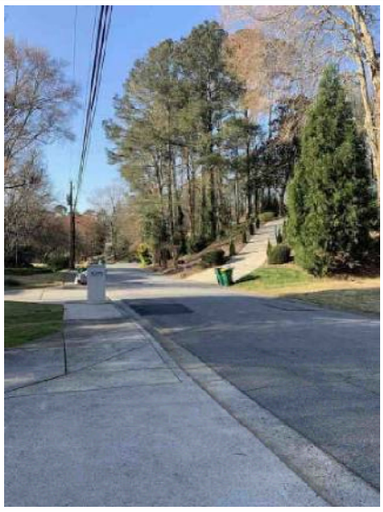
Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



Subject Front



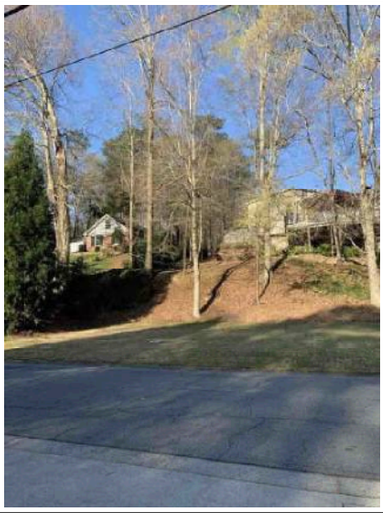
Subject Rear



Street view



Address verification



View from front of subject



View from Rear of subject

Photograph Addendum

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



Left Side of Subject



Right Side of Subject



Patio/Deck



Garage Interior



Garage Exterior

Interior Photos

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
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Kitchen
View 1



Kitchen
View 2



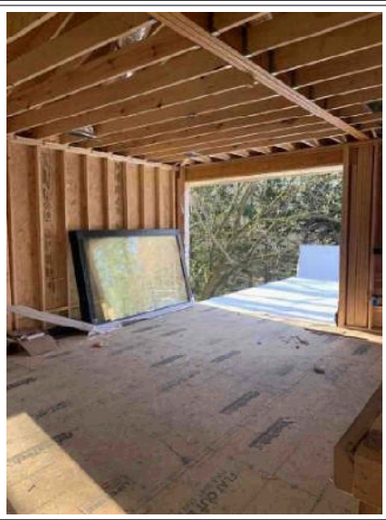
Living Room



Dining Room



Breakfast Area



Sitting Area

Interior Photos

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



Bathroom



Bathroom



Bathroom



Bathroom



Bathroom



Bedroom

Interior Photos

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



Bedroom



Bedroom



Bedroom



Open to below



Photograph Addendum

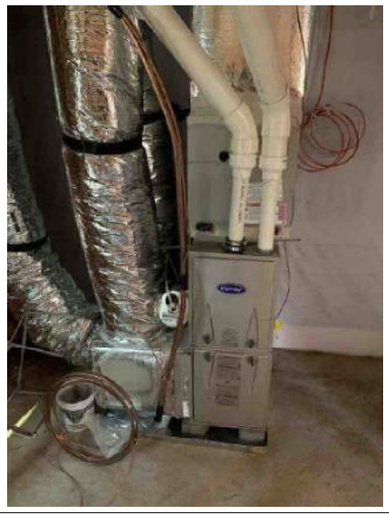
Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



Attic



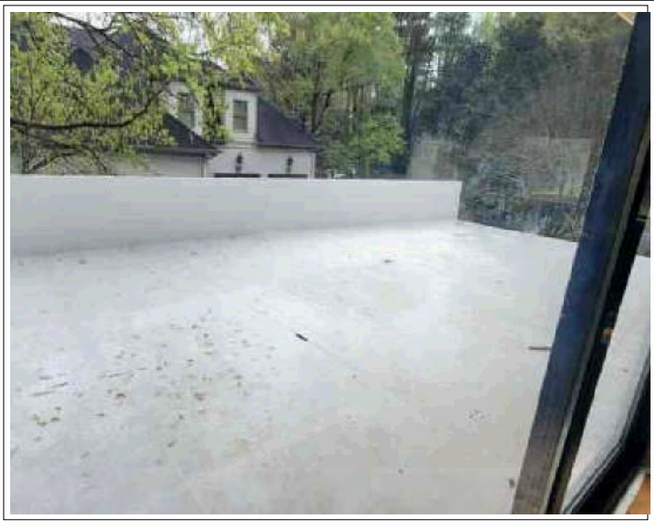
Laundry Room



Heating System



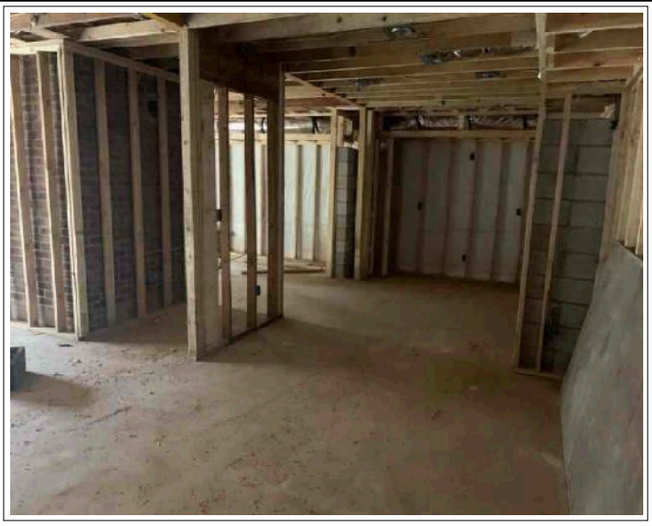
Electric Panel



Patio

Photograph Addendum

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Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
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Basement - Lounge



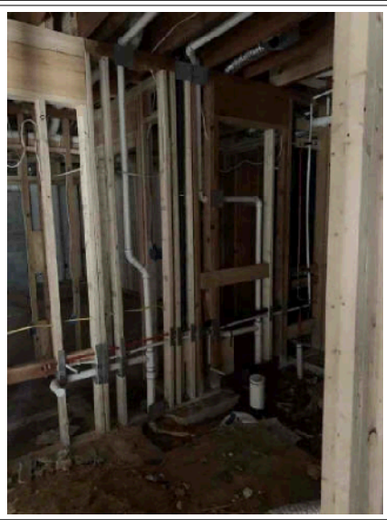
Basement - Livingroom



Basement - Study



Basement - Theater



Basement - Bath



Basement - Bedroom

Photograph Addendum

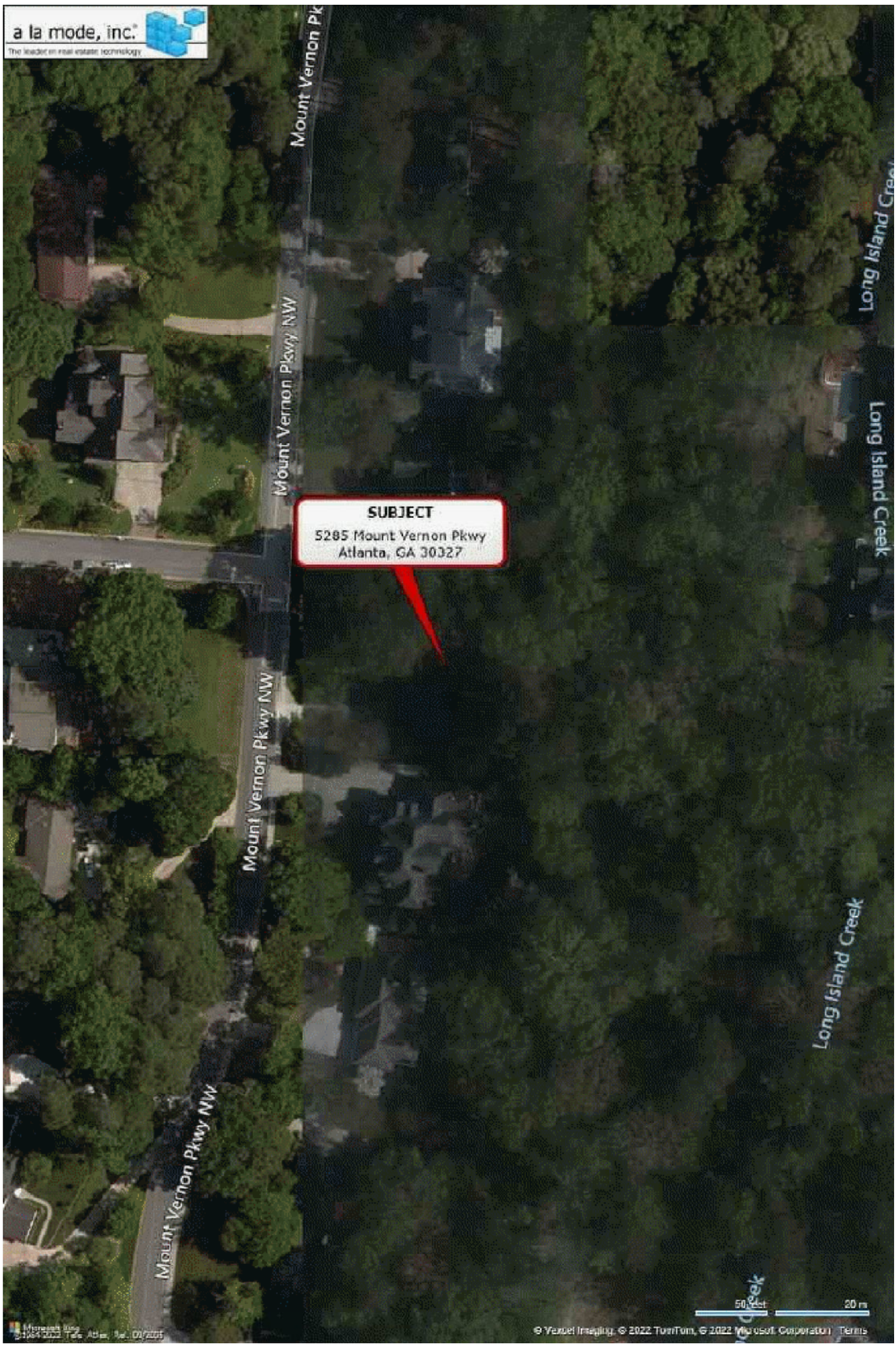
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Basement - 1/2 Bath

LOCATION MAP

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
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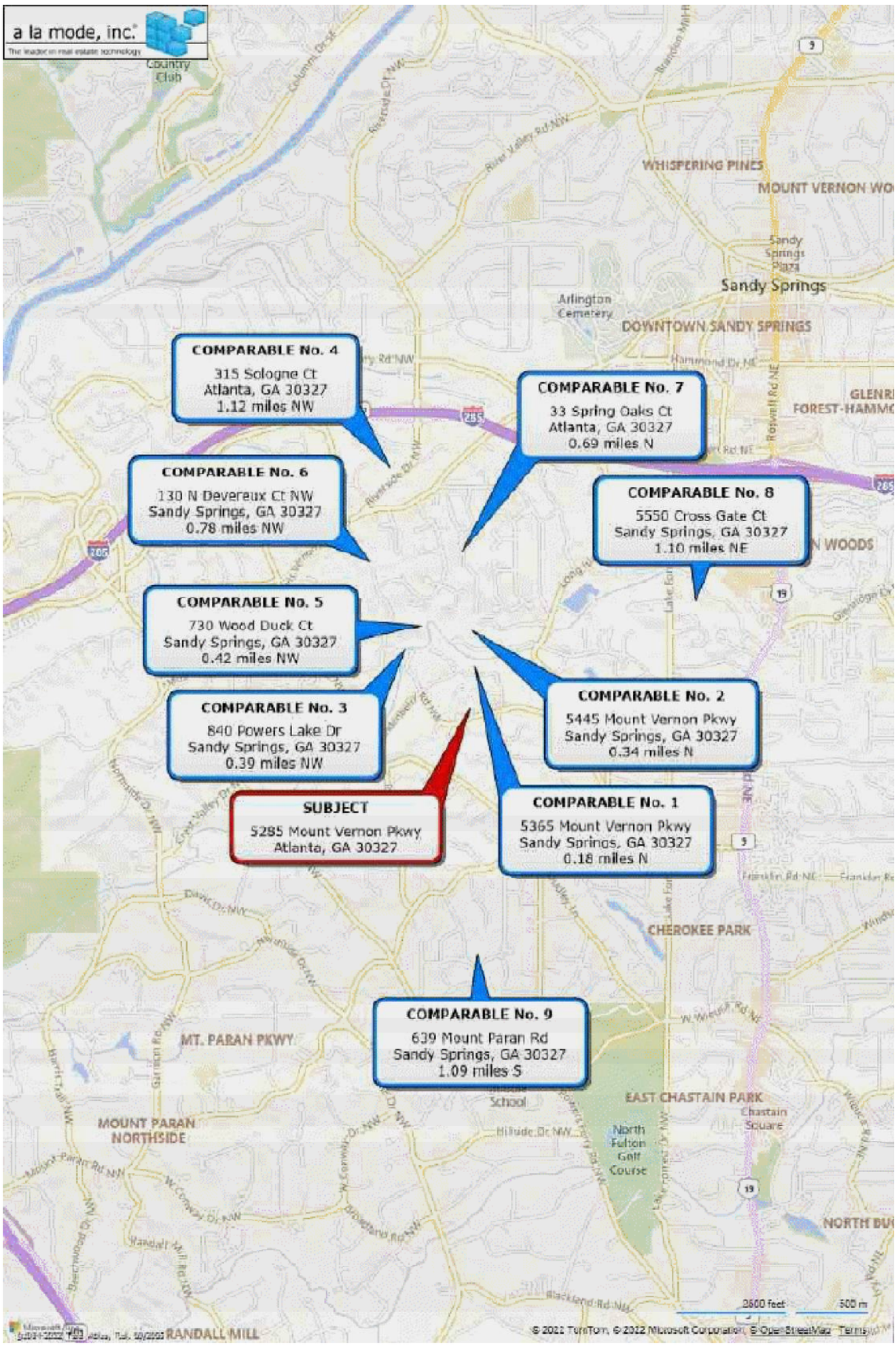
PLAT MAP

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
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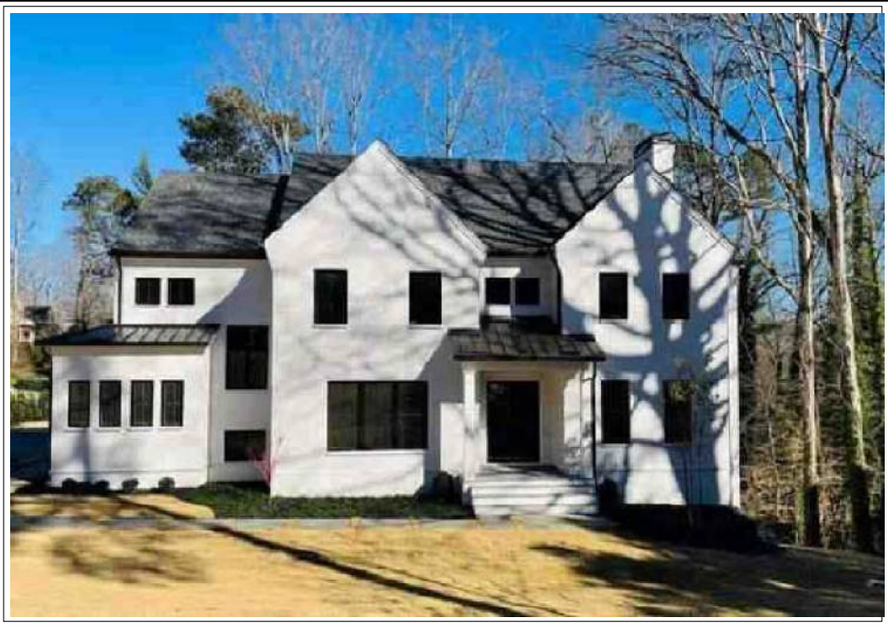
Location Map

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Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
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COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



COMPARABLE SALE #1

5365 Mount Vernon Pkwy

Sale Date:
Sale Price: $



COMPARABLE SALE #2

5445 Mount Vernon Pkwy

Sale Date:
Sale Price: $



COMPARABLE SALE #3

840 Powers Lake Dr

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

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COMPARABLE SALE #4

315 Sologne Ct

Sale Date:
Sale Price: $



COMPARABLE SALE #5

730 Wood Duck Ct

Sale Date:
Sale Price: $



COMPARABLE SALE #6

130 N Devereux Ct NW

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

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City: Atlanta	State: GA	Zip: 30327
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COMPARABLE SALE #7

33 Spring Oaks Ct

Sale Date:
Sale Price: $



COMPARABLE SALE #8

5550 Cross Gate Ct

Sale Date:
Sale Price: $

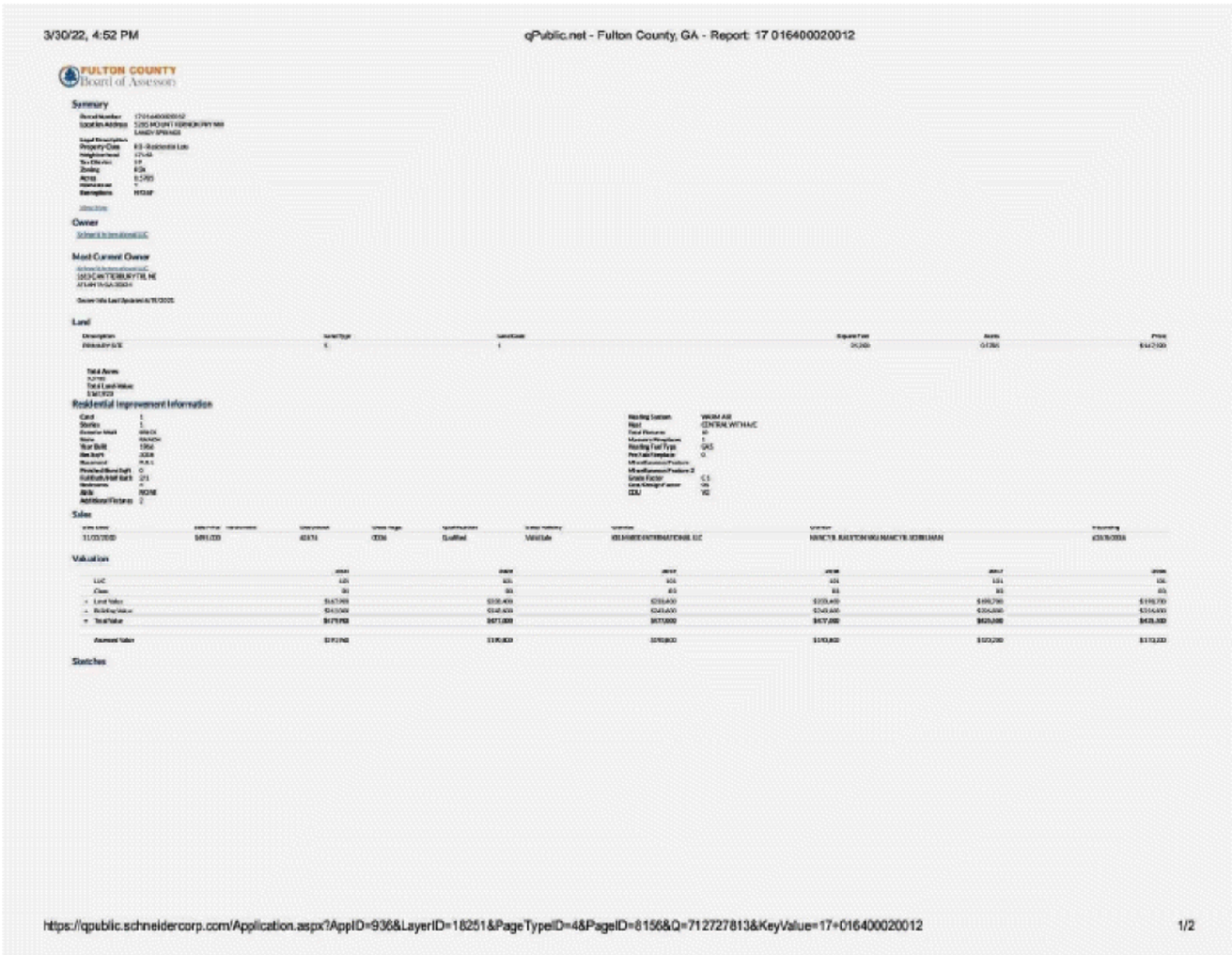


COMPARABLE SALE #9

639 Mount Paran Rd

Sale Date:
Sale Price: $

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



3/30/22, 4:52 PM qPublic.net - Fulton County, GA - Report: 17 016400020012

FULTON COUNTY
Board of Assessors

Summary

Owner

Most Current Owner

Land

Residential Improvement Information

Sales

Valuation

Sketches

https://qpublic.schneidercorp.com/Application.aspx?AppID=936&LayerID=18251&PageTypeID=4&PageID=8156&Q=712727813&KeyValue=17+016400020012 1/2

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
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City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

FULTON COUNTY
Board of Assessors

Summary

Parcel Number	17 016400020012
Location Address	5285 MOUNT VERNON PKY NW SANDY SPRINGS
Legal Description	
Property Class	R3 - Residential Lots
Neighborhood	17142
Tax District	59
Zoning	R2A
Acres	0.5785
Homestead	Y
Exemptions	HF26F

View Map

Owner

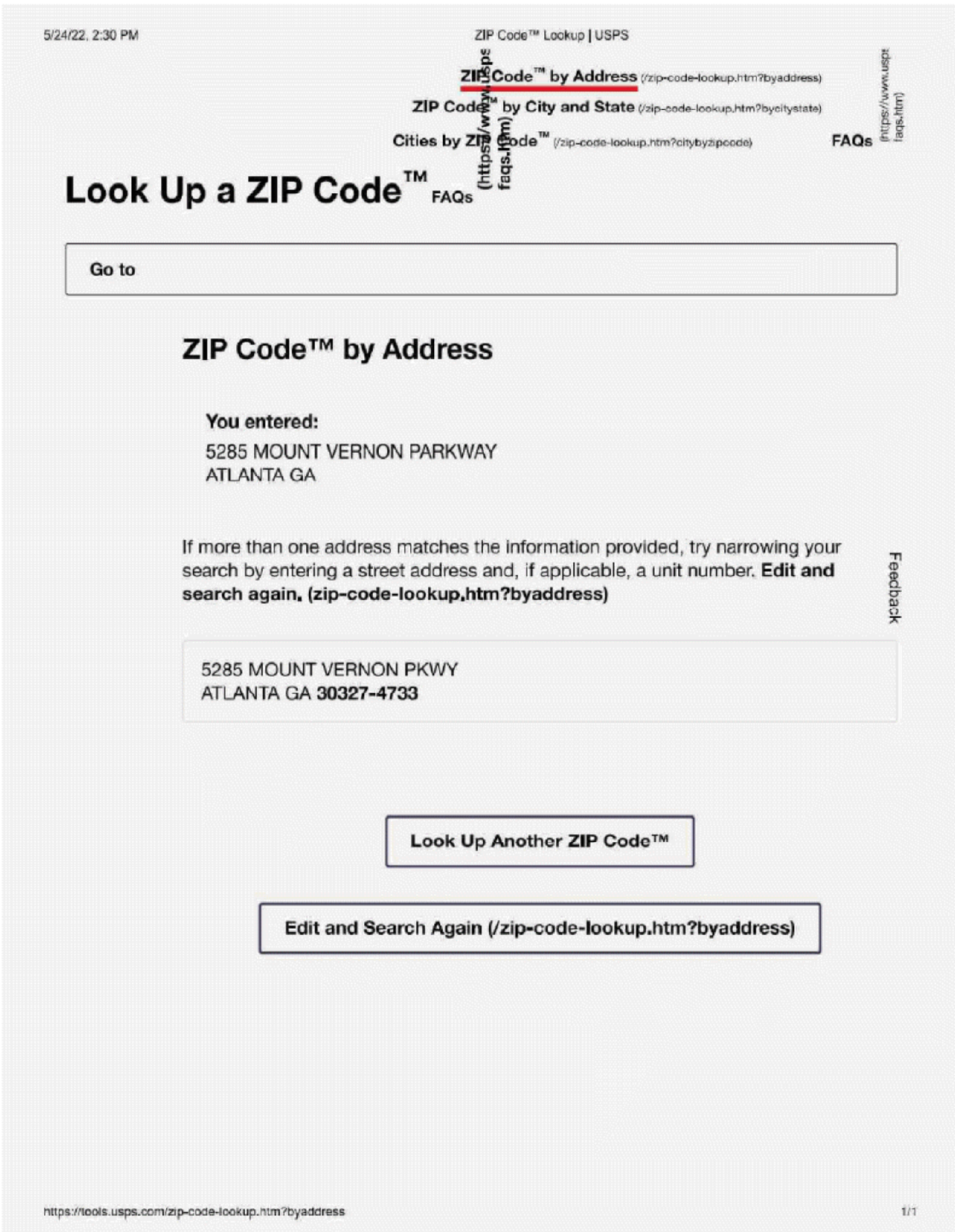
Kelmarid International LLC

Most Current Owner

Kelmarid International LLC
2613 CANTTERBURY TRL NE
ATLANTA GA 30324

Owner Info Last Updated 6/19/2021

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
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5/24/22, 2:30 PM ZIP Code™ Lookup | USPS

ZIP Code™ by Address (/zip-code-lookup.htm?byaddress)
ZIP Code™ by City and State (/zip-code-lookup.htm?bycitystate)
Cities by ZIP Code™ (/zip-code-lookup.htm?citybyzipcode)
FAQs (https://www.usps.com/faqs.htm)

Look Up a ZIP Code™ FAQs (https://www.usps.com/faqs.htm)

Go to

ZIP Code™ by Address

You entered:
5285 MOUNT VERNON PARKWAY
ATLANTA GA

If more than one address matches the information provided, try narrowing your search by entering a street address and, if applicable, a unit number. **Edit and search again. (zip-code-lookup.htm?byaddress)**

Feedback

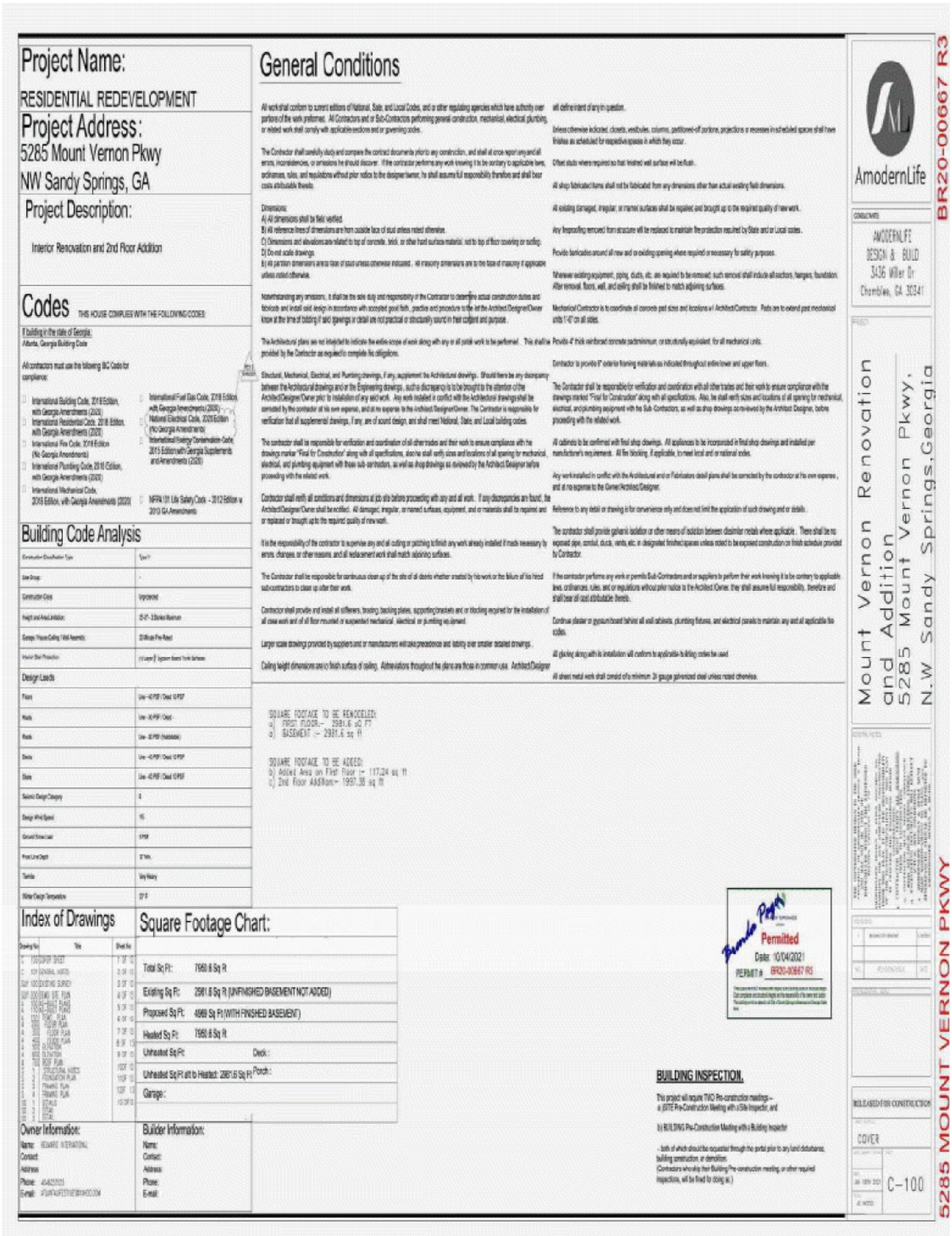
5285 MOUNT VERNON PKWY
ATLANTA GA **30327-4733**

Look Up Another ZIP Code™

Edit and Search Again (/zip-code-lookup.htm?byaddress)

https://tools.usps.com/zip-code-lookup.htm?byaddress 1/1

Borrower: Obeahon Ohiwerei	File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy	Case No.: 0122034999-0
City: Atlanta	State: GA Zip: 30327
Lender: CIVIC Financial Services, LLC	



Project Name:

RESIDENTIAL REDEVELOPMENT

Project Address:

5285 Mount Vernon Pkwy

NW Sandy Springs, GA

Project Description:

Interior Renovation and 2nd Floor Addition

Codes THIS HOUSE COMPLIES WITH THE FOLLOWING CODES:

If building in the state of Georgia:
Atlanta, Georgia Building Code

All contractors must use the following IBC Code for compliance:

- International Building Code, 2018 Edition, with Georgia Amendments (2020)
- International Residential Code, 2018 Edition, with Georgia Amendments (2020)
- International Fire Code, 2018 Edition (No Georgia Amendments)
- International Plumbing Code, 2018 Edition, with Georgia Amendments (2020)
- International Mechanical Code, 2018 Edition, with Georgia Amendments (2020)
- International Fuel Gas Code, 2018 Edition, with Georgia Amendments (2020)
- National Electrical Code, 2020 Edition (No Georgia Amendments)
- International Energy Conservation Code, 2015 Edition with Georgia Supplements and Amendments (2020)
- NFPA 101 Life Safety Code - 2012 Edition w 2013 GA Amendments

Building Code Analysis

Construction Classification Type	Type V
Use Group	-
Construction Class	Unprotected
Height and Area Limitation	IS-07 - 3 Stories Maximum
Garage, House Ceiling / Wall Assembly	2 Minute Fire-Rated
Interior Stair Protection	1 Layer 5/8" Gypsum Board To All Surfaces

Design Loads

Floors	Live - 40 PSF / Dead: 10 PSF
Roofs	Live - 20 PSF / Dead -
Decks	Live - 40 PSF (Residential)
Decks	Live - 40 PSF / Dead: 10 PSF
Stairs	Live - 40 PSF / Dead: 10 PSF
Seismic Design Category	D
Design Wind Speed	115
Ground Snow Load	0 PSF
Frost Line Depth	12" Min.
Termite	Very Heavy
Winter Design Temperature	37.5°

Index of Drawings

Drawing No.	Title	Sheet No.
-	TITLE SHEET	T 00 12
-	GENERAL NOTES	G 01 12
SUR 100	EXISTING SURVEY	S 01 12
SUR 100	DEMO SITE PLAN	A 01 12
A 100	SITE PLAN	S 01 12
A 101	DEMO PLANS	A 01 12
A 102	DEMO PLAN	A 01 12
A 103	FLOOR PLAN	A 01 12
A 104	FLOOR PLAN	A 01 12
A 105	ELEVATION	A 01 12
A 106	ELEVATION	A 01 12
A 107	ROOF PLAN	A 01 12
S 1	FOUNDATION NOTES	S 01 12
S 2	FOUNDATION PLAN	S 01 12
S 3	FRAMING PLAN	S 01 12
S 4	FRAMING PLAN	S 01 12
S 5	DETAILS	S 01 12
S 6	DETAILS	S 01 12
S 7	DETAILS	S 01 12

Square Footage Chart:

Total Sq Ft:	7951.6 Sq Ft
Existing Sq Ft:	2981.6 Sq Ft (UNFINISHED BASEMENT NOT ADDED)
Proposed Sq Ft:	4969 Sq Ft (WITH FINISHED BASEMENT)
Heated Sq Ft:	7951.6 Sq Ft
Unheated Sq Ft:	Deck :
Unheated Sq Ft att to Heated: 2981.6 Sq Ft	Porch :
	Garage :

Owner Information:

Name: KEWARE INTERNATIONAL
Contact:
Address:
Phone: 4042527233
E-mail: JFUNTA@FITSTBANK.COM

Builder Information:

Name:
Contact:
Address:
Phone:
E-mail:

General Conditions

All work shall conform to current editions of National, State, and Local Codes, and or other regulating agencies which have authority over portions of the work preformed. All Contractors and or Sub-Contractors performing general construction, mechanical, electrical, plumbing, or related work shall comply with applicable sections and or governing codes.

The Contractor shall carefully study and compare the contract documents prior to any construction, and shall at once report any and all errors, inconsistencies, or omissions he should discover. If the contractor performs any work knowing it to be contrary to applicable laws, ordinances, rules, and regulations without prior notice to the designer/owner, he shall assume full responsibility therefore and shall bear costs attributable thereto.

Dimensions:
A) All dimensions shall be field verified.
B) All reference lines of dimensions are from outside face of stud unless noted otherwise.
C) Dimensions and elevations are related to top of concrete, brick, or other hard surface material; not to top of floor covering or roofing.
D) Do not scale drawings.
E) All partition dimensions are to face of stud unless otherwise indicated. All masonry dimensions are to the face of masonry if applicable unless noted otherwise.

Notwithstanding any omissions, it shall be the sole duty and responsibility of the Contractor to determine actual construction duties and fabricate and install said design in accordance with accepted good faith, practice and procedure to the let the Architect/Designer/Owner know at the time of bidding if said openings or detail are not practical or structurally sound in their content and purpose.

The Architectural plans are not intended to indicate the entire scope of work along with any or all portal work to be performed. This shall be provided by the Contractor as required to complete his obligations.

Structural, Mechanical, Electrical, and Plumbing drawings, if any, supplement the Architectural drawings. Should there be any discrepancy between the Architectural drawings and or the Engineering drawings, such a discrepancy is to be brought to the attention of the Architect/Designer/Owner prior to installation of any said work. Any work installed in conflict with the Architectural drawings shall be corrected by the contractor at his own expense, and at no expense to the Architect/Designer/Owner. The Contractor is responsible for verification that all supplemental drawings, if any, are of sound design, and shall meet National, State, and Local building codes.

The contractor shall be responsible for verification and coordination of all other trades and their work to ensure compliance with the drawings marked "Final for Construction" along with all specifications, also he shall verify sizes and locations of all opening for mechanical, electrical, and plumbing equipment with those sub-contractors, as well as shop drawings as reviewed by the Architect Designer before proceeding with the related work.

Contractor shall verify all conditions and dimensions at job site before proceeding with any and all work. If any discrepancies are found, the Architect/Designer/Owner shall be notified. All damaged, irregular, or marred surfaces, equipment, and or materials shall be repaired and or replaced or brought up to the required quality of new work.

It is the responsibility of the contractor to supervise any and all cutting or patching to finish any work already installed if made necessary by errors, changes, or other reasons, and all replacement work shall match adjoining surfaces.

The Contractor shall be responsible for continuous clean up of the site of all debris whether created by his work or the failure of his hired subcontractors to clean up after their work.

Contractor shall provide and install all stiffeners, bracing, backing plates, supporting brackets and or blocking required for the installation of all case work and of all floor mounted or suspended mechanical, electrical, or plumbing equipment.

Larger scale drawings provided by suppliers and or manufacturers will take precedence and liability over smaller detailed drawings.

Ceiling height dimensions are to finish surface of ceiling. Abbreviations throughout he plans are those in common use. Architect/Designer will define intent of any in question.

Unless otherwise indicated, closets, vestibules, columns, partitioned-off portions, projections or recesses in scheduled spaces shall have finishes as scheduled for respective spaces in which they occur.

Offset studs where required so that finished wall surface will be flush.

All shop fabricated items shall not be fabricated from any dimensions other than actual existing field dimensions.

All existing damaged, irregular, or marred surfaces shall be repaired and brought up to the required quality of new work.

Any fireproofing removed from structure will be replaced to maintain fire protection required by State and or Local codes.

Provide barricades around all new and or existing opening where required or necessary for safety purposes.

Wherever existing equipment, piping, ducts, etc. are required to be removed, such removal shall include all anchors, hangers, foundation. After removal, floors, wall, and ceiling shall be finished to match adjoining surfaces.

Mechanical Contractor is to coordinate all concrete pad sizes and locations w/ Architect/Contractor. Pads are to extend past mechanical units 1'-0" on all sides.

Provide 4" thick reinforced concrete pad minimum, or structurally equivalent, for all mechanical units.

Contractor to provide 6" exterior framing materials as indicated throughout entire lower and upper floors.

The Contractor shall be responsible for verification and coordination with all other trades and their work to ensure compliance with the drawings marked "Final for Construction" along with all specifications. Also, he shall verify sizes and locations of all opening for mechanical, electrical, and plumbing equipment with the Sub-Contractors, as well as shop drawings as reviewed by the Architect Designer, before proceeding with the related work.

All cabinets to be confirmed with final shop drawings. All appliances to be incorporated in final shop drawings and installed per manufacturer's requirements. All fire blocking, if applicable, to meet local and or national codes.

Any work installed in conflict with the Architectural and or Fabricators detail plans shall be corrected by the contractor at his own expense, and at no expense to the Owner/Architect/Designer.

Reference to any detail or drawing is for convenience only and does not limit the application of such drawing and or details.

The contractor shall provide galvanic isolation or other means of isolation between dissimilar metals where applicable. There shall be no exposed pipe, conduit, ducts, vents, etc. in designated finished spaces unless noted to be exposed construction on finish schedule provided by Contractor.

If the contractor performs any work or permits Sub-Contractors and or suppliers to perform their work knowing it to be contrary to applicable laws, ordinances, rules, and or regulations without prior notice to the Architect/Owner, they shall assume full responsibility, therefore and shall bear all cost attributable thereto.

Continue plaster or gypsum board behind all wall cabinets, plumbing fixtures, and electrical panels to maintain any and all applicable fire codes.

All ducting along with its installation will conform to applicable building codes be used.

All sheet metal work shall consist of a minimum 26 gauge galvanized steel unless noted otherwise.

SQUARE FOOTAGE TO BE REMODELED:
a) FIRST FLOOR:- 2981.6 sq FT
a) BASEMENT :- 2981.6 sq ft

SQUARE FOOTAGE TO BE ADDED:
b) Added Area on First Floor :- 117.24 sq ft
c) 2nd Floor Addition:- 1997.38 sq ft

Permitted
Date: 10/04/2021
PERMIT # BR20-00667 R3

BUILDING INSPECTION.

This project will require TWO Pre-construction meetings –
a. (SITE Pre-Construction Meeting with a Site Inspector, and

b) BUILDING Pre-Construction Meeting with a Building Inspector

- both of which should be requested through the portal prior to any land disturbance, building construction, or demolition.
(Contractors who skip their Building Pre-construction meeting, or other required inspections, will be fined for doing so.)

AmodernLife

CONSULTANTS
AMODERNLIFE
DESIGN & BUILD
3436 Miller Dr
Chamblee, GA 30341

Mount Vernon Renovation and Addition
5285 Mount Vernon Pkwy,
N.W Sandy Springs, Georgia

RELEASED FOR CONSTRUCTION

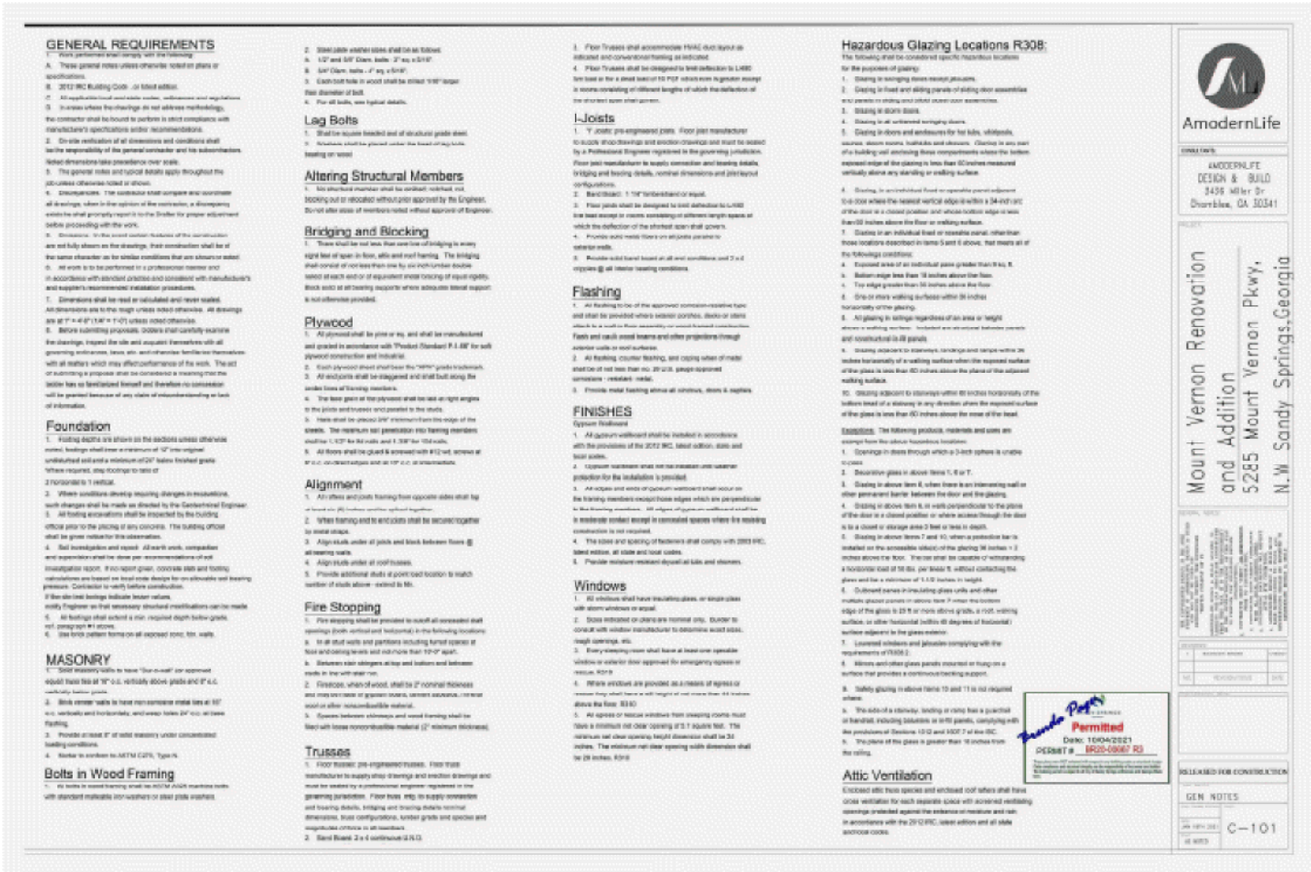
COVER

C-100

BR20-00667 R3

5285 MOUNT VERNON PKWY

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



GENERAL REQUIREMENTS

Foundation

MASONRY

Bolts in Wood Framing

Lag Bolts

Altering Structural Members

Bridging and Blocking

Plywood

Alignment

Fire Stopping

Trusses

I-Joists

Flashing

FINISHES

Gypsum Wallboard

Windows

Hazardous Glazing Locations R308:

Attic Ventilation

Trendo Pegg
Permitted
Date: 10/04/2021
PERMIT # BR20-00067 R3

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AMODERNLIFE
DESIGN & BUILD
3436 Miller Dr
Dnerblee, GA 30341

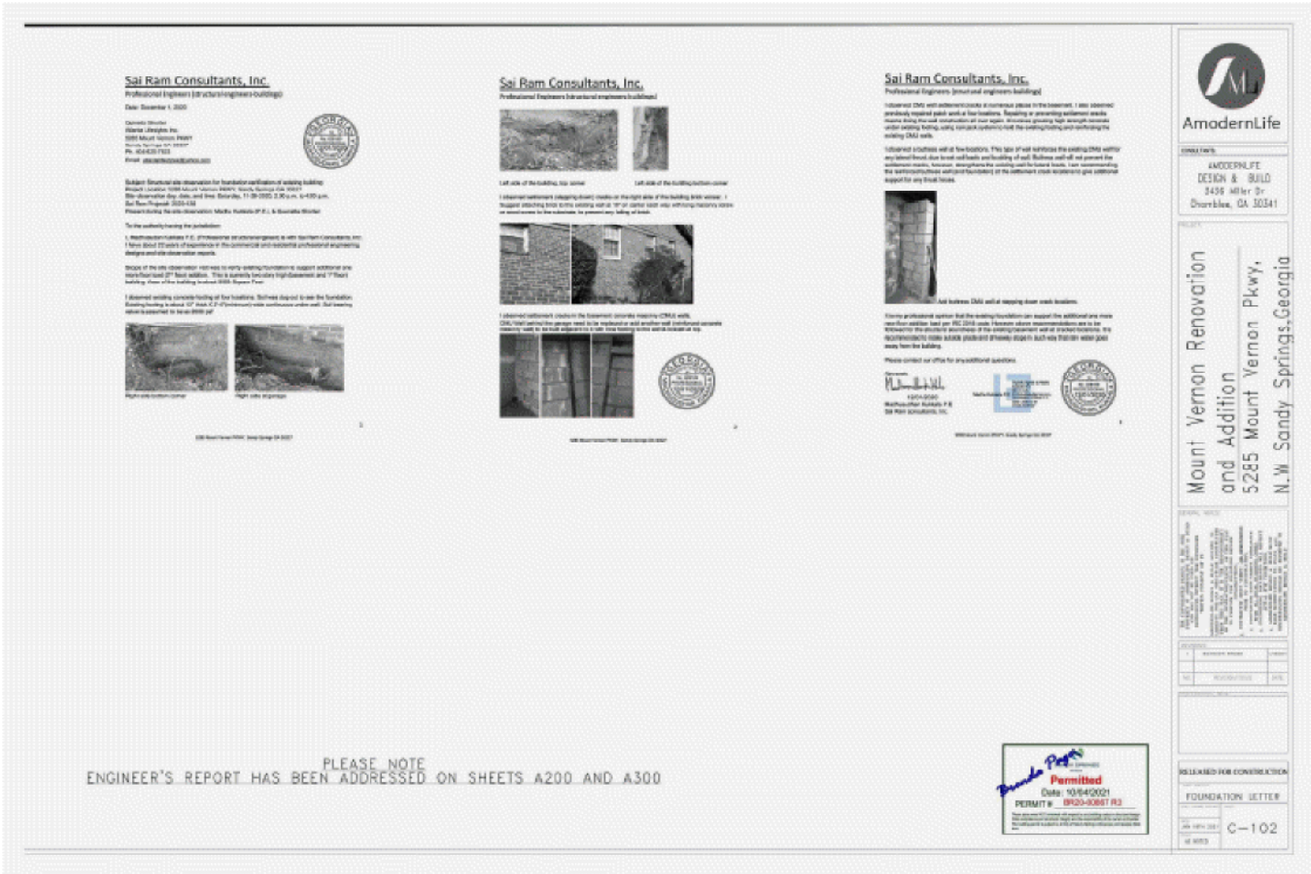
Mount Vernon Renovation and Addition
5285 Mount Vernon Pkwy,
N.W Sandy Springs,Georgia

ISSUED FOR CONSTRUCTION

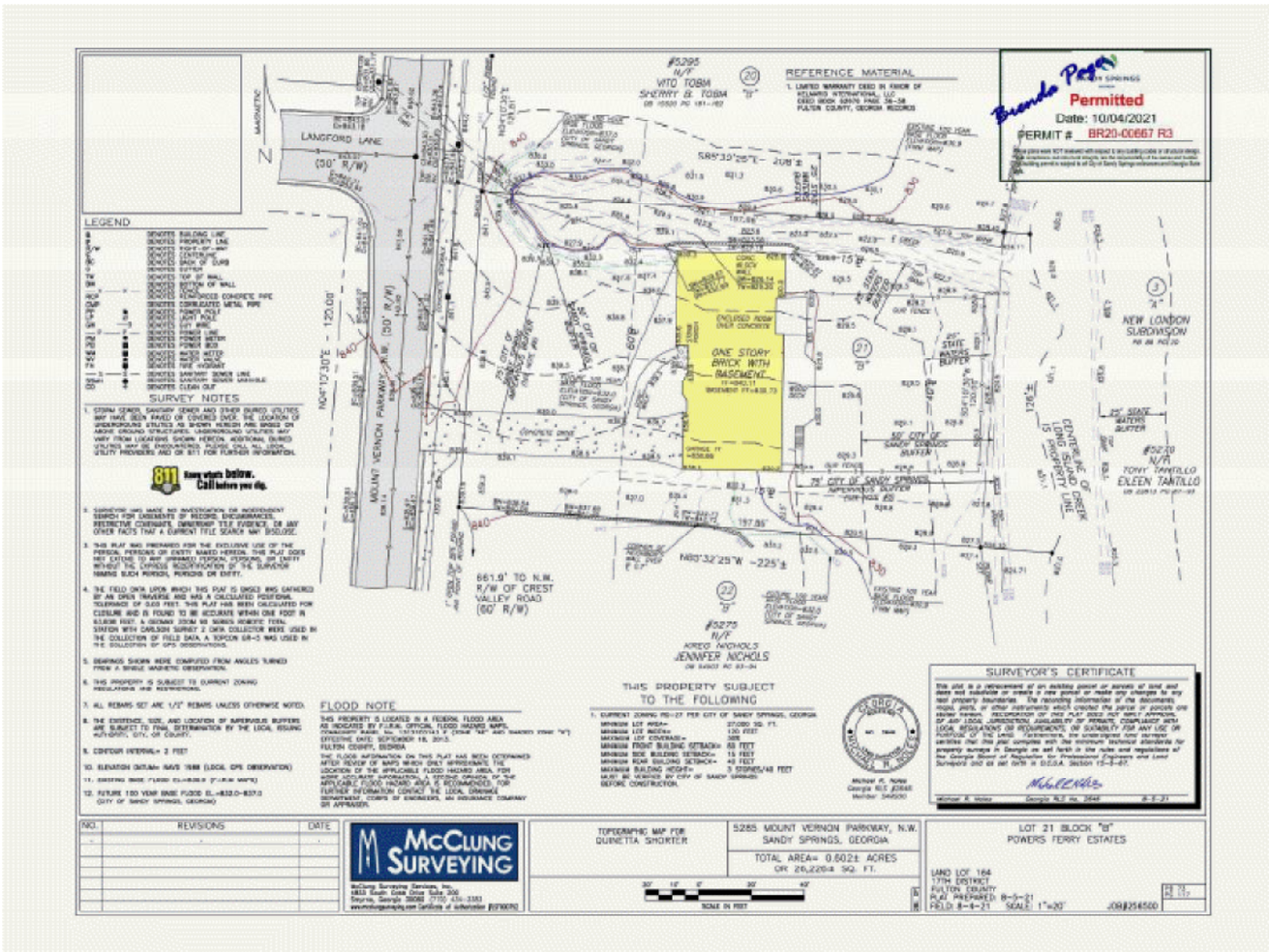
GEN NOTES

C-101

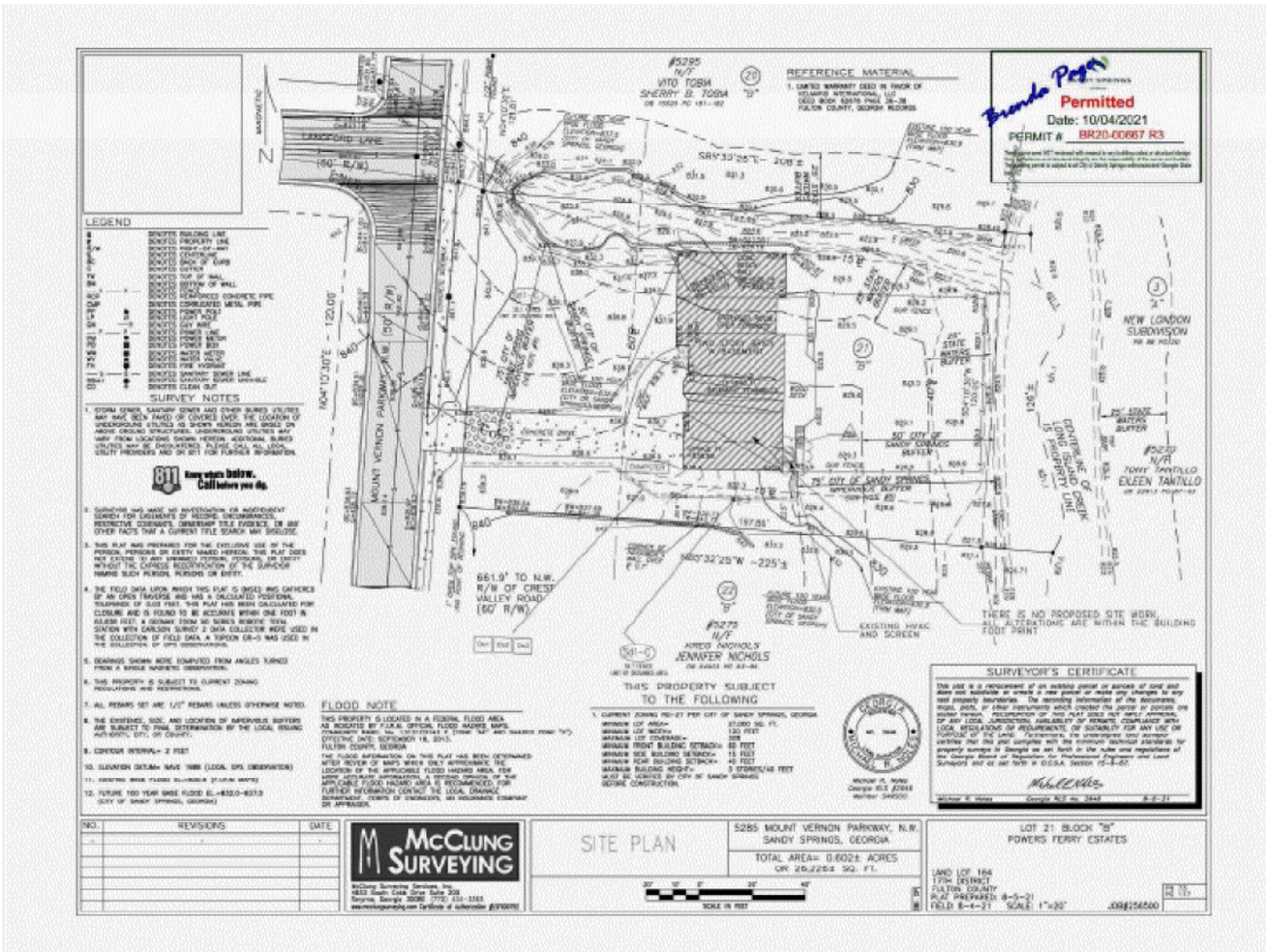
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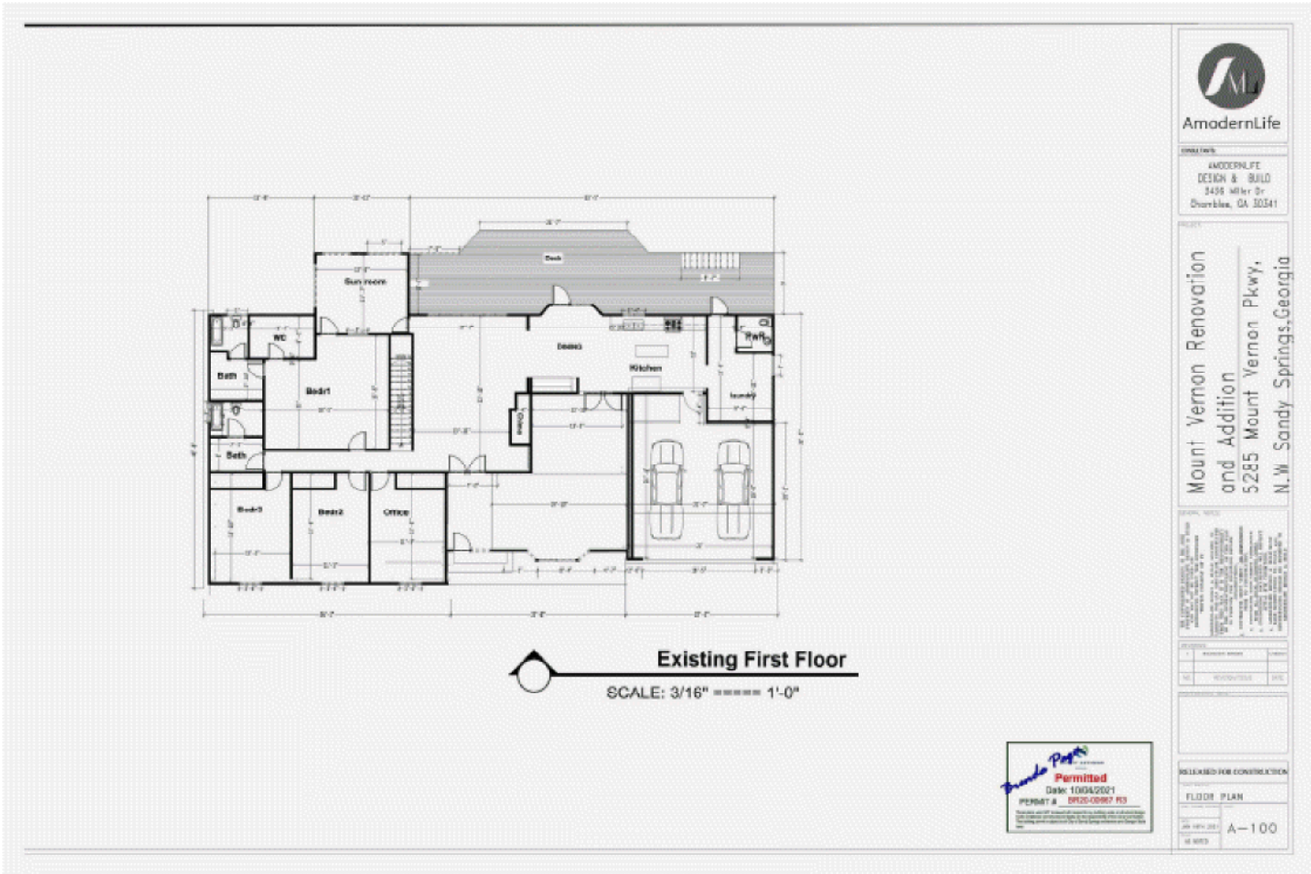
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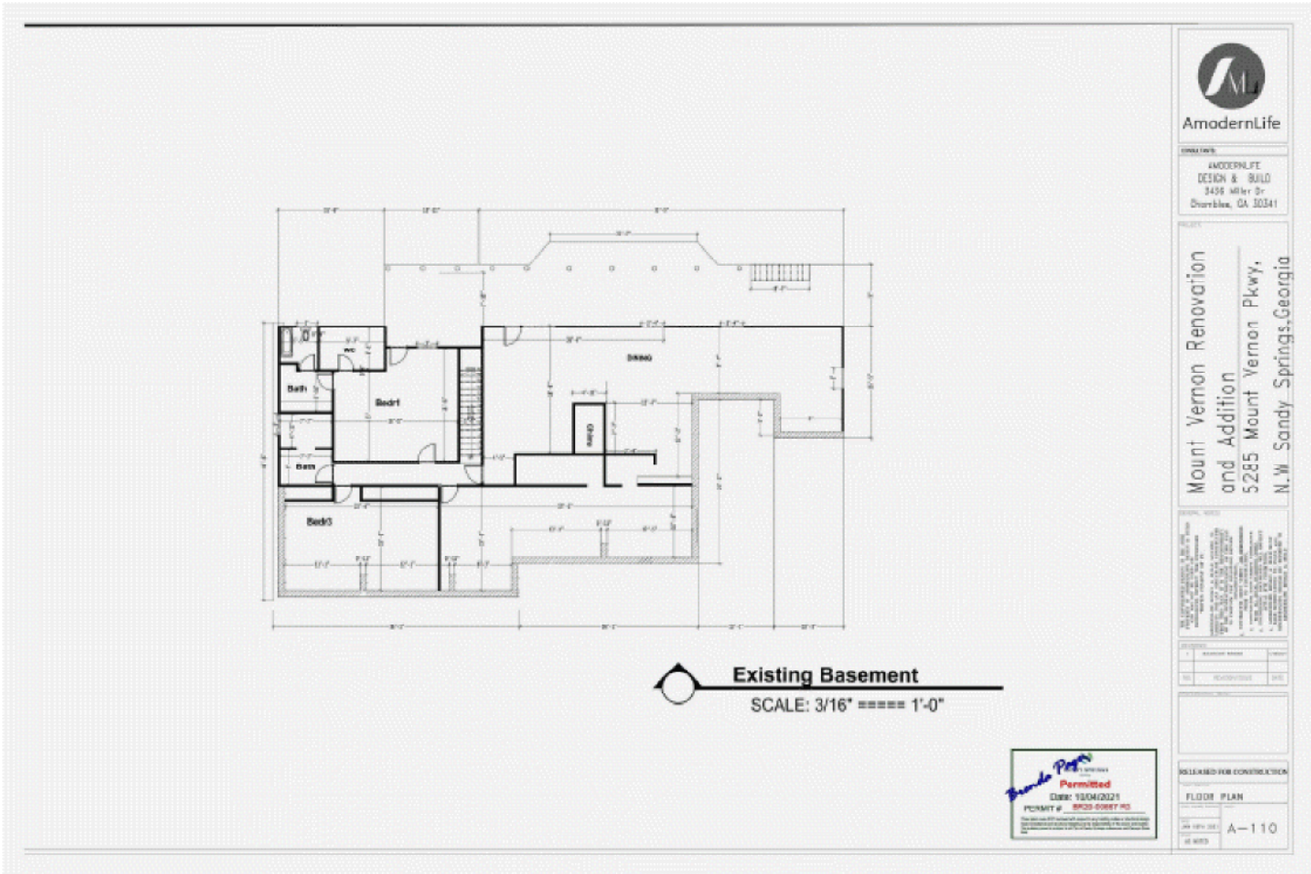
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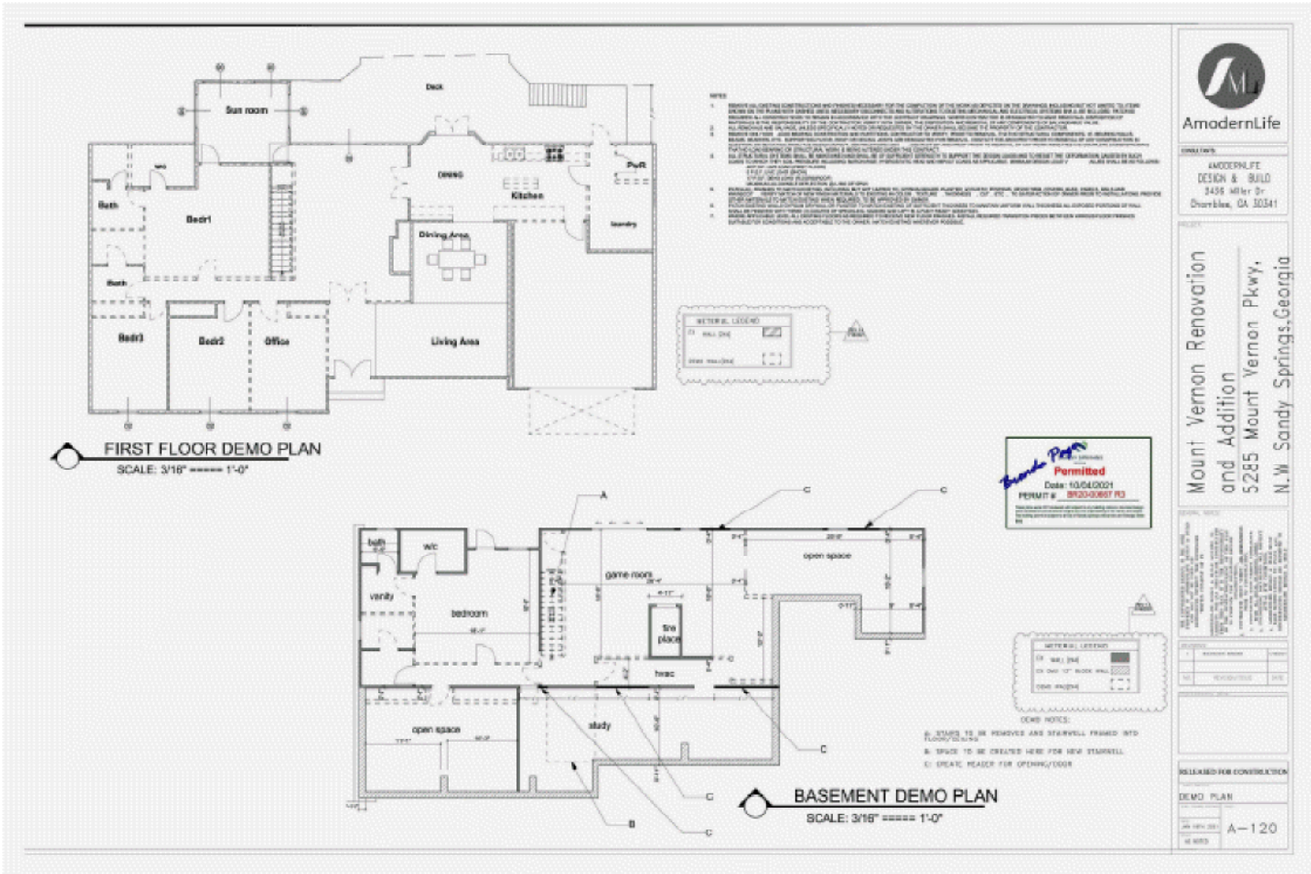
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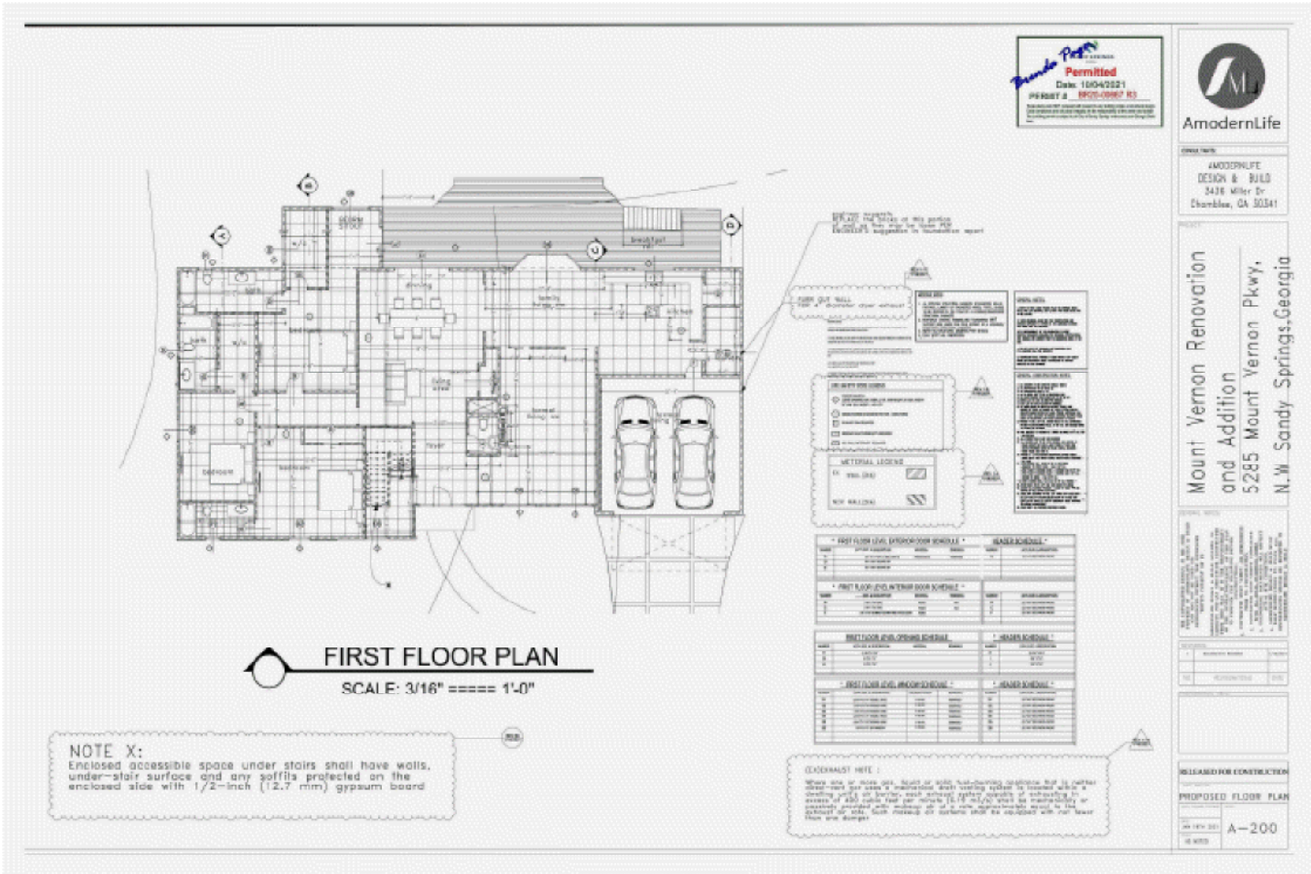
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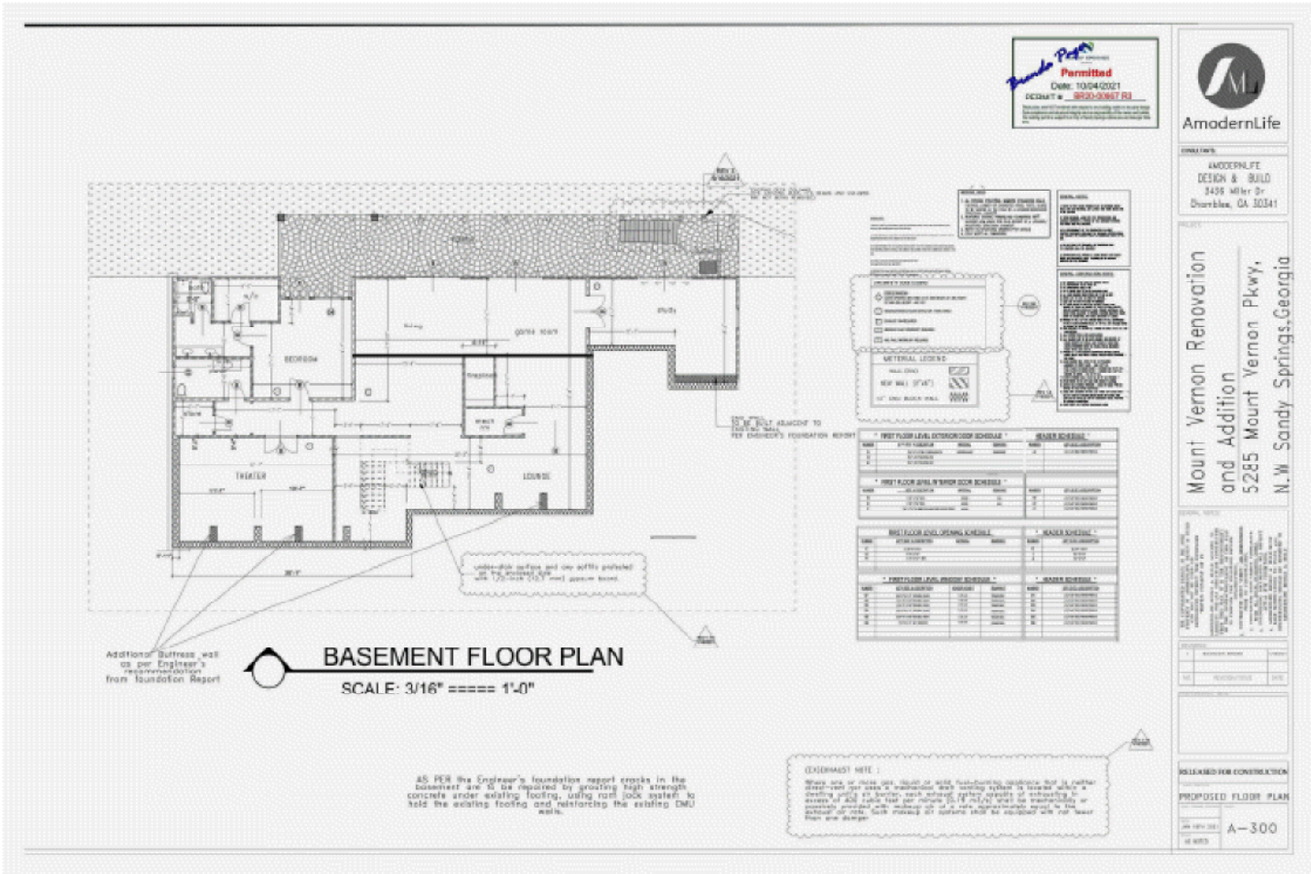
Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



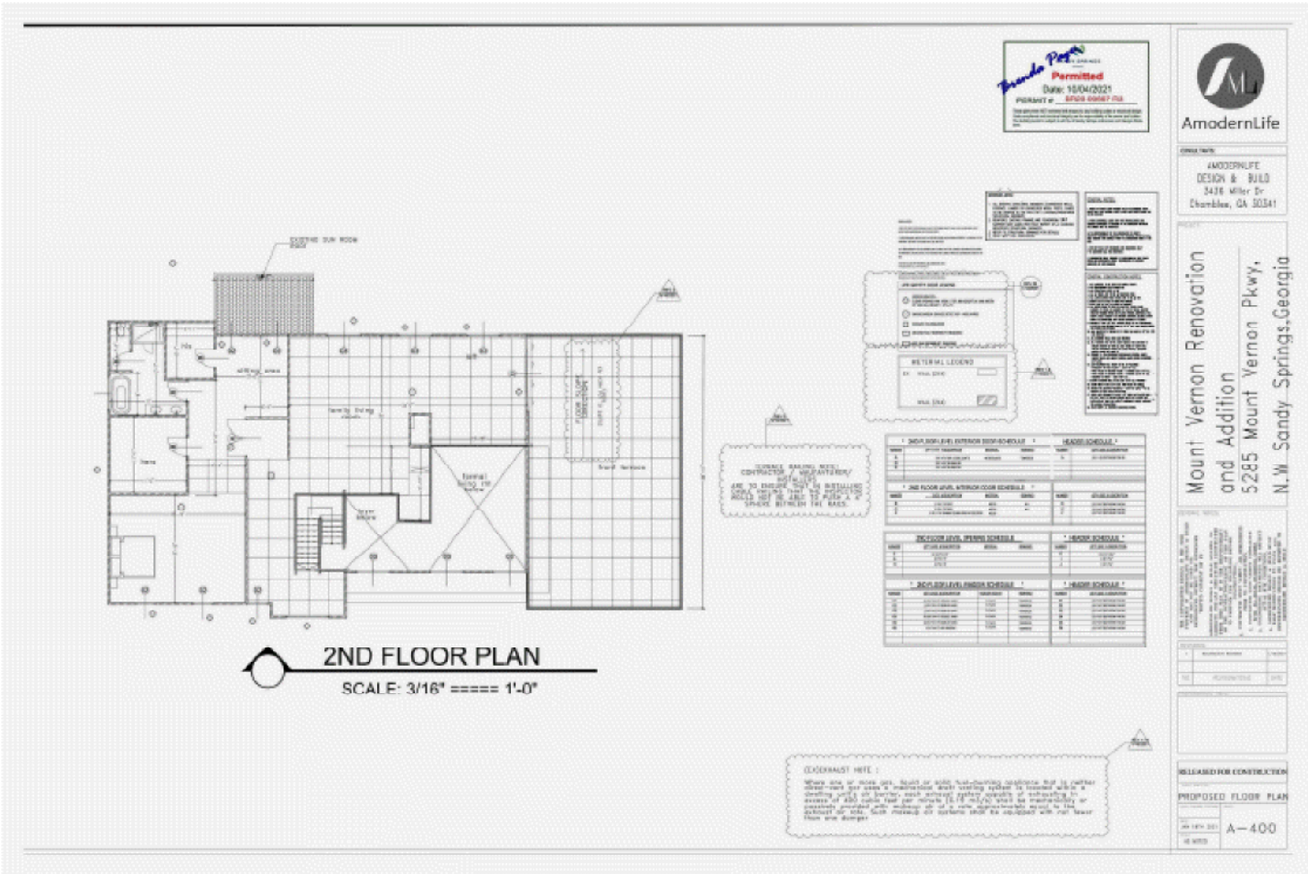
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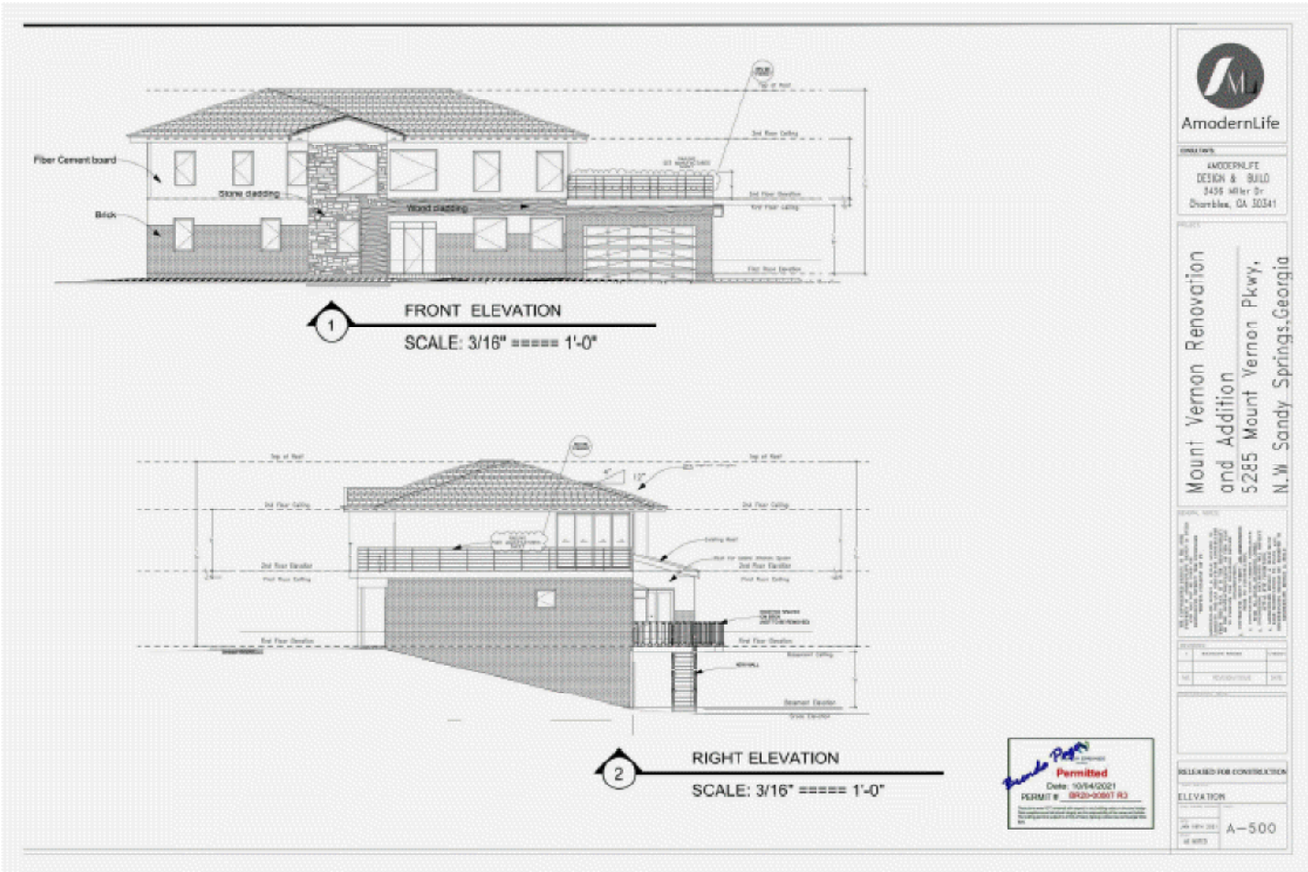
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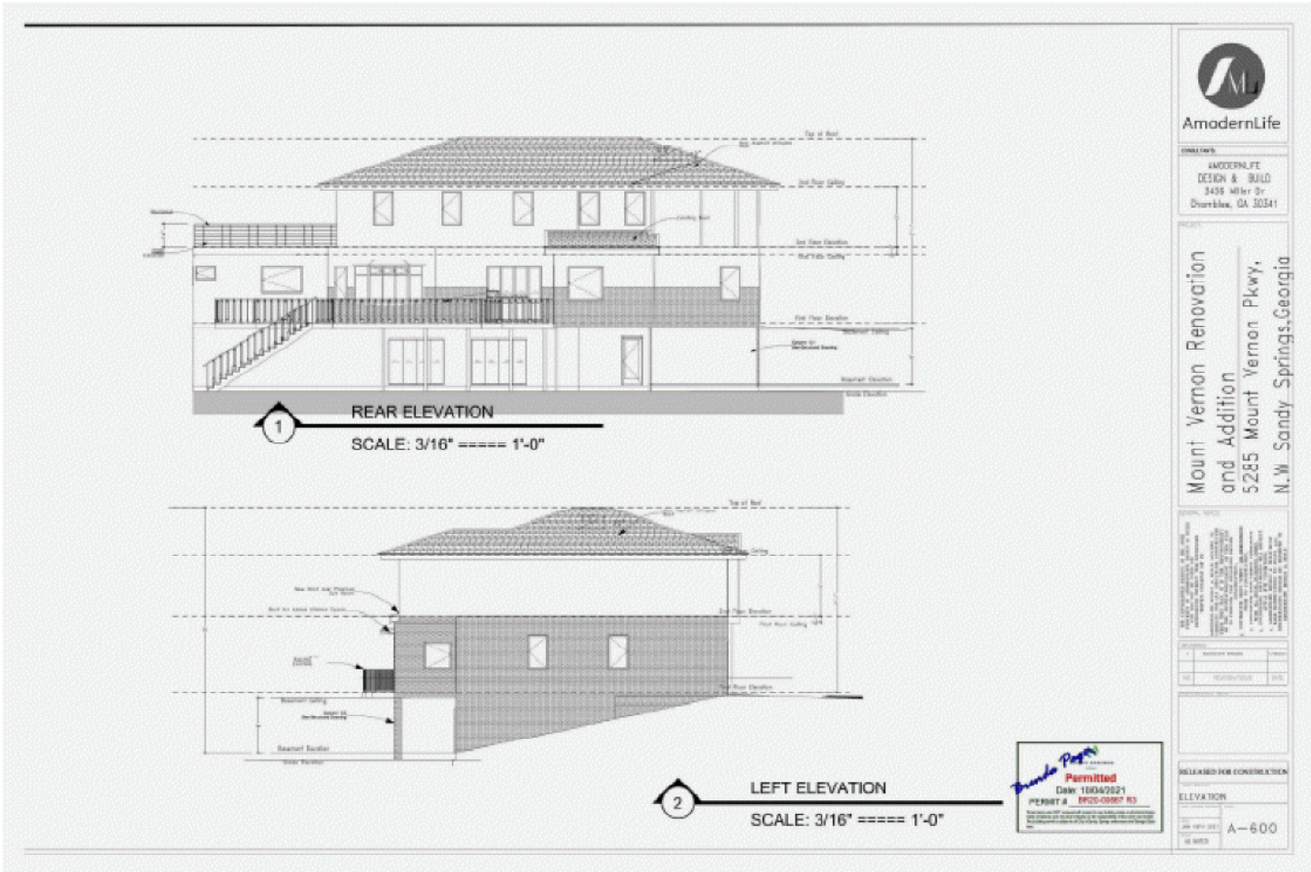
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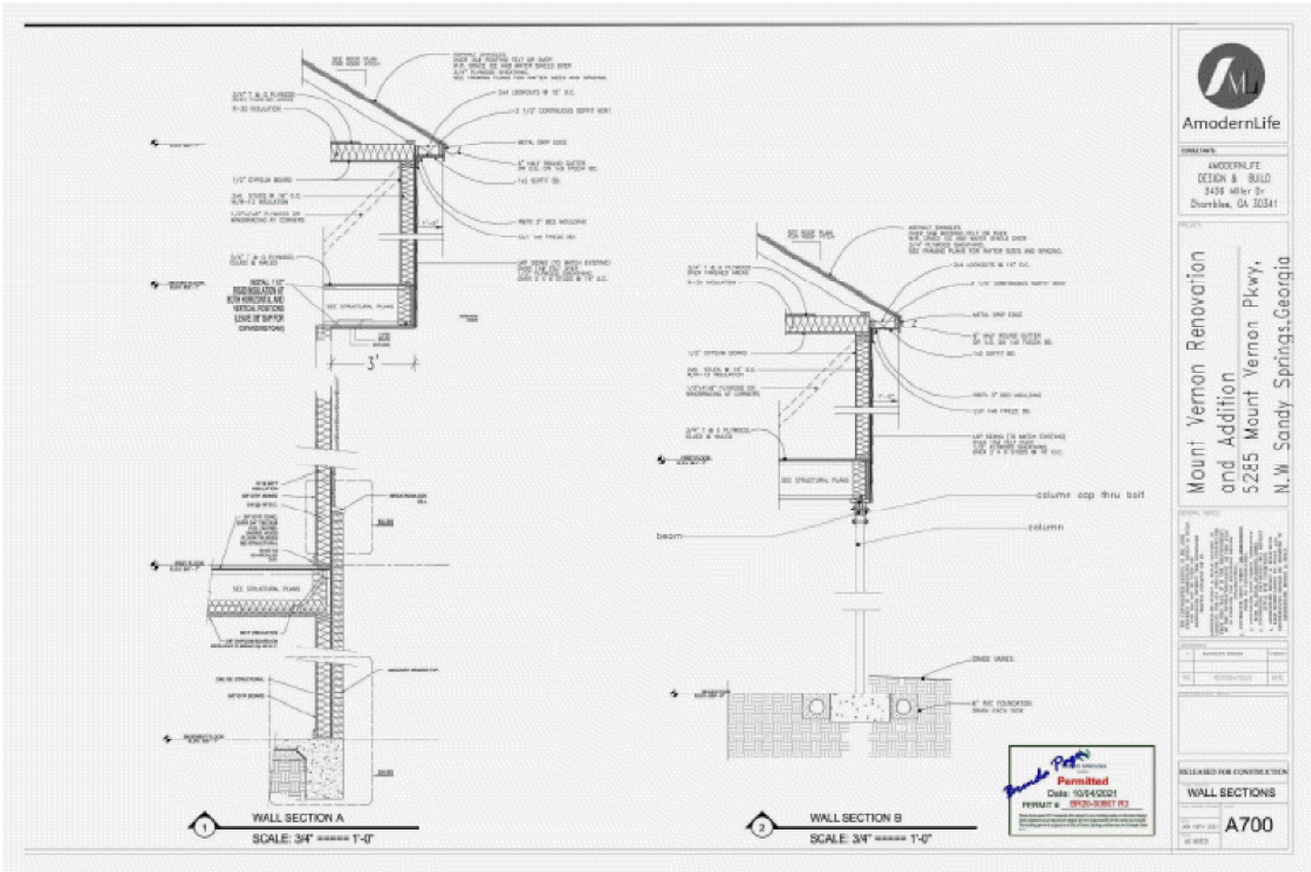
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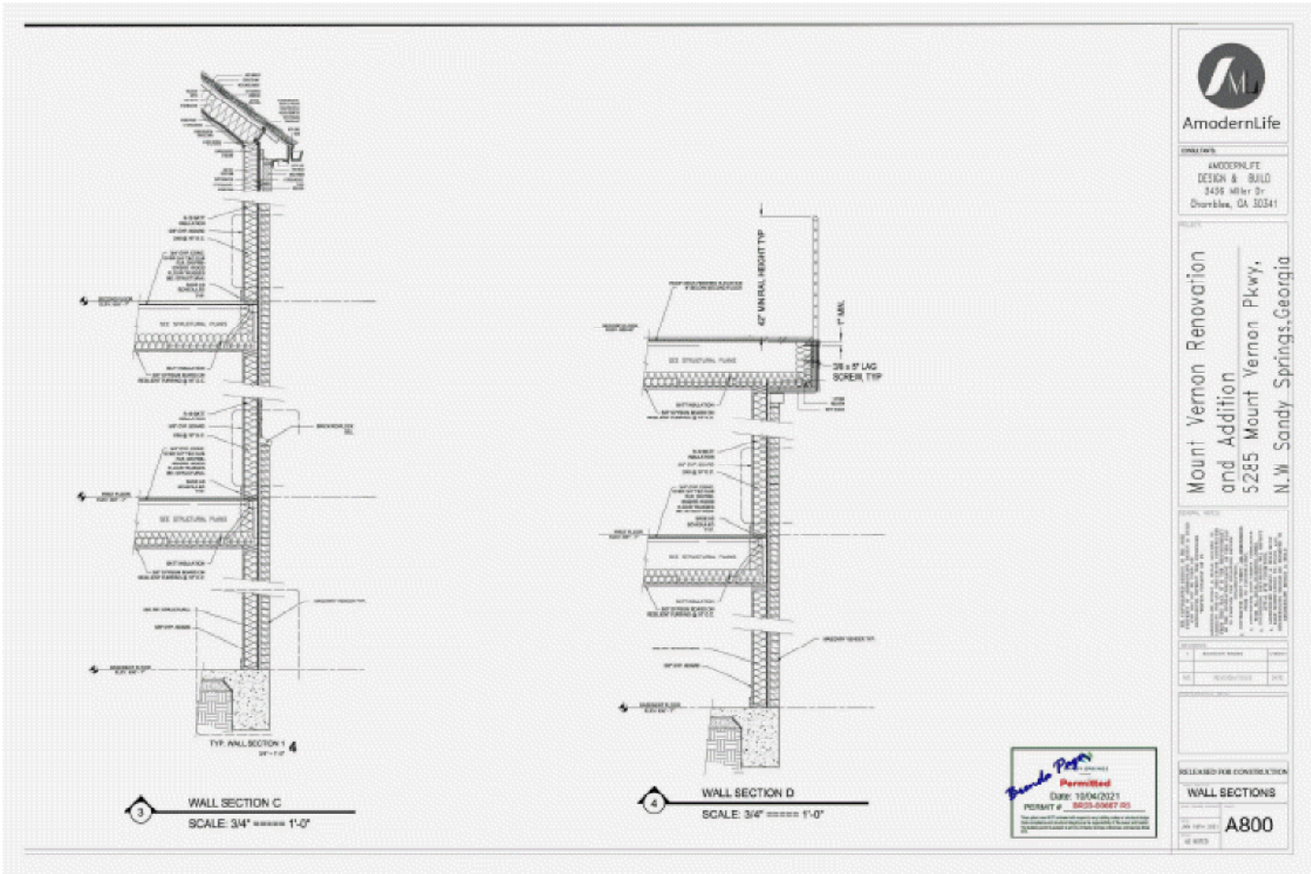
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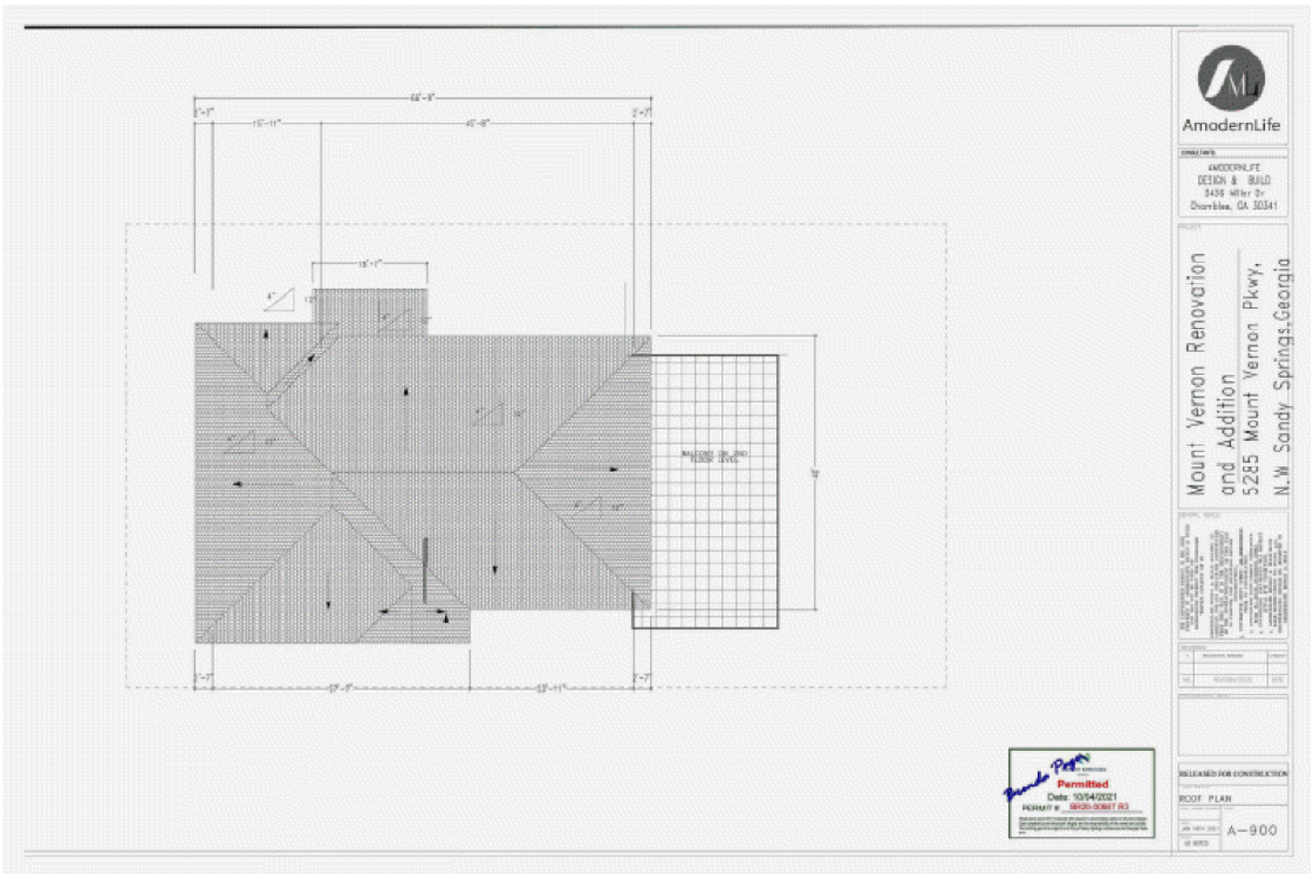
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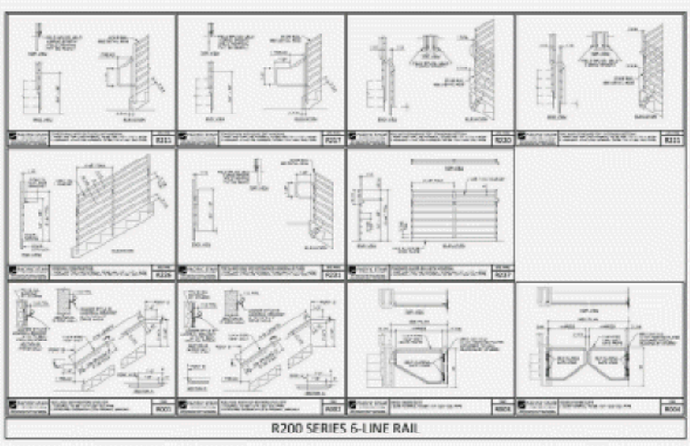
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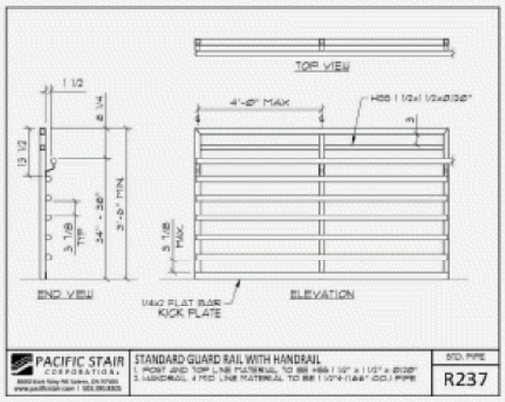
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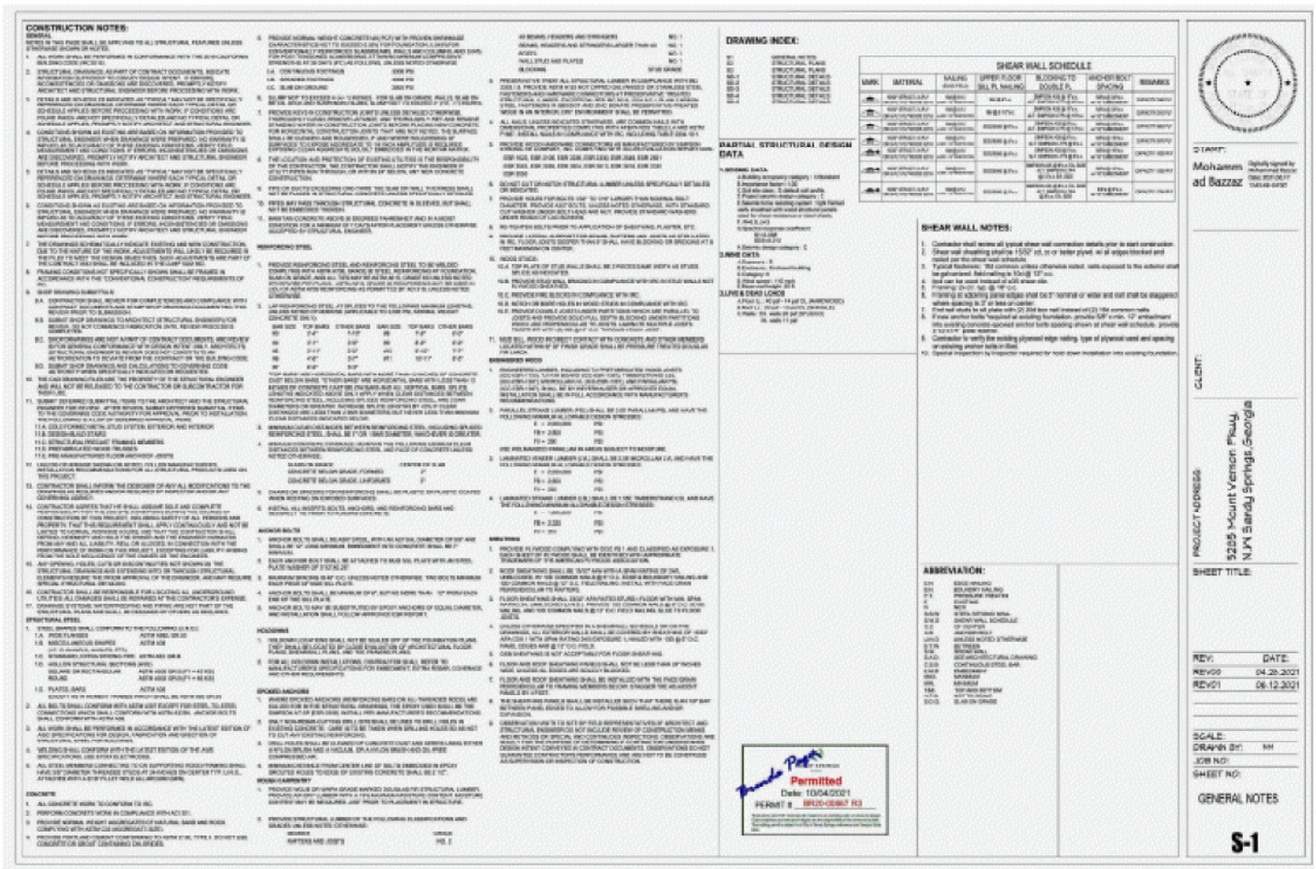
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CONSTRUCTION NOTES:

GENERAL

NOTES IN THIS PAGE SHALL BE APPLYING TO ALL STRUCTURAL FEATURES UNLESS STATEMENT SHOWN OR NOTED.

1. ALL WORK SHALL BE PERFORMED IN CONFORMANCE WITH THE 2018 GEORGIA BUILDING CODE (IRC/IBC).
2. STRUCTURAL DRAWINGS AS PART OF CONTRACT DOCUMENTS, INDICATE MINIMUM REQUIREMENTS TO BE FOLLOWED DURING WORK. ANY DEVIATIONS, ACCEPTANCES OR CHANGES ARE DISCOVERED, PROMPTLY NOTIFY ARCHITECT AND STRUCTURAL ENGINEER BEFORE PROCEEDING WITH WORK.
3. DETAILS ARE REVISED TO BE REVISED AS "TYPICAL" MAY NOT BE IDENTICALLY REPRESENTED ON DRAWINGS. DETERMINE WHERE EACH TYPICAL DETAIL OF SCHEDULE APPLIES BEFORE PROCEEDING WITH WORK. IF CONDITIONS ARE DISCOVERED, PROMPTLY NOTIFY ARCHITECT AND STRUCTURAL ENGINEER BEFORE PROCEEDING WITH WORK.
4. CONDITIONS SHOWN AS EXISTING ARE BASED ON INFORMATION PROVIDED TO STRUCTURAL ENGINEER WHEN DRAWINGS WERE PREPARED. NO WARRANTY IS IMPLIED AS TO ACCURACY OF THESE EXISTING CONDITIONS. VERIFY FIELD MEASUREMENT AND CONDITIONS. IF ERRORS, INCORRECTNESS OR OMISSIONS ARE DISCOVERED, PROMPTLY NOTIFY ARCHITECT AND STRUCTURAL ENGINEER BEFORE PROCEEDING WITH WORK.
5. DETAILS AND NOTES TO BE INDICATED AS "TYPICAL" MAY NOT BE SPECIFICALLY REFERENCED ON DRAWINGS. DETERMINE WHERE EACH TYPICAL DETAIL OF SCHEDULE APPLIES BEFORE PROCEEDING WITH WORK. IF CONDITIONS ARE DISCOVERED, PROMPTLY NOTIFY ARCHITECT AND STRUCTURAL ENGINEER.
6. CONDITIONS SHOWN AS EXISTING ARE BASED ON INFORMATION PROVIDED TO STRUCTURAL ENGINEER WHEN DRAWINGS WERE PREPARED. NO WARRANTY IS IMPLIED AS TO ACCURACY OF THESE EXISTING CONDITIONS. VERIFY FIELD MEASUREMENT AND CONDITIONS. IF ERRORS, INCONSISTENCIES OR OMISSIONS ARE DISCOVERED, PROMPTLY NOTIFY ARCHITECT AND STRUCTURAL ENGINEER BEFORE PROCEEDING WITH WORK.
7. THE CONTRACTOR IS TO REVIEW CLOSELY EXISTING AND NEW CONSTRUCTION, DUE TO THE NATURE OF THE WORK, ADJUSTMENTS WILL LIKELY BE REQUIRED IN FIELD TO MEET THE DESIGN INTENT. SUCH ADJUSTMENTS ARE PART OF THE CONTRACT AND SHALL BE INCLUDED IN THE LUMP SUM BID.
8. FRAMING CONSTRUCTION NOT SPECIFICALLY SHOWN SHALL BE FRAMED IN ACCORDANCE WITH THE CONVENTIONAL CONSTRUCTION REQUIREMENTS OF IRC.
9. SHOP DRAWING SUBMITTALS:
   - 9.A. CONTRACTOR SHALL REVIEW FOR COMPLETENESS AND COMPLIANCE WITH CONTRACT DOCUMENTS AND APPROVE DRAWINGS, CALCULATIONS AND SAMPLES PRIOR TO REVIEW BY ARCHITECT AND STRUCTURAL ENGINEER OF RECORD.
   - 9.B. SUBMIT SHOP DRAWINGS TO ARCHITECT/STRUCTURAL ENGINEER FOR REVIEW. DO NOT COMMENCE FABRICATION UNTIL REVIEW PROCESS IS COMPLETED.
   - 9.C. SHOP DRAWINGS ARE NOT A PART OF CONTRACT DOCUMENTS. ARCHITECT'S REVIEW OF SHOP DRAWINGS IS FOR GENERAL INTENT ONLY. ARCHITECT'S ATTACHMENT OF REVIEW STAMP TO SHOP DRAWINGS DOES NOT CONSTITUTE AN AUTHORIZATION TO DEVIATE FROM THE CONTRACT OR THE BUILDING CODE.
   - 9.D. SUBMIT SHOP DRAWINGS AND CALCULATIONS TO GOVERNING CODE AUTHORITY WHERE REQUIRED.
10. THE CAD DRAWINGS ARE THE PROPERTY OF THE EATON TOTAL ENGINEER AND WILL NOT BE RELEASED TO THE CONTRACTOR OR SUBCONTRACTOR FOR THEIR USE.
11. SUBMIT DEFERRED SUBMITTAL ITEMS TO THE ARCHITECT AND THE STRUCTURAL ENGINEER OF RECORD FOR REVIEW. SUBMIT THESE ITEMS AND APPROVAL TO THE GOVERNING CODE AUTHORITY FOR APPROVAL PRIOR TO INSTALLATION. THE FOLLOWING IS A LIST OF DEFERRED SUBMITTAL ITEMS:
   - 11.A. COLD FORMED METAL STUD SYSTEM, EXTERIOR AND INTERIOR
   - 11.B. DESIGN-BUILD STAIRS
   - 11.C. STRUCTURAL PRECAST FRAMING MEMBERS
   - 11.D. PREFABRICATED WOOD TRUSSES
   - 11.E. PRE-MANUFACTURED FLOOR ASSEMBLY JOISTS
12. CONTRACTOR SHALL INFORM THE DESIGNER OF ANY ALL MODIFICATIONS TO THE DRAWINGS AS WORK AND/OR REQUIRED BY INSPECTIONS, REVIEW AND GOVERNING AGENCY.
13. CONTRACTOR AGREES THAT HE SHALL ASSUME SOLE AND COMPLETE RESPONSIBILITY FOR JOB SITE CONDITIONS DURING THE COURSE OF CONSTRUCTION OF THIS PROJECT, INCLUDING SAFETY OF ALL PERSONS AND PROPERTY. THAT THIS REQUIREMENT SHALL APPLY CONTINUOUSLY AND NOT BE LIMITED TO NORMAL WORKING HOURS, AND THAT THE CONTRACTOR SHALL DEFEND, INDEMNIFY AND HOLD THE OWNER AND THE ENGINEER HARMLESS FROM ANY AND ALL LIABILITY, REAL OR ALLEGED, IN CONNECTION WITH THE PERFORMANCE OF WORK ON THIS PROJECT, EXCEPTING FOR LIABILITY ARISING FROM THE SOLE NEGLIGENCE OF THE OWNER OR THE ENGINEER.
14. ANY OPENING, HOLES, CUTS OR BASIN WHETHER NOT SHOWN ON THE STRUCTURAL DRAWINGS AND EXISTING AND/OR TARGETED STRUCTURAL ELEMENTS REQUIRE THE PRIOR APPROVAL OF THE ENGINEER, AND MAY REQUIRE SPECIAL STRUCTURAL DESIGNS.
15. CONTRACTOR SHALL BE RESPONSIBLE FOR LOCATING ALL UNDERGROUND UTILITIES. ALL CHARGES SHALL BE REPAIRED AT THE CONTRACTOR'S EXPENSE.
16. DRAWINGS SYSTEMS, MECHANICAL AND PIPING AND PART OF THE CONSTRUCTION PLANS AND SHALL BE DESIGNED BY OTHERS AS REQUIRED.

STRUCTURAL STEEL

1. STEEL SHAPES SHALL CONFORM TO THE FOLLOWING (U.N.O.):
   - 1.A. WIDE FLANGES — ASTM A992, GR.50
   - 1.B. MISCELLANEOUS SHAPES — ASTM A36
   - (ANGLES, CHANNELS, PLATES, ETC.)
   - 1.C. STANDARD, EXTRA STRONG PIPE — ASTM A53, GR.B
   - 1.D. HOLLOW STRUCTURAL SECTIONS (HSS):
     - SQUARE OR RECTANGULAR — ASTM A500 GR.B OR GR.C (Fy = 46 KSI)
     - ROUND — ASTM A500 GR.B OR GR.C (Fy = 46 KSI)
   - 1.E. PLATES, BARS — ASTM A36
   - (UNLESS NOTED OTHERWISE ON PLANS)
2. ALL BOLTS SHALL CONFORM WITH ASTM A307 EXCEPT FOR STEEL TO STEEL CONNECTIONS WHICH SHALL CONFORM WITH ASTM A325N. ANCHOR BOLTS SHALL CONFORM WITH ASTM A36.
3. ALL WORK SHALL BE PERFORMED IN ACCORDANCE WITH THE LATEST EDITION OF AISC SPECIFICATIONS FOR DESIGN, FABRICATION AND ERECTION OF STRUCTURAL STEEL FOR BUILDINGS.
4. WELDING SHALL CONFORM WITH THE LATEST EDITION OF THE AWS SPECIFICATIONS, USING E70XX ELECTRODES.
5. ALL STEEL MEMBERS CONNECTING TO OR SUPPORTING WOOD FRAMING SHALL HAVE TOP CHORDS TO RAISED STOCK AT RAISED SECTIONS TO CENTER TYP. U.N.O., ATTACHED WITH A5 OR FILLET WELD AS INDICATED (SIDE).

CONCRETE

1. ALL CONCRETE WORK TO CONFORM TO IBC.
2. PERFORM CONCRETE WORK IN COMPLIANCE WITH ACI 301.
3. PROVIDE NORMAL WEIGHT AGGREGATES OF NATURAL SAND AND ROCK COMPLYING WITH ASTM C33 (AGGREGATES).
4. PROVIDE POTABLE WATER CLEAN AND FREE FROM HARMFUL AMOUNTS OF OIL, ACID, ALKALI, SALT, ORGANIC MATERIALS OR OTHER SUBSTANCES THAT MAY BE DELETERIOUS TO CONCRETE OR REINFORCEMENT.
5. PROVIDE NORMAL WEIGHT CONCRETE HAVING MINIMUM 28-DAY COMPRESSIVE STRENGTH (f'c) AS FOLLOWS:
   - 5.A. CONCRETE SLABS ON GRADE: 3000 PSI
   - 5.B. CONCRETE FOOTINGS: 3000 PSI
   - 5.C. SLAB ON GROUND: 3000 PSI
6. SLUMP NOT TO EXCEED 4 IN. (100MM), FOR SLABS ON GRADE, WALLS, SLABS AND BEAMS, AND SLAB PANELS PLACED BY PUMP. TO EXCEED 5" (125MM).
7. PROVIDE KEYS IN CONSTRUCTION JOINTS UNLESS DETAILED OTHERWISE. PREPARE KEYS AS DIRECTED BY STRUCTURAL ENGINEER AND THOROUGHLY WET AND REMOVE STANDING WATER IN CONSTRUCTION JOINTS BEFORE PLACING NEW CONCRETE. FOR MONOLITHIC CONSTRUCTION JOINTS THAT ARE NOT NOTED, THE SURFACE SHALL BE CLEANED AND ROUGHENED, IF AND WHERE REQUIREMENTS OF SURFACES TO BE EXPOSED, INCREASE 6" TO 18 INCH AREA FOR FUTURE 12 INCH EXPOSED CONCRETE CONSTRUCTION. SEE DETAILS.
8. THE LOCATION AND PROTECTION OF EXISTING UTILITIES IS THE RESPONSIBILITY OF THE CONTRACTOR. THE CONTRACTOR SHALL NOTIFY THE ENGINEER IF ANY UTILITIES NOT SHOWN ON THE PLANS ARE ENCOUNTERED DURING CONSTRUCTION.
9. PIPES OR DUCTS EXCEEDING ONE-THIRD THE SLAB OR WALL THICKNESS SHALL NOT BE PLACED IN STRUCTURAL CONCRETE UNLESS SPECIFICALLY DETAILED OR APPROVED BY THE STRUCTURAL ENGINEER.
10. PIPES AND DUCTS EMBEDDED IN CONCRETE SHALL BE SPACED SO THAT THE CLEAR DISTANCE BETWEEN THEM IS NOT LESS THAN 3 DIAMETERS OF THE LARGER PIPE. THE CLEAR DISTANCE BETWEEN PIPES AND FACE OF CONCRETE SHALL NOT BE LESS THAN 2 DIAMETERS OF THE PIPE.
11. SLABS WITH CONCRETE ABOVE IS BONDED THROUGHOUT AND IN EXACT CONDITION FOR A MINIMUM OF FOUR'S UNINTERRUPTED GRADE OTHERWISE ACCEPTED BY STRUCTURAL ENGINEER.

REINFORCING STEEL

1. PROVIDE REINFORCING STEEL AND REINFORCING STEEL TO BE WELDED COMPLYING WITH ASTM A706, GRADE 60 STEEL, REINFORCING IN FOUNDATION, SLAB ON GRADE, AND ALL OTHER WORK OF 60 KSI (A 615, GRADE 60) UNLESS NOTED OTHERWISE. ASTM A615 GRADE 60 REINFORCING AS PERMITTED BY ACI 318 UNLESS NOTED OTHERWISE.
2. LAP REINFORCING AT SPLICES BY THE FOLLOWING MINIMUM LENGTHS, UNLESS NOTED OTHERWISE (SPECIFIED TO EVEN FIN. MINIMA, PRIMARY CONCRETE ONLY):

BAR SIZE	TOP BARS	OTHER BARS	BAR SIZE	TOP BARS	OTHER BARS
#3	2'-0"	1'-6"	#6	3'-6"	2'-7"
#4	2'-7"	2'-0"	#7	4'-3"	3'-2"
#5	3'-3"	2'-5"	#8	4'-10"	3'-7"
#9	4'-6"	3'-4"	#11	10'-11"	8'-2"
#10	5'-8"	4'-3"			

   - TOP BARS ARE HORIZONTAL REINFORCEMENT MORE THAN 12 INCHES OF CONCRETE CAST BELOW BARS. "OTHER BARS" ARE HORIZONTAL BARS WITH LESS THAN 12 INCHES OF CONCRETE CAST BELOW BARS. ALL VERTICAL BARS, SEE DETAILS. CONCRETE INDICATED ABOVE SHALL APPLY WHEN CLEAR DISTANCES BETWEEN REINFORCING BARS ARE NOT LESS THAN 1.5 BAR DIAMETERS OR 1.5 INCHES. WHERE CLEAR DISTANCES BETWEEN REINFORCING BARS ARE LESS THAN 1.5 BAR DIAMETERS OR 1.5 INCHES, INCREASE LAP LENGTHS BY 50% OF VALUES INDICATED ABOVE.
3. WHERE WELDED SPLICES ARE WITH REINFORCING STEEL, INCLUDING SPLICES REINFORCING STEEL, SHALL BE FOR 1 BAR DIAMETER, WHICHEVER IS GREATER.
4. PROVIDE CONTINUOUS COVERAGE DURING THE FOLLOWING MINIMUM FLOOR DISTANCES BETWEEN REINFORCING STEEL, AND FACE OF CONCRETE UNLESS NOTED OTHERWISE:

	CENTER OF BAR
CONCRETE SLAB GRADE, FORMED	2"
CONCRETE SLAB GRADE, UNFORMED	3"

5. CHAIRS OR SPACERS FOR REINFORCING SHALL BE PLASTIC COATED STEEL WHEN RESTING ON EXPOSED SURFACES.
6. INSTALL ALL INSERTS, BOLTS, ANCHORS, AND REINFORCING BARS AND ACCURATELY AS POSSIBLE FOR FUTURE CONNECTIONS.

ANCHOR BOLTS

1. ANCHOR BOLTS SHALL BE ASTM F1554, WITH A NUT OF DIAMETER OF 5/8" AND SHALL BE 12" LONG MINIMUM EMBEDMENT IN TO CONCRETE SHALL BE 7" MINIMUM.
2. EACH ANCHOR BOLT SHALL BE ATTACHED TO MUD SILL PLATE WITH AN ASTM A307, PLATE WASHER OF 3" X 3" X 0.229".
3. ANCHOR BOLTS SHALL BE LOCATED AT MAXIMUM SPACING OF 6'-0" (1829MM) EACH END OF THE SILL PLATE.
4. ANCHOR BOLTS MAY BE SUBSTITUTED BY EPOXY ANCHORS OF EQUIVALENT DIAMETER, AND INSTALLATION SHALL FOLLOW APPROVED ICBO REPORT.

HOLDDOWNS

1. HOLDDOWN DEVICES SHALL NOT BE INSTALLED OFF OF THE FOUNDATION PLANS UNLESS APPROVED BY THE ENGINEER OF RECORD. REVIEW OF ARCHITECTURAL FLOOR PLANS, SHEARWALL PLANS, AND TRUSS FRAMING PLANS.

EPOXIED ANCHORS

1. WHERE EPOXIED ANCHORS (REINFORCING BARS OR ALL THREADED RODS) ARE USED FOR BOTH SETTING TOOLS, EPOXY SHALL BE THOROUGHLY MIXED AND INSTALLED IN ACCORDANCE WITH MANUFACTURER'S RECOMMENDATIONS.
2. ONLY NON-SHRINK GROUTS ARE TO BE USED WHERE GROUTS TO SMALL USE FILL IN EXISTING CONCRETE. CARE MUST BE TAKEN WHEN DRILLING HOLES SO AS NOT TO DAMAGE EXISTING REINFORCING.
3. DRILL HOLES SHALL BE CLEANED OF CONCRETE DUST AND DEBRIS USING EITHER WATER OR BRUSH AND A VACUUM. OR A VACUUM BRUSH AND OIL FREE COMPRESSED AIR.
4. REINFORCING BARS FROM CENTER LINE OF SELF'S EMBEDDED IN EPOXY GROUTED HOLES TO BE OF EXISTING CONCRETE SHALL BE 12".

WOOD CARPENTRY

1. PROVIDE NO.2 OR BETTER GRADE MARKED DOUGLAS FIR STRUCTURAL LUMBER, PROVIDE AN ENGINEER WITH A 19% MAXIMUM MOISTURE CONTENT ADOPTING EXPOSED BUT NOT BE MEASURED. UNLESS OTHERWISE NOTED ON PLANS.
2. PROVIDE STRUCTURAL LUMBER OF THE FOLLOWING SPECIES AND GRADES UNLESS NOTED OTHERWISE:

MEMBER	GRADE
RAFTERS AND JOIST	NO. 2
ALL BOARD HEADERS AND STRINGERS	NO. 1
BEAMS, HEADERS AND STRINGERS LARGER THAN 4X	NO. 1
ACCES	NO. 1
WALL STUD AND PLATES	NO. 1
BLOCKING	STUD GRADE

3. PRESERVATIVE TREAT ALL STRUCTURAL LUMBER IN COMPLIANCE WITH IRC 2303.1.8. PROVIDE NOTE IF DO NOT OTHERWISE PROVIDED OF STAINLESS STEEL FASTENERS AND HARDWARE CONNECTORS AT PRESERVATIVE TREATED WOOD IN CONTACT WITH CONCRETE OR METAL. ALL NAILS AND BOLTS IN CONTACT WITH STEEL PLATES SHALL BE HOT DIPPED GALVANIZED TO MEET ASTM A153. WOOD IN SOIL OR IN CONCRETE SHALL BE PRESSURE TREATED.
4. ALL NAILS LISTED INDICATED STANDARD, ARE COMMON NAILS WITH DIAMETER, PROPERTIES AND LENGTHS PER IRC TABLE 2304.10.1 AND WITH TYPE INSTALLATION IN COMPLIANCE OF IRC, INCLUDING TABLE 2304.10.1.
5. PROVIDE SIMPSON STRONG-TIE CONNECTORS AS MANUFACTURED OR VARIOUS EQUIVALENT CONNECTORS OF SIMILAR LOAD CAPACITIES AS REQUIRED BY ENGINEER OF RECORD. SEE SCHEDULE FOR CONNECTOR TYPES AND LOCATIONS.
6. BOWST SET DEFLECTION STRUCTURAL LUMBER UNLESS SPECIFICALLY DETAILED OR INDICATED.
7. PROVIDE SOLID FOR BOLTS 1/2" TO 1/4" LARGER THAN NOMINAL BOLT DIAMETER. PROVIDE ASSY BOLTS, UNLESS NOTED OTHERWISE, WITH STANDARD CUT WASHER UNDER BOLT HEAD AND NUT. PROVIDE STANDARD WASHERS UNDER HEADS OF LAG BOLTS.
8. NO FIELD NOTCHING OR DRILLING OF STRUCTURAL MEMBERS, PLATES, ETC. WITHOUT PRIOR APPROVAL OF ENGINEER OF RECORD.
9. PROVIDE LATERAL SUPPORT FOR BEAMS, RAFTERS AND JOISTS AT BEARING POINTS AND AT INTERVALS NOT EXCEEDING 10 FEET. PROVIDE BRIDGING OR BLOCKING AT 8 FEET MAXIMUM CENTERS.

LINTELS

1. ROOF STICKS:
   - 1.A. TOP PLATE OF STUD WALLS SHALL BE 2 PIECES SAME WIDTH AS STUDS, MIN. 6X STUDS MINIMUM.
   - 1.B. PROVIDE SOLID WALL BRACING IN COMPLIANCE WITH IRC SECTION R602.10.
   - 1.C. PROVIDE DOUBLE JOISTS UNDER PARTITIONS WHICH ARE PARALLEL TO JOISTS AND PROVIDE SOLID FULL DEPTH BLOCKING UNDER PARTITIONS WHICH ARE PERPENDICULAR TO JOISTS. LAMINATE MAXIMUM 8 FEET.
   - 1.D. PROVIDE FIRE BLOCKS IN COMPLIANCE WITH IRC.
   - 1.E. NOTCH OR BORE HOLES IN STUDS ONLY AS ALLOWED BY IRC.
   - 1.F. PROVIDE DOUBLE JOISTS UNDER PARTITIONS WHICH ARE PARALLEL TO JOISTS AND PROVIDE SOLID FULL DEPTH BLOCKING UNDER PARTITIONS WHICH ARE PERPENDICULAR TO JOISTS. LAMINATE MAXIMUM 8 FEET.
   - 1.G. PROVIDE FIRE BLOCKS IN COMPLIANCE WITH IRC.
   - 1.H. NOTCH OR BORE HOLES IN STUDS ONLY AS ALLOWED BY IRC.
   - 1.I. PROVIDE DOUBLE JOISTS UNDER PARTITIONS WHICH ARE PARALLEL TO JOISTS AND PROVIDE SOLID FULL DEPTH BLOCKING UNDER PARTITIONS WHICH ARE PERPENDICULAR TO JOISTS. LAMINATE MAXIMUM 8 FEET.
   - 1.J. PROVIDE FIRE BLOCKS IN COMPLIANCE WITH IRC.
   - 1.K. NOTCH OR BORE HOLES IN STUDS ONLY AS ALLOWED BY IRC.
2. NOGGING:
   - 2.A. TOP PLATE OF STUD WALLS SHALL BE 2 PIECES SAME WIDTH AS STUDS, MIN. 6X STUDS MINIMUM.
   - 2.B. PROVIDE SOLID WALL BRACING IN COMPLIANCE WITH IRC SECTION R602.10.
   - 2.C. PROVIDE DOUBLE JOISTS UNDER PARTITIONS WHICH ARE PARALLEL TO JOISTS AND PROVIDE SOLID FULL DEPTH BLOCKING UNDER PARTITIONS WHICH ARE PERPENDICULAR TO JOISTS. LAMINATE MAXIMUM 8 FEET.
   - 2.D. PROVIDE FIRE BLOCKS IN COMPLIANCE WITH IRC.
   - 2.E. NOTCH OR BORE HOLES IN STUDS ONLY AS ALLOWED BY IRC.
3. MISC SILL, WOOD INCIDENT CONTACT WITH CONCRETE AND OTHER MEMBERS LOCATED WITHIN 8" OF FINISH GRADE SHALL BE PRESSURE TREATED SOUGLAS FIR LARCH.

ENGINEERED WOOD

1. ENGINEERED LUMBER, INCLUDING TJI PRE-MANUFACTURED WOOD JOISTS (ICC-ESR-1153), LVL/PSL BEAMS (ICC-ESR-1387), PRESENTATIVE LSL (ICC-ESR-1387), MICRO-LAM LVL (ICC-ESR-1387), AND PARALLAM PSL (ICC-ESR-1387). ALL BE INSTALLED AS APPROVED EQUAL. INSTALLATION SHALL BE IN FULL ACCORDANCE WITH MANUFACTURER'S RECOMMENDATIONS.
2. PARALLEL STRAND LUMBER (PSL) SHALL BE USE IN MULTI-PLIES, AND HAVE THE FOLLOWING MINIMUM ALLOWABLE DESIGN STRESSES:
   - E = 1,800,000 PSI
   - Fb = 2,900 PSI
   - Fv = 290 PSI
   - USE 10% INCREASED FIBER LAM IN AREAS SUBJECT TO MOISTURE.
3. LAMINATED VENEER LUMBER (LVL) SHALL BE 1.9E MICRO-LAM LVL AND HAVE THE FOLLOWING MINIMUM ALLOWABLE DESIGN STRESSES:
   - E = 2,000,000 PSI
   - Fb = 2,800 PSI
   - Fv = 285 PSI
4. LAMINATED STRAND LUMBER (LSL) SHALL BE 1.35E TIMBERSTRAND LSL AND HAVE THE FOLLOWING MINIMUM ALLOWABLE DESIGN STRESSES:
   - E = 1,300,000 PSI
   - Fb = 2,250 PSI
   - Fv = 310 PSI

SHEATHING

1. PROVIDE PLYWOOD COMPLYING WITH DOC PS 1 AND CLASSIFIED AS EXPOSURE 1 GRADE SHEATHING WHICH SHALL BE IDENTIFIED WITH APPROPRIATE GRADE STAMP OF THE AMERICAN PLYWOOD ASSOCIATION.
2. ROOF SHEATHING SHALL BE 7/16" MIN WITH A SPAN RATING OF 24" OC. UNLESS NOTED, OR 5/8" MIN WITH A SPAN RATING OF 32" OC. COMMON NAILING @ 12" O.C. FIELD NAILING. INSTALL WITH FACE GRAIN PERPENDICULAR TO RAFTERS.
3. FLOOR SHEATHING SHALL BE 23/32" APA RATED STURD-I-FLOOR WITH MIN. SPAN RATING OF 48" OC. UNLESS NOTED OTHERWISE. GLUE AND NAIL WITH 8D COMMON NAILS @ 6" O.C. EDGES AND 12" O.C. FIELD NAILING. INSTALL WITH FACE GRAIN PERPENDICULAR TO RAFTERS.
4. UNLESS OTHERWISE SPECIFIED IN A GEOMETRY, SO SHALL BE ON THE GRANGEAL SO SHEAR WALLS SHALL BE CONTINUOUS FRAMING OF 5/8" APA CDX 1 WITH SPAN RATING EXPOSURE 1 ANALYZED WITH 10D @ 6" O.C. PANEL EDGES AND @ 12" O.C. FIELD.
5. GAS SHEATHING IS NOT ACCEPTABLE FOR FLOOR SHEAR USE.
6. FLOOR SHEATHING SHEATHING SHALL NOT BE LESS THAN 23/32 INCHES NOM. UNLESS ALL EDGES ARE ADEQUATELY BLOCKED.
7. FLOOR AND ROOF SHEATHING SHALL BE INSTALLED WITH THE FACE GRAIN PERPENDICULAR TO FRAMING MEMBERS SECURE THROUGH THE ADJACENT PANELS BY JOIST.
8. THE SHEATHING PANELS SHALL BE INSTALLED WITH "FULL" EDGE SUPPORT AND BE TIGHTLY PLACED, EDGES TO ALLOW FOR POSSIBLE SWELLING AGAINST EXPANSION.
9. UNIFORM GAP IS TO BE SET BY FIELD REPRESENTATIVES OF ARCHITECT AND STRUCTURAL ENGINEER DO NOT INCLUDE REVIEW OF CONSTRUCTION MEANS AND METHODS OR SPECIAL AND CONTINUOUS INSPECTIONS OBSERVATIONS ARE NOT TO BE CONSTRUED AS EXHAUSTIVE OR COMPREHENSIVE IN NATURE. THE DESIGN INTENT CONVEYED IN CONTRACT DOCUMENTS. OBSERVATIONS DO NOT GUARANTEE CONTRACTORS PERFORMANCE, AND ARE NOT TO BE CONSTRUED AS SUPERVISION OR DIRECTION OF CONSTRUCTION.

DRAWING INDEX:

S0	GENERAL NOTES
S1	STRUCTURAL PLANS
S2	STRUCTURAL PLANS
S3.1	STRUCTURAL DETAILS
S3.2	STRUCTURAL DETAILS
S3.3	STRUCTURAL DETAILS
S3.4	STRUCTURAL DETAILS
S3.5	STRUCTURAL DETAILS

PARTIAL STRUCTURAL DESIGN DATA

1. WIND DATA:
   - A. Building occupancy category: I (Standard Occupancy Structure)
   - B. Importance factor: 1.00
   - C. Risk category: II
   - D. Wind speed: 115 mph (Ultimate)
   - E. Nearest terrain exposure category: Exposure B
   - F. Internal pressure coefficient: +/-0.18
   - G. Components and cladding design pressure: 15 psf
2. SNOW DATA:
   - A. Ground snow load: 0 psf
   - B. Flat roof snow load: 0 psf
   - C. Snow exposure factor: 1.0
   - D. Snow importance factor: 1.0
   - E. Thermal factor: 1.0
3. LIVE & DEAD LOADS:
   - A. Roof: L = 40 psf + 10 psf (L_RREDUCED)
   - B. Wall: L = 15 psf + 10 psf (L_RREDUCED)
   - C. Floor: L = 40 psf + 10 psf (L_RREDUCED)

SHEAR WALL SCHEDULE

MARK	MATERIAL	NAILING	UPPER FLOOR / SILL PL NAILING	BLOCKING TO DOUBLE PL	HOLDDOWN SPACING	REMARKS

SHEAR WALL NOTES:

1. Contractor shall review all typical shear wall connection details prior to start construction.
2. Shear wall sheathing shall be 15/32" int, or better plywood, on all edges blocked and nailed per this shear wall schedule.
3. Typical fasteners: 16d common unless otherwise noted. nails exposed to the exterior shall be galvanized. Nail spacing is 6"o.c.@ 12" int.
4. End studs shall be minimum of (2) stud size.
5. Framing shall be #2 or #3.
6. Framing at opening jamb edges shall be 2" nominal or wider and nail shall be staggered where spacing is 3" or less at center.
7. End nail studs to sill plate with (2) 16d box nail instead of (2) 16d common nails.
8. If new anchor bolts required at existing foundation, provide 5/8" x min. 12" embedment into existing concrete epoxied anchor bolts spacing shown at shear wall schedule, provide 2 1/2"x3" plate washer.
9. Contractor to verify the existing plywood edge nailing, type of plywood used and spacing on existing shear walls in-field.
10. Special inspection by inspector required for hold down installation into existing foundation.

ABBREVIATION:

EN	EDGE NAILING
FN	FIELD NAILING
STL	STEEL PLATE
T	TREATED
@	AT
MAN	MANUFACTURER
SHW	SHEAR WALL SCHEDULE
O.C.	ON CENTER
HR	HORIZONTALLY
UNO	UNLESS NOTED OTHERWISE
STR	STRONG TIE
DTL	DETAIL
S.A.D.	SEE ARCHITECTURAL DRAWING
CSS	CONTINUOUS STEEL BAR
SHR	SHEARWAY
WSL	WINDSEAT
WL	WINDOW
TSB	TOP SHEAR BOTTOM
VTA	VOTE TO ARCHITECT
SOG	SLAB ON GRADE

Permitted
Date: 10/04/2021
PERMIT # BRUS+0186/7 R3

STAMP:
Mohammed ad Bazzaz
Digitally signed by Mohammed Bazzaz
Date: 2021.09.17 04:54:48 -04'00'

CLIENT:

PROJECT ADDRESS:
5285 Mount Vernon Pkwy, N.W. Sandy Springs, Georgia

SHEET TITLE:

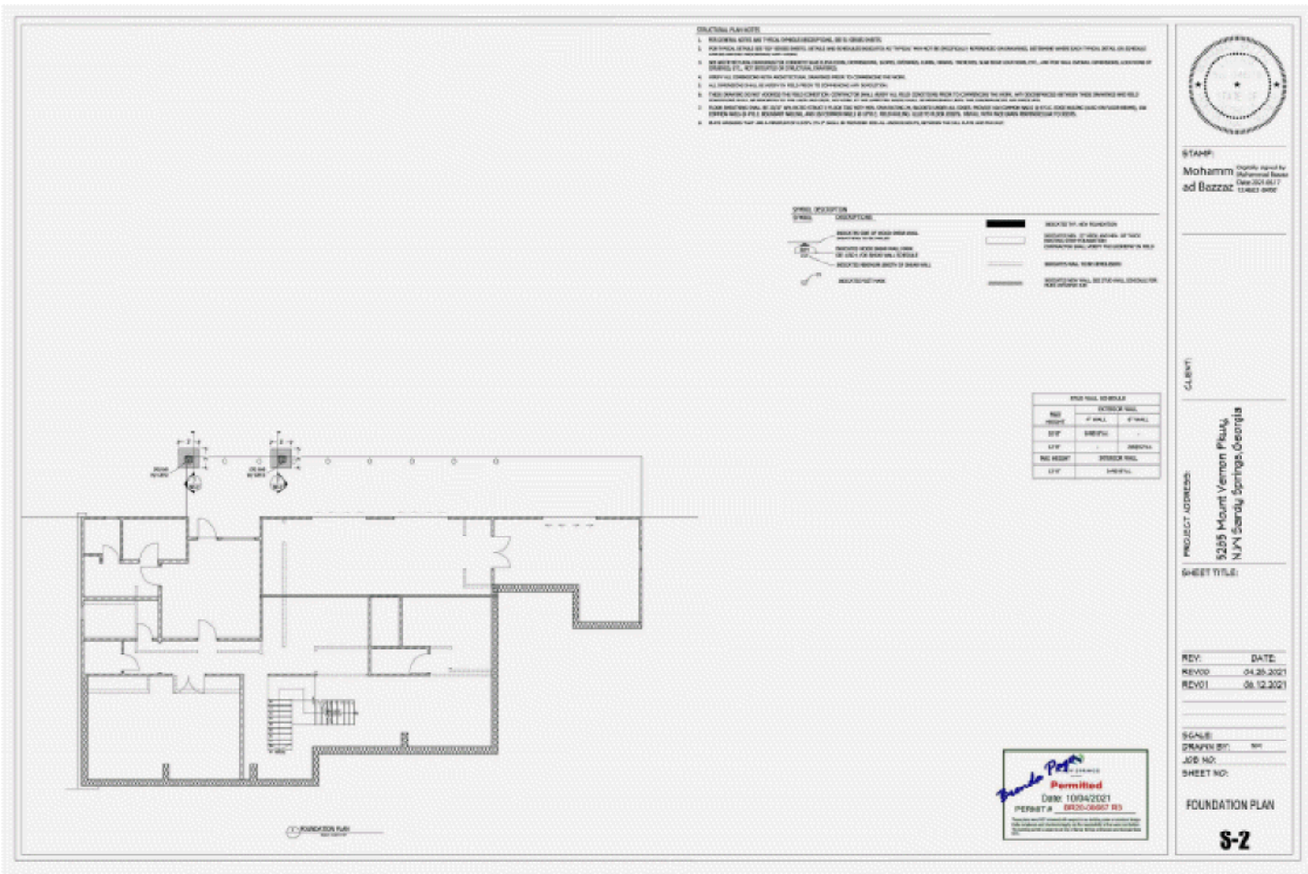
REV:	DATE:
REV00	04.26.2021
REV01	06.12.2021

SCALE:
DRAWN BY: MH
JOB NO:
SHEET NO:

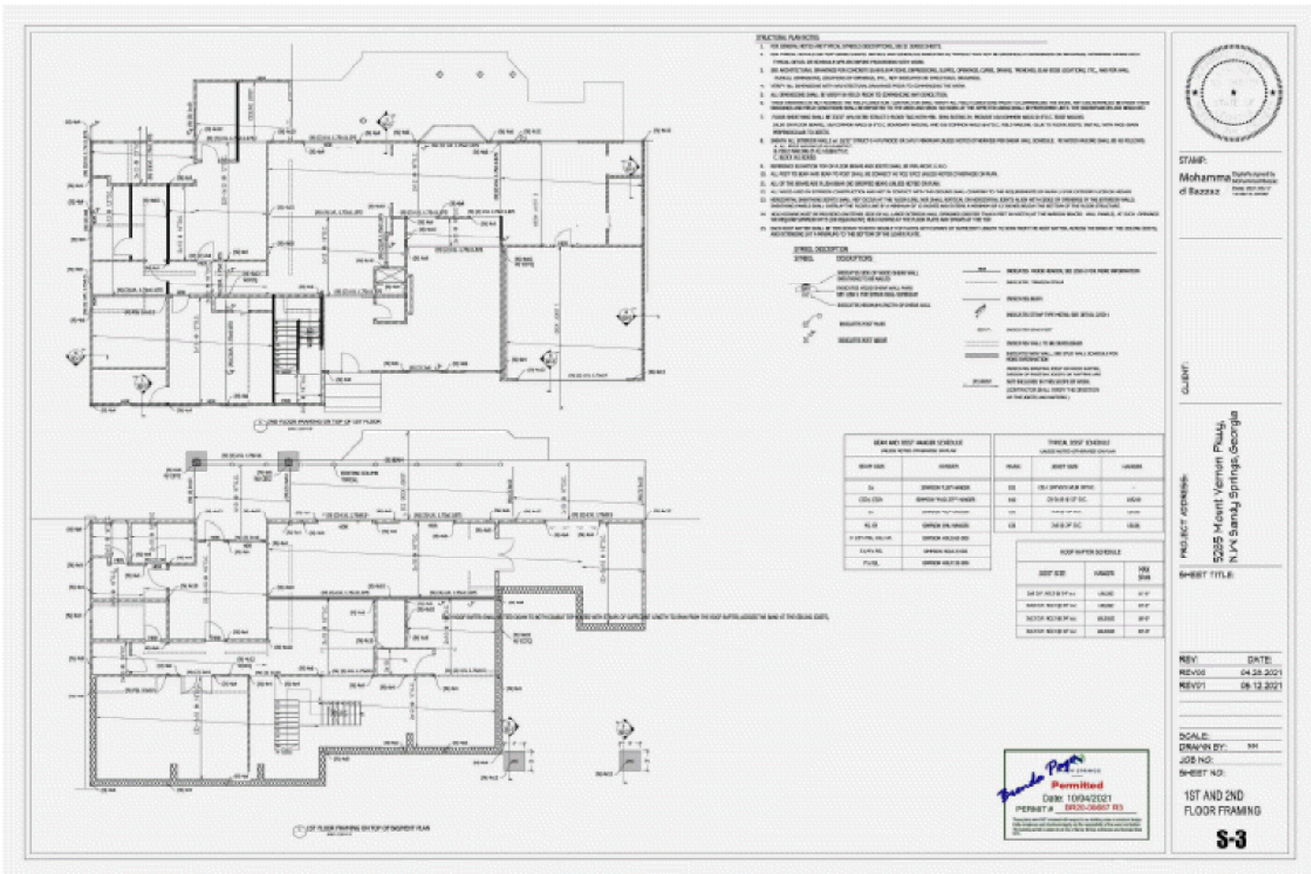
GENERAL NOTES

S-1

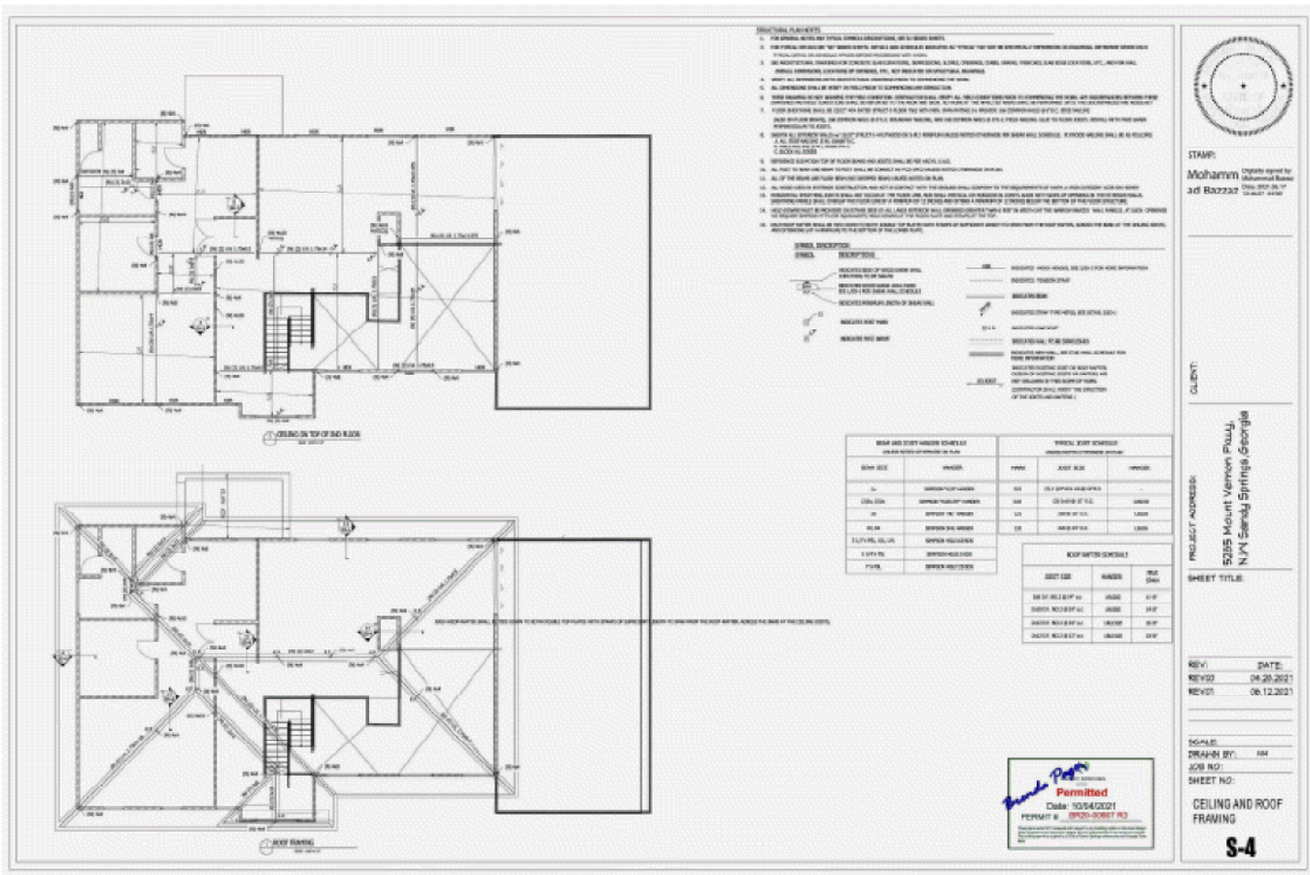
Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



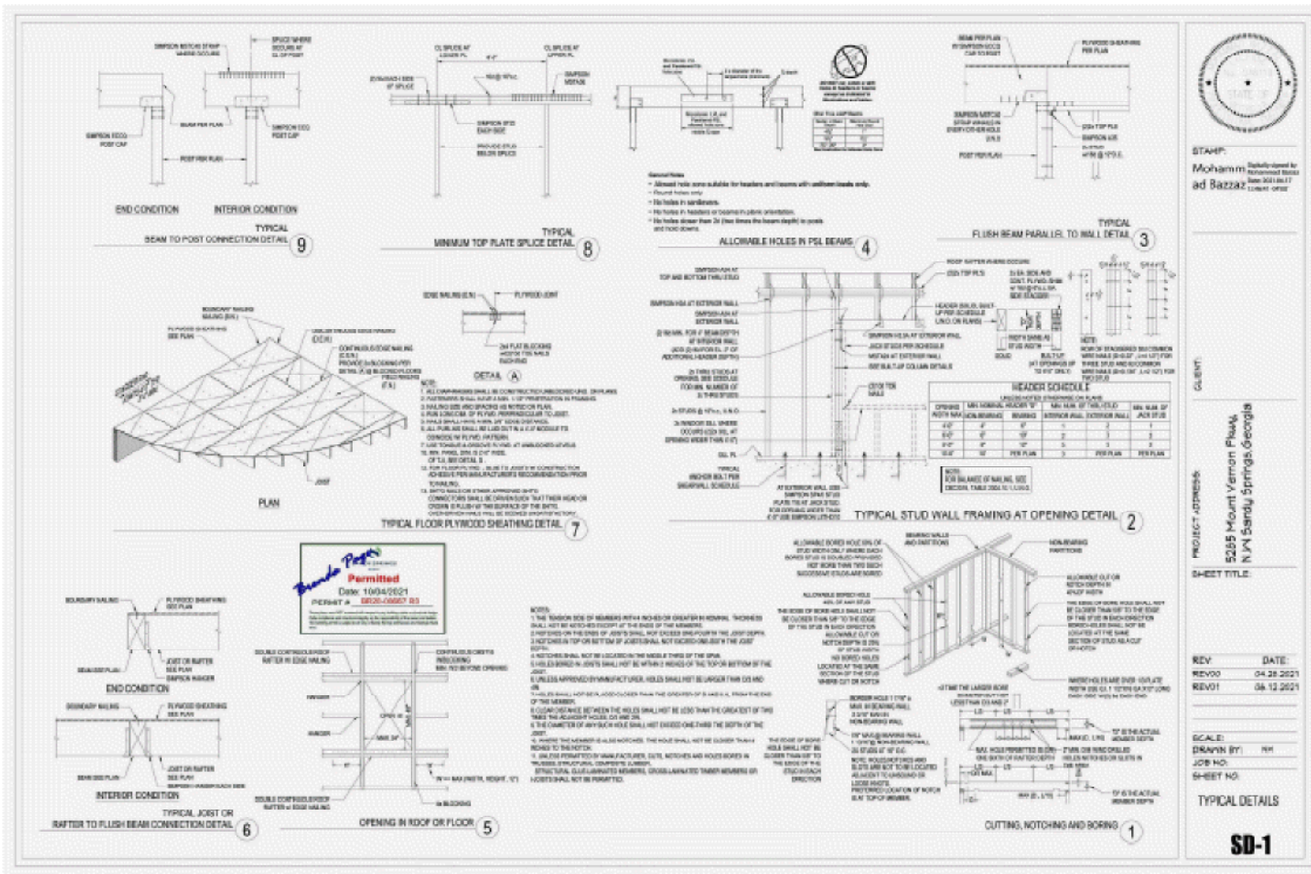
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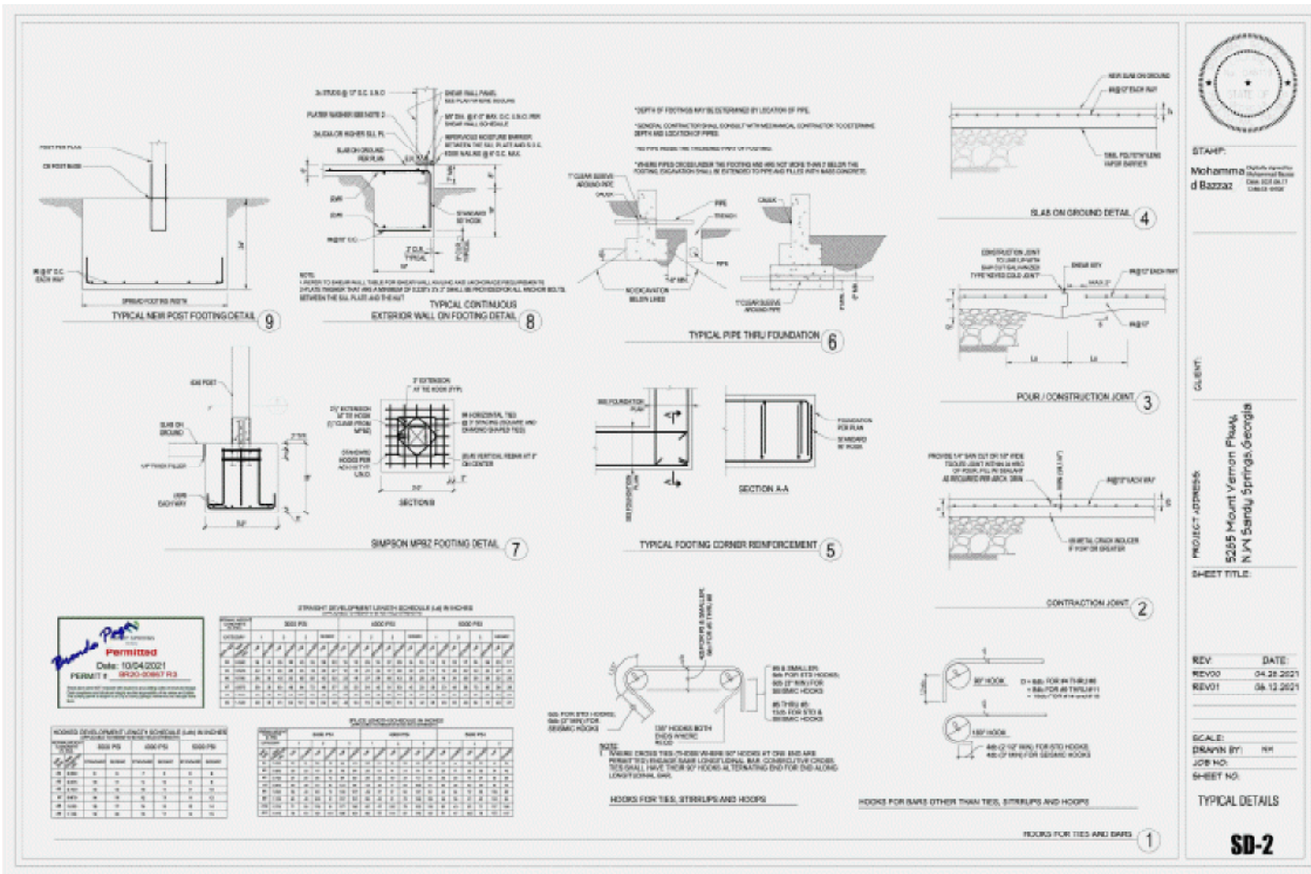
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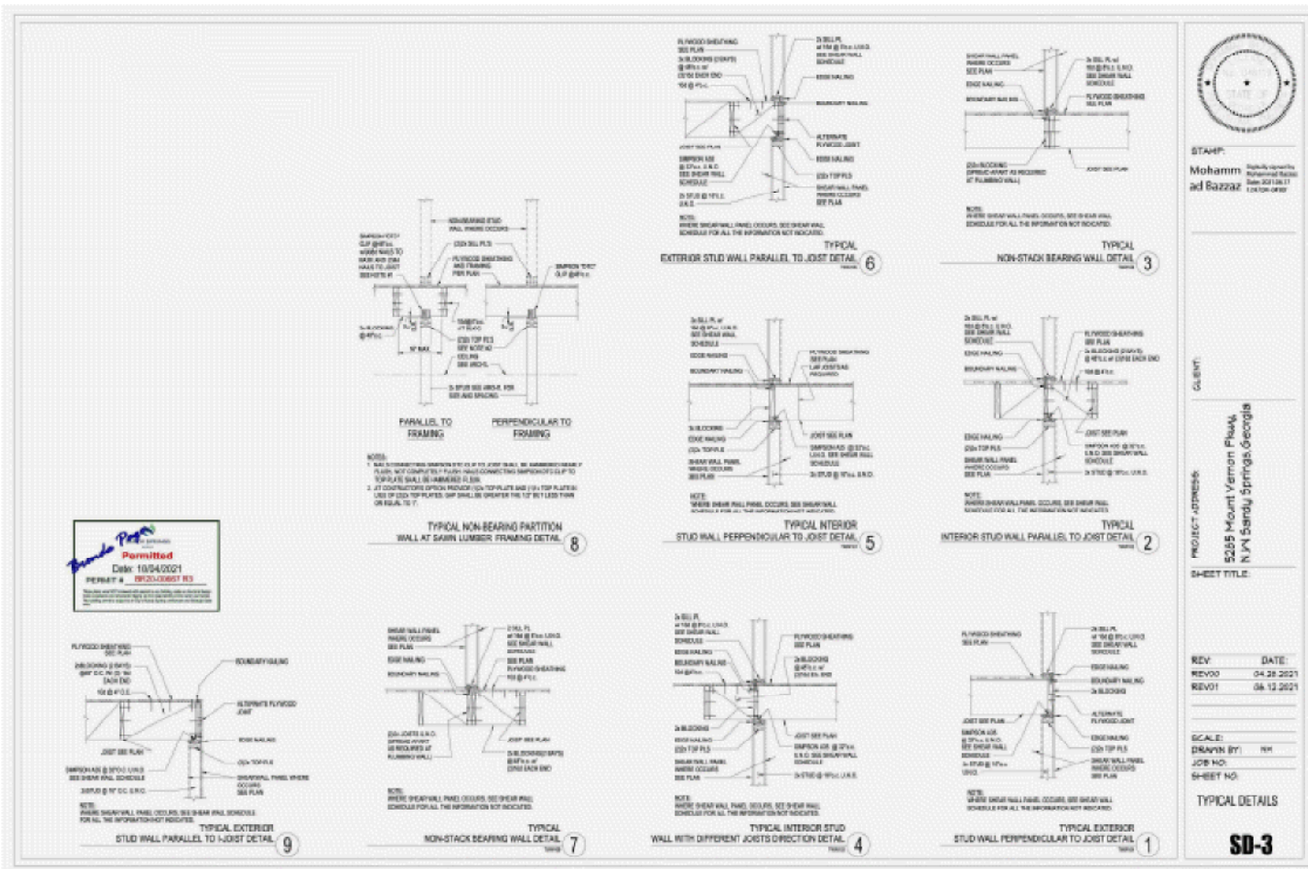
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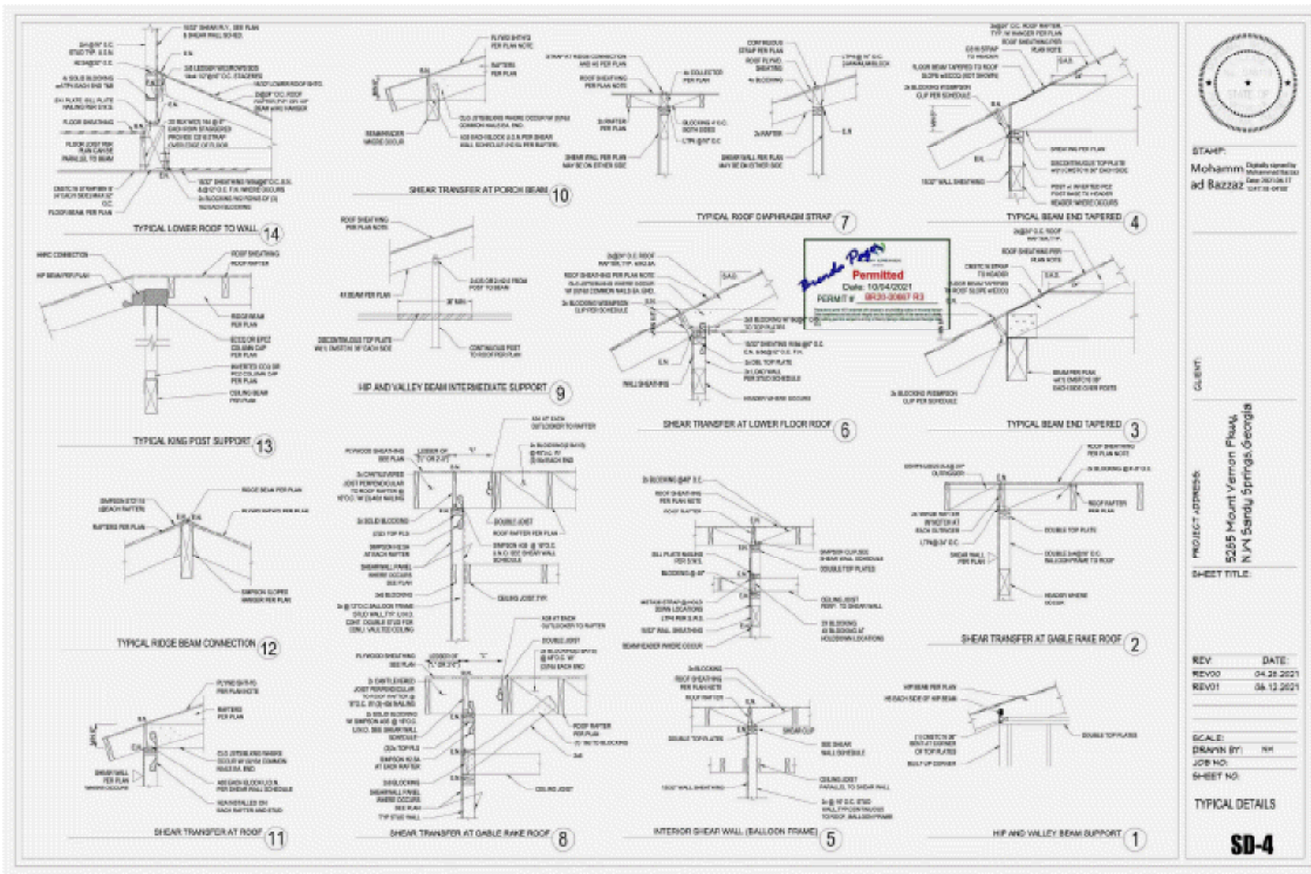
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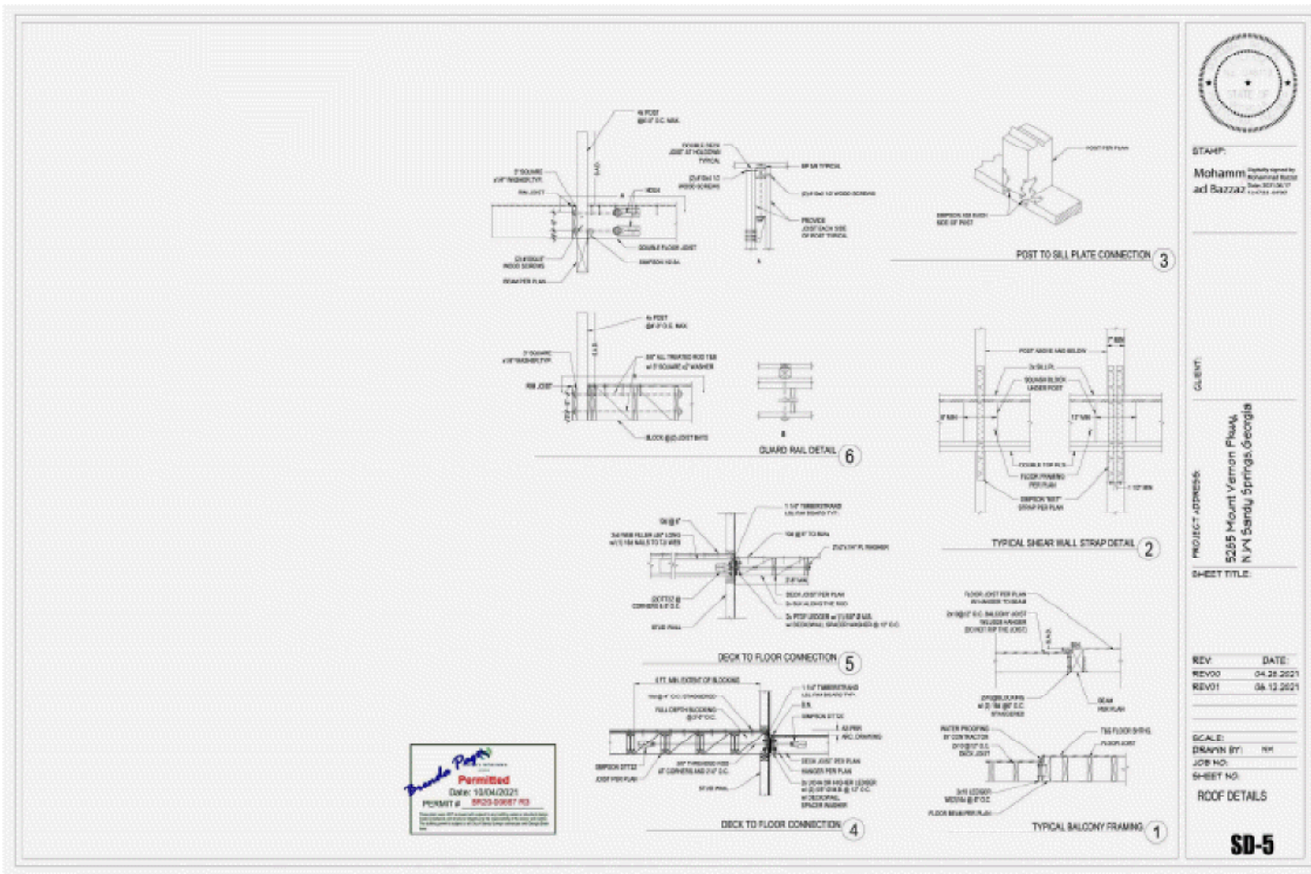
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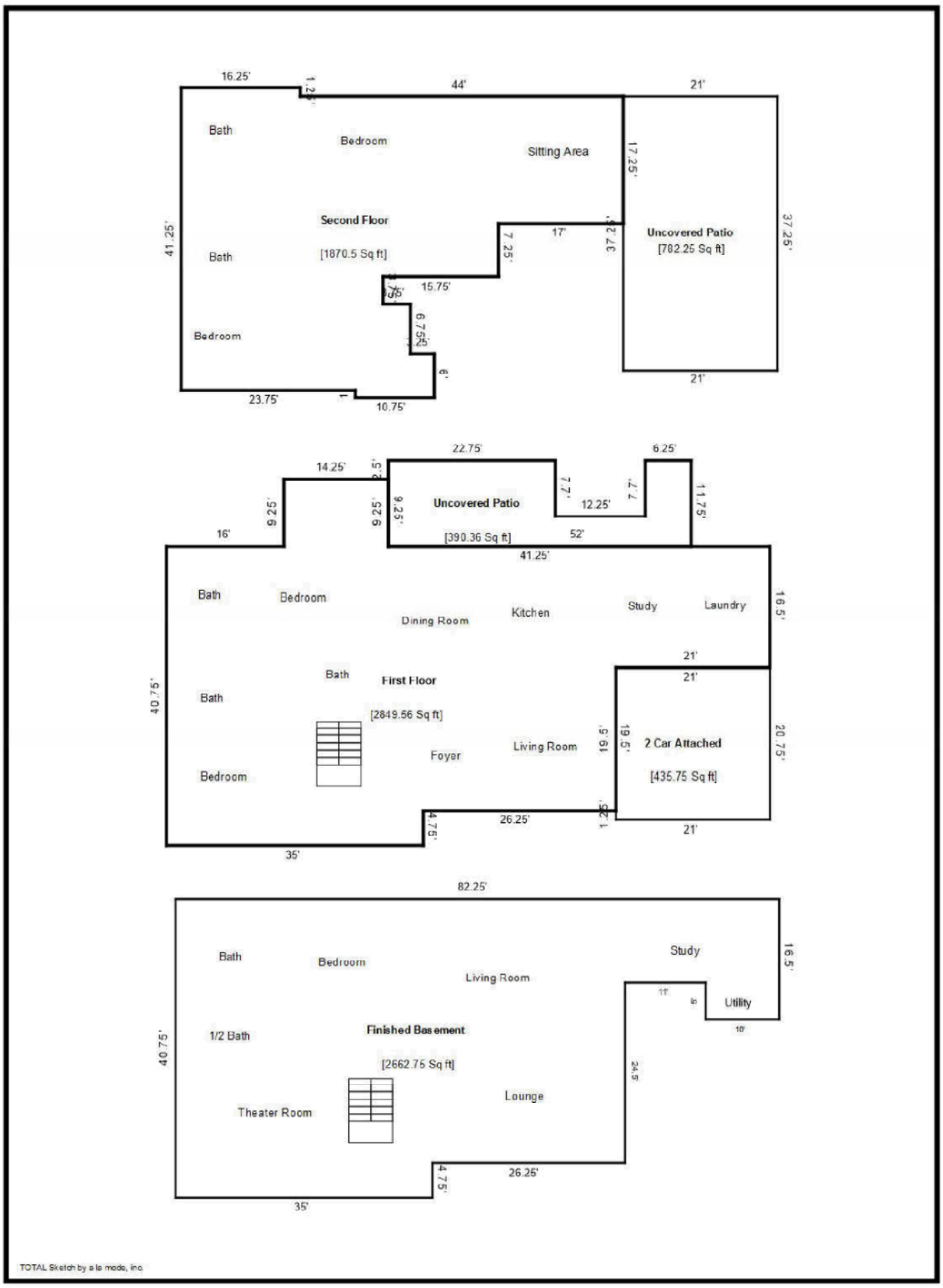


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FLOORPLAN SKETCH

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		



FLOORPLAN SKETCH

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details	
First Floor	2849.56 Sq ft	14.25 × 9.25	= 131.81
		40.75 × 35	= 1426.25
		16.5 × 21	= 346.5
		36 × 26.25	= 945
Second Floor	1870.5 Sq ft	17.25 × 17	= 293.25
		24.5 × 15.75	= 385.88
		6 × 3.25	= 19.5
		41.25 × 16.25	= 670.31
		11.25 × 28.25	= 317.81
		15 × 11.75	= 176.25
		1 × 7.5	= 7.5
Total Living Area (Rounded):	**4720 Sq ft**		
Non-living Area			
Uncovered Patio	782.25 Sq ft	37.25 × 21	= 782.25
Uncovered Patio	390.36 Sq ft	41.25 × 4.05	= 167.06
		7.7 × 22.75	= 175.18
		6.25 × 7.7	= 48.12
2 Car Attached	435.75 Sq ft	20.75 × 21	= 435.75
Finished Basement	2662.75 Sq ft	40.75 × 35	= 1426.25
		26.25 × 24.5	= 643.12
		16.5 × 10	= 165
		11.5 × 37.25	= 428.38

Borrower: Obeahon Ohiwerei		File No.:	#ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.:	0122034999-0
City: Atlanta	State: GA	Zip:	30327
Lender: CIVIC Financial Services, LLC			

5285 Mount Vernon Pkwy Revised Budget

Line Item	Description	new balance
7	Utilities	$ 300.00
8	Alarm/Security	$ 350.00
10	Dumpsters	$ 4,750.00
14	Framing & lumber	$ 68,000.00
16	Interior stair treads and railing	$ 18,000.00
17	Window Installation	$ 6,500.00
19	additional window purchase	$ 5,000.00
20	Exterior painting	- $ 24,000.00
21	Soffit /Fascia	$ 1,200.00
22	Gutters	$ 8,500.00
23	Landscaping	- $ 19,800.00
24	Walkway	$ 3,000.00
25	Exterior front door	$ 3,500.00
26	Exterior stairs	$ 4,000.00
27	Porch	$ 2,500.00
28	Deck	$ 10,000.00
29	Driveway Redo concrete	$ 22,000.00
30	Garage Door full view	$ 6,500.00
31	Stucco	$ 24,000.00
32	iron railing for roof deck	$ 8,500.00
33	Exterior Brick & stone	- $ 91,000.00
34	Exterior wood siding	$ 7,500.00
35	HVAC Added an additional 3 ton unit	$ 4,000.00
36	Electrical Rough in	$ 24,500.00
37	Electrical finish & Fixtures	$ 3,000.00
38	Low Voltage wiring	$ 5,000.00
39	Plumbing rough installed water line, sewage, & pump & concrete cut	$ 9,000.00
40	Tankless water heater	$ 2,250.00
41	Insulation	$ 15,000.00
42	Drywall Tape & Sand	$ 35,000.00
43	Finish Carpentry (Trim)	$ 15,000.00
44	Interior doors	$ 13,300.00
45	Interior Paint	$ 18,000.00
46	Fire Blocking	$ 2,000.00
47	Hardwood floors	$ 35,000.00
48	Tiles	$ 18,000.00
49	Carpet	$ 3,500.00
50	Kitchen cabinets	$ 15,000.00
51	Kitchen countertop	$ 3,500.00
52	Backsplash	$ 1,500.00
53	Plumbing fixture	$ 1,000.00
54	light fixture	$ 800.00
55	Appliances	$ 20,000.00

Borrower: Obeahon Ohiwerei		File No.:	#ABM03282022-1
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City: Atlanta	State: GA	Zip:	30327
Lender: CIVIC Financial Services, LLC			

56	Tubs		1,600.00
57	Showers	$	4,000.00
58	Tile	$	25,000.00
59	Vanities	$	6,500.00
60	Countertops	$	6,000.00
61	Plumbing trim & fixtures	$	4,000.00
62	Light Fixtures	$	2,100.00
63	Glass shower doors & mirrors	$	5,000.00
64	Bath Accessories	$	3,500.00
65	Fireplace for LR & Masterbdrm	$	10,400.00
66	Final Cleaning	$	2,000.00
67	Custom closets	$	28,000.00
68	Project Manager	$	26,250.00
69	cabinet installation	$	6,000.00
70	Contingency	$	47,291.25
71	Window Cleaning	$	1,300.00
72	TPO Roofing for garage deck area	$	3,800.00
73	Deck composite boards	$	4,500.00
74	Tile for LR & MSTBDRM Fireplace	$	6,500.00
75	Door hardware	$	3,500.00
76	Hostess Bar cabinet, countertop, & refridge	$	2,500.00
77	Cabinet hardware	$	2,000.00
78	Foyer & DR chandelier	$	3,500.00
79	Exterior lighting	$	2,500.00
80	Topography survey to cut trees	$	3,000.00
81	Cut trees	$	8,000.00
82	Furniture staging	$	30,000.00
		$	**831,991.25**

Borrower: Obeahon Ohiwerei	File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy	Case No.: 0122034999-0
City: Atlanta State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC	

new home to:

and give you the information you need to make a wise decision.

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

STATE OF GEORGIA

REAL ESTATE APPRAISERS BOARD

MICHAEL A NIX

300718

IS AUTHORIZED TO TRANSACT BUSINESS IN GEORGIA AS A

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THE PRIVILEGE AND RESPONSIBILITIES OF THIS APPRAISER CLASSIFICATION SHALL CONTINUE IN EFFECT AS LONG AS THE APPRAISER PAYS REQUIRED APPRAISER FEES AND COMPLIES WITH ALL OTHER REQUIREMENTS OF THE OFFICIAL CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE APPRAISER IS SOLELY RESPONSIBLE FOR THE PAYMENT OF ALL FEES ON A TIMELY BASIS.

D. SCOTT MURPHY
Chairperson

JEFF A. LAWSON
Vice Chairperson

JEANMARIE HOLMES
KEITH STONE
WILLIAM A. MURRAY

137206750053626

NIX, MICHAEL A
4279 ROSWELL RD NE
SUITE 208 (175)
ATLANTA, GA 30342

MICHAEL A NIX

300718
Status ACTIVE

END OF RENEWAL
07/31/2022

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THIS LICENSE EXPIRES IF YOU FAIL TO PAY RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY REQUIRED EDUCATION IN A TIMELY MANNER.

State of Georgia
Real Estate Commission
Suite 1000 - International Tower
229 Peachtree Street, N.E.
Atlanta, GA 30303-1605

LYNN DEMPSEY
Real Estate Commissioner

137206750053626

MICHAEL A NIX

300718
Status ACTIVE

END OF RENEWAL
07/31/2022

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State of Georgia
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Atlanta, GA 30303-1605

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Real Estate Commissioner

137206750053626

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

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

☒ Great American Assurance Company

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

Policy Number: **RAP3365966-21** Renewal of: **RAP3365966-20**

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

Item 1. **Named Insured**: **Michael Nix**

Item 2. **Address**: **4279 Roswell Rd NE Suite 208-176**

City, State, Zip Code: **Atlanta, GA 30342**

Item 3. **Policy Period**: From **08/01/2021** *(Month, Day, Year)* To **08/01/2022** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **1,000,000** ***Damages** Limit of Liability – Each **Claim***

B. $ **1,000,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):

A. $ **0.00** Each **Claim**

B. $ **0.00** Aggregate

Item 6. **Premium:** $ **791.00**

Item 7. **Retroactive Date** (if applicable): **10/31/2006**

Item 8. **Forms, Notices and Endorsements attached:**
D42100 (03/15) D42300 GA (05/13) IL7324 (08/12)
D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Authorized Representative

Borrower: Obeahon Ohiwerei		File No.: #ABM03282022-1
Property Address: 5285 Mount Vernon Pkwy		Case No.: 0122034999-0
City: Atlanta	State: GA	Zip: 30327
Lender: CIVIC Financial Services, LLC		

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of International Valuation Group LLC, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of CIVIC Financial Services, LLC, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that International Valuation Group LLC has never participated in any of the following prohibited behavior in our business relationship:

1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;

2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;

3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;

4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;

5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;

6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;

7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;

8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

APPRAISER:	SUPERVISORY or CO-APPRAISER:
Michael A. Nix	
Signature	Signature
05/24/2022	
Date	Date
Michael Nix	
Appraiser's Name	Appraiser's Name
State Title or Designation	State Title or Designation
CR300718	
State License or Certification #	State License or Certification #
07/31/2023 GA	
Expiration Date of License or Certification State	Expiration Date of License or Certification State

5285 Mount Vernon Pkwy, Atlanta, GA 30327
Address of Property Appraised

07/16

Supplemental Addendum

File No: ABM03282022-1

Borrower/Cl	Obeahon Ohiwerei			
Property Addres	5285 Mount Vernon Pkwy			
City	Atlanta	County Fulton	State GA	Zip Code 30327
Lend	CIVIC Financial Services, LLC			

Revision 5/9/2022

kmatarazzoQC entered a revision comment on QC: Check Review Documents for further detail. Reason provided in ROV:

The appraised values appear to be understated as the home, when complete, will be totally renovated and similar to new construction.

The subject's condition will fall under the UAD C2 rating, but the report notes a C3 and only provides C3 comparables.

A. Updated

The appraised values are $850,000 as-is (AIS) and $1,500,000 as-repaired (ARV) with $831,991.25 in budgeted hard costs.

The economic distance between the AIS and ARV is $850,000, which suggests there will be minimal market return for the improvements made.

After including soft costs, this also suggests the builder is taking a large loss on the project.

A. Updated based on added comparable sales

The land value in cost approach is $167,900, which does not appear to be supported with market data. Also, the subject sold in 2020 for $495,000 and was marketed as a potential to build as the house was in disrepair.

Research completed indicates vacant sites in this immediate area are trading at approximately $14/sqft on average.

A. These are the closest, most similarly sized lots in the area. The land value is supported by these and the counties taxed value.

Distance	#	MLS #	Type	Price	Status	SubSt	Price/Acre	Address	City	County	Acres
0.7 mi	1	8991926	LOT	$450,000	A		$304,486	5525 Claire Rose Lane, #19	Atlanta	Fulton	1.48
0.4 mi	2	8984650	LOT	$400,000	P		$316,206	80 Idlewood Court, #11A	Atlanta	Fulton	1.27
0.9 mi	3	8860499	LOT	$625,000	C		$367,647	567 Tara Trail, #2	Sandy Springs	Fulton	1.70
1.2 mi	4	8851050	LOT	$365,000	C		$395,450	5290 Lake Forrest Drive	Sandy Springs	Fulton	0.92
0.6 mi	5	8827366	LOT	$725,000	C		$431,445	5515 Claire Rose Lane, #18	Atlanta	Fulton	1.68

The cost for garage is missing and the physical deprecation does not appear to be accurate for a house that will be almost 100% new.

A. Updated

Please request a reconsideration of value based on the included same-street sales. If these are not acceptable, please request the appraiser provide at least two sales in C2 condition.

If none are available or deemed comparable, then please ensure adjustments are being applied for differences in condition between a C2 and C3, when appropriate.

Additional comps reviewed

5365 Mount Vernon Parkway, Sandy Springs - 6847580 Added

5445 Mount Vernon Parkway, Sandy Springs - 6908163 Added

5455 Mount Vernon Parkway, Sandy Springs - 5674646 Not Added due to GLA

New Comps were added to the grid that would fall under a C2 rating. Adjustments to comps in the grid were made for newly considered Comps. Report data has been changed to reflect the addition of new comps and an updated value.