

**APPRAISAL OF REAL PROPERTY**



**LOCATED AT**

3649 Looper Lake Pt  
Gainesville, GA 30506

LL 95, 10th Dist., Hall co., GA, Lot 42 & part of Lot 43, D.B. Looper S/D (per GSCCCA DB 4390 / Pg 135) SEE COMPLETE LEGAL ATTACHMENT

**FOR**

Frank Przybylski  
3649 Looper Lake Point  
Gainesville, GA 30506

**OPINION OF VALUE**

1,120,000

**AS OF**

02/14/2025

**BY**

Kelli Lynn Chamblee  
Pendley and Pendley Appraisers  
2055 Atlanta Highway  
Cumming, GA 30040  
(770) 889-2483 x 24  
kroam23@gmail.com

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Cumming, GA 30040  
(770) 889-2483 x 24

02/26/2025

Frank Przybylski  
3649 Looper Lake Point  
Gainesville, GA 30506

Re: Property: 3649 Looper Lake Pt  
Gainesville, GA 30506  
Borrower: N/A  
File No.: 250177r

Opinion of Value: \$ 1,120,000  
Effective Date: 02/14/2025

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Kelli Lynn Chamblee  
Certified Residential Real Property Appraiser  
License or Certification #: CR263183  
State: GA Expires: 09/30/2025  
kroam23@gmail.com

RESIDENTIAL APPRAISAL REPORT

File No.: 250177r

|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------|--|
| SUBJECT                         | Property Address: 3649 Looper Lake Pt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | City: Gainesville                                                                                                                                      |  | State: GA                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | Zip Code: 30506                                           |  |
|                                 | County: Hall                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | Legal Description: LL 95, 10th Dist., Hall co., GA, Lot 42 & part of Lot 43, D.B. Looper S/D (per GSCCCA DB 4390 / Pg 135) SEE COMPLETE LEGAL ATTACHED |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Tax Year: 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | R.E. Taxes: \$ 4,896.41                                                                                                                                |  | Special Assessments: \$ 0                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | Assessor's Parcel #: 10095 000045                         |  |
|                                 | Borrower (if applicable): N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Current Owner of Record: Frank P Przybylski                                                                                                            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| ASSIGNMENT                      | Occupant: <input checked="" type="checkbox"/> Owner                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | <input type="checkbox"/> Tenant                                                                                                                        |  | <input type="checkbox"/> Vacant                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | <input type="checkbox"/> Manufactured Housing             |  |
|                                 | Project Type: <input type="checkbox"/> PUD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | <input type="checkbox"/> Condominium                                                                                                                   |  | <input type="checkbox"/> Cooperative                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | <input checked="" type="checkbox"/> Other (describe) none |  |
|                                 | HOA: \$ N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | <input type="checkbox"/> per year                                                                                                                      |  | <input type="checkbox"/> per month                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |                                                           |  |
|                                 | Market Area Name: Lake Lanier                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Map Reference: 23580                                                                                                                                   |  | Census Tract: 0004.02                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                           |  |
| MARKET AREA DESCRIPTION         | The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| SITE DESCRIPTION                | Intended Use: to evaluate the property that is the subject of this appraisal for market valuation purposes, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form and definition of market value.                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Intended User(s) (by name or type): Frank Przybylski and their assignees. No additional intended users are identified by the appraiser.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Client: Frank Przybylski                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | Address: 3649 Looper Lake Point, Gainesville, GA 30506                                                                                                 |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Appraiser: Kelli Lynn Chamblee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | Address: 2055 Atlanta Highway, Cumming, GA 30040                                                                                                       |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| MARKET AREA DESCRIPTION         | Location: <input type="checkbox"/> Urban                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | <input checked="" type="checkbox"/> Suburban                                                                                                           |  | <input type="checkbox"/> Rural                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | Predominant Occupancy                                     |  |
|                                 | Built up: <input type="checkbox"/> Over 75%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | <input checked="" type="checkbox"/> 25-75%                                                                                                             |  | <input type="checkbox"/> Under 25%                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | One-Unit Housing                                          |  |
|                                 | Growth rate: <input type="checkbox"/> Rapid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | <input checked="" type="checkbox"/> Stable                                                                                                             |  | <input type="checkbox"/> Slow                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | PRICE AGE                                                 |  |
|                                 | Property values: <input type="checkbox"/> Increasing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | <input checked="" type="checkbox"/> Stable                                                                                                             |  | <input type="checkbox"/> Declining                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | 2-4 Unit 0 %                                              |  |
| MARKET AREA DESCRIPTION         | Demand/supply: <input type="checkbox"/> Shortage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | <input checked="" type="checkbox"/> In Balance                                                                                                         |  | <input type="checkbox"/> Over Supply                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | Multi-Unit 0 %                                            |  |
|                                 | Marketing time: <input type="checkbox"/> Under 3 Mos.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | <input checked="" type="checkbox"/> 3-6 Mos.                                                                                                           |  | <input type="checkbox"/> Over 6 Mos.                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | Comm'l 03 %                                               |  |
|                                 | <input checked="" type="checkbox"/> Owner 80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | <input checked="" type="checkbox"/> Tenant 15                                                                                                          |  | <input checked="" type="checkbox"/> Vacant (0-5%)                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | Other* 37* %                                              |  |
|                                 | <input type="checkbox"/> Vacant (>5%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | 450                                                                                                                                                    |  | Pred 30                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                           |  |
| MARKET AREA DESCRIPTION         | Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Market Area Boundaries: Approximately - to the north by Hwy. 136., to the east by Hwy. 129, to the south by Hwy. 369 and to the west by Dawson/Forsyth co.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Neighborhood Description: The subject is neighborhood is located in Hall county and is comprised of single family homes along with agricultural/vacant/forestry/Corps land and some commercial properties. The homes within the subject's market area are varied, but generally made up of modern, conventional dwellings built of average to excellent quality. Local retail and support facilities are located within a 3-8 mile radius. I-985 is located approximately six radial miles from the subject and provides access I-85 and the CBD of Atlanta, GA. Minimal, if any, public transportation is available within the subjects immediate area. SEE ATTACHED ADDENDA       |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Market Conditions: The current market rate in this area is typical with marketing times of generally less than six months. There are no known locational factors which might adversely affect marketing or value. Current market rates are fluctuating with varying financing programs available. Seller concessions typically range from 0%-5% of the purchase price. SEE ATTACHED ADDENDA                                                                                                                                                                                                                                                                                         |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| SITE DESCRIPTION                | Dimensions: See attached survey/plat map                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                        |  | Site Area: 0.25 ac                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |                                                           |  |
|                                 | Zoning Classification: VC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |                                                                                                                                                        |  | Description: Vacation Cottage District/Single Family Residential                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                                           |  |
|                                 | Zoning Compliance: <input checked="" type="checkbox"/> Legal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |                                                                                                                                                        |  | <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning                                                                                                                                                                                                                                                                                                                                                   |  |                                                           |  |
|                                 | Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                        |  | Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                                                                                                                                                                                                                                         |  |                                                           |  |
| SITE DESCRIPTION                | Ground Rent (if applicable) \$ N/A/ N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |                                                                                                                                                        |  | Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)                                                                                                                                                                                                                                                                                                                                                   |  |                                                           |  |
|                                 | Based on zoning and prevalent use in the immediate area, the subjects current use as a single family residence is its highest and best use.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |                                                                                                                                                        |  | Actual Use as of Effective Date: Highest and best - improved                                                                                                                                                                                                                                                                                                                                                                                                                       |  |                                                           |  |
|                                 | Use as appraised in this report: Single Family Residential - highest and best                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |                                                                                                                                                        |  | Summary of Highest & Best Use: The subject's current use is considered to be it's highest and best use. The lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence. |  |                                                           |  |
|                                 | Utilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |                                                                                                                                                        |  | Off-site Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                           |  |
| SITE DESCRIPTION                | Public Other Provider/Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                        |  | Type Public Private                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |                                                           |  |
|                                 | Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                        |  | Street asphalt/typical <input checked="" type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                |  |                                                           |  |
|                                 | Gas <input type="checkbox"/> <input checked="" type="checkbox"/> propane/typical                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                                                                                                                        |  | Curb/Gutter none/none <input type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                           |  |
|                                 | Water <input checked="" type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                        |  | Sidewalk none <input type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| SITE DESCRIPTION                | Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> septic/typical                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                        |  | Street Lights none <input type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                               |  |                                                           |  |
|                                 | Storm Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> none/typical                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |                                                                                                                                                        |  | Alley none <input type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                       |  |                                                           |  |
|                                 | Topography                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                        |  | Level to gently rolling                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                           |  |
|                                 | Size                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                        |  | 0.25 ac                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                           |  |
| SITE DESCRIPTION                | Shape                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |                                                                                                                                                        |  | irregular                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                           |  |
|                                 | Drainage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                        |  | appears adequate                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                                           |  |
|                                 | View                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                        |  | good/lake                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                           |  |
|                                 | Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input checked="" type="checkbox"/> Other (describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                        |  | Lakefront/Cove                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                           |  |
| SITE DESCRIPTION                | FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                        |  | FEMA Flood Zone X                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                           |  |
|                                 | FEMA Map # 13139C0175G                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                        |  | FEMA Map Date 04/04/2018                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |                                                           |  |
|                                 | Site Comments: No apparent adverse easements, encroachments, special assessments, etc were noted at the time of inspection. Subject does not appear to be in a flood hazard area. Aerial and flood maps for the subject are attached. Septic tanks are common for the area and should have no adverse effect on the subject's value and/or marketability; a connection to public sewer is not available nor cost feasible to connect.                                                                                                                                                                                                                                               |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| DESCRIPTION OF THE IMPROVEMENTS | General Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | Exterior Description                                                                                                                                   |  | Foundation                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | Basement <input type="checkbox"/> None                    |  |
|                                 | # of Units 1 <input type="checkbox"/> Acc.Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | Foundation Prd Concrete                                                                                                                                |  | Slab N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  | Area Sq. Ft. 1,364                                        |  |
|                                 | # of Stories 1.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | Exterior Walls HrdBrd                                                                                                                                  |  | Crawl Space N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | % Finished 0                                              |  |
|                                 | Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Roof Surface Composition                                                                                                                               |  | Basement Full Basement                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  | Ceiling floor joists                                      |  |
| DESCRIPTION OF THE IMPROVEMENTS | Design (Style) Craftsman                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | Gutters & Dwnspts. Aluminum                                                                                                                            |  | Sump Pump <input type="checkbox"/> none ntd                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | Walls conc/insul                                          |  |
|                                 | <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Window Type DP/SH Vinyl                                                                                                                                |  | Dampness <input type="checkbox"/> none ntd                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | Floor concrete                                            |  |
|                                 | Actual Age (Yrs.) 9 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  | Storm/Screens none/some                                                                                                                                |  | Settlement none noted                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  | Outside Entry yes/rear                                    |  |
|                                 | Effective Age (Yrs.) 4 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |                                                                                                                                                        |  | Infestation none noted                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |                                                           |  |
| DESCRIPTION OF THE IMPROVEMENTS | Interior Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Appliances                                                                                                                                             |  | Attic <input type="checkbox"/> None                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Amenities                                                 |  |
|                                 | Floors HdWd/Cpt/Tile                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Refrigerator <input checked="" type="checkbox"/> P                                                                                                     |  | Stairs <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | Fireplace(s) # 1                                          |  |
|                                 | Walls Dwall/Paint                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Range/Oven <input checked="" type="checkbox"/> X                                                                                                       |  | Drop Stair <input checked="" type="checkbox"/> X                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Woodstove(s) # 0                                          |  |
|                                 | Trim/Finish Wood/Paint                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  | Disposal <input type="checkbox"/>                                                                                                                      |  | Scuttle <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Dock prvt dock prmt                                       |  |
| DESCRIPTION OF THE IMPROVEMENTS | Bath Floor Tile                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | Dishwasher <input checked="" type="checkbox"/> X                                                                                                       |  | Doorway <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Other steam shower                                        |  |
|                                 | Bath Wainscot Tile                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | Fan/Hood <input checked="" type="checkbox"/> X                                                                                                         |  | Floor <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | Other WhlHm Generator                                     |  |
|                                 | Doors Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | Microwave <input type="checkbox"/>                                                                                                                     |  | Heated <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Ceiling Cedar/Tng&Grv                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | Washer/Dryer <input checked="" type="checkbox"/> P                                                                                                     |  | Finished <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                           |  |
| DESCRIPTION OF THE IMPROVEMENTS | Finished area above grade contains:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | 7 Rooms                                                                                                                                                |  | 3 Bedrooms                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | 2.1 Bath(s)                                               |  |
|                                 | 2,328 Square Feet of Gross Living Area Above Grade                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Additional features: custom white cedar wood tongue & groove ceilings, stacked stone fireplace, copper sinks, tankless water heater, spray-foam insulation, irrigation system, ductless multi-zone mini split systems                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 | Describe the condition of the property (including physical, functional and external obsolescence): No physical or functional inadequacies were noted and physical depreciation is based on the effective age of the property. The floor plan is functional and no significant repairs were readily observable. Upon inspection, the subject was found to be a custom built home which has been constructed with high-quality levels of interior refinements and features; the workmanship, materials, and finishes throughout are also of high quality. Additionally, the subject property has been well maintained and is considered to be in overall good condition at this time. |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
| DESCRIPTION OF THE IMPROVEMENTS |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |
|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                                           |  |

# RESIDENTIAL APPRAISAL REPORT

**File No.:** 250177r

[illegible]





# Assumptions, Limiting Conditions & Scope of Work

File No.: 250177r

|                                       |                                                        |           |                 |
|---------------------------------------|--------------------------------------------------------|-----------|-----------------|
| Property Address: 3649 Looper Lake Pt | City: Gainesville                                      | State: GA | Zip Code: 30506 |
| Client: Frank Przybylski              | Address: 3649 Looper Lake Point, Gainesville, GA 30506 |           |                 |
| Appraiser: Kelli Lynn Chamblee        | Address: 2055 Atlanta Highway, Cumming, GA 30040       |           |                 |

**STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS**

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 250177r

|                                       |                                                        |           |                 |
|---------------------------------------|--------------------------------------------------------|-----------|-----------------|
| Property Address: 3649 Looper Lake Pt | City: Gainesville                                      | State: GA | Zip Code: 30506 |
| Client: Frank Przybylski              | Address: 3649 Looper Lake Point, Gainesville, GA 30506 |           |                 |
| Appraiser: Kelli Lynn Chamblee        | Address: 2055 Atlanta Highway, Cumming, GA 30040       |           |                 |

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

DEFINITION OF MARKET VALUE \*:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in 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.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

SIGNATURES

|                                                                                                                                                     |                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Client Contact: _____                                                                                                                               | Client Name: Frank Przybylski                                                                                                            |
| E-Mail: _____                                                                                                                                       | Address: 3649 Looper Lake Point, Gainesville, GA 30506                                                                                   |
| APPRAISER                                                                                                                                           | SUPERVISORY APPRAISER (if required)<br>or CO-APPRAISER (if applicable)                                                                   |
|                                                                  |                                                                                                                                          |
| Appraiser Name: Kelli Lynn Chamblee                                                                                                                 | Supervisory or Co-Appraiser Name: _____                                                                                                  |
| Company: Pendley and Pendley Appraisers                                                                                                             | Company: _____                                                                                                                           |
| Phone: (770) 889-2483 x 24                                                                                                                          | Phone: _____                                                                                                                             |
| Fax: (770) 889-6593                                                                                                                                 | Fax: _____                                                                                                                               |
| E-Mail: kroam23@gmail.com                                                                                                                           | E-Mail: _____                                                                                                                            |
| Date Report Signed: 02/26/2025                                                                                                                      | Date Report Signed: _____                                                                                                                |
| License or Certification #: CR263183                                                                                                                | License or Certification #: _____                                                                                                        |
| State: GA                                                                                                                                           | State: _____                                                                                                                             |
| Designation: Certified Residential Real Property Appraiser                                                                                          | Designation: _____                                                                                                                       |
| Expiration Date of License or Certification: 09/30/2025                                                                                             | Expiration Date of License or Certification: _____                                                                                       |
| Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None | Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None |
| Date of Inspection: 02/14/2025                                                                                                                      | Date of Inspection: _____                                                                                                                |





Supplemental Addendum

File No. 250177r

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |

• GP Residential: Market Area - Present Land Use %:

\*Other land use includes unused land, schools, institutional and parks

• GP Residential: Market Area Description:

The subject is located on Lake Sidney Lanier. Covering approximately 36,000 acres, Lake Lanier is one of Georgia's largest recreational lakes. As is typical of such areas, market is a mixture of permanent and vacation residences, with values varying widely depending upon size of the improvements, lake frontage, lake view, etc. As this is normal condition for this market, these factors do not create any adverse affect on the marketability of the properties in the area.

• GP Residential : Market Area - Market Conditions

Analysis of active and expired listings, pending sales and closed sales in the subject market area indicates supply and demand are relatively balanced for similar competing properties. There are sufficient active listings to allow the substitution principle to operate freely. The overall market area for the subject has a low foreclosure rate. This is common and typical for the overall marketing area of the subject. After review of MLS the immediate area appears to be experiencing some re-sales, new construction sales and renovated properties of these just mentioned. Minimal, if any, pre-foreclosure, short sales, foreclosures, REO sales were noted in FMLS/GAMLS.

Subject's price is above the predominant (median) sales price for the immediate market, but this is statistical analysis that considers values and prices on a wide spectrum. It is typical for values to be higher and lower than the median in any analysis.

Exposure time is the length of time a property would have been offered for sale and is always presumed to preceded the effective date of the appraisal. Typical marketing and exposure time for the subject property is less than six months.NOTE - Some comparables herein sold in more or less than six months; this is typical in a statistical analysis. However, the preponderance of information suggests that the predominant marketing time for the subject area is typically in less than six months.

Extended Marketing Times: Some of the comparables may have had extended marketing times given each was originally listed too high to be competitive within the subject's market area. Once the list prices were reduced down to a more competitive pricing level, each sold/went under contract within typical marketing times.

Some comparables exceed the preferred three month guideline, however, all sales are within the preferred twelve month criteria. Based on market research, home values within the subject's area have remained relatively stable over the previous 12 months making no time adjustments necessary for sales utilized which have closed in excess of 90 days from the effective date of this report.

• GP Residential : Sales Comparison Approach

The subject property is a newer home with more custom interior finishings located on Lake Sidney Lanier in western Hall County. After an inspection of the property, it was found to be located on the northern portion of Lake Lanier just above Hwy. 53. The subject lot is in a cove with access to deep water; the subject has a good lot with a gentle topography, good minimally obstructed lake views and gentle walk to the dock. After searching the area for other lake-front homes similar to the subject, the sales utilized were felt to be the best found at this time. It was necessary to expand the market search beyond the typical one mile radius, across major roadways/into neighboring counties, and utilize sales which have closed in excess of six months from the effective date of this report to ensure lake-front home sales that are most comparable to the subject. This is not uncommon when appraising lake-front property and is felt to have no adverse affect on the opinion of value. All sales provided are located on the lake like the subject and would theoretically compete for the same buyer.

Lake/Site/Views: It should be noted that when appraising a lake front property the site is often a significant portion of the total market value. When considering lake/site adjustments in the market grid (when comparing the comparables to the subject) these site adjustments must be executed while considering the following characteristics:

- a. topography of the site (steepness of the lot)
- b. distance of Army Corps line from water's edge
- c. amount of property along shoreline
- d. view of lake from subject's residence
- e. deepness of the water at the shoreline to allow for dock and boat maneuverability

Considering the information above, each of the comparables were taken into consideration and adjusted accordingly within the sales grid.

Given location, site size, site topography and view typically impact value for properties on Lake Lanier, these features have been taken into account and together for the subject and each comparable and adjustments have been made accordingly, where necessary, within the sales grid. If location/site/view variances exist between the subject and comparables and no adjustment has been made within the sales grid, then the location/site/view value of the subject is considered to be similar in value to that of the comparable based on location on the lake, site size, lake view, topography and site utility making no adjustments necessary. Comparable one has a larger site on deep water, however, the site is heavily wooded and views of the water are limited; this comparable has been adjusted accordingly. Comparable two sits on deep water lot that is heavily wooded, however, has partially obstructed lake views given the lot is sloped down to the water; this comparable has been adjusted accordingly. Comparable three has a larger site on deep water and has similar views of the water; this comparable has been adjusted accordingly. Comparable four has a larger site on deep water, however, the site is partially wooded at the shoreline and has partially obstructed lake views; this comparable has been adjusted accordingly. Comparable five sits on a deep water lot that is steep and mostly wooded and has partially obstructed lake views; this comparable has been adjusted accordingly. Comparable six has a much larger site on deep water south of Hwy. 53, however, the site is heavily wooded and views of the water are limited; this comparable has been adjusted accordingly.

A quality adjustment has been made to one comparable. After a review of the listing photos for comparable six, it's design and features are considered to be more detailed including higher-quality level of exterior ornamentation/interior refinements, workmanship, materials, and finishes throughout when compared to the subject; given this, its quality is considered to be superior warranting an adjustment.

Each of the comparables utilized are considered to be similar in effective and/or actual age to the subject making no age adjustments necessary.

PLEASE SEE NEXT PAGE

Signature \_\_\_\_\_  
Name Kelli Lynn Chamblee  
Date Signed 02/26/2025  
State Certification # CR263183 State GA  
Or State License # \_\_\_\_\_ State \_\_\_\_\_

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Date Signed \_\_\_\_\_  
State Certification # \_\_\_\_\_ State \_\_\_\_\_  
Or State License # \_\_\_\_\_ State \_\_\_\_\_

Supplemental Addendum

File No. 250177r

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |

One comparable has been adjusted for variance in condition. Comparable five was found to have some interior/exterior renovations/updates, however, lack overall upgrades/improvements comparable to those of the subject and is perceived as inferior warranting an adjustment.

Bath adjustment is \$10,000 per full bath and \$5,000 per half bath.

GLA adjustment is \$60 per square foot

Basement Adjustments: Basement area has been adjusted at \$20 per square foot for unfinished area and \$40 per square foot for finished area. Using this method of calculation accounts for each area of the basement only one time and negates valuing any portion of the basement twice. There are no adjustments for actual rooms; the adjustments are for finished and unfinished area only.

Other adjustments were given for differences in parking, porches/decks/patios, fireplaces and exterior features at what is considered to be their current fair market value. If additional variances exist between the subject and comparables and no adjustment has been made within the sales grid, then no adjustment was warranted for this variance based on market data.

Adjustments within the Sales Grid: Adjustments made within the sales grid have been derived from the market through the research of sales with similar features in order to establish a 'market adjustment' for the variance in features of the comparables when compared to the subject, unless noted otherwise in this report. The actual adjustments applied within the sales grid have been made based on this market research, the comparables utilized in this report along with the appraiser's knowledge of the subject's area. This information applies to any adjustments made for comparable variances in location, site, view, design/style, quality, age, condition, bedrooms, baths, GLA, foundation/basement area, parking/garage/carport, porch/patio/deck, fireplaces and additional exterior features applied within the sales grid.

Across the Board Adjustments: It is possible that the appraiser was unable to find a sale with every feature similar to that of the subject property and would not require an adjustment. This makes across the board adjustments, both positive and negative adjustments, necessary to each of the comparables used in one or more portions of the sales grid. This is not uncommon when appraising real estate and is felt to have no adverse affect on the opinion of value.

Percentage Guidelines: Some of the normal 10% line, 15% net and 25% gross adjustment guidelines, along with the 25% GLA difference guideline have been exceeded in this report. This was unavoidable given each sale was utilized in order to bracket one or more of the subject's features. Therefore, any normal percentage guideline which has been exceeded in this report was unavoidable and is therefore felt to have no adverse affect on value. All comparables included herein are percieved by the appraiser as being good market indicators and should not be discarded solely due to exceeding suggested percentage adjustment guidelines.

• GP Residential : Reconciliation - Reconciliation and Final Value Conclusion

Market actions of buyers and sellers are best analyzed by the Sales Comparison Approach and that approach is given greatest weight in the reconciliation. All comparables were taken into consideration in the final reconciliation of value with the most weight being placed on closed comparables one, two, three and four given these required the least amount of overall (gross) adjustments..

Predominant Value: The subject's appraised value is more than the predominant neighborhood value. The subject is not considered to be an over-improvement and the predominant neighborhood value range does not adversely impact the subject's marketability.

Value Spread: There may be a larger than normal spread in the adjusted and unadjusted values in this report. This was unavoidable given each sale was utilized in order to bracket one or more of the subject's features. Therefore, any excessive spread in the values in this report was unavoidable and is therefore felt to have no adverse affect on value.

Comparable Photos: The appraiser has visually inspected each comparable from the street. However, some of the comparable photos taken by the appraiser were corrupt and/or individuals were located in the original pictures taken and were unusable in this report. Given this, some of the comparable photos provided have been generated from FMLS, GAMLS or our company photo database.

Reported GLA vs Public Record GLA: The gross living area of the subject property was derived from actual measurements taken by the appraiser as of the effective date of the appraisal and may not be similar to the gross living area reported on tax records. The gross living area reported on the tax record may be derived from plans or a field estimate taken from exterior-only measurements and may include basement or unheated areas such as a garage. ANSI Comment: The subject property was measured according to the ANSI standard Z765-2021.

Highest & Best Use: The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence. [Standards Rule 2-2 (a) (x)]

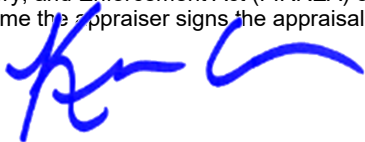
"My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate Appraiser Classification and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers board." [Real Estate Appraiser Classification and Regulation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

The intended user of this appraisal report is the Lender/Client and their assignees. The intended use is to evaluate the property that is the subject of this appraisal for MARKET VALUATION PURPOSES and is NOT intended 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.

I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free from 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 XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.



Signature \_\_\_\_\_  
Name Kelli Lynn Chamblee  
Date Signed 02/26/2025  
State Certification # CR263183 State GA  
Or State License # \_\_\_\_\_ State \_\_\_\_\_

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Date Signed \_\_\_\_\_  
State Certification # \_\_\_\_\_ State \_\_\_\_\_  
Or State License # \_\_\_\_\_ State \_\_\_\_\_

Subject Legal Description - DB 4390 / Pg# 135

04390  
00135

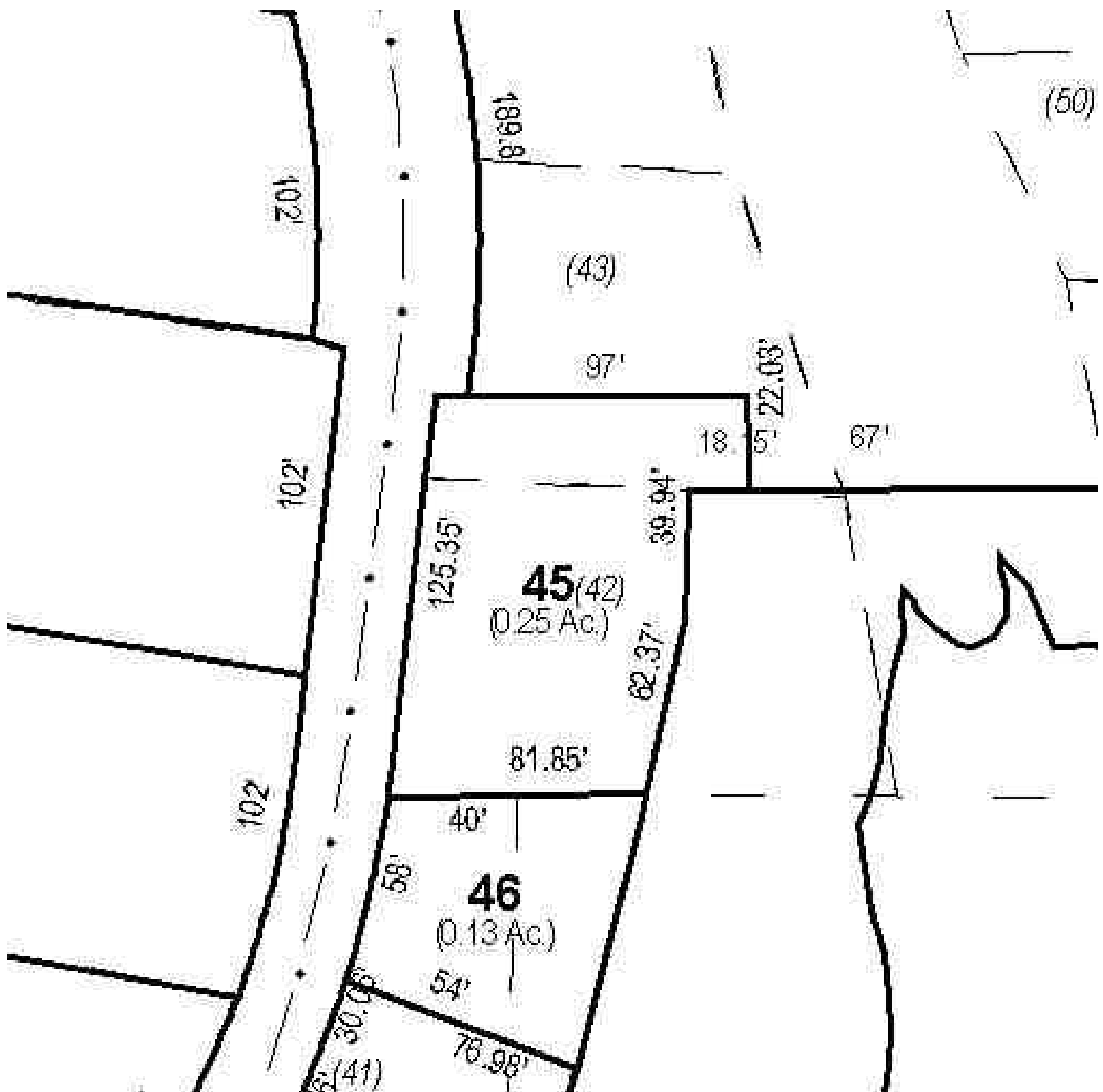
000135

LEGAL DESCRIPTION

02NL30934

All that tract or parcel of land lying and being in Land Lot 95 of the Tenth District of Hall County, Georgia, and being Lot 42 and part of Lot 43, D.B. Looper Subdivision, according to a survey for Ron and Cynthia Kays, prepared by Jack A. Page, Jr. registered Land Surveyor No. 1894, dated February 9, 1993, said plat being incorporated into this description by reference thereto and said property being more particularly described as reference thereto and said property being more particularly described as follows:

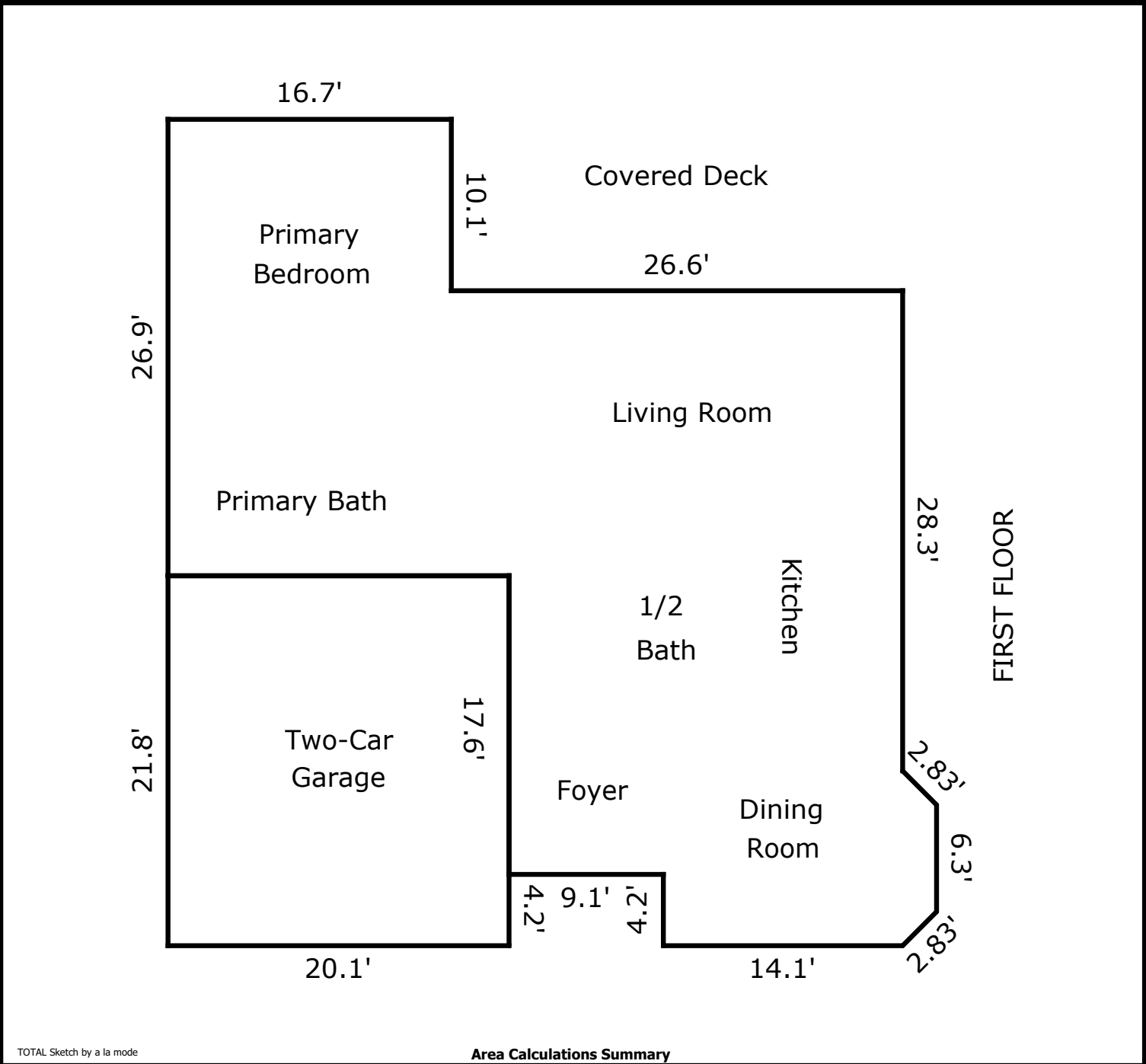
Beginning as a point marked by Government Monument No. 95-7E on the United States Army Corps of Engineers boundary, thence run South 01° 04' 19" West, 39.94 feet to a point marked by a Government Monument; thence run south 13°, 35', 40" west, 62.37 feet to a point marked by a pipe; thence run north 89°, 06', 06" west, 81.85 feet to a point marked by a pipe located on the eastern right of way boundary of Looper Lake Point, a gravel road with a 30-foot right of way thence run north 08°, 40', 28" east, 125.35 feet along the aforesaid eastern right of way boundary of Looper Lake Point to a point marked by an iron pin found; thence run south 88°, 06', 58" east, 97.0 feet to a point (said point being located north 04°, 14', 31" east, 0.59 feet from an angle iron found); thence run south 01°, 12', 52" west 22.03 feet to a point (said point being located north 88°m 55", 30" west, 6.78 feet from a point marked by an iron pin found); thence run north 88°, 09', 03" west, 18.15 feet to the point of beginning.





Building Sketch (Page - 1)

|                  |                     |        |      |       |                           |
|------------------|---------------------|--------|------|-------|---------------------------|
| Borrower         | N/A                 |        |      |       |                           |
| Property Address | 3649 Looper Lake Pt |        |      |       |                           |
| City             | Gainesville         | County | Hall | State | GA      Zip Code    30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                           |



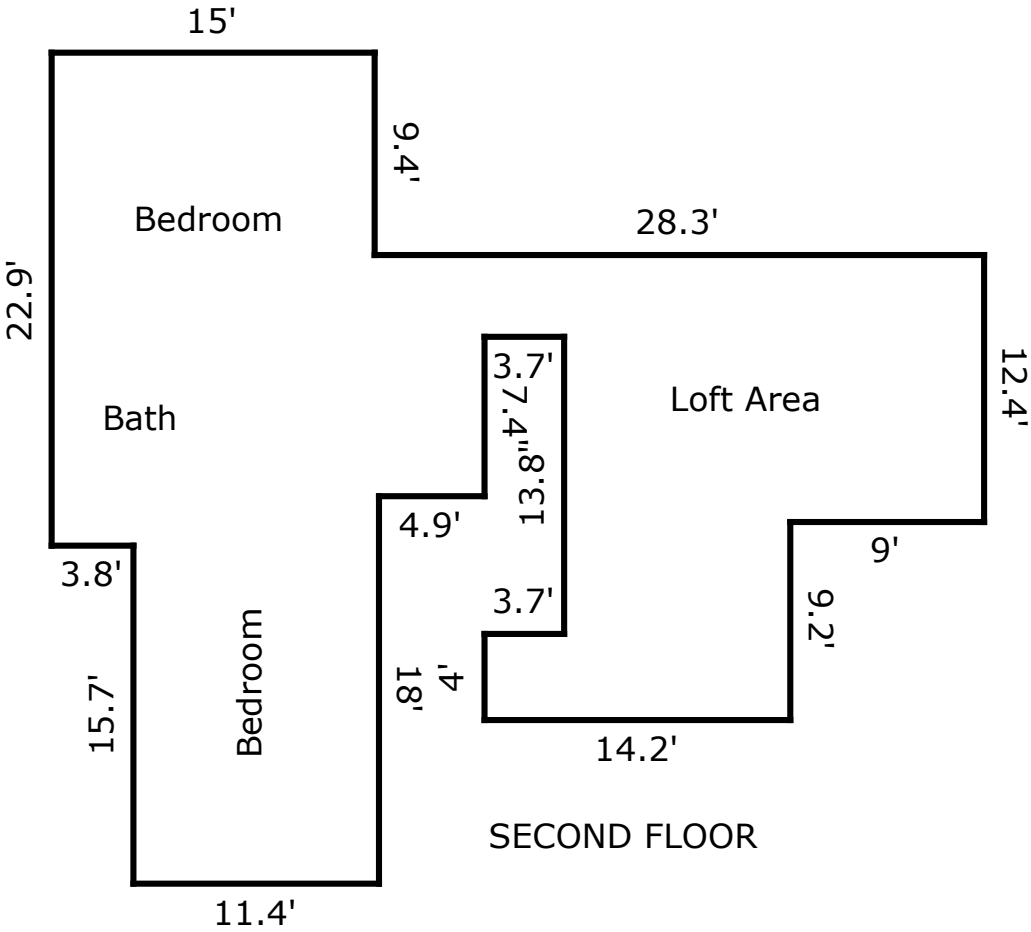
TOTAL Sketch by a la mode

Area Calculations Summary

| Living Area                  |               | Calculation Details         |        |
|------------------------------|---------------|-----------------------------|--------|
| First Floor                  | 1380.25 Sq ft | $0.5 \times 2 \times 2 =$   | 2      |
|                              |               | $0.5 \times 2 \times 2 =$   | 2      |
|                              |               | $6.3 \times 2 =$            | 12.6   |
|                              |               | $26.9 \times 16.7 =$        | 449.23 |
|                              |               | $26.6 \times 16.8 =$        | 446.88 |
|                              |               | $23.2 \times 17.6 =$        | 408.32 |
|                              |               | $4.2 \times 14.1 =$         | 59.22  |
| Total Living Area (Rounded): |               | 1380 Sq ft                  |        |
| Non-living Area              |               |                             |        |
| 2 Car Attached               | 438.18 Sq ft  | $20.1 \times 21.8 = 438.18$ |        |

Building Sketch (Page - 2)

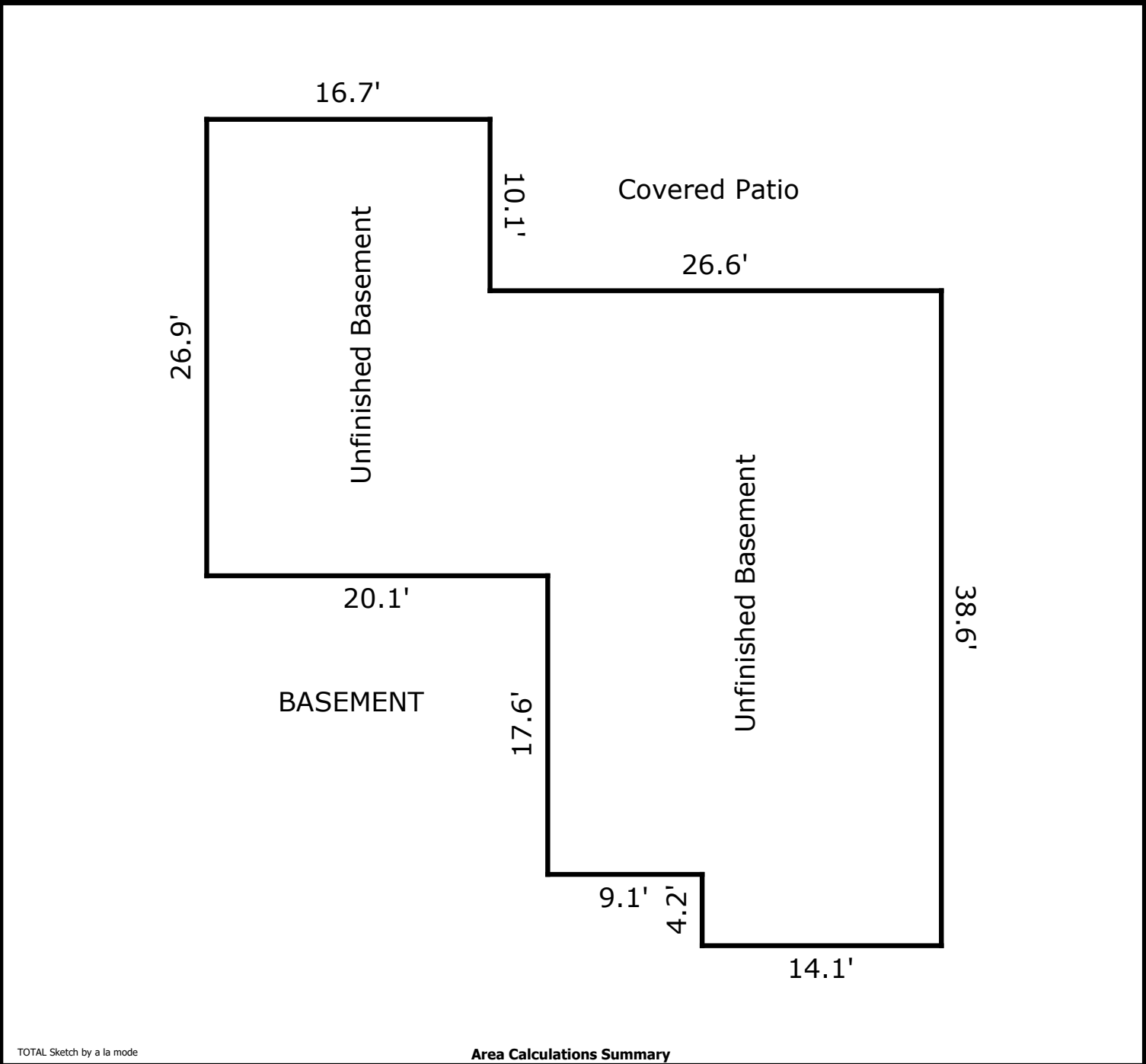
|                  |                     |        |      |       |                           |
|------------------|---------------------|--------|------|-------|---------------------------|
| Borrower         | N/A                 |        |      |       |                           |
| Property Address | 3649 Looper Lake Pt |        |      |       |                           |
| City             | Gainesville         | County | Hall | State | GA      Zip Code    30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                           |



| TOTAL Sketch by a la mode    |              | Area Calculations Summary |  |
|------------------------------|--------------|---------------------------|--|
| Living Area                  |              | Calculation Details       |  |
| Second Floor                 | 947.32 Sq ft | 11.4 × 15.7 = 178.98      |  |
|                              |              | 12.4 × 9 = 111.6          |  |
|                              |              | 22.9 × 15 = 343.5         |  |
|                              |              | 21.6 × 10.5 = 226.8       |  |
|                              |              | 4 × 3.7 = 14.8            |  |
|                              |              | 3.8 × 3.7 = 14.06         |  |
|                              |              | 5.1 × 11.2 = 57.12        |  |
|                              |              | 0.2 × 2.3 = 0.46          |  |
| Total Living Area (Rounded): | 947 Sq ft    |                           |  |

Building Sketch (Page - 3)

|                  |                     |        |      |       |    |                |
|------------------|---------------------|--------|------|-------|----|----------------|
| Borrower         | N/A                 |        |      |       |    |                |
| Property Address | 3649 Looper Lake Pt |        |      |       |    |                |
| City             | Gainesville         | County | Hall | State | GA | Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |    |                |



Area Calculations Summary

Non-living Area

|          |               |                             |
|----------|---------------|-----------------------------|
| Basement | 1363.65 Sq ft | $26.9 \times 16.7 = 449.23$ |
|          |               | $16.8 \times 3.4 = 57.12$   |
|          |               | $34.4 \times 9.1 = 313.04$  |
|          |               | $38.6 \times 14.1 = 544.26$ |

Subject Photo Page

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
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| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



Subject Front

3649 Looper Lake Pt  
Sales Price  
Gross Living Area 2,328  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.1  
Location LakeFrnt;Cove;gd  
View good/lake  
Site 0.25 ac  
Quality HrdBrd/good  
Age 9 years



Subject Rear



Subject Street



Photograph Addendum

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



Side



Additional street view



Mini-Split A/C units & whole home generator



Lake view



Path to lake from subject



Dock

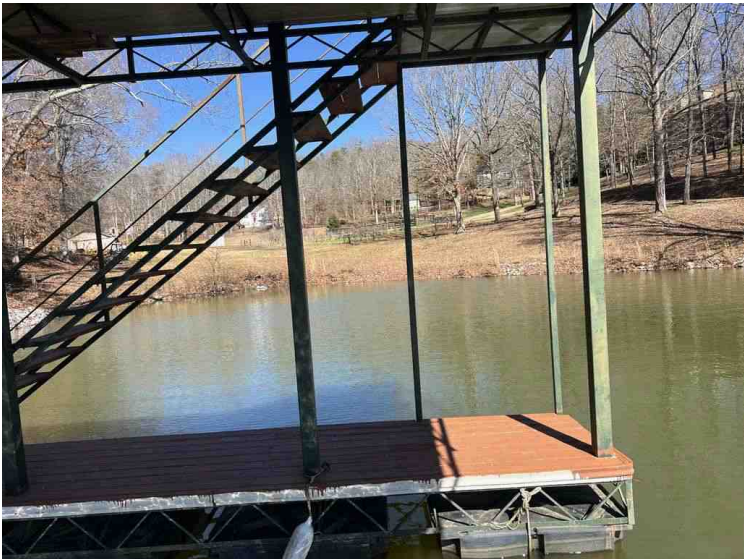


Photograph Addendum

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



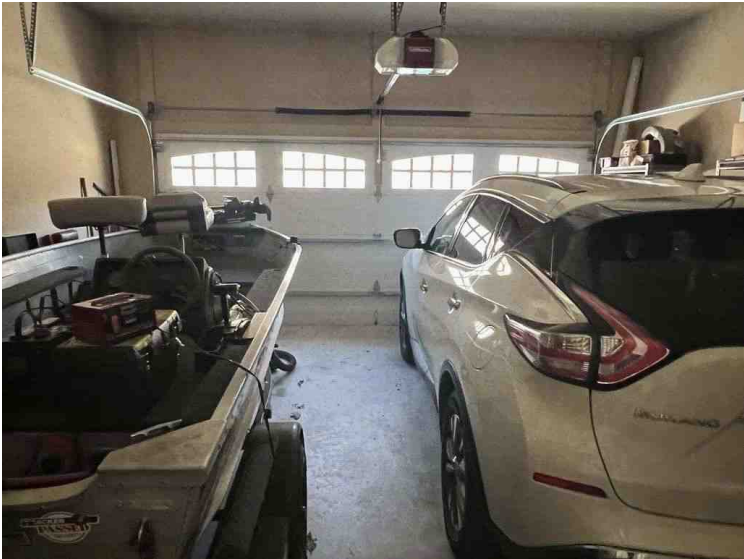
Lake view at dock



Lake view at dock



View of subject from dock



Dining room



Dining room



Half bath



Photograph Addendum

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



Primary bath - view #1



Primary bath - view #2



Covered deck



Lake view from deck



Living room



Kitchen



Photograph Addendum

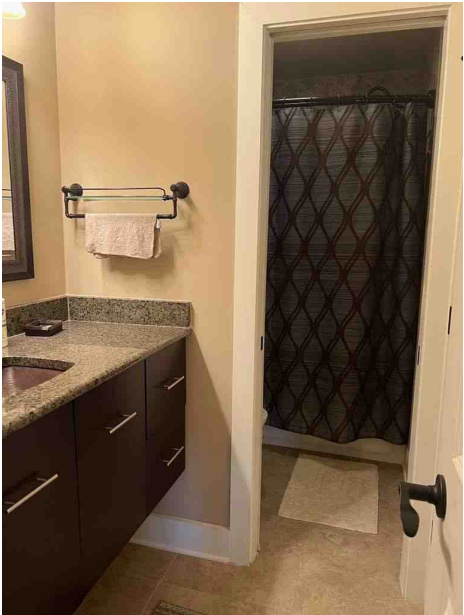
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|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



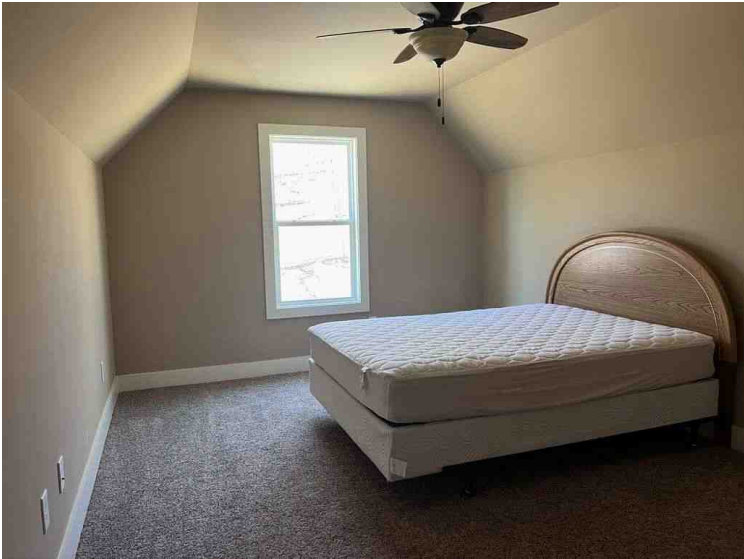
Loft area



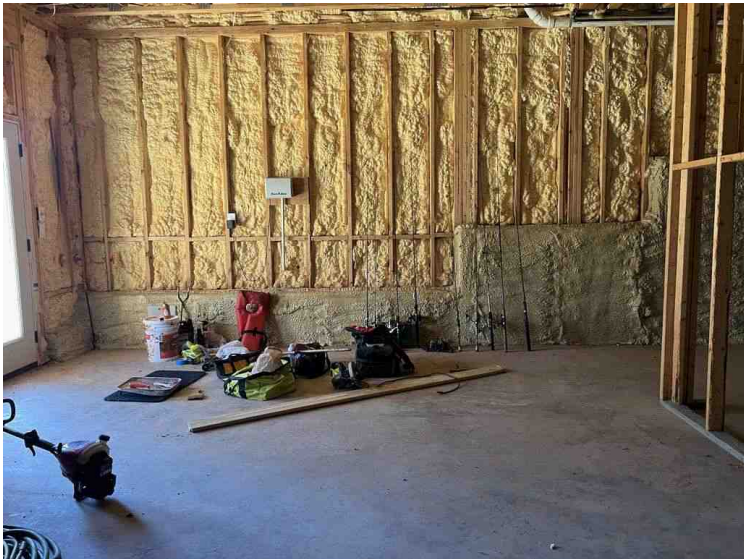
Bedroom



Bath



Bedroom



Unfinished basement



Unfinished basement

Photograph Addendum

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



Unfinished basement - stubbed for bath



Unfinished basement - tankless water heater



Comparable Photo Page

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



Comparable 1

|                   |                     |
|-------------------|---------------------|
| 6865 Hardwood Trl |                     |
| Prox. to Subject  | 5.06 miles W        |
| Sale Price        | 1,184,000           |
| Gross Living Area | 2,283               |
| Total Rooms       | 6                   |
| Total Bedrooms    | 3                   |
| Total Bathrooms   | 2.1                 |
| Location          | LakeFrnt;DeepWtr;gd |
| View              | Wds/SnlLake/infer   |
| Site              | 0.72 acres          |
| Quality           | CmntBrd/good        |
| Age               | 17 years            |



Comparable 2

|                   |                     |
|-------------------|---------------------|
| 7045 Haw Creek Pl |                     |
| Prox. to Subject  | 4.70 miles W        |
| Sale Price        | 1,190,000           |
| Gross Living Area | 1,901               |
| Total Rooms       | 7                   |
| Total Bedrooms    | 3                   |
| Total Bathrooms   | 2.0                 |
| Location          | LakeFrnt;DeepWtr;gd |
| View              | Avg/PrtLake/Wds     |
| Site              | 0.33 acres          |
| Quality           | HrdBrd/good         |
| Age               | 23 years            |



Comparable 3

|                    |                     |
|--------------------|---------------------|
| 302 Indian Cove Dr |                     |
| Prox. to Subject   | 7.04 miles W        |
| Sale Price         | 1,190,000           |
| Gross Living Area  | 1,686               |
| Total Rooms        | 6                   |
| Total Bedrooms     | 3                   |
| Total Bathrooms    | 2.0                 |
| Location           | LakeFrnt;DeepWtr;gd |
| View               | good/lake           |
| Site               | 0.62 ac             |
| Quality            | HrdBrd/good         |
| Age                | 37 years            |



Comparable Photo Page

|                  |                     |        |      |       |                   |
|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
| Property Address | 3649 Looper Lake Pt |        |      |       |                   |
| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |



Comparable 4

|                   |                     |
|-------------------|---------------------|
| 3627 Schofield Rd |                     |
| Prox. to Subject  | 0.16 miles W        |
| Sale Price        | 1,235,000           |
| Gross Living Area | 2,736               |
| Total Rooms       | 7                   |
| Total Bedrooms    | 4                   |
| Total Bathrooms   | 2.0                 |
| Location          | LakeFrnt;DeepWtr;gd |
| View              | Avg/PrtLake/Wds     |
| Site              | 1.10 ac             |
| Quality           | Brk4Sds/good        |
| Age               | 8 years             |



Comparable 5

|                   |                    |
|-------------------|--------------------|
| 5610 Oak Ridge Dr |                    |
| Prox. to Subject  | 6.63 miles NW      |
| Sale Price        | 950,000            |
| Gross Living Area | 1,266              |
| Total Rooms       | 5                  |
| Total Bedrooms    | 3                  |
| Total Bathrooms   | 1.1                |
| Location          | LakeFrnt;Steep;avg |
| View              | Avg/PrtLake/Wds    |
| Site              | 0.25 ac            |
| Quality           | HrdBrd/good        |
| Age               | 26 years           |



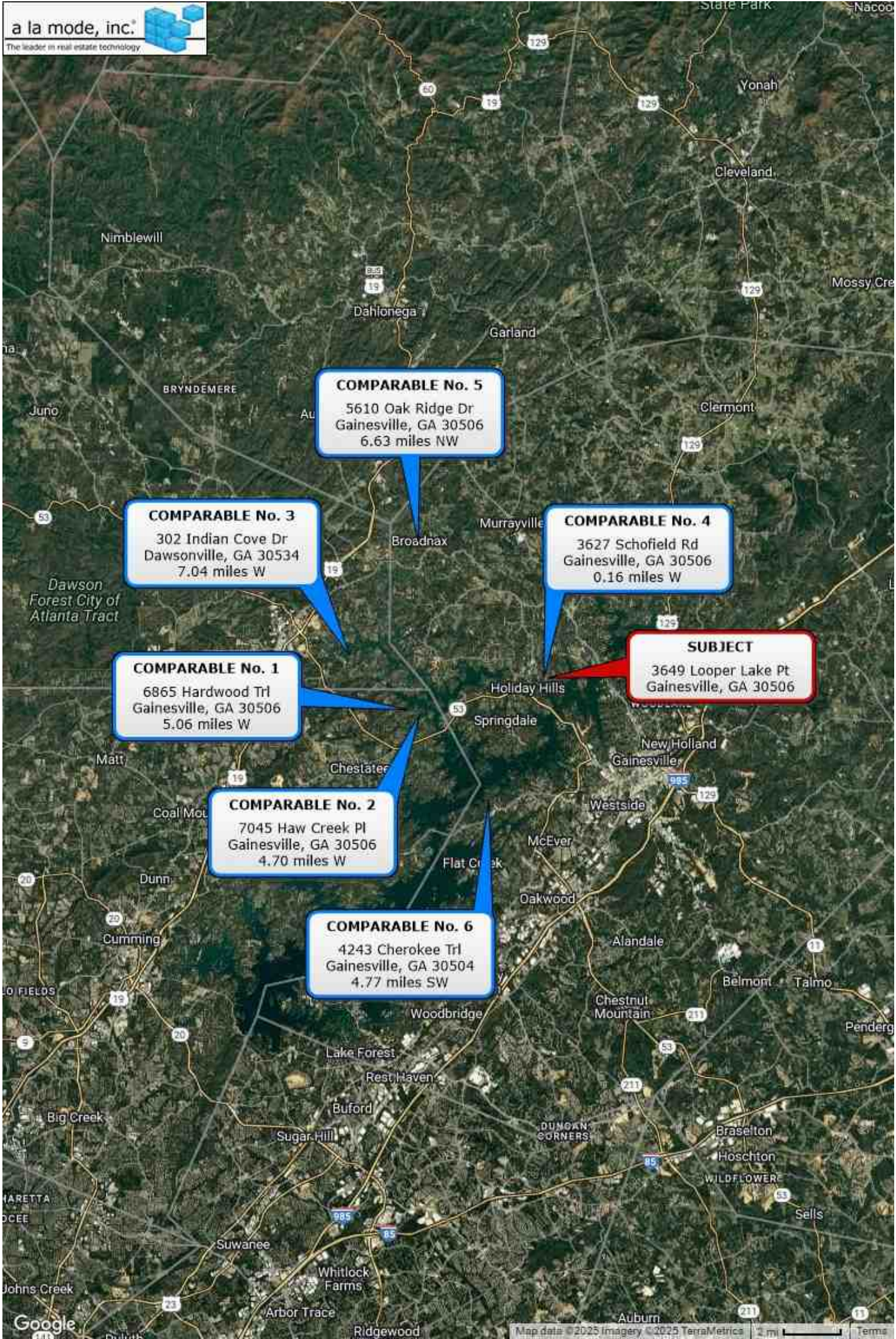
Comparable 6

|                   |                      |
|-------------------|----------------------|
| 4243 Cherokee Trl |                      |
| Prox. to Subject  | 4.77 miles SW        |
| Sale Price        | 1,600,000            |
| Gross Living Area | 3,559                |
| Total Rooms       | 7                    |
| Total Bedrooms    | 3                    |
| Total Bathrooms   | 3.1                  |
| Location          | LakeFrnt;DeepWtr;vgd |
| View              | Wds/SnILake/infer    |
| Site              | 2.13 ac              |
| Quality           | Cedar/Stn/super      |
| Age               | 39 years             |



Comparable Sales Map

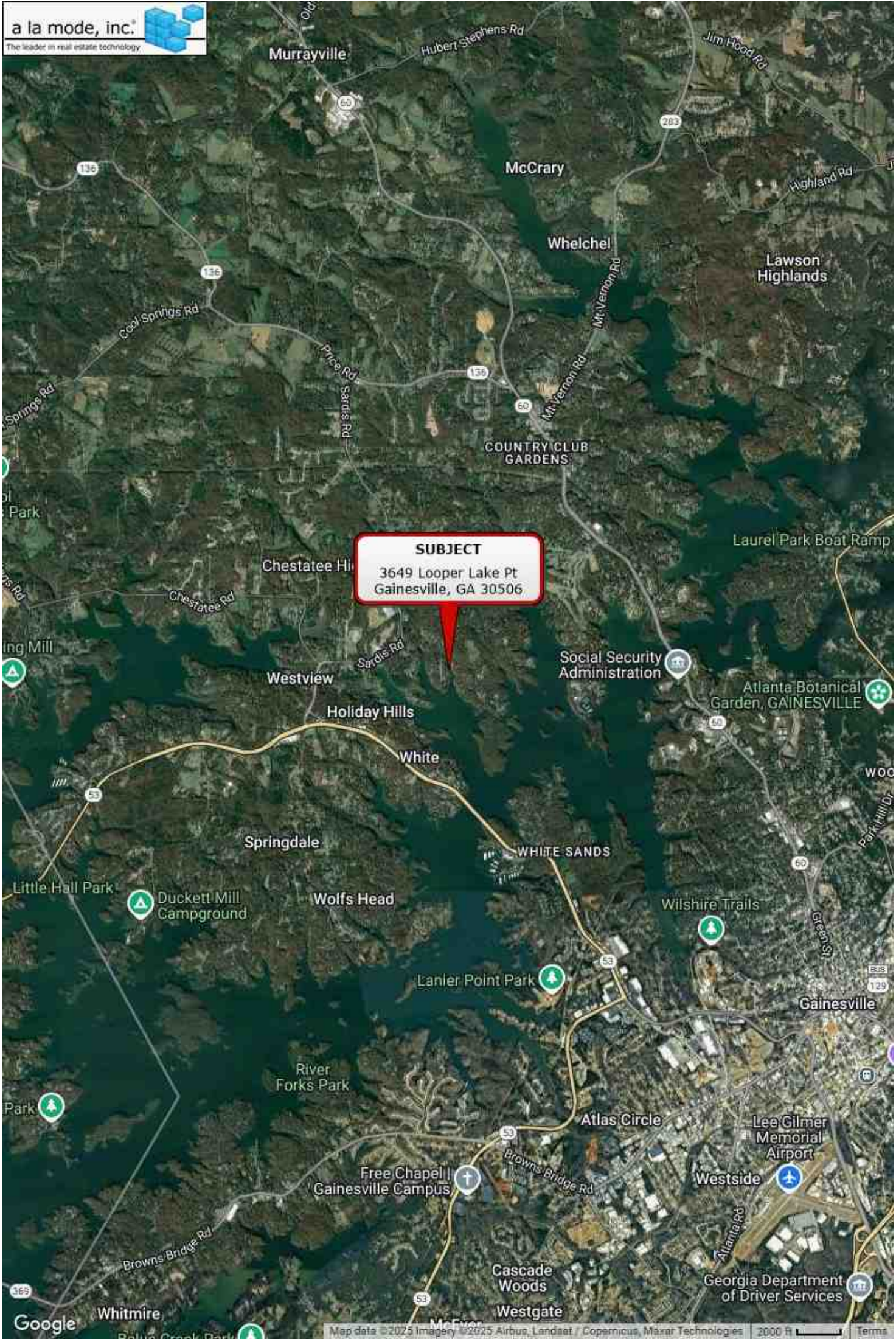
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|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
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| City             | Gainesville         | County | Hall | State | GA Zip Code 30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                   |





Subject Aerial Map

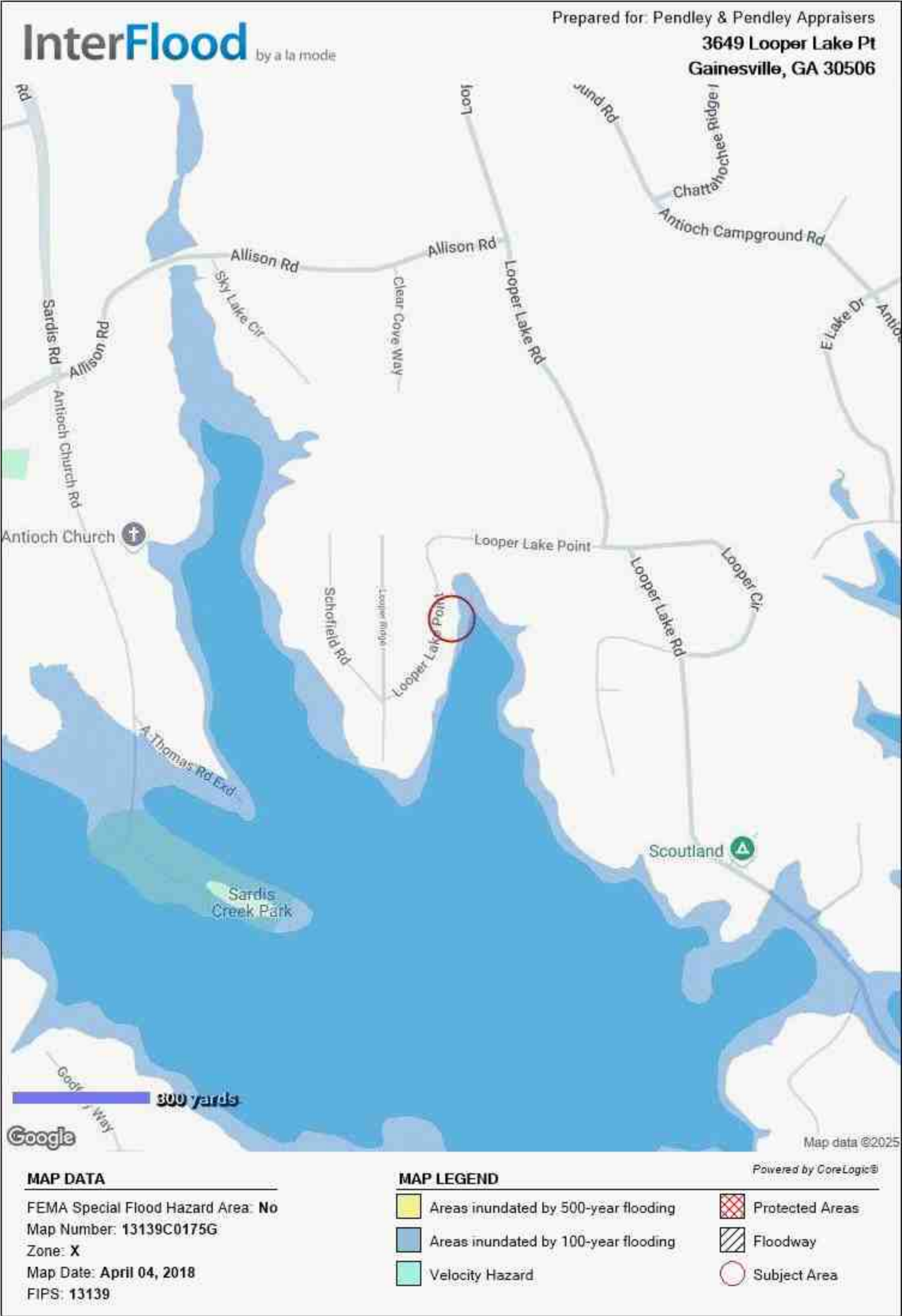
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|------------------|---------------------|--------|------|-------|-------------------|
| Borrower         | N/A                 |        |      |       |                   |
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| Lender/Client    | Frank Przybylski    |        |      |       |                   |





Subject Flood Map

|                  |                     |        |      |       |                          |
|------------------|---------------------|--------|------|-------|--------------------------|
| Borrower         | N/A                 |        |      |       |                          |
| Property Address | 3649 Looper Lake Pt |        |      |       |                          |
| City             | Gainesville         | County | Hall | State | GA      Zip Code   30506 |
| Lender/Client    | Frank Przybylski    |        |      |       |                          |





Appraiser License

STATE OF GEORGIA  
REAL ESTATE APPRAISERS BOARD

KELLI LYNN CHAMBLEE  
263183

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

1317524420603011

KELLI LYNN CHAMBLEE

# 263183  
Status ACTIVE

END OF RENEWAL  
09/30/2025

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

1317524420603011

KELLI LYNN CHAMBLEE

# 263183  
Status ACTIVE

END OF RENEWAL  
09/30/2025

CERTIFIED RESIDENTIAL REAL  
PROPERTY APPRAISER

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



LYNN DEMPSEY  
Real Estate Commissioner

1317524420603011

E&O Policy



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
02/29/2024

|                                                                                                                                                                                                                                                                                                                                                                                                         |  |                                              |                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------|----------------|
| THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. |  |                                              |                |
| IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).                       |  |                                              |                |
| PRODUCER                                                                                                                                                                                                                                                                                                                                                                                                |  | CONTACT NAME: Carol Hurt                     |                |
| Integrity Ins BROKERED<br>282 South Main Street<br>Alpharetta, GA 30009                                                                                                                                                                                                                                                                                                                                 |  | PHONE (A/C, No, Ext): (770)475-4000          | FAX (A/C, No): |
|                                                                                                                                                                                                                                                                                                                                                                                                         |  | E-MAIL ADDRESS: carol@integrityinsurance.net |                |
|                                                                                                                                                                                                                                                                                                                                                                                                         |  | INSURER(S) AFFORDING COVERAGE                |                |
| INSURED                                                                                                                                                                                                                                                                                                                                                                                                 |  | INSURER A : CNA                              | NAIC # 20443   |
| Pendley Corporation<br>DBA Pendley and Pendley Appraisers and Consultants<br>2055 Atlanta Hwy<br>Cumming, GA 30040                                                                                                                                                                                                                                                                                      |  | INSURER B :                                  |                |
|                                                                                                                                                                                                                                                                                                                                                                                                         |  | INSURER C :                                  |                |
|                                                                                                                                                                                                                                                                                                                                                                                                         |  | INSURER D :                                  |                |
|                                                                                                                                                                                                                                                                                                                                                                                                         |  | INSURER E :                                  |                |
|                                                                                                                                                                                                                                                                                                                                                                                                         |  | INSURER F :                                  |                |

| COVERAGES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                                                                       |                          | CERTIFICATE NUMBER: 00010903-153276 |                 | REVISION NUMBER: 8      |                         |                                           |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------|-------------------------------------|-----------------|-------------------------|-------------------------|-------------------------------------------|--------|
| THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. |                                                                             |                                                                       |                          |                                     |                 |                         |                         |                                           |        |
| INSR LTR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | TYPE OF INSURANCE                                                           |                                                                       | ADDL INSD                | SUBR WVD                            | POLICY NUMBER   | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS                                    |        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | COMMERCIAL GENERAL LIABILITY                                          |                          |                                     |                 |                         |                         | EACH OCCURRENCE                           | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR   |                          |                                     |                 |                         |                         | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    |                                                                       |                          |                                     |                 |                         |                         | MED EXP (Any one person)                  | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    |                                                                       |                          |                                     |                 |                         |                         | PERSONAL & ADV INJURY                     | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | GEN'L AGGREGATE LIMIT APPLIES PER:                                          |                                                                       |                          |                                     |                 |                         |                         | GENERAL AGGREGATE                         | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC |                          |                                     |                 |                         |                         | PRODUCTS - COMP/OP AGG                    | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | OTHER:                                                                |                          |                                     |                 |                         |                         |                                           | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | AUTOMOBILE LIABILITY                                                  |                          |                                     |                 |                         |                         | COMBINED SINGLE LIMIT (Ea accident)       | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | ANY AUTO                                                              |                          |                                     |                 |                         |                         | BODILY INJURY (Per person)                | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | OWNED AUTOS ONLY                                                      | <input type="checkbox"/> | SCHEDULED AUTOS                     |                 |                         |                         | BODILY INJURY (Per accident)              | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | HIRED AUTOS ONLY                                                      | <input type="checkbox"/> | NON-OWNED AUTOS ONLY                |                 |                         |                         | PROPERTY DAMAGE (Per accident)            | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    |                                                                       | <input type="checkbox"/> |                                     |                 |                         |                         |                                           | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | UMBRELLA LIAB                                                         |                          |                                     |                 |                         |                         | EACH OCCURRENCE                           | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | EXCESS LIAB                                                           | <input type="checkbox"/> | CLAIMS-MADE                         |                 |                         |                         | AGGREGATE                                 | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>                                                    | DED <input type="checkbox"/> RETENTION \$                             |                          |                                     |                 |                         |                         |                                           | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY                               |                                                                       |                          |                                     |                 |                         |                         | PER STATUTE                               | OTH-ER |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) |                                                                       | <input type="checkbox"/> | N / A                               |                 |                         |                         | E.L. EACH ACCIDENT                        | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | If yes, describe under DESCRIPTION OF OPERATIONS below                      |                                                                       |                          |                                     |                 |                         |                         | E.L. DISEASE - EA EMPLOYEE                | \$     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                             |                                                                       |                          |                                     |                 |                         |                         | E.L. DISEASE - POLICY LIMIT               | \$     |
| A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Errors & Omissions                                                          |                                                                       |                          |                                     | RFB005183662-24 | 03/06/2024              | 03/06/2025              | \$2,000,000                               |        |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

|                    |                                                                                                                                                                |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CERTIFICATE HOLDER | CANCELLATION                                                                                                                                                   |
| Named Insured      | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |
|                    | AUTHORIZED REPRESENTATIVE<br><br>(CH1)                                                                                                                         |



This Report is one of the following types:

|                                                      |                                                                                                                                                                                                                                          |
|------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Appraisal Report | (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)                                                                                                          |
| <input type="checkbox"/> Restricted Appraisal Report | (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).) |

- I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Reasonable Exposure Time** (USPAP defines Exposure Time 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.)  
My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 120 days or less

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

[illegible]

K-1

Signature: \_\_\_\_\_  
 Name: Kelli Lynn Chamblee  
Certified Residential Real Property Appraiser  
 State Certification #: CR263183  
 or State License #: \_\_\_\_\_  
 State: GA Expiration Date of Certification or License: 09/30/2025  
 Date of Signature and Report: 02/26/2025  
 Effective Date of Appraisal: 02/14/2025  
 Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only  
 Date of Inspection (if applicable): 02/14/2025

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
Date of Signature: \_\_\_\_\_  
Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only  
Date of Inspection (if applicable): /