Uniform Residential Appraisal Report

File # 09167-0422

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 405 County Line Rd | City Fayetteville | State GA | Zip Code 30215

Borrower Howell, Richard D & Kimberly P | Owner of Public Record Howell, Richard D & Kimberly P | County Fayette

Legal Description See Attached Quitclaim Deed

Assessor's Parcel # 0526 079 | Tax Year 2021 | R.E. Taxes $ 5,842

Neighborhood Name Rural Fayette County | Map Reference 12060 | Census Tract 1404.10

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 | [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Market Value Appraisal (Pre-Listing)

Lender/Client Prosperity Home Mortgage, LLC | Address 14501 George Carter Way FL 4 , Chantilly, GA 20151

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).

Georgia MLS.

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	[ ] Suburban	[X] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE		AGE	One-Unit	70 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)		(yrs)	2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	94	Low	0	Multi-Family	1 %
								2,060	High	75	Commercial	3 %
								465	Pred.	20	Other	25 %

Neighborhood Boundaries

Hwy 54 & County Line Rd to the north; the county line to the south; the county line to the east; and Ebenezer Rd, Robinson Rd, Joel Cowan Pkwy & Hwy 74/85 to the west.

Neighborhood Description

The subject neighborhood consists primarily of single family dwellings of varying age, size and description on small, medium and even some large acreage tracts. Amenities are within typical, market expected proximity. There is no apparent and measurable evidence of adverse locational factors which might adversely affect marketing or value.

Market Conditions (including support for the above conclusions)

Market conditions are considered to be stable. Growth rate also appears to be stable. Based on an analysis of sales through various reporting media such as MLS & county tax records, overall property values appear to be increasing; however, there is a shortage of available listings, and marketing time is currently under three months but occasionally requires over three months.

SITE

Dimensions see attached survey map | Area 19.62 ac | Shape irregular | View B;Wtr;Res

Specific Zoning Classification R-20 | Zoning Description Allows Single Family Residential

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)

Is the highest and best use of 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] tank gas/typical	Sanitary Sewer	[ ]	[X] septic system/typical	Alley	none	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 13113C0109E | FEMA Map Date 09/26/2008

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.

Public sewerage is not available to the subject area; however, septic systems are common and are not considered to have a negative impact on marketability or market value. Although no apparent adverse easements, encroachments, etc., were noted during the inspection, Appraiser urges the client to obtain title or survey reports which may provide information regarding any unseen factors.

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	Foundation Walls poured concrete/good	Floors hrdwd-crpt-tile/good
# of Stories 1.5	[X] Full Basement [ ] Partial Basement	Exterior Walls concrete sid-brick/gd	Walls painted drywall/good
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 2,569 sq. ft.	Roof Surface architecturl shngls/gd	Trim/Finish painted wood/good
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 72 %	Gutters & Downspouts aluminum/good	Bath Floor ceramic tile/good
Design (Style) traditional	[X] Outside Entry/Exit [ ] Sump Pump	Window Type wood/dp/dh / good	Bath Wainscot fiberglass-tile/good
Year Built 2000	Evidence of [ ] Infestation	Storm Sash/Insulated yes / good	Car Storage [ ] None
Effective Age (Yrs) 8	[ ] Dampness [ ] Settlement	Screens yes / good	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface concrete/new
[ ] Drop Stair [X] Stairs	[ ] Other Fuel propane/wd	[X] Fireplace(s) # 1 [X] Fence iron/rail	[X] Garage # of Cars 2
[ ] Floor [ ] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck 1/1 [X] Porch 1-covered	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[X] Pool in-ground [ ] Other none	[X] Att. [ ] Det [ ] Built-in

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

Finished area above grade contains: 10 Rooms 3 Bedrooms 2.1 Bath(s) 4,075 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)

thermopane windows; 1 fireplace; ceiling fans; good insulation; typical energy efficient items.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

C3;Kitchen-updated-one to five years ago;Bathrooms-not updated;Improvements are considered to be of good (Q3) quality construction and in good (C3) condition for age. The utilities were on and functioning at the time of inspection and were found to be in proper working order.

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

The appraisal is based on a visual inspection of accessible areas. No apparent physical deficiencies were noted. Physical deterioration is consistent with other competing properties of similar effective age.

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

Functional utility is considered to be average with a functional floor plan and adequately sized rooms. No external factors were noted which would be considered to have a negative impact on the subject's marketability or market value.

Uniform Residential Appraisal Report

405
File # 09167-0422

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 699,900 to $ 1,294,000

There are 38 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 435,000 to $ 1,750,000

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	405 County Line Rd Fayetteville, GA 30215	380 Quarters Rd Fayetteville, GA 30215		203 Shelby Ln Fayetteville, GA 30215		366 Grooms Rd Fayetteville, GA 30215	
Proximity to Subject		7.76 miles SW		0.50 miles W		8.14 miles SW	
Sale Price	$		$ 1,200,000		$ 880,000		$ 815,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 253.49 sq.ft.		$ 212.87 sq.ft.		$ 172.52 sq.ft.	
Data Source(s)		GAMLS # 10003849;DOM 50		GAMLS # 9048977;DOM 25		GAMLS # 8932186;DOM 6	
Verification Source(s)		tax records/exterior inspection		tax records/exterior inspection		tax records/exterior inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0	0	ArmLth Cash;0		ArmLth Conv;0	
Date of Sale/Time		s02/22;c01/22	+27,000	s11/21;c10/21	+39,600	s04/21;c02/21	+85,600
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	fee simple	fee simple		fee simple		fee simple	
Site	19.62 ac	8.30 ac	+113,200	12.96 ac	+66,500	21.80 ac	-22,000
View	B;Wtr;Res	B;Wtr;Res		N;Res;	+10,000	N;Res;	+10,000
Design (Style)	DT1.5;traditional	DT2;traditional	0	DT2;traditional	0	DT2;traditional	0
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	22	18	-12,000	15	-15,400	23	0
Condition	C3	C3		C3		C4	+25,000
Above Grade Room Count (Total / Bdrms. / Baths)	10 / 3 / 2.1	12 / 4 / 4.2	-10,000	10 / 4 / 3.2	-6,000	9 / 4 / 4.1	-8,000
Gross Living Area	4,075 sq.ft.	4,734 sq.ft.	-23,100	4,134 sq.ft.	-2,100	4,724 sq.ft.	-22,700
Basement & Finished Rooms Below Grade	2569sf1855sfwo	2863sf2599sfwo	-2,900	0sf	+25,700	2352sf1000sfwo	+2,200
	1rr0br1.0ba2o	1rr2br1.0ba3o	-14,900		+37,100	1rr1br1.0ba1o	+17,100
Functional Utility	average	average		average		average	
Heating/Cooling	fwa/central	fwa/central		fwa/central		fwa/central	
Energy Efficient Items	windows/fans	windows/fans		windows/fans		windows/fans	
Garage/Carport	2ga2dw	3gd2dw	-5,000	3ga1gd3dw	-10,000	2gbi2dw	0
Porch/Patio/Deck	wrap pch/pat/dck	3 porches/deck	-11,500	wrap pch/pat/dck		wrap porch/deck	+2,000
Fireplaces/Etc.	1 fireplace	2 fireplaces	-2,000	2 fireplaces	-2,000	2 fireplaces	-2,000
Fence/Pool/Etc.	fnc/pool/pool hse	fence/dock	+20,000	fnc/pool/cabana	0	fence/pool	+20,000
Out Buildings/Etc.	util bldg/gzbo/pvln	none	+10,000	24x36 shop bldg	-10,000	none	+10,000
Net Adjustment (Total)		☒ + ☐ -	$ 88,800	☒ + ☐ -	$ 133,400	☒ + ☐ -	$ 117,200
Adjusted Sale Price of Comparables		Net Adj. 7.4 % Gross Adj. 21.0 %	$ 1,288,800	Net Adj. 15.2 % Gross Adj. 25.5 %	$ 1,013,400	Net Adj. 14.4 % Gross Adj. 27.8 %	$ 932,200

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) GSCCCA.org; tax assessor

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) GSCCCA.org; tax assessor

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				02/27/2021
Price of Prior Sale/Transfer				$0
Data Source(s)	GSCCCA.org/tax assessor	GSCCCA.org/tax assessor	GSCCCA.org/tax assessor	GSCCCA.org/tax assessor
Effective Date of Data Source(s)	04/22/2022	04/22/2022	04/22/2022	04/22/2022

Analysis of prior sale or transfer history of the subject property and comparable sales

No prior sales or transfers of the subject were noted within three years of the effective date of the appraisal. No prior sales or transfers of Comps 1 & 2 were noted within one year of their respective sales referenced above. Comp 3 was previously transferred as indicated above - Rick J Verdin to Donna L Morgan per DB 5287 PG 171.

Summary of Sales Comparison Approach

See attached addenda.

Indicated Value by Sales Comparison Approach $ 1,100,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,100,000 Cost Approach (if developed) $ Income Approach (if developed) $

Most consideration was given the Sales Comparison Approach, because it best reflects the actions of typical buyers and sellers. The Cost Approach establishes the upper limit of value and also provides support in establishing a reasonable estimate of value. The Income Approach was not developed due to lack of sufficient data; however, most homes of similar description are owner-occupied.

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:

See attached addenda.

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 $ 1,100,000 as of 04/20/2022, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS

Appraiser has 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 the effective date of this assignment.

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

Georgia Certification
"My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate Appraiser Classifications and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board." [Real Estate Appraiser Classification and Regulation Act paragraph 539-3.02(1)(m) as amended August 1, 2006].

USPAP/FIRREA Compliance
This appraisal report adheres to the development and reporting options of The Uniform Standards of Professional Appraisal Practice (USPAP), FIRREA Title XI Appraisal Regulations and The Appraisal Independence Standards set forth by H.R. 4173.

AIR Statement
No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company or partner in behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner.
I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to Prosperity Home Mortgage, LLC.

Exposure Time
Exposure time is defined as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. Reasonable exposure time for the subject property and the subject market area is 0-3 months.

Highest and Best Use
Based on current zoning, the subject property is a legally permissible use. Also, the lot size and shape and land to building ratio allow the present structure and indicate a good and proper utilization of the improvements. Based on current market conditions, the existing structure's use as a single family residence is considered to be its most financially feasible and maximally productive use. The highest and best use, as if vacant, would be construction as a single family residence.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Site value is based on analysis of current site sales and/or abstraction of site values of improved properties. Additionally, public records are referenced in calculation and support of site evaluations.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW
Source of cost data Marshall & Swift
Quality rating from cost service good   Effective date of cost data 03/2022
Comments on Cost Approach (gross living area calculations, depreciation, etc.)

The cost approach was considered for the appraisal, but it is not considered to be reliable for homes greater than 1-2 years of age and is not required by Fannie Mae. It was not developed due to the age and inherent depreciation of the subject.

Estimated Remaining Economic Life (HUD and VA only) 52 Years

OPINION OF SITE VALUE				=$ 294,000
Dwelling	4,075 Sq. Ft. @ $			=$
Baseme	2,569 Sq. Ft. @ $			=$
				=$
Garage/Carport	672 Sq. Ft. @ $			=$
Total Estimate of Cost-New				=$
Less	Physical	Functional	External	
Depreciation				=$ ( )
Depreciated Cost of Improvements				=$
"As-is" Value of Site Improvements				=$
Indicated Value by Cost Approach				=$

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)

The income approach was not developed due to lack of sufficient data; however, most homes of similar description in the subject area are owner-occupied.

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 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

Uniform Residential Appraisal Report

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.

Uniform Residential Appraisal Report

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.

405

Uniform Residential 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 Steven Bartley Lyons
Company Name Lyons Property Consultants, LLC
Company Address 312 Crosstown Dr Ste 156
Peachtree City , GA 30269-2948
Telephone Number (770) 632-7280
Email Address steve@lyonspropertyconsultants.com
Date of Signature and Report 04/26/2022
Effective Date of Appraisal 04/20/2022
State Certification # CR6725
or State License #
or Other (describe) State #
State GA
Expiration Date of Certification or License 07/31/2022

ADDRESS OF PROPERTY APPRAISED
405 County Line Rd
Fayetteville , GA 30215

APPRAISED VALUE OF SUBJECT PROPERTY $ 1,100,000

LENDER/CLIENT
Name No AMC
Company Name Prosperity Home Mortgage, LLC
Company Address 14501 George Carter Way FL 4
Chantilly , GA 20151
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

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

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

Uniform Residential Appraisal Report

405
File # 09167-0422

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	405 County Line Rd Fayetteville, GA 30215	355 Old Farm Rd Fayetteville, GA 30215		185 Dukes Ct Brooks, GA 30205		531 Grant Rd Brooks, GA 30205	
Proximity to Subject		5.16 miles S		10.87 miles SW		8.81 miles S	
Sale Price	$		$ 840,000		$ 760,000		$ 1,294,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 340.63 sq.ft.		$ 165.69 sq.ft.		$ 323.50 sq.ft.	
Data Source(s)		GAMLS # 8963781;DOM 4		GAMLS # 9028031;DOM 50		GAMLS # 9052050;DOM 195	
Verification Source(s)		tax records/exterior inspection		tax records/exterior inspection		tax records/exterior inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		Listing	-67,400
Concessions		Cash;0	0	URFA;0	0		0
Date of Sale/Time		s06/21;c05/21	+69,300	s11/21;c09/21	+39,900	Active	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	fee simple	fee simple		fee simple		fee simple	
Site	19.62 ac	23.87 ac	-42,500	8.28 ac	+113,500	16.30 ac	+33,000
View	B;Wtr;Res	N;Res;Pstrl	+10,000	N;Res;	+10,000	B;Wtr;Res	
Design (Style)	DT1.5;traditional	DT1;traditional	0	DT2;traditional	0	DT1.5;traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	22	42	+42,000	16	-11,400	20	-6,500
Condition	C3	C3		C3		C3	
Above Grade	Total / Bdrms. / Baths	Total / Bdrms. / Baths		Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Room Count	10 / 3 / 2.1	7 / 3 / 2.0	+2,000	9 / 5 / 3.1	-4,000	10 / 5 / 3.1	-4,000
Gross Living Area	4,075 sq.ft.	2,466 sq.ft.	+56,300	4,587 sq.ft.	-17,900	4,000 sq.ft.	+2,600
Basement & Finished	2569sf1855sfwo	2060sf2060sfwo	+5,100	2338sf0sfwo	+2,300	2900sf750sfwo	-3,300
Rooms Below Grade	1rr0br1.0ba2o	1rr1br1.0ba0o	-4,100		+37,100	1rr1br1.1ba1o	+22,100
Functional Utility	average	average		average		average	
Heating/Cooling	fwa/central	fwa/central		fwa/central		fwa/central	
Energy Efficient Items	windows/fans	windows/fans		windows/fans		windows/fans	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	wrap pch/pat/dck	2 porches	+7,500	3 porches/deck	0	porch/deck	+7,000
Fireplaces/Etc.	1 fireplace	2 fireplaces	-2,000	2 fireplaces	-2,000	1 fireplace	
Fence/Pool/Etc.	fnc/pool/pool hse	fence/pool	+20,000	none	+32,000	fence	+30,000
Out Buildings/Etc.	util bldg/gzbo/pvln	shop bldg/shed	0	none	+10,000	16x16 shop bldg	+5,000
Net Adjustment (Total)		☒ + ☐ -	$ 163,600	☒ + ☐ -	$ 209,500	☒ + ☐ -	$ 18,500
Adjusted Sale Price of Comparables		Net Adj. 19.5 % Gross Adj. 31.0 %	$ 1,003,600	Net Adj. 27.6 % Gross Adj. 36.9 %	$ 969,500	Net Adj. 1.4 % Gross Adj. 14.0 %	$ 1,312,500

ANALYSIS / COMMENTS

Summary of Sales Comparison Approach

Comps 4 & 5 are additional sales which have been included in the appraisal to provide additional support for the indicated value. Comp 6 is an active listing which has also been included to provide additional value support. It has been adjusted at the current sales to list price ratio for comparable sales in the subject neighborhood during the past 90 days, which was 94.79%.

ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	GSCCCA.org/tax assessor	GSCCCA.org/tax assessor	GSCCCA.org/tax assessor	GSCCCA.org/tax assessor
Effective Date of Data Source(s)	04/22/2022	04/22/2022	04/22/2022	04/22/2022

Analysis of prior sale or transfer history of the subject property and comparable sales

No prior sales or transfers of the subject were noted within three years of the effective date of the appraisal. No prior sales or transfers of Comps 4 & 5 were noted within one year of their respective sales referenced above. No prior sales or transfers of Comp 6 were noted within one year of the effective date of the appraisal.

TEXT ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville	County	Fayette	State	GA	Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

General Text Addendum
Predominant Value

The predominant value/price reflects the median value of properties in the neighborhood. The subject value is more than 20% higher than the predominant value/price; however, since the definition of a median is a measure of central tendency - i.e., the value of the middle item in an arrayed list of numbers - inherently some properties on the list will fall above the median, while some will fall below. As a result, there is no anticipated negative impact on the marketability of the subject, and the subject is not considered to be an over-improvement for the area.

Present Land Use %

The Present Land Use % labeled "Other" in the Neighborhood Section on Page 1 of the URAR is Vacant Land.

* URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

There was an insufficient number of sales in the immediate vicinity of the subject (i.e., less than one mile) which reflected the subject's quality and size. It was therefore necessary to expand the economic neighborhood in order to find comparable sales. This is a common and acceptable practice in the appraisal process and is acceptable to FNMA quality control. Due to this lack of sales, comparables may be over six months old and more than one mile from the subject (even up to +/- 10.87 miles). This is typical when appraising suburban/rural properties due to the lack of density in the subject area and the expanded economic neighborhood.

Adjustments were made to reflect market reactions between buyers and sellers, not actual cost differences. Net and gross adjustment percentages for Comp 1 were less than 15% and 25% respectively, while net and/or gross adjustment percentages for Comps 2-5 exceeded 15% and/or 25% respectively. Range of value indicated after all adjustments was $932,200 to $1,288,800. While a tighter range of value would have been desired, the final estimate of value appears to be both reasonable and reliable.

Subject has been bracketed or essentially equaled with regard to sales price, site, age, gross living area and other major parameters. All appraisal parameters considered, Comps 1 & 2 were considered to be the sales most similar to the subject and have therefore been given the most weight in the valuation process. Comps 3-5 also lend support in establishing a reasonable estimate of value. Sales have been arranged in order of weight given, with Comp 1 receiving the most weight, and so on.

Comp 6 is an active listing which has also been included in the report to provide additional value support. It has been adjusted at the current sales to list price ratio for comparable sales in the subject neighborhood during the past 90 days, which was 94.79%.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: UAD Appendix D: UAD Field-Specific Standardization Requirements)

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.

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.

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.

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 diminish d due to condition, but the dwelling remains useable and functional as a residence.

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.

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 refinement s 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 residence 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

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

405

File # 09167-0422

Abbreviations Used in Data Standardization Text

Abbreviation	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
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
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
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
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
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
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
RH	USDA –Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
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
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

SUBJECT PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville County: Fayette State: GA Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

FRONT OF SUBJECT PROPERTY

Subject Front
405 County Line Rd

REAR OF SUBJECT PROPERTY

Subject Rear
405 County Line Rd

STREET SCENE

Subject Street
405 County Line Rd

SUBJECT PHOTOGRAPH ADDENDUM

File # 09167-0422

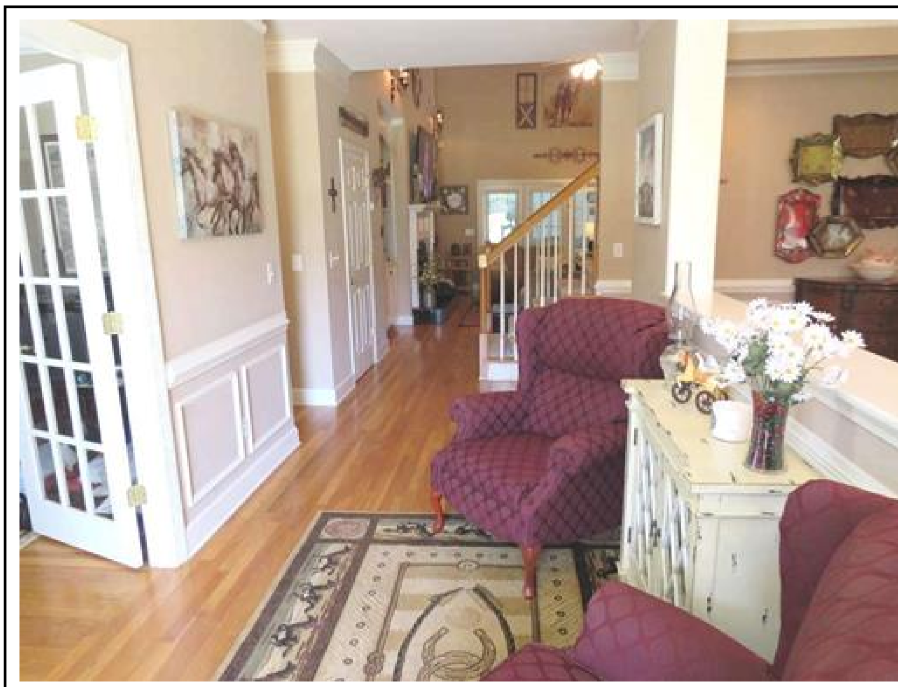
Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

ADDITIONAL SUBJECT PHOTO

Address Verification on Dwelling

ADDITIONAL SUBJECT PHOTO

Foyer



ADDITIONAL SUBJECT PHOTO

View from Foyer

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P

Property Address: 405 County Line Rd

City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215

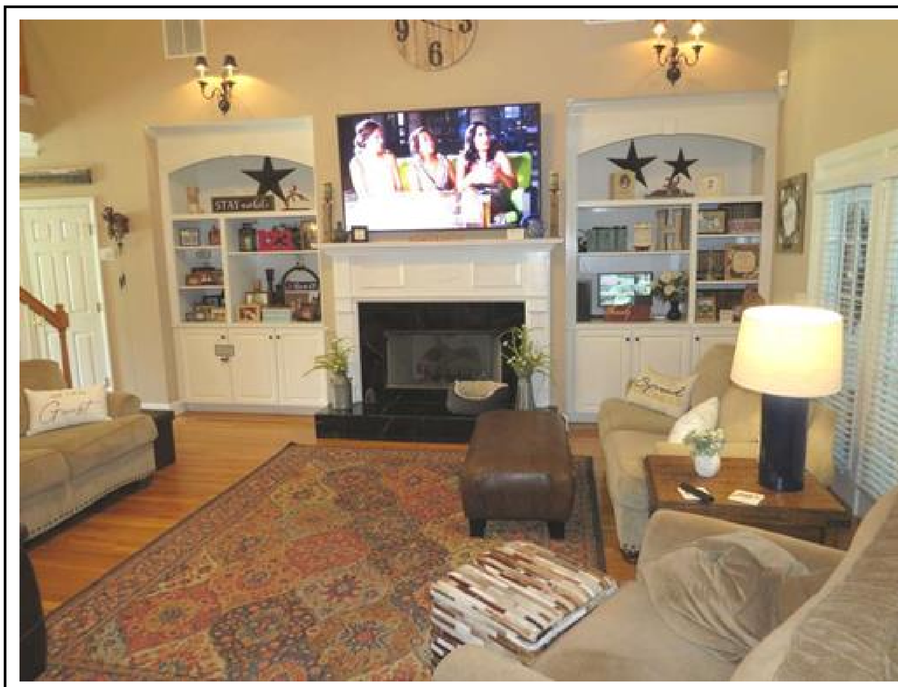
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo

Study (Could be Bedroom #4)

Additional Subject Photo

Dining Room



Additional Subject Photo

Family Room

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Family Room

Additional Subject Photo
Kitchen

Additional Subject Photo
Another View of Kitchen

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P

Property Address: 405 County Line Rd

City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215

Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo

Another View of Kitchen

Additional Subject Photo

Another View of Kitchen

Additional Subject Photo

Final View of Kitchen

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville County: Fayette State: GA Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Breakfast Area

Additional Subject Photo
Half Bath

Additional Subject Photo
Laundry Room

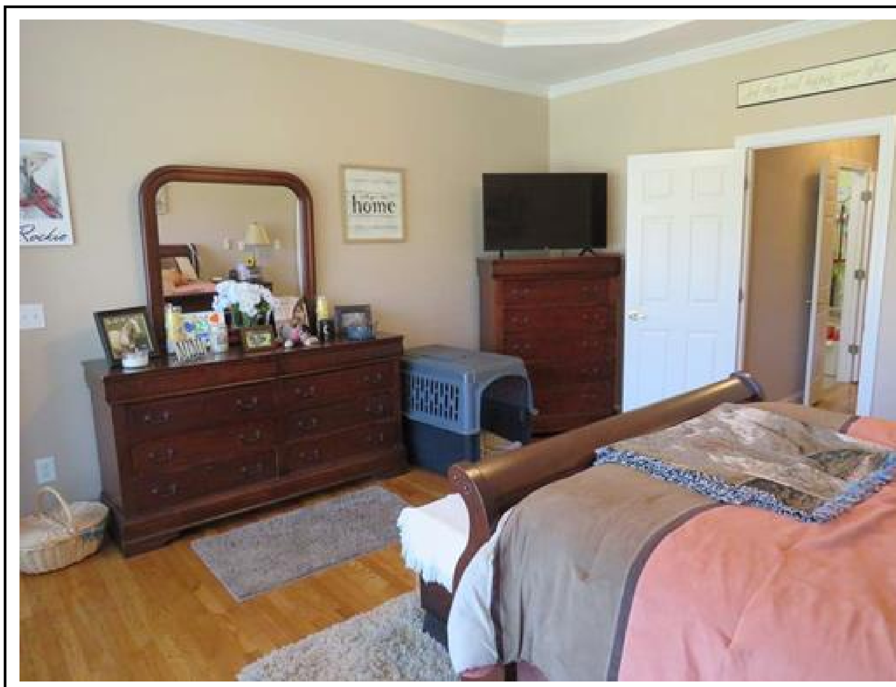
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

Additional Subject Photo
Master Bedroom

Additional Subject Photo
Another View of Master Bedroom



Additional Subject Photo
Final View of Master Bedroom

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Master Bath

Additional Subject Photo
Another View of Master Bath

Additional Subject Photo
Another View of Master Bath

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Master Bath

Additional Subject Photo
Final View of Master Bath

Additional Subject Photo
Sun Room

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville — County Fayette — State GA — Zip Code 30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Sun Room

Additional Subject Photo
Office

Additional Subject Photo
Staircase to Second Floor

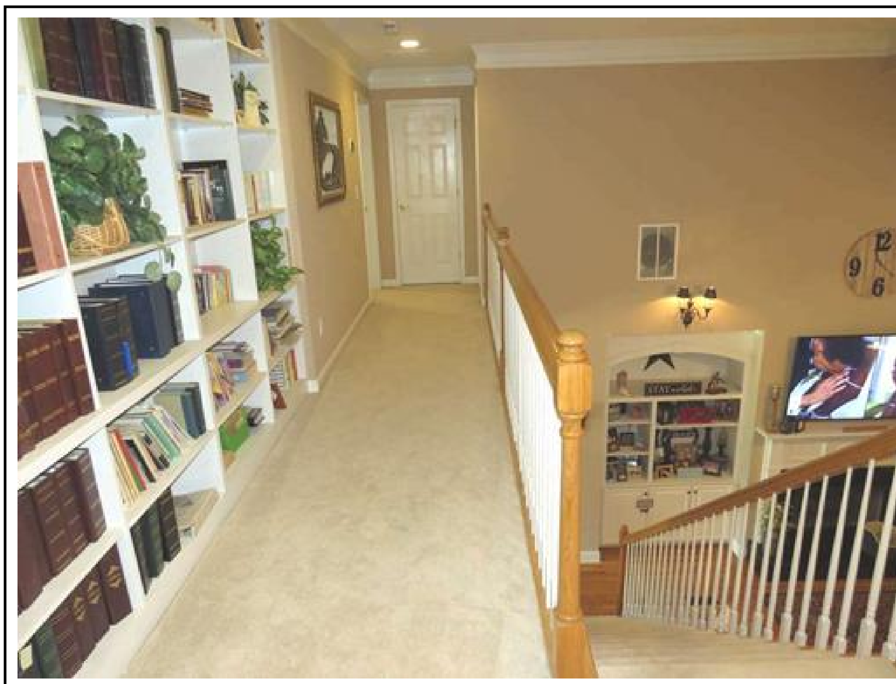
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Staircase

Additional Subject Photo
Loft Area



Additional Subject Photo
Second Floor Hallway

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Bedroom #2

Additional Subject Photo
Another View of Bedroom #2

Additional Subject Photo
Den or TV Room

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Den or TV Room

Additional Subject Photo
Bedroom #3

Additional Subject Photo
Another View of Bedroom #3

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo

Bath #2

Additional Subject Photo

Another View of Bath #2

Additional Subject Photo

Sewing Room

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Cedar-Lined Walk-In-Closet

Additional Subject Photo
Staircase To and From Basement

Additional Subject Photo
Recreation Room (Basement)

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo

Another View of Recreation Room

Additional Subject Photo

Kitchen (Basement)

Additional Subject Photo

Another View of Kitchen

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

Additional Subject Photo
Home Theatre (Basement)

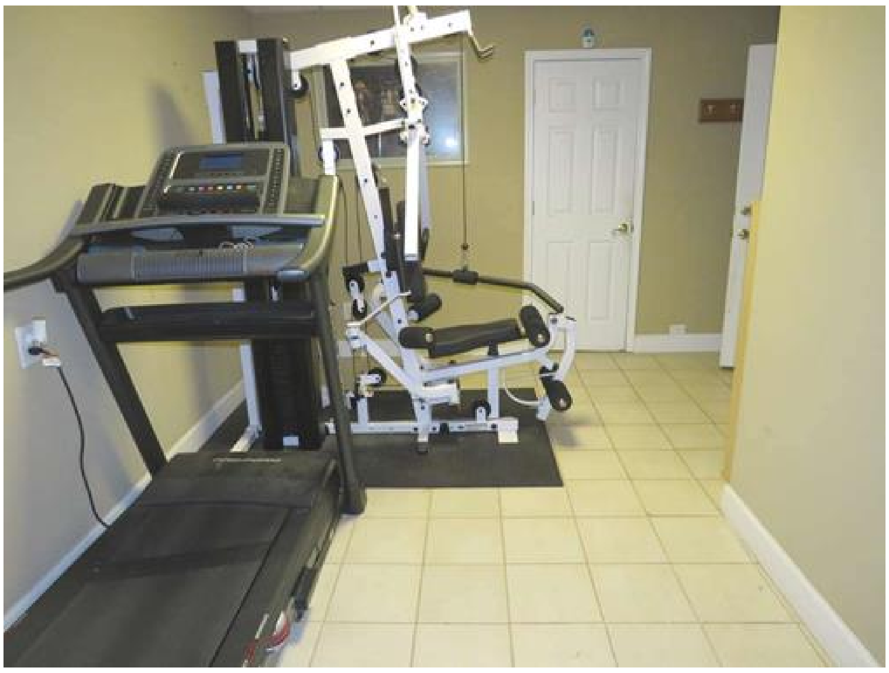
Additional Subject Photo
Another View of Home Theatre

Additional Subject Photo
Exercise Room (Basement)

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville — County Fayette — State GA — Zip Code 30215
Lender	Prosperity Home Mortgage, LLC



Additional Subject Photo
Another View of Exercise Room

Additional Subject Photo
Bath #3 (Basement)

Additional Subject Photo
Another View of Bath #3

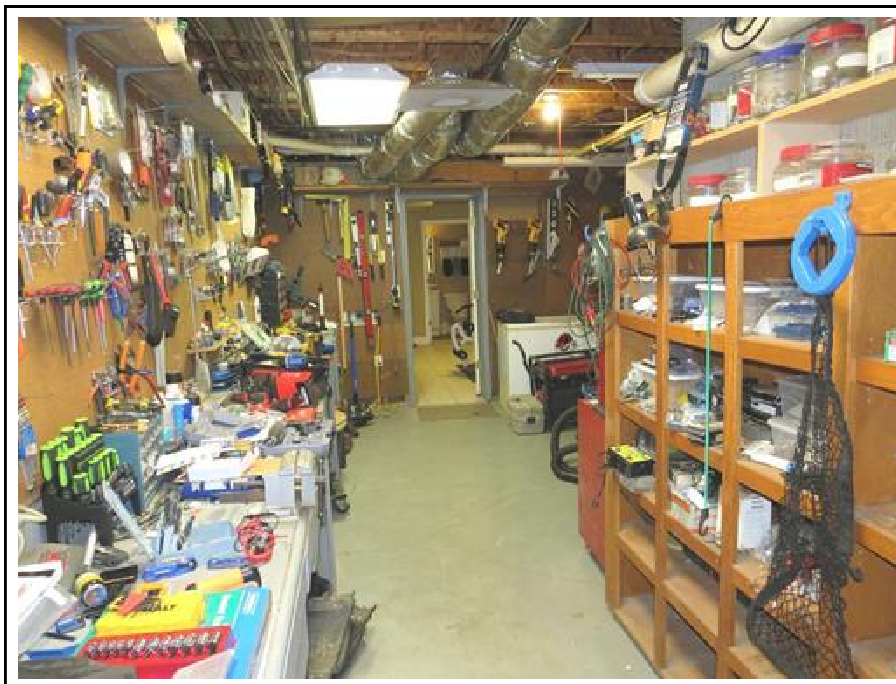
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Garage (Basement)

Additional Subject Photo
Another View of Garage



Additional Subject Photo
Unfinished Workshop Area (Basement)

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville County: Fayette State: GA Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Workshop Area

Additional Subject Photo
Mechanical Room (Basement)

Additional Subject Photo
2-Car Attached Garage with Golf Cart Storag

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville · County Fayette · State GA · Zip Code 30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Garage

Additional Subject Photo
Final View of Garage

Additional Subject Photo
Golf Cart Storage

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

Additional Subject Photo
Deck

Additional Subject Photo
In-Ground Pool

Additional Subject Photo
Another View of In-Ground Pool

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P

Property Address: 405 County Line Rd

City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215

Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo

Pool House

Additional Subject Photo

Rear View of Pool House

Additional Subject Photo

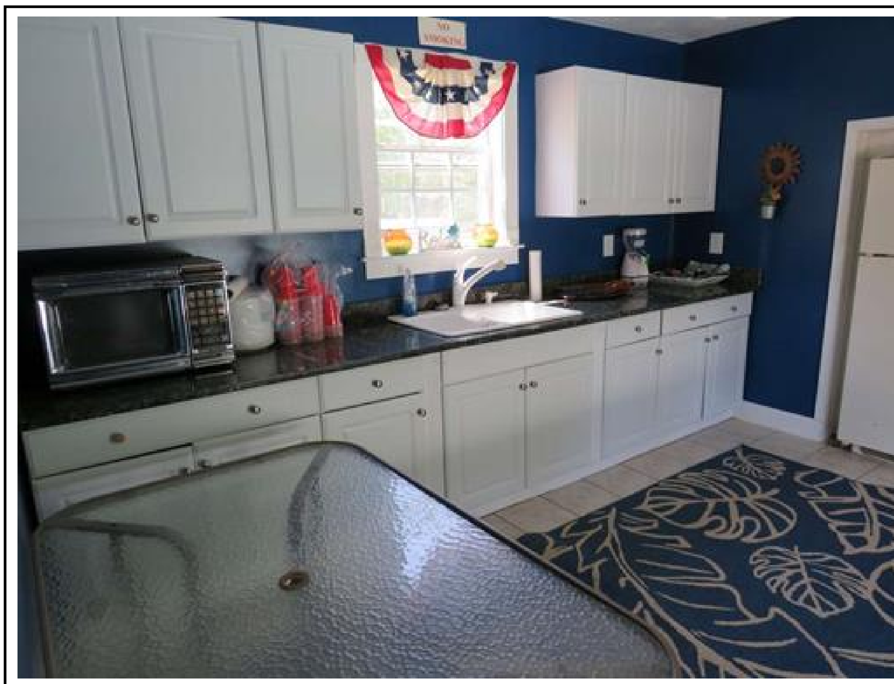
Outdoor Kitchen

ADDITIONAL PHOTOGRAPH ADDENDUM

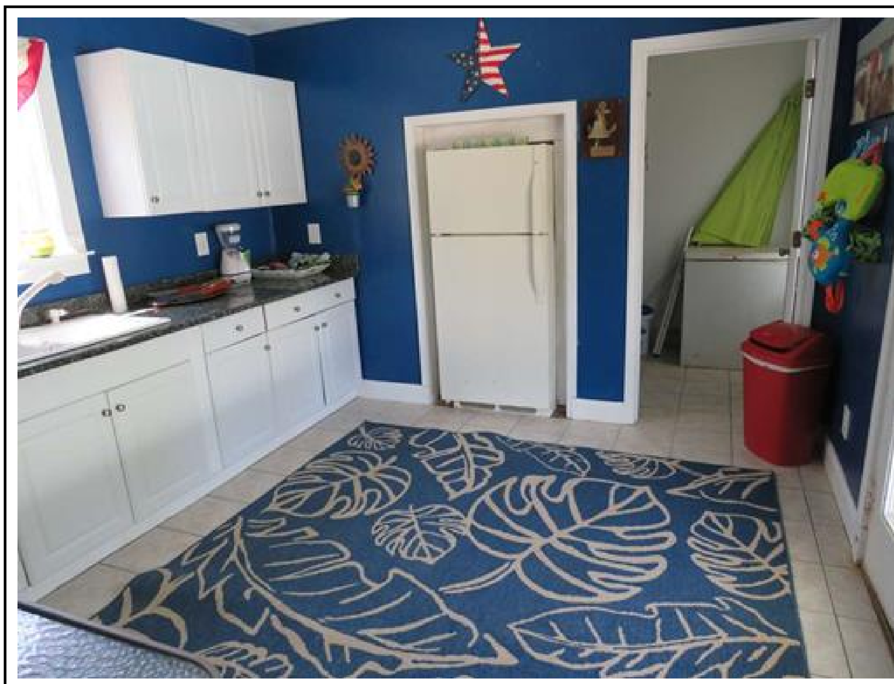
File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

Additional Subject Photo
Another View of Outdoor Kitchen



Additional Subject Photo
Interior View of Pool House



Additional Subject Photo
Another Interior View of Pool House

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville County: Fayette State: GA Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Another Interior View of Pool House

Additional Subject Photo
Another Interior View of Pool House

Additional Subject Photo
Final Interior View of Pool House

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Screened Gazebo

Additional Subject Photo
Interior View of Gazebo

Additional Subject Photo
Another Interior View of Gazebo

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P

Property Address: 405 County Line Rd

City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215

Lender: Prosperity Home Mortgage, LLC

Additional Subject Photo
Pavilion/Bar Area

Additional Subject Photo
Utility Building

Additional Subject Photo
Rear View of Utility Building

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo
Interior View of Utility Building

Additional Subject Photo
View of Pond from Subject Rear

Additional Subject Photo
View of Pond from Pool Area

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

Additional Subject Photo

Typical View of Subject Site

Additional Subject Photo

Gated Entrance to Property

Subject Left Side

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville | County: Fayette | State: GA | Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Subject Right Side

Another Street Scene Photo

COMPARABLES PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville County: Fayette State: GA Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC

Comparable Sale 1
380 Quarters Rd
Fayetteville GA 30215
Date of Sale: s02/22;c01/22
Sale Price: 1,200,000
Sq. Ft.: 4,734
$ / Sq. Ft.: 253.49

Comparable Sale 2
203 Shelby Ln
Fayetteville GA 30215
Date of Sale: s11/21;c10/21
Sale Price: 880,000
Sq. Ft.: 4,134
$ / Sq. Ft.: 212.87

Comparable Sale 3
366 Grooms Rd
Fayetteville GA 30215
Date of Sale: s04/21;c02/21
Sale Price: 815,000
Sq. Ft.: 4,724
$ / Sq. Ft.: 172.52

COMPARABLES PHOTOGRAPH ADDENDUM

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P
Property Address 405 County Line Rd
City Fayetteville County Fayette State GA Zip Code 30215
Lender Prosperity Home Mortgage, LLC

Comparable Sale 4

355 Old Farm Rd
Fayetteville GA 30215

Date of Sale: s06/21;c05/21
Sale Price: 840,000
Sq. Ft.: 2,466
$ / Sq. Ft.: 340.63

Comparable Sale 5

185 Dukes Ct
Brooks GA 30205

Date of Sale: s11/21;c09/21
Sale Price: 760,000
Sq. Ft.: 4,587
$ / Sq. Ft.: 165.69

Comparable Sale 6

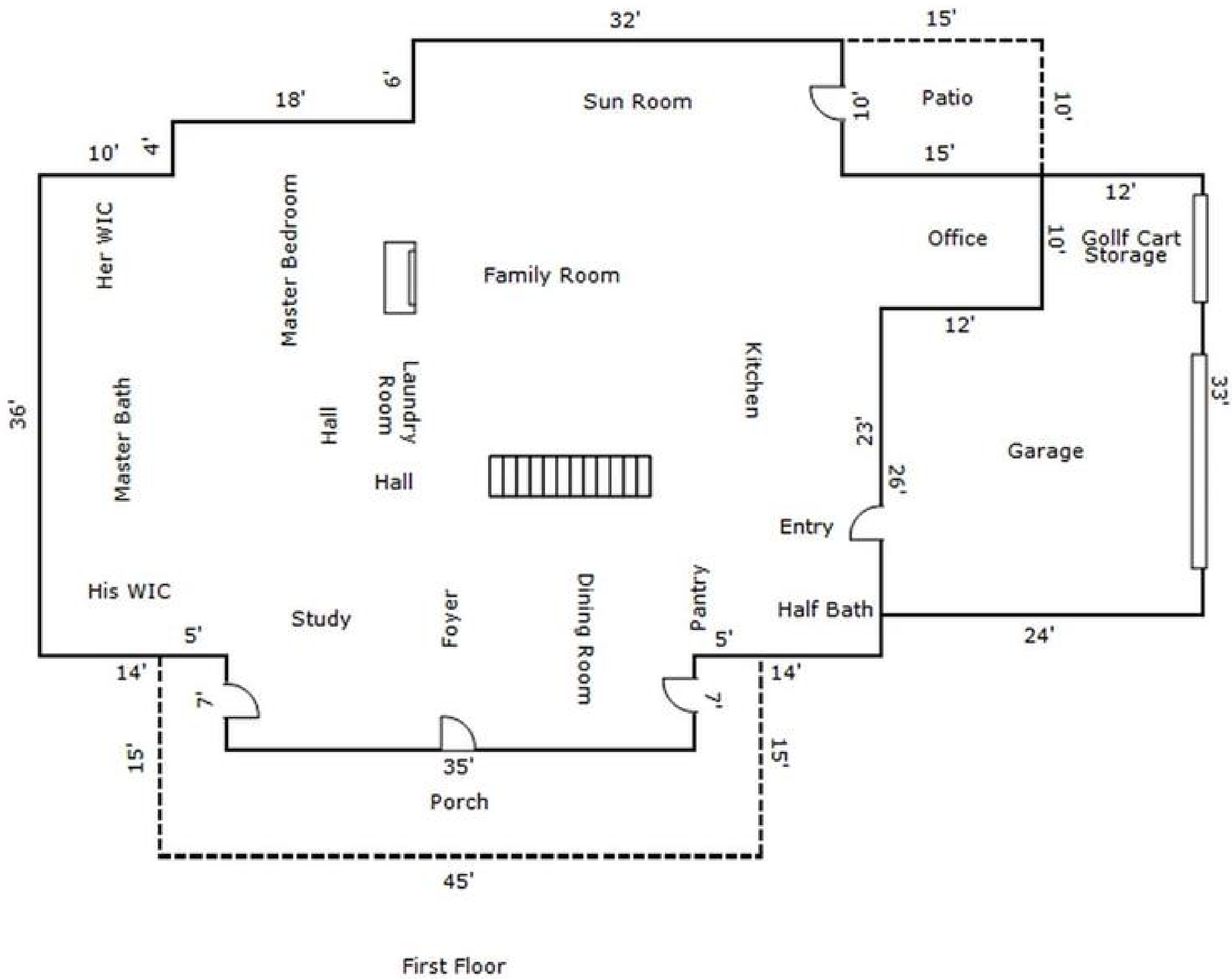
531 Grant Rd
Brooks GA 30205

Date of Sale: Active
Sale Price: 1,294,000
Sq. Ft.: 4,000
$ / Sq. Ft.: 323.50

SKETCH ADDENDUM

File # 09167-0422

Borrower/Client: Howell, Richard D & Kimberly P
Property Address: 405 County Line Rd
City: Fayetteville County: Fayette State: GA Zip Code: 30215
Lender: Prosperity Home Mortgage, LLC



TOTAL Sketch by a la mode, inc.

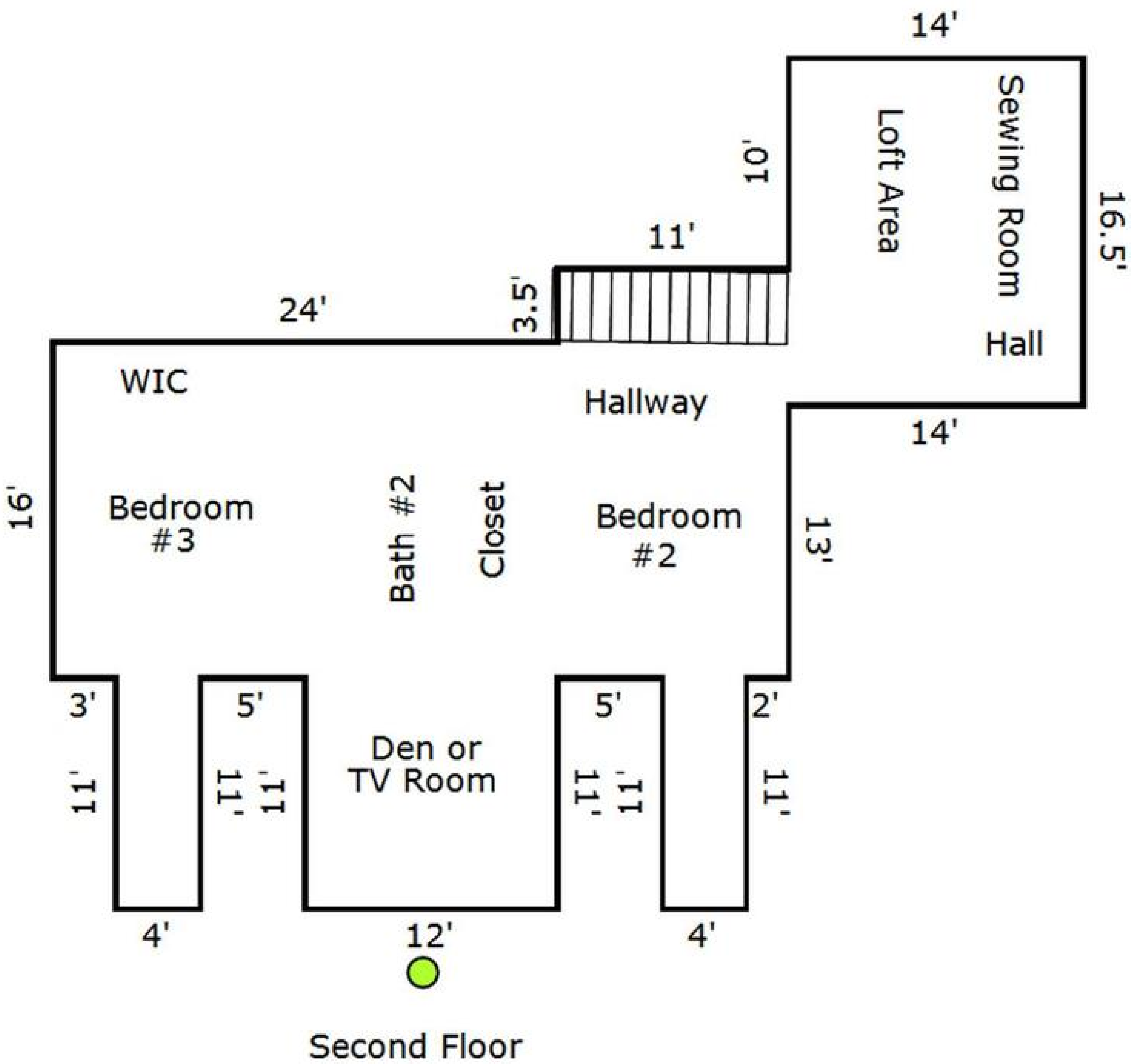
Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	3025 Sq ft		35 × 7 = 245
			10 × 12 = 120
			63 × 36 = 2268
			10 × 32 = 320
			4 × 18 = 72
Total Living Area (Rounded):	**3025 Sq ft**		
Non-living Area			
Open Porch	430 Sq ft		45 × 8 = 360
			5 × 7 = 35
			5 × 7 = 35
Concrete Patio	150 Sq ft		15 × 10 = 150
2 Car Attached	672 Sq ft		24 × 23 = 552
			10 × 12 = 120

SKETCH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC



TOTAL Sketch by a la mode, Inc.

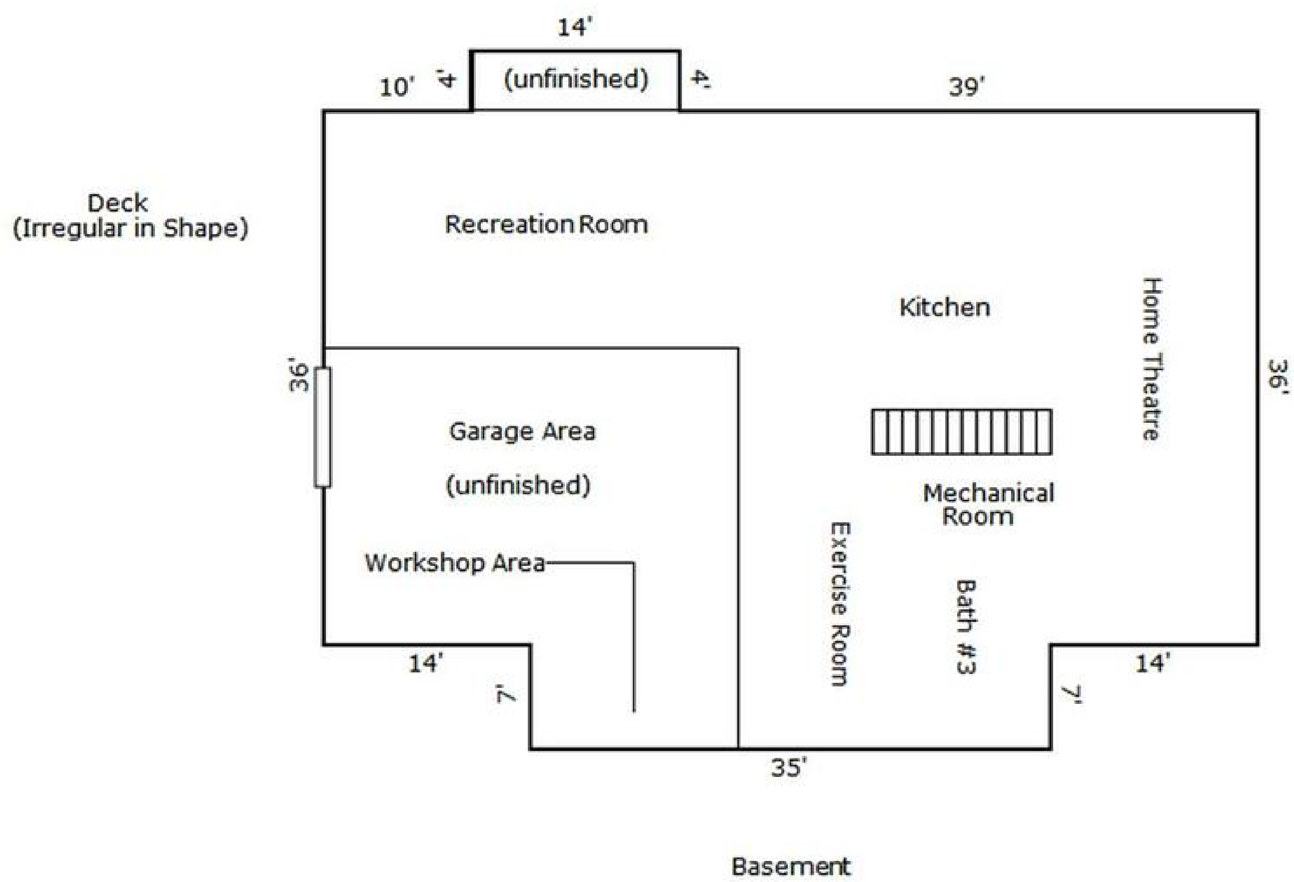
Area Calculations Summary

Living Area		Calculation Details
Second Floor	1049.5 Sq ft	16.5 × 14 = 231
		4 × 11 = 44
		12 × 11 = 132
		4 × 11 = 44
		16 × 24 = 384
		19.5 × 11 = 214.5
Total Living Area (Rounded):	**1050 Sq ft**	

SKETCH ADDENDUM

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC



TOTAL Sketch by a la mode, inc.

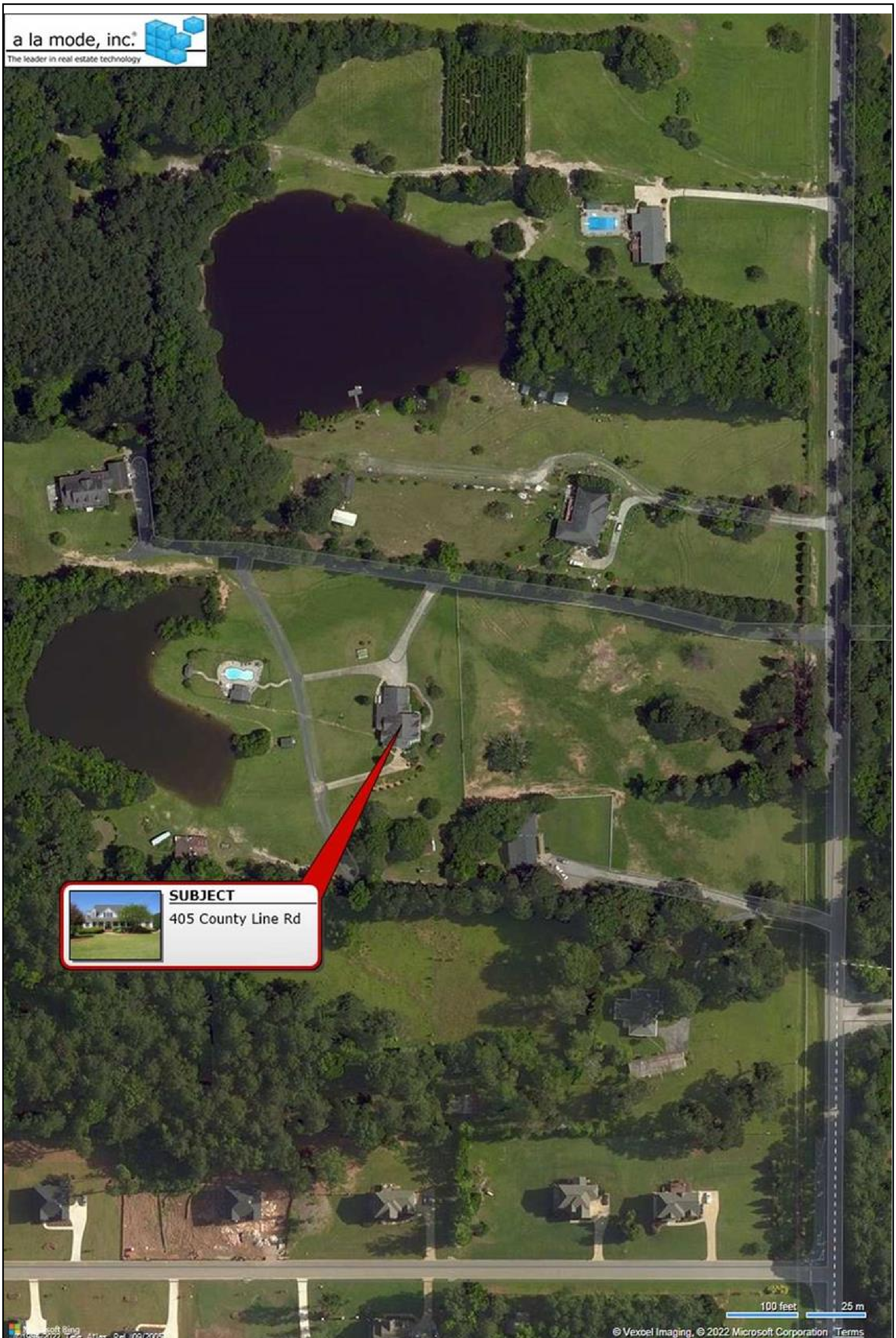
Area Calculations Summary

Non-living Area		
Basement	2569 Sq ft	14 × 4 = 56
		35 × 7 = 245
		36 × 63 = 2268

Aerial Map (Subject)

File # 09167-0422

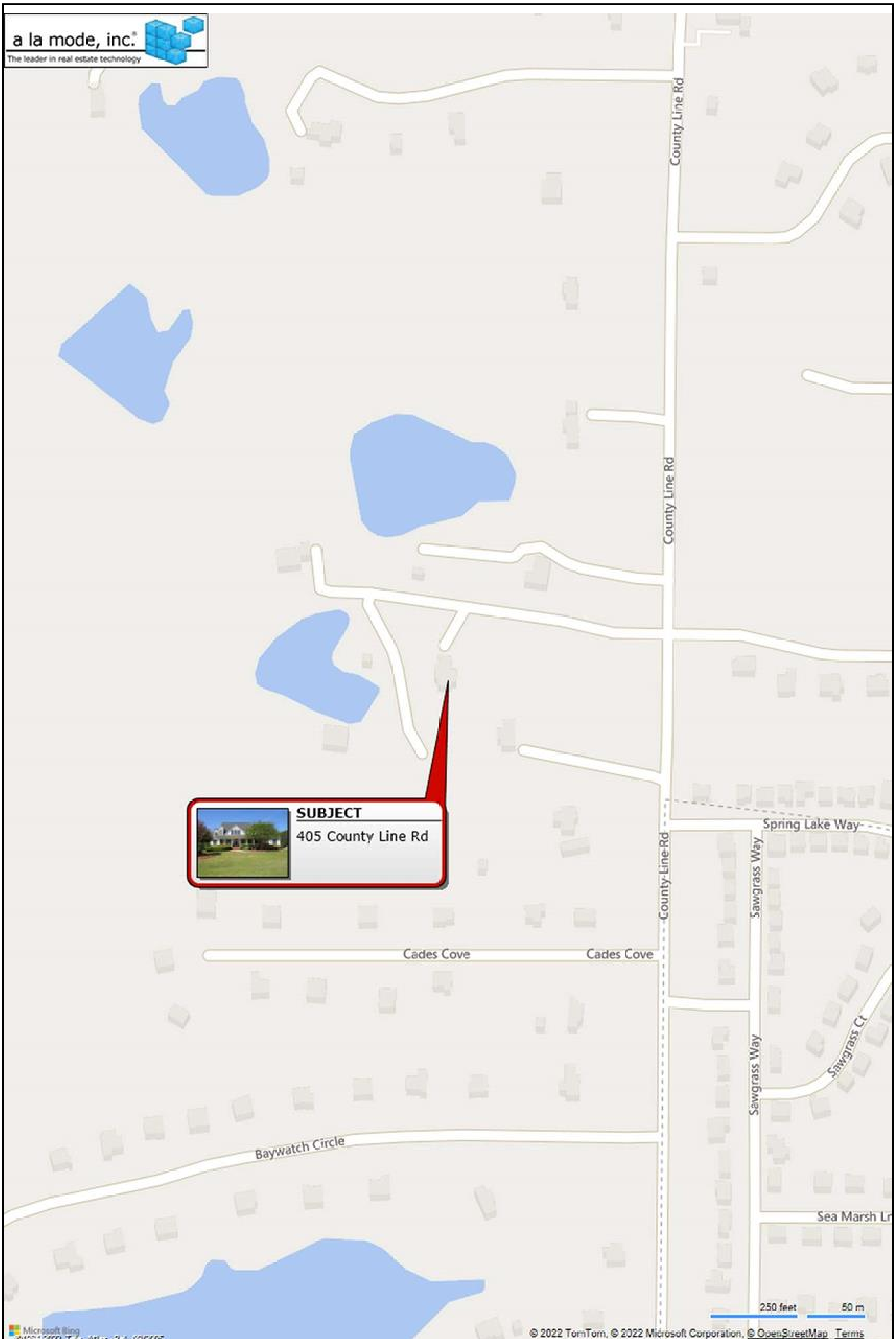
Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC



Location Map (Subject)

File # 09167-0422

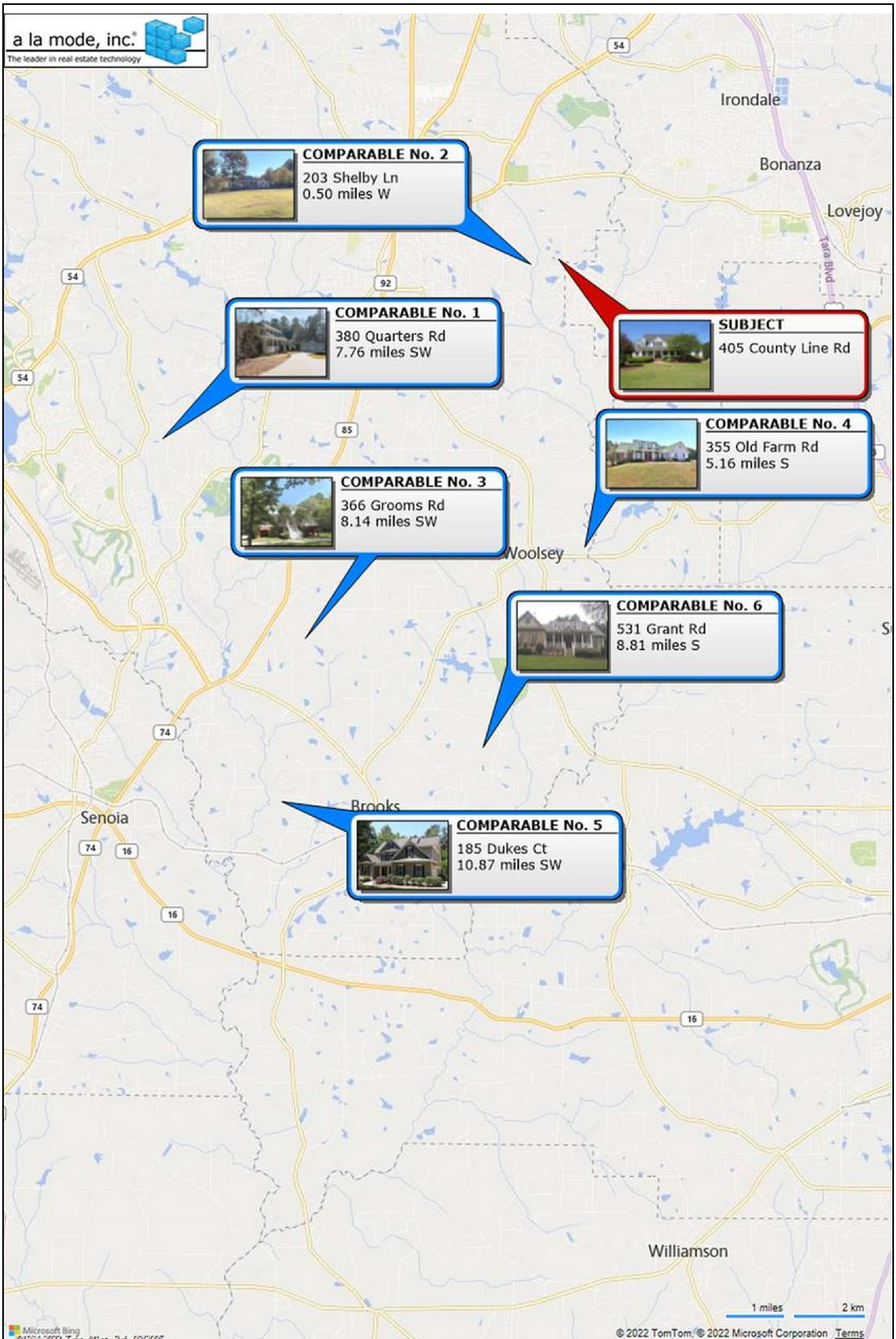
Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC



Location Map (Subject & Comparables)

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC



Borrower/Client Howell, Richard D & Kimberly P

Property Address 405 County Line Rd

City Fayetteville County Fayette State GA Zip Code 30215

Lender Prosperity Home Mortgage, LLC

Doc ID: 010070580002 Type: QCD
Recorded: 01/24/2017 at 11:20:00 AM
Fee Amt: $662.00 Page 1 of 2
Transfer Tax: $650.00
Fayette, Ga. Clerk Superior Court
Sheila Studdard Clerk of Court
BK 4562 PG 351-352

Return Recorded Document to:
H. Wayne Howell
715 Tee Box Drive
Griffin, GA 30223
(678)692-8273

STATE OF GEORGIA
COUNTY OF FAYETTE

QUITCLAIM DEED

THIS INDENTURE, made effective the 25st day of December, in the year two thousand sixteen (2016), between Hubert Wayne Howell & Reta Nell Howell, State of Georgia and the County of Spalding, as party or parties of the first part, hereinafter called Grantors, and Richard D. Howell & Kimberly P. Howell, of the State of Georgia and the County of Fayette as party or parties of the second part, hereinafter called Grantees (the words "Grantor" and "Grantee" to include their respective heirs, successors, and assigns where the context requires or permits).

WITNESSETH that: Grantors, for and in consideration of the sum of One Dollar ($1.00) and other valuable consideration in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, by these presents does hereby remise, convey and forever QUITCLAIM unto the said Grantees, the below described tract or parcel of land more fully and completely described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING in Land Lot 107 of the 5th District, Fayette County, Georgia, and being more particularly described as follows:

> **BEGINNING** at a point on the Southwesterly side of County Line Road (80' R/W), N 00 22'06" W, a distance of 152.0' feet from the south line of Land Lot 107 and being the true point of beginning, thence running N 89 55' 05" W, a distance of 1807.51' feet to a point, thence running N 00 30' 14" W, a distance of 462.23' feet to a 1¾" open top pipe, thence running S 89.41' 57" W, a distance of 475.2' +/- to the center line of the creek, thence running northwesterly along center line of the creek 368.0' +/- to a point, thence running N 89 36' 06" E, a distance of 996.0 +/-' feet to a point, thence running S 00 23' 54" E, a distance of 503.11' feet to a point, thence running S 84 22'12" E, a distance of 1412.16' feet to a point, thence running along

Appraisers License

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville
County	Fayette
State	GA
Zip Code	30215
Lender	Prosperity Home Mortgage, LLC

STATE OF GEORGIA
REAL ESTATE APPRAISERS BOARD

STEVEN BARTLEY LYONS

6725

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

1237241755377626

LYONS, STEVEN BARTLEY
LYONS PROPERTY CONSULTANTS LLC
312 CROSSTOWN ROAD SUITE 156
PEACHTREE CITY, GA 30269

STEVEN BARTLEY LYONS

#	6725
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

1237241755377626

STEVEN BARTLEY LYONS

#	6725
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

1237241755377626

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P

Property Address 405 County Line Rd

City Fayetteville County Fayette State GA Zip Code 30215

Lender Prosperity Home Mortgage, LLC

the R/W of County Line Road (80' R/W), thence S 00 22' 06" E, a distance of 174.90' feet to a point, and the true point of beginning. Said property contains 19.616 acres. Said property being Lot 2 as shown on plat of survey dated February 16, 1999, prepared by Delta Surveyors, Inc. for Hubert W. Howell. Said property contains 19.616 acres. Said property further identified under the current Fayette County street number system as 405 County Line Road, Fayetteville, GA 30215.

TO HAVE AND TO HOLD the said described premises to Grantees, so that neither Grantors nor any person or persons claiming under Grantors shall at any time, by any means or ways, have, claim or demand any right or title to said premises or appurtenances, or any rights thereof.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written.

GRANTORS

Hubert Wayne Howell

Reta Nell Howell

Hubert Wayne Howell

Reta Nell Howell

Signed, Sealed and Delivered in the Presence of:

This 31st Day of December, 2016

_______________ (Unofficial Witness)

_______________ (Unofficial Witness)

_______________ (SEAL)

NOTARY PUBLIC

My commission Expires: 1/14/2019

THERESA S. KISER NOTARY PUBLIC FAYETTE COUNTY, GEORGIA

Tax Assessors Map (Subject)

File # 09167-0422

Borrower/Client Howell, Richard D & Kimberly P

Property Address 405 County Line Rd

City Fayetteville County Fayette State GA Zip Code 30215

Lender Prosperity Home Mortgage, LLC

qPublic.net™ Fayette County, GA

Parcel ID	0526 079	**Alternate ID**	n/a	**Owner Address**	HOWELL RICHARD DEAN
Sec/Twp/Rng	--	**Class**	R4		HOWELL KIMBERLY PELOQUIN
Property Address	405 COUNTY LINE RD	**Acreage**	19.6		405 COUNTY LINE ROAD
					FAYETTEVILLE, GA 30215

District 01

Brief Tax Description LOT 2 COUNTY LINE RD

(Note: Not to be used on legal documents)

Date created: 4/9/2022

Last Data Uploaded: 4/8/2022 6:13:33 AM

Developed by Schneider GEOSPATIAL

Appraisers E&O Insurance

File # 09167-0422

Borrower/Client	Howell, Richard D & Kimberly P
Property Address	405 County Line Rd
City	Fayetteville; County Fayette; State GA; Zip Code 30215
Lender	Prosperity Home Mortgage, 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: **RAP4114575-21** Renewal of: **RAP4114575-20**

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

Item 1. **Named Insured:** **Steven B Lyons**

Item 2. **Address:** **312 Crosstown Road, Suite 156**
City, State, Zip Code: **Peachtree City, GA 30269**

Item 3. **Policy Period:** From **12/30/2021** To **12/30/2022**
(Month, Day, Year) *(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. $ **2,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **2,000,000** **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:** $ **748.00**

Item 7. **Retroactive Date** (if applicable): **12/30/2002**

Item 8. **Forms, Notices and Endorsements attached:**
D42100 (03/15) D42300 GA (05/13) IL7427 (08/21)
D42414 (08/19) D42413 (06/17) D42412 (03/17) D42408 (05/13)
D42402 (05/13)

Betsy a. Mazmon

Authorized Representative