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 ATTAI

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 Pendley and Pendley Appraisers 2055 Atlanta Highway 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

<u>R</u>	<u>ESIDENTIAL APPR</u>	<u> </u>	PORT		File No.: 25	50177r
	Property Address: 3649 Looper Lake Pt			ainesville	State: GA	Zip Code: 30506
Ļ	County: Hall		escription: LL 95, 10th E		•	pper S/D (per GSCCCA DB
SUBJECT	4390 / Pg 135) SEE COMPLETE LEGAL A			Assessor's Parcel #:	10095 000045	
JB.	Tax Year: 2024 R.E. Taxes: \$ 4,896 Current Owner of Record: Frank P Przyb			Borrower (if applicable pant: 🔀 Owner): N/A Tenant Vacant	Manufactured Housing
SI	Current Owner of Record: Frank P Przyb Project Type: PUD Condomi				HOA: \$ N/A	per year per month
	Market Area Name: Lake Lanier			p Reference: 23580		Tract: 0004.02
	The purpose of this appraisal is to develop an	opinion of: X Mar	ket Value (as defined), or			
L	This report reflects the following value (if not			spection Date is the Effective		
EN.	Approaches developed for this appraisal: Property Rights Appraised: X Fee Simp			pach Income Approach her (describe)	h (See Reconciliation Co	mments and Scope of Work)
Σ	Property Rights Appraised: Fee Simp Intended Use: to evaluate the property that			,	the stated scope of wor	k nurnose of the annraisal
ASSIGNMENT	reporting requirements of this appraisal re	•	• •	ation purposes, subject to	o the stated scope of wor	k, purpose of the appraisar,
AS:	Intended User(s) (by name or type): Frank			intended users are identifi	ed by the appraiser.	
	Client: Frank Przybylski			pper Lake Point, Gainesvil		
	Appraiser: Kelli Lynn Chamblee Location: Urban Sub	ourban Rural	Address: 2055 Atla	anta Highway, Cumming,	GA 30040 Present Land Use	Change in Land Use
	Built up: Over 75% \$\infty\$ 25-			One-Unit Housing PRICE AGE		Not Likely
N	Growth rate: Rapid Stal		Owner 80	\$(000) (yrs)	2-4 Unit 0 %	Likely * In Process *
TIC	Property values: Increasing State	ble Declining	Tenant 15	130 Low 0	Multi-Unit 0 %	* To:
RIF	Demand/supply: Shortage In B		· 1—	3,000 High 125	Comm'l 03 %	
SS	Marketing time: Under 3 Mos. 3-6 Market Area Boundaries, Description, and Ma		_ \ /	450 Pred 30	Other* 37* %	ndarias: Approximataly to the
AREA DESCRIPTION	north by Hwy. 136., to the east by Hwy. 129	,	·	,	Warket Alea Doui	ndaries: Approximately - to the
RE/	Neighborhood Description: The subject is n				nes along with agricultural,	/vacant/forestry/Corps land
ΤA	and some commercial properties. The home					
KE	quality. Local retail and support facilities are					provides access I-85 and the
MARKET	CBD of Atlanta, GA. Minimal, if any, public t Market Conditions: The current market rate					utional factors which might
2	adversely affect marketing or value. Current					
	purchase price. SEE ATTACHED ADDENDA		, , , , , , , , , , , , , , , , , , ,		,	J
	Dimensions: See attached survey/plat ma	ıp		***	25 ac	
	Zoning Classification: <u>VC</u>	7	Zoning Compliance:		'acation Cottage District/S nforming (grandfathered)	Single Family Residential Illegal No zoning
	Are CC&Rs applicable? Yes X No		the documents been review		Ground Rent (if applicab	
			use (explain) Based or		\	he subjects current use as a
	single family residence is its highest and					
		and best - improved		se as appraised in this repo		
ON	Summary of Highest & Best Use: <u>The su</u> present structure and indicate a good utili	•	_	nest and best use. The lot	•	
PT	financially feasible and maximally produc	•				io farmily recidence to the
CR	Utilities Public Other Provider/De	scription Off-site In	nprovements Type	Public Privat	' · · · <u> </u>	gently rolling
ES	Electricity	Street	asphalt/typical	🔀 📙	Size 0.25 ac	
SITE DESCRIPTION	Gas <u>propane/typic</u> Water <u>X</u> <u>propane/typic</u>	Sidewalk	er <u>none/none</u> none		Shape <u>irregula</u> Drainage appears	s adequate
SI.	Sanitary Sewer Septic/typical				View good/la	•
	Storm Sewer none/typical	Alley	none			
		Corner Lot Cul de S No FEMA Flood Zone	<u>_</u>	ilities X Other (describe MA Map # 13139C0175G		Map Date 04/04/2018
						t does not appear to be in a
	flood hazard area. Aerial and flood maps					
	and/or marketability; a connection to publ	ic sewer is not availabl	le nor cost feasible to c	onnect.		
	General Description Ex	xterior Description	Foundat	ion R	asement None	Heating
	•		Concrete Slab		rea Sq. Ft. 1,364	Type FWA
		xterior Walls HrdB			Finished 0	Fuel propane
	,, 2		position Baseme		eiling <u>floor joists</u>	.
		Gutters & Dwnspts. <u>Alum</u> Vindow Type	hinum Sump P SH Vinyl Dampne		alls <u>conc/insul</u> oor concrete	Cooling Central Central
S			/some Settleme	I	utside Entry yes/rear	Other Ceiling Fans
Ī	Effective Age (Yrs.) 4 years		Infestation		, <u>jes, sam</u>	
EME	Interior Description	Appliances Atti				ar Storage None
OV	Floors HdWd/Cpt/Tile Walls Dwall/Paint	Refrigerator P Stai	=1 ' ''		` '	Sarage # of cars (4 Tot.) Attach. 2 car garage
1PR	Trim/Finish Wood/Paint	Disposal Scu	· .	r/covered Dock r/wood/cvd Other		Attach. <u>2</u> car garage Detach. N/A N/A
≧	Bath Floor Tile	Dishwasher 🔀 Doo	=1 -	t/cvd entry Other		BltIn N/A N/A
H	Bath Wainscot <u>Tile</u>	Fan/Hood X Floo		ne		Carport <u>N/A</u> N/A
OF	Doors Standard	Microwave Hea Washer/Dryer P Finis		ne		Oriveway 2 car parking
ON	Ceiling Cedar/Tng&Grv Finished area above grade contains:	Washer/Dryer P Finis 7 Rooms	3 Bedrooms	2.1 Bath(s)		Surface concrete Gross Living Area Above Grade
PT				ne fireplace, copper sinks,		·
DESCRIPTION OF THE IMPROVEMENTS	irrigation system, ductless multi-zone mir	ni split systems				
SES	Describe the condition of the property (includ	• • •		′ 	tional inadequacies were	
	depreciation is based on the effective age was found to be a custom built home whi					
	finishes throughout are also of high qualit					

<u>K</u>	<u>ESIDENTIA</u>							ile No.: 250177r	
	My research did				bject property for	the three years prior to the	ne effective date of	this appraisal.	
R	Data Source(s): Realist/				1/	1			
TC	1st Prior Subject Sa		-	sis of sale/transfer history	-	-		ale/Transfer History: No j	prior
HIS	Date: None noted		sales	s/transfers of the subjec	t were found wit	hin 36 months of the ef	fective date of thi	is report.	
TRANSFER HISTORY	Price: N/A	/000004	Ol- !	4 1 (-45 1 1) - 4 Th -			MI O !!!!! !!!! !!!!		
ìΕ	Source(s): Realist/Cnty Ta		Subj	ect Listing History: The	subject has not i	been listed for sale in Fi	VILS WITHIN THE PI	revious 12 months.	
N	2nd Prior Subject S		O	ant Annaganant of Calar I	Us summent sames		lunarium ta tha am		
R	Date: none noted Price: N/A		Gurr	ent Agreement of Sale: I	No current agree	ment of sale was made	known to the ap	praiser.	
_	-	/00000A							
	Source(s): Realist/Cnty Ta SALES COMPARISON AF		⊏ /if /	dayalanad) The	Salas Compario	on Approach was not dev	alanad for this ann	project	
	FEATURE	SUBJECT	E (II (COMPARABLE S		COMPARABLE S		COMPARABLE S	NIE # 2
	Address 3649 Looper La	1		6865 Hardwood Trl	ALL # I	7045 Haw Creek PI	DALL # Z	302 Indian Cove Dr	nll # 0
	Gainesville, GA			Gainesville, GA 30506		Gainesville, GA 30506		Dawsonville, GA 30534	1
	Proximity to Subject	30300		5.06 miles W		4.70 miles W		7.04 miles W	•
	Sale Price	\$		\$.00 TIMES W	1,184,000		1,190,000		1,190,000
	Sale Price/GLA	<u> </u>	sq.ft.		1,104,000	\$ 625.99 /sq.ft.	1,100,000	\$ 705.81 /sq.ft.	1,130,000
	Data Source(s)	County tax/Realist		FMLS#7387542;DOM	10	FMLS#7402121;D0M	16	FMLS#7462604;DOM	59
	Verification Source(s)	Full int/ext inspect		CntyTx/Strt Insp/Realist		CntyTx/Strt Insp/Realis		CntyTx/Strt Insp/Realist	
	VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
	Sales or Financing	N/A		ArmLth;Conv		ArmLth;Conv		ArmLth;Cash	
	Concessions	N/A		SllrPd\$0cc	0	SllrPd\$40000cc	0	SllrPd\$5000cc	C
	Date of Sale/Time	N/A		06/17/2024	0	07/23/2024	0	12/06/2024	C
	Rights Appraised	Fee Simple		Fee Simple		Fee Simple		Fee Simple	
	Location	LakeFrnt;Cove;gd		LakeFrnt;DeepWtr;gd		LakeFrnt;DeepWtr;gd	-71,400	LakeFrnt;DeepWtr;gd	C
	Site	0.25 ac		0.72 acres	-58,800	0.33 acres		0.62 ac	-74,000
	View	good/lake		Wds/SnlLake/infer	0	Avg/PrtLake/Wds		good/lake	
	Design (Style)	Craftsman		Traditional		Rustic	0	Craftsman	
	Quality of Construction	HrdBrd/good		CmntBrd/good		HrdBrd/good		HrdBrd/good	
	Age	9 years		17 years	0	23 years		37 years	C
	Condition	Very good		Very good		very good/renov	0	VeryGood/Renov	C
	Above Grade	Total Bdrms Bat		Total Bdrms Baths		Total Bdrms Baths	5,000	Total Bdrms Baths	F 000
	Room Count	7 3 2.		6 3 2.1	0		+5,000		+5,000
	Gross Living Area Basement & Finished	2,328 1364 Sf Unfin	Sy.ii.	2,283 sq.ft. 1205 Sf Unfin	1 2 200	1,901 sq.ft. 52 Sf Unfin	· · · · · · · · · · · · · · · · · · ·	1,686 sq.ft. 487 Sf Unfin	+38,500
	Rooms Below Grade	0 Sf Fin		100 Sf Fin		969 Sf Fin		731 Sf Fin	+17,500 -29,200
	Functional Utility	Good utility		Good utility		Good utility	-30,000	Good utility	-29,200
	Heating/Cooling	FWA/CAC		FWA/CAC		FWA/CAC		FWA/CAC	C
_	Energy Efficient Items	Good Eff Items		Good Eff Items		Good Eff Items		Good Eff Items	
엉	Garage/Carport	2 Car Garage		2 Car Garage		2 Car Garage		Off Street/Open	+30,000
APPROACH	Porch/Patio/Deck	cvdent,cvdck,cvpt	to	similar	0	similar	0	similar	0
PR	Fireplaces	1 F/P		1 F/P		2 F/P	-3,000		
ΑF	Fence/Pool/Outbldg/Etc	WholeHmGen		none	+10,000	finareaovrgarage	-25,000	none	+10,000
ON	Dock Permit	PrvtDockPermit		PrvtDockPermit		PrvtDockPermit		PrvtDockPermit	
SIS									
PAF									
COMPARISON	Net Adjustment (Total)			<u> </u>	-49,600		-81,400		-2,200
	Adjusted Sale Price			Net 4.2 %		Net 6.8 %		Net 0.2 %	4 407 000
ES.	of Comparables	riaan Annraaah	A (1)	Gross 6.4 %\$	1,134,400				
SALI	Summary of Sales Compar							at this time. In order to er	
(O)	sales with similar market roadways/into neighboring				•		-		
	have no adverse effect on								
	property. Any necessary a			•					
	baths, square footage, ba								
	variances exist between the								
	market data unless noted			•			-		
	Appraiser's Fee \$500								
	Indicated Value by Sale	es Comparison Ap	proa	ch \$ 1 120 000					

	<u>ESIDENTIAL APPRAISAL REPOR</u>	<u> </u>						
	COST APPROACH TO VALUE (if developed) The Cost Approach w		eloped for this appra	iisal.				
	Provide adequate information for replication of the following cost figures and calc			1 \				
	Support for the opinion of site value (summary of comparable land sales or other	methods t	or estimating site va	iue):				
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW		OPINION OF SITE	VΔLUE			=\$	
SH	Source of cost data:		DWELLING	VALUE	Sq.Ft. @ \$		=\$	
COST APPROACH	Quality rating from cost service: Effective date of cost data:		DWLLLING		Sq.Ft. @ \$		=\$	
R	Comments on Cost Approach (gross living area calculations, depreciation, etc.):				Sq.Ft. @ \$		=\$	
PΕ	(groot irring area careatations, approximation, see.).				Sq.Ft. @ \$		=\$	
Τ,					Sq.Ft. @ \$		=\$	
os							=\$	
ပ			Garage/Carport		Sq.Ft. @ \$		=\$	
			Total Estimate of	Cost-New			=\$	
			_	Physical	Functional	External		
			Depreciation	•			=\$(
			Depreciated Cost	of Improveme	nts		=\$	
			"As-is" Value of	Site Improvem	ents		=\$	
							=\$	
							=\$	
	Estimated Remaining Economic Life (if required):	Year	S INDICATED VALU	IE BY COST AF	PROACH		=\$	
I	INCOME APPROACH TO VALUE (if developed)	h was not c	developed for this ap	praisal.				
APPROACH	Estimated Monthly Market Rent \$ X Gross Rent Multiplic	ier	=	\$		Indicated	d Value by Income	Approacl
30	Summary of Income Approach (including support for market rent and GRM):						· · · · · · · · · · · · · · · · · · ·	
Ы	, , , , , , , , , , , , , , , , , , ,	-						
Ā								
ME								
INCOME								
ž								
	PROJECT INFORMATION FOR PUDs (if applicable)	part of a PI	anned Unit Develop	ment.				
	Legal Name of Project:							
	Describe common elements and recreational facilities:							
PUD								
Ф								
	Indicated Value by: Sales Comparison Approach \$ 1,120,000 Cost A	Annroach /	(if developed) \$		Income Ann	roach (if dev	relened) \$	
		11	<u> </u>	tions of the h			<u> </u>	
	Final Reconciliation The Sales Comparison Approach was given the most weight				_			
	was not considered to be applicable due to the subject's age and was not com							trie area
	are owner-occupied and was, therefore, not completed. Each of the comparable	nes nave b	een taken into cons	ideration in the	e final reconcil	iation of value). SEE ADDENDA	
N								
Ĭ	This appraisal is made 🔀 "as is", 🔲 subject to completion per plans a	and engoifi	nations on the had	vic of a Hypo	thatiaal Candi	tion that the	improvements h	avo boon
//	completed, subject to the following repairs or alterations on the basis of							
디	the following required inspection based on the Extraordinary Assumption that							
RECONCILIATION	is.'	. uite contai	don or denoted by t	iocs not requi	ie alteration o	ι Ισμαίι. <u>ΤΙ</u>	iis appraisai is iii	aut as
EC	15.							
2	This report is also subject to other Hypothetical Conditions and/or Extrao	ordinary Δο	scumntions as sner	مطلبات المعالم				
	Based on the degree of inspection of the subject property, as indica		σομπριίσπο αο ορυί		tached adden	12		
	I DASCU OII LIIC UCGICC OI IIISPECLIOII OI LIIC SUDJECL PIOPELLY, AS IIIUICA	ITAM HAIAU					and Limiting Co	anditions
	and Appraiser's Certifications, my (our) Opinion of the Market Value (c	ited belov or other s	v, defined Scope	of Work, Sta	atement of A	ssumptions	and Limiting Co	onditions e subjec
	and Appraiser's Certifications, my (our) Opinion of the Market Value (c of this report is: \$ 1,120,000 , as of:	or other s	v, defined Scope specified value ty 02/14/2025	of Work, Sta be), as define	atement of A ed herein, of , which is	ssumptions the real pro the effectiv	pperty that is the date of this a	e subjec appraisal
	and Appraiser's Certifications, my (our) Opinion of the Market Value (o	or other s	v, defined Scope specified value ty 02/14/2025	of Work, Sta be), as define	atement of A ed herein, of , which is	ssumptions the real pro the effectiv	pperty that is the date of this a	e subjec appraisal
.S	and Appraiser's Certifications, my (our) Opinion of the Market Value (of this report is: \$ 1,120,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Cond	or other s ditions an	v, defined Scope specified value tyl 02/14/2025 d/or Extraordinar	of Work, Sta be), as define y Assumption	atement of A ed herein, of , which is ns included i	ssumptions the real pro the effectiv n this report	pperty that is the e date of this a s. See attached	e subjec appraisal addenda
NTS	and Appraiser's Certifications, my (our) Opinion of the Market Value (of this report is: \$ 1,120,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Cond	or other some of other some other some of other some of other some of the other some	v, defined Scope specified value tyl 02/14/2025 id/or Extraordinar	of Work, Sta be), as define y Assumption	atement of A ed herein, of , which is ns included i	ssumptions the real pro the effectiv n this report	pperty that is the e date of this a s. See attached	e subjec appraisal addenda
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TACHMENTS	and Appraiser's Certifications, my (our) Opinion of the Market Value (of this report is: \$ 1,120,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Cond	ditions an exhibits womplete rep	v, defined Scope specified value tyl 02/14/2025 ad/or Extraordinar which are considered port.	of Work, State, as defined by Assumption d an integral Subject A	atement of A ed herein, of , which is ns included in part of the re	ssumptions the real pro the effective this report port. This ap	pperty that is the date of this at See attached praisal report ma	e subjec appraisal addenda ay not be
ATTACHMENTS	and Appraiser's Certifications, my (our) Opinion of the Market Value (of this report is: \$ 1,120,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Cond	ditions and exhibits who complete reposition of the complete reposition of	v, defined Scope specified value type 02/14/2025 id/or Extraordinar which are considered port. otos (6 pages) os (2 pages)	of Work, State), as defined y Assumption d an integral Subject A Subject F	atement of A ed herein, of , which is ns included i part of the re herial Map lood Map	ssumptions the real pro the effective this report port. This ap	pperty that is the date of this at See attached praisal report ma	e subjec appraisal addenda ay not be
ATTACHMENTS	and Appraiser's Certifications, my (our) Opinion of the Market Value (of this report is: \$ 1,120,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Cond A true and complete copy of this report contains 28 pages, including properly understood without reference to the information contained in the conditional Comparables Supplemental addenda 2 pgs S S S S S S S S S S S S S S S S S S S	ditions an exhibits womplete repositions Subject Photocomp Photocomparable	v, defined Scope specified value typ 02/14/2025 id/or Extraordinar thich are considered port. otos (6 pages) os (2 pages) e Sales map	of Work, State), as defined y Assumption d an integral Subject A Subject F Appraise	atement of A ed herein, of , which is ns included i part of the re herial Map lood Map	ssumptions the real pro the effective this report port. This ap	pperty that is the date of this at See attached praisal report ma	e subjec appraisal addenda ay not be
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<u>Assumptions, Limiting Conditions & Scope of Work</u>

١	Soumphons, Limiting	Conditions & Scope of Work	FIIE NO.:	250177r	
	Property Address: 3649 Looper Lake Pt	City: Gainesville	State: GA	Zip Code: 30506	
	Client: Frank Przybylski	Address: 3649 Looper Lake Point, Gainesville, G	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

301 (11104(10110			i ile ivo	2301771	
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 30	0040		
ADDDAIGEDIC CEDTIFICATION					

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.

E-Mail: Address: 3649 Looper Lake Point, Gainesville, GA 30506 APPRAISER SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
or CO-APPRAISER (if applicable)	
Supervisory or	
Supervisory or	
Appraiser Name: Kelli Lynn Chamblee Co-Appraiser Name:	
Company: Pendley and Pendley Appraisers Company:	
Phone: (770) 889-2483 x 24 Fax: (770) 889-6593 Phone: Fax:	
E-Mail: kroam23@gmail.com	
Date Report Signed: 02/26/2025 Date Report Signed:	
License or Certification #: CR263183 State: GA License or Certification #: 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: 🔀 Interior & Exterior 🔲 Exterior Only 🔲 None Inspection of Subject: 🔲 Interior & Exterior 🔲 Exterior Only	None
Date of Inspection: 02/14/2025 Date of Inspection:	

DUITIONAL				OOMBADADI E		le No.: 250177r	ALE # 0
FEATURE	SUBJECT	COMPARABL 3627 Schofield Rd	E SALE # 4	COMPARABLE	SALE # 5	COMPARABLE S	ALE # 6
Address 3649 Looper La			20	5610 Oak Ridge Dr		4243 Cherokee Trl	
Gainesville, GA	30506	Gainesville, GA 3050	Jb	Gainesville, GA 30506		Gainesville, GA 30504	
Proximity to Subject	\$	0.16 miles W	¢ 4.005.000	6.63 miles NW	050.000	4.77 miles SW	4 000 0
Sale Price	,	Φ 454.00 /s = #	\$ 1,235,000		950,000		1,600,00
Sale Price/GLA	\$ /sq.ft.			\$ 750.39 /sq.ft.		\$ 449.56 /sq.ft.	
Data Source(s)	County tax/Realist	FMLS#7346086;D0		FMLS#7371339;DOM		FMLS#7387254;DOM	
Verification Source(s)	Full int/ext inspection	CntyTx/Strt Insp/Rea		CntyTx/Strt Insp/Realis		CntyTx/Strt Insp/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust
Sales or Financing	N/A	ArmLth;Cash		ArmLth;Cash		ArmLth;Cash	
Concessions	N/A	SllrPd\$0cc		SllrPd\$0cc		SllrPd\$0cc	
Date of Sale/Time	N/A	06/17/2024	(06/14/2024	0	10/15/2024	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	LakeFrnt;Cove;gd	LakeFrnt;DeepWtr;g		LakeFrnt;Steep;avg	0	LakeFrnt;DeepWtr;vgd	
Site	0.25 ac	1.10 ac	-76,500	0.25 ac		2.13 ac	-282,00
View	good/lake	Avg/PrtLake/Wds		Avg/PrtLake/Wds	+47,500	Wds/SnlLake/infer	
Design (Style)	Craftsman	Ranch	(Cottage		Craftsman	
Quality of Construction	HrdBrd/good	Brk4Sds/good	(HrdBrd/good		Cedar/Stn/super	-50,00
Age	9 years	8 years		26 years	0	39 years	
Condition	Very good	Very good		Good/Updated		VeryGood/Renov	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	, , , , , , , , , , , , , , , , , , , ,	Total Bdrms Baths	
Room Count	7 3 2.1	7 4 2.0	+5,000		+10,000		-10,00
Gross Living Area	2,328 sq.ft.	2,736 sq					-73,90
Basement & Finished	1364 Sf Unfin	196 Sf Unfin		0 Sf Unfin	+27,300		+27,30
Rooms Below Grade	0 Sf Fin	2462 Sf Fin		728 Sf Fin	-29,100		1 21,00
Functional Utility	Good utility	Good utility	-90,500	Good utility	-23,100	Good utility	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items							
	Good Eff Items	Good Eff Items	45.000	Good Eff Items	. 00 000	Good Eff Items	00.00
Garage/Carport	2 Car Garage	3 Car Garage		Off Street/Open		4 Car Garage	-30,00
Porch/Patio/Deck	cvdent,cvdck,cvpto	similar) similar	0	similar	0.00
Fireplaces	1 F/P	2 F/P		1 F/P	F 55-	2 F/P	-3,00
Fence/Pool/Outbldg/Etc	WholeHmGen	WhlHmGen/DetCprt	-20,000	fence/shed	+5,000	gatedentry/fence	
Dock Permit	PrvtDockPermit	PrvtDockPermit		PrvtDockPermit		PrvtDockPermit	
Net Adjustment (Total)		+ X -	\$ -209,100	X +	179,400	+ X \$	-421,60
							-421,00
Adjusted Sale Price of Comparables		Net 16.9 9 Gross 21.5 9	\$ 1,025,900	Net 18.9 % Gross 25.0 %	1,129,400	Net 26.4 % Gross 29.8 %\$	1,178,40

File No. 250177r

Supplemental Addendum

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		Signature	
lame Kelli Lynn Chamblee		Name	
Date Signed <u>02/26/2025</u>		Date Signed	
State Certification # CR263183	State GA	State Certification #	State
Or State License #	State	Or State License #	State

Supplemental Addendum

		Supplemental Addendum	File No. 250177r				
Borrower	N/A						
Property Address	3649 Looper Lake Pt						
City	Gainesville	County Hall	State	GA	Zip Code 3	30506	
Lender/Client	Frank Przyhylski						

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 praiser signs the appraisal certification.

properties of the properties of the

	Signature	
	Name	
	Date Signed	
State GA	State Certification #	State
State	Or State License #	State
		Date Signed State GA State Certification #

Subject Legal Description - DB 4390 / Pg# 135

04390 00135 -

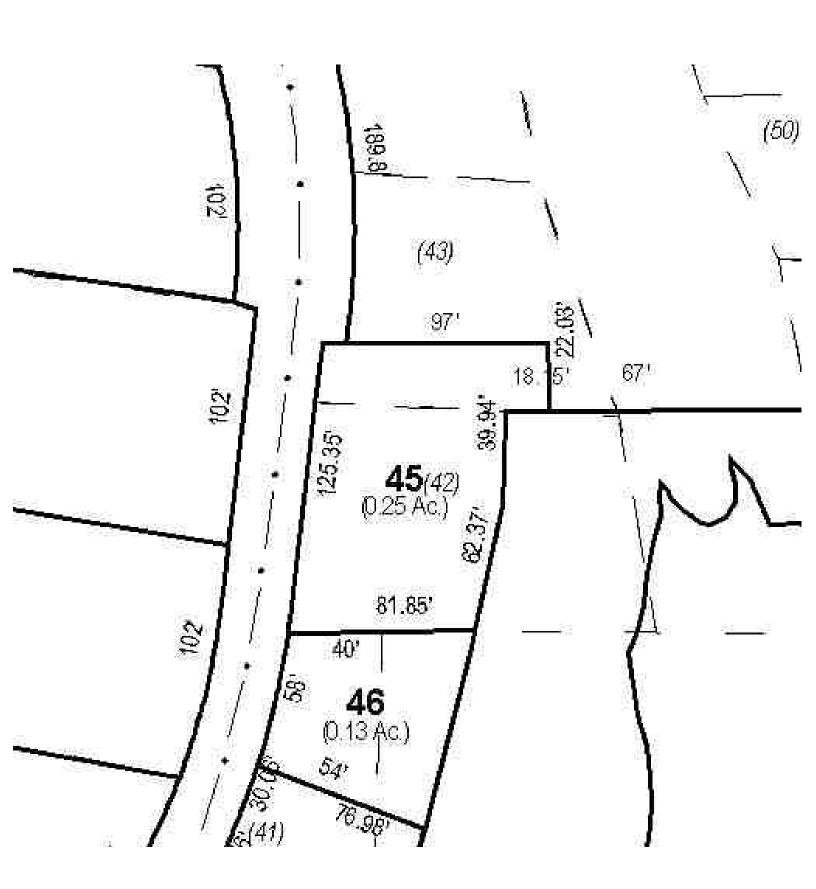
000135

LEGAL DESCRIPTION

02NL30934

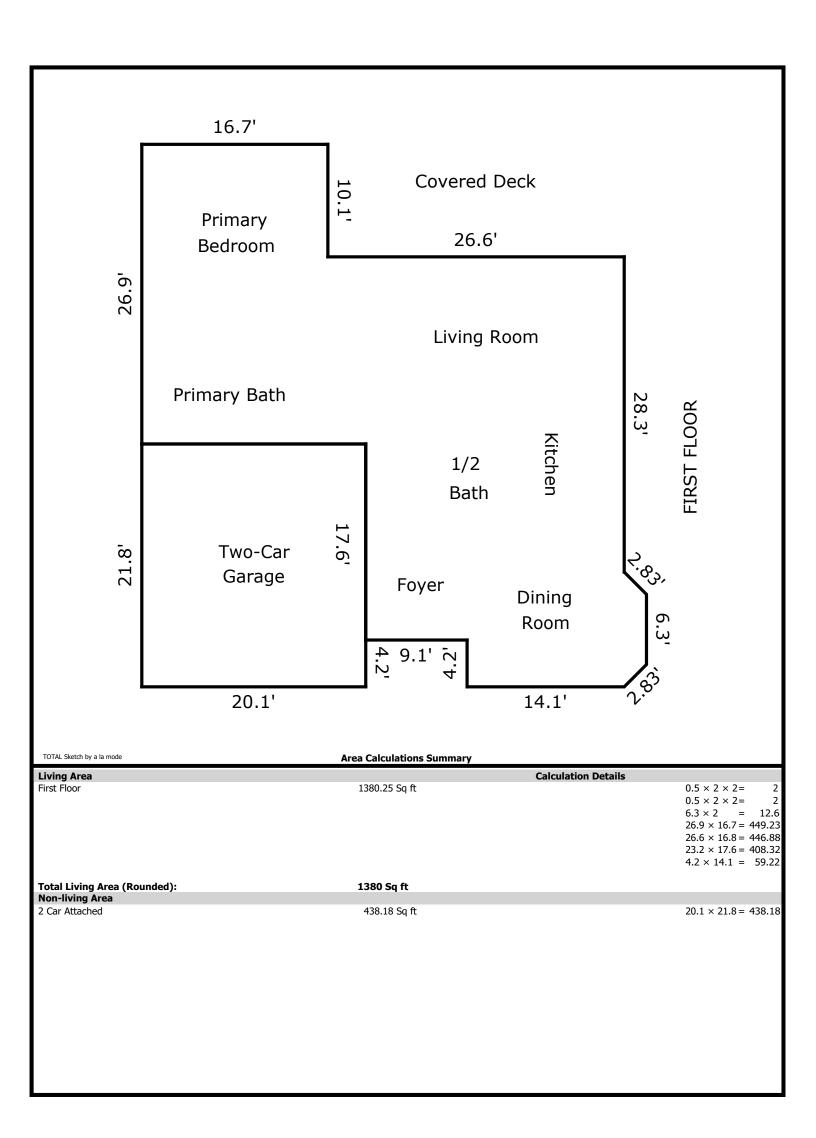
All that tract or parcel of land lying and being in Land Lot 95 of the Tenth District of Hall County, Georgia, and being Lot 42 and part of Lot 43, D.B. Looper Subdivision, according to a survey for Ron and Cynthia Kays, prepared by Jack A. Page, Jr. registered Land Surveyor No. 1894, dated February 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.



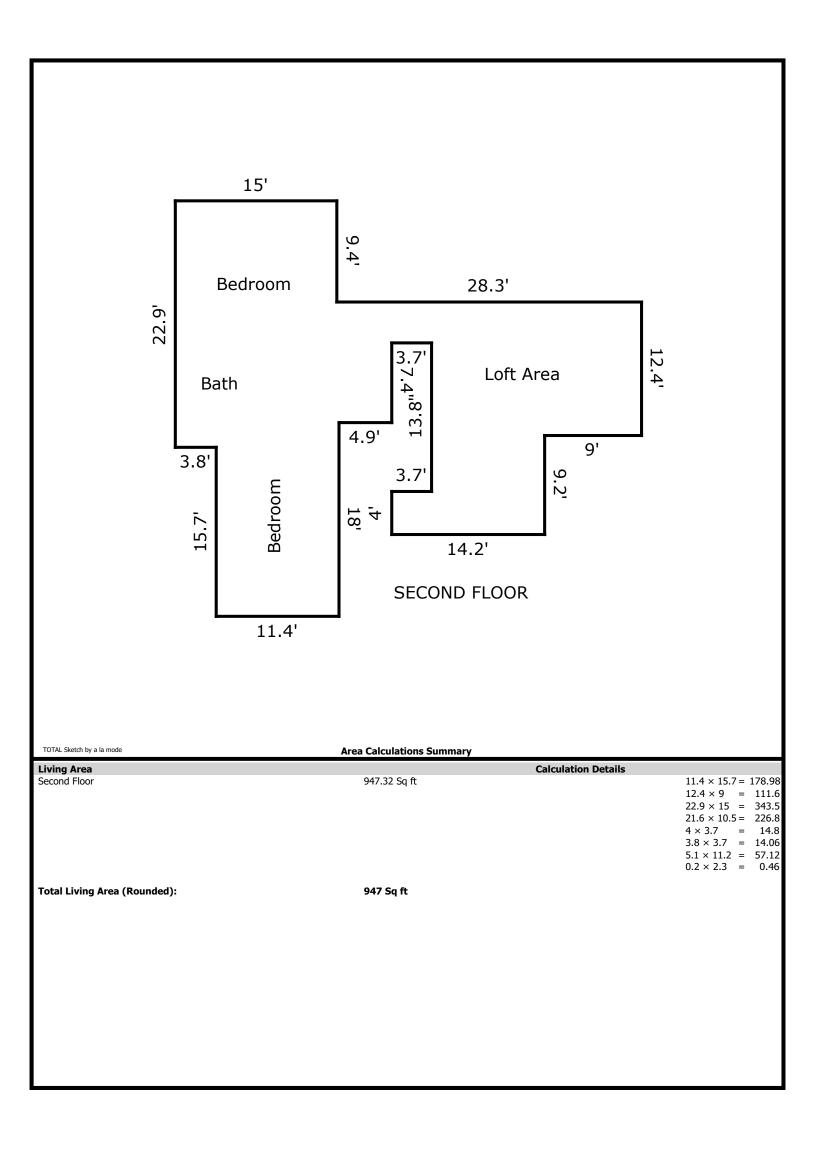
Building Sketch (Page - 1)

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



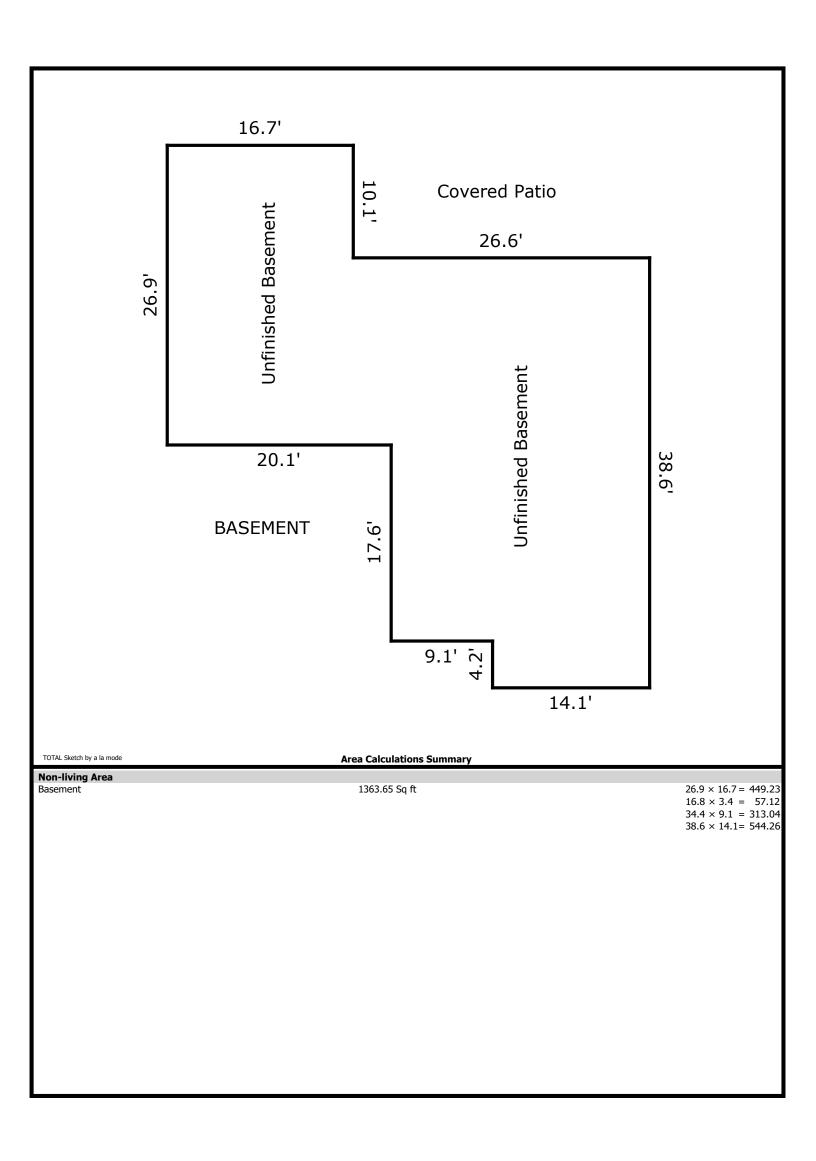
Building Sketch (Page - 2)

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



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			



Subject Photo Page

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



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

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





Side

Additional street view





Mini-Split A/C units & whole home generator

Lake view





Path to lake from subject

Dock

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





Lake view at dock

Lake view at dock





View of subject from dock

Dining room



Dining room



Half bath

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

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





Loft area Bedroom











Unfinished basement

Unfinished basement

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





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

LocationLakeFrnt;DeepWtr;gdViewAvg/PrtLake/WdsSite0.33 acresQualityHrdBrd/goodAge23 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
Landar/Cliant	Frank Przyhyleki	•	



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

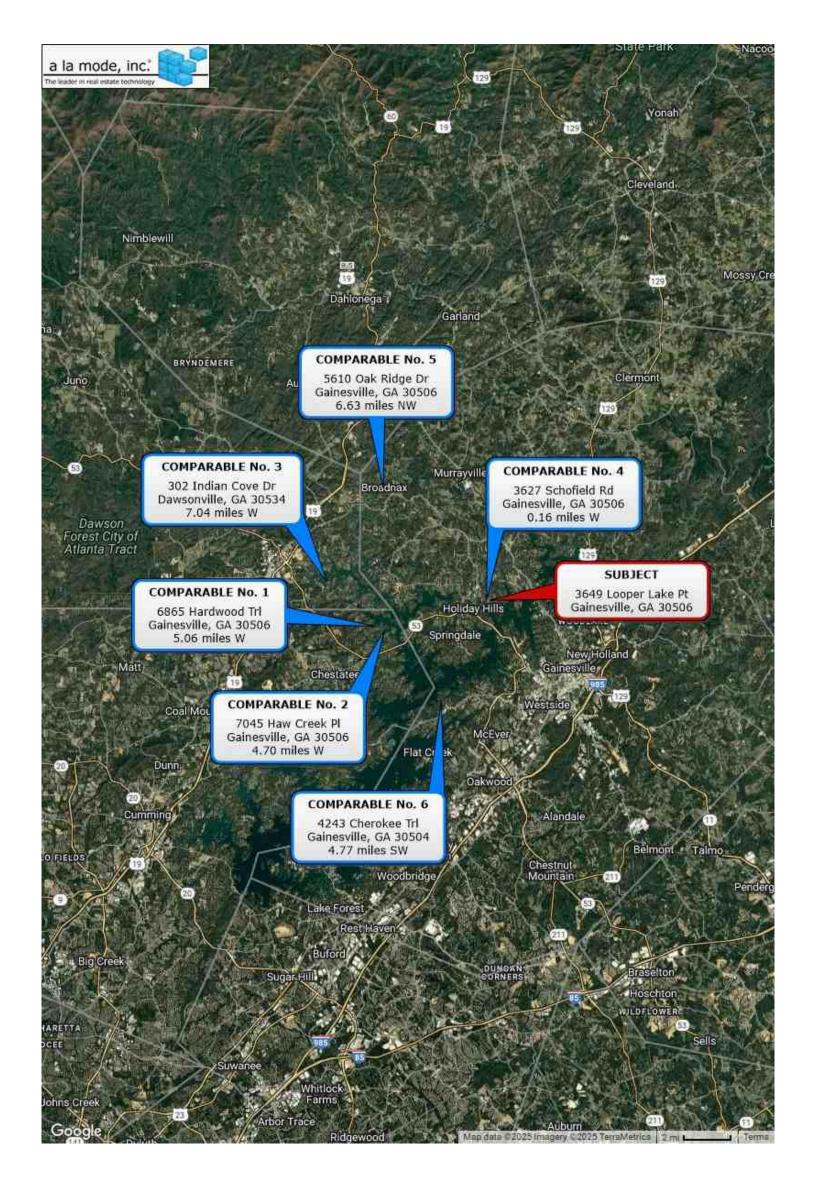
Prox. to Subject 4.77 miles SW Sale Price 1,600,000 Gross Living Area 3,559 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 3.1

Location LakeFrnt;DeepWtr;vgd View Wds/SnlLake/infer

Site 2.13 ac
Quality Cedar/Stn/super
Age 39 years

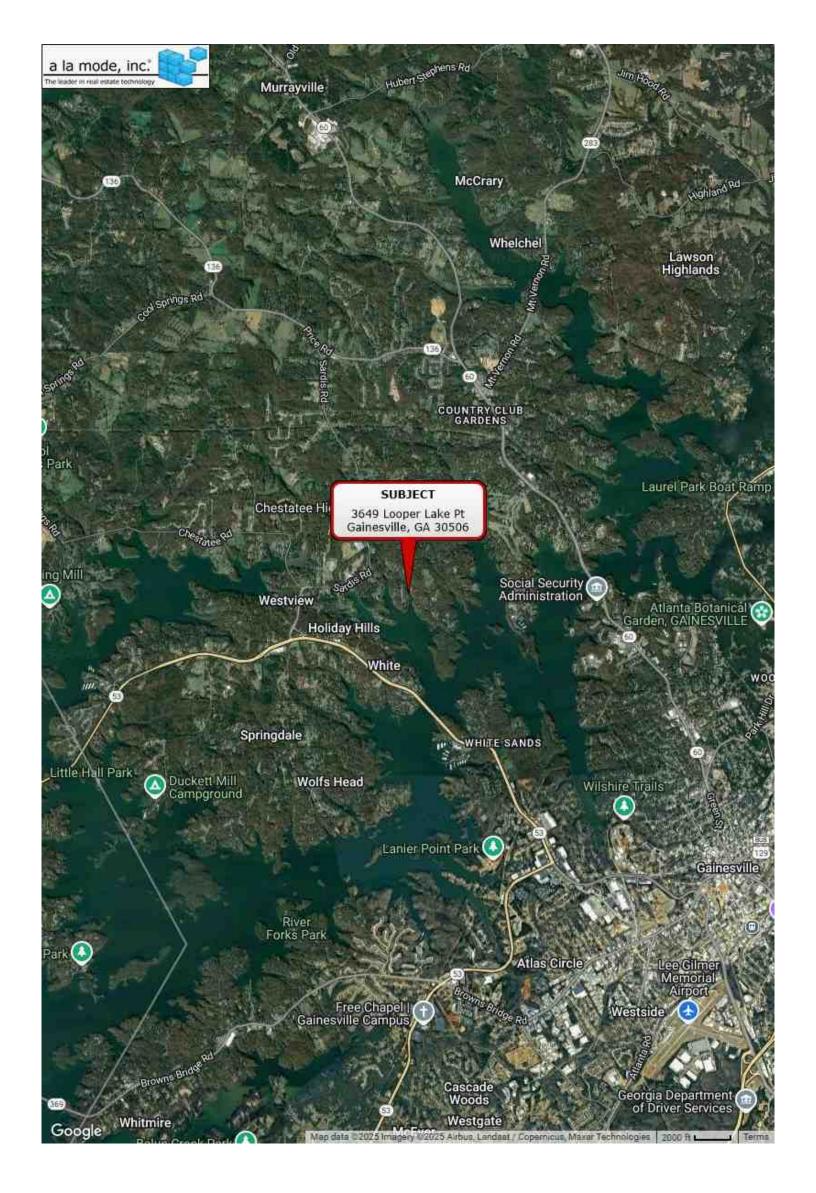
Comparable Sales Map

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



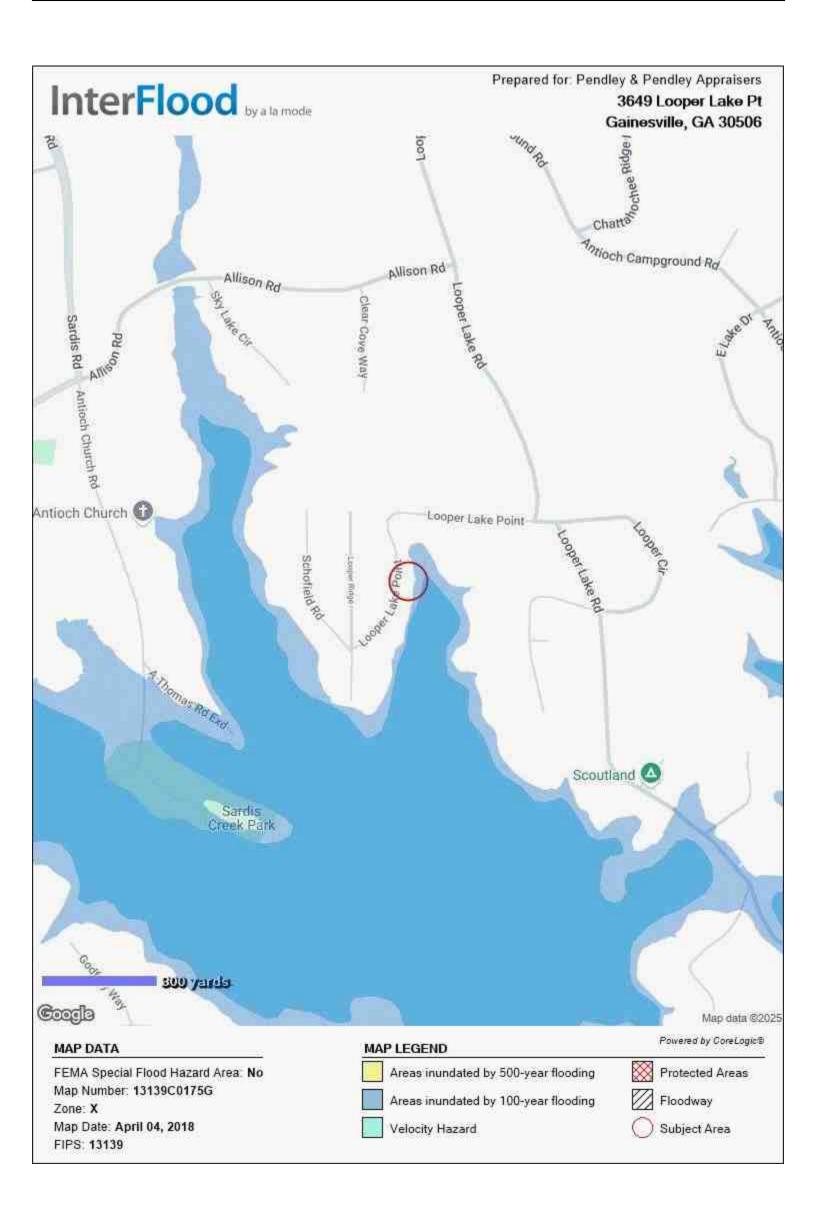
Subject Aerial Map

Borrower	N/A			
Property Address	3649 Looper Lake Pt			
City	Gainesville	County Hall	State GA	Zip Code 30506
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 Przyhylski			



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

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

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

Report Version 8

Generated on 9/30/2024 at 11:18:40 AM

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).

	DUCE	R				CONTAC NAME:	Carol				
Integrity Ins BROKERED				PHONE (TTOLATE ADDO							
282 South Main Street					(A/C, No, Ext): (770)475-4000 (A/C, No): E-MAIL ADDRESS: carol@integrityinsurance.net						
Alpharetta, GA 30009					INSURER(S) AFFORDING COVERAGE					NAIC#	
						INSURE	WARRIED				20443
INSU	RED					INSURE					20443
		Pendley Corporation					MADERICO				
			Appraisers and Consultants			INSURER C:					
		2055 Altanta Hwy				INSURE					
		Cumming, GA 30040				INSURE	and the same of th				
-	/ED	AGES CER	TICI	ATE	NUMBER: 00010903-1	INSURE	R.F.:	9	REVISION NUMBER:	0	I.
		TO CERTIFY THAT THE POLICIES O					SCHED TO TH				PERIOD
IN CI	DICA ERTIF	TED. NOTWITHSTANDING ANY REC FICATE MAY BE ISSUED OR MAY PE SIONS AND CONDITIONS OF SUCH	UIRE RTAII	MEN N, THI	T, TERM OR CONDITION OF EINSURANCE AFFORDED	F ANY C BY THE	ONTRACT OR POLICIES DE	OTHER DOC SCRIBED HER	UMENT WITH RESPECT TO REIN IS SUBJECT TO ALL T	O WHIC	H THIS
INSR	,	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S	
		COMMERCIAL GENERAL LIABILITY		11.70					EACH OCCURRENCE	\$	
		CLAIMS-MADE OCCUR							DAMAGE TO RENTED	\$	
		Jacquiolinate occor						;	PREMISES (Ea occurrence) MED EXP (Any one person)	\$	
								7	Vestroden vestra a Colonia de Col		
								:	PERSONAL & ADV INJURY	\$	
		L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	
		POLICY JECT LOC						,	PRODUCTS - COMP/OP AGG	\$	
		OTHER		_					COMBINED SINGLE LIMIT	\$	
		OMOBILE LIABILITY						3	(Ea accident)	\$	
		ANY AUTO OWNED SCHEDULED						3	BODILY INJURY (Per person)	\$	
		AUTOS ONLY AUTOS NON-OWNED							BODILY INJURY (Per accident) PROPERTY DAMAGE	\$	
		AUTOS ONLY AUTOS ONLY							(Per accident)	\$	
										\$	
		UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
		EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
		DED RETENTIONS					(\$	
		KERS COMPENSATION EMPLOYERS' LIABILITY							PER OTH- STATUTE ER		
	ANY F	PROPRIETOR/PARTNER/EXECUTIVE	N/A						E.L. EACH ACCIDENT	\$	
		DER/MEMBER EXCLUDED?	N/A						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes	describe under CRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	
Α		ors & Ommisions			RFB005183662-24		03/06/2024	03/06/2025			\$2,000,000
							nare some describa describara				
DES	PIPT	ON OF OPERATIONS / LOCATIONS / VEHICL	ES //	COPP	101 Additional Pamarks School	de may be	attached if mor	e snace le recule	ad)	-	
CEI	RTIF	CATE HOLDER				CANC	ELLATION				
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					
		i				1	Lustin	Meles	ORD CORPORATION	All 2	(CH1)

ACORD 25 (2016/03)

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Borrower	N/A						File N	No. 250177r
Property Address	3649 Looper	Lake Pt		County Hall		Cto		Zip Code 30506
ender/Client	Gainesville Frank Przyby	lski		County Hall		318	ate GA	Zip Code 30506
APPRAIS	SAL AND	REPORT	IDENTIFICA	TION				
This Repor	t is <u>one</u> of th	e following type	s:					
X Appraisa	al Report (A written report pr	epared under Stand	ards Rule 2-	2(a) , pursuant to t	the Scope of Work, a	as disclose	ed elsewhere in this report.)
Restrict	ed (<i>I</i> al Report re	A written report pr estricted to the sta	epared under Stand ted intended use on	ards Rule 2- nly by the specif	2(b) , pursuant to ided client and any o	the Scope of Work, other named intende	as disclos d user(s).)	ed elsewhere in this report,
Commer	nts on S	tandards l						
- The statement - The reported a analyses, opinio - Unless otherwi - Unless otherwi period immediat - I have no bias - My engagemee - My compensat client, the amout - My analyses, of were in effect at - Unless otherwi	s of fact contair nalyses, opinion ns, and conclusing indicated, I have indicated, I have preceding act with respect to not in this assignation for completing of the value opinions, and content in this replacement in the time this replacement.	ions. lave no present or plave performed no soceptance of this assiste property that is ment was not conting this assignment pinion, the attainment proclusions were devicted as person one provided significant one provided significance in the provided significance	e true and correct. are limited only by the rospective interest in the ervices, as an appraise ignment. the subject of this report igent upon developing is not contingent upon and of a stipulated result eloped, and this report al inspection of the pro-	the property that is the or in any other or the parties in or reporting pred in the development to the occurrence that has been prepare operty that is the spraisal assistance	s the subject of this re capacity, regarding the involved with this ass etermined results. For reporting of a preceed of a subsequent evel, in conformity with subject of this report. to the person(s) sign	eport and no personal he property that is the signment. determined value or di rent directly related to t n the Uniform Standard	I interest wit subject of the rection in va the intended ds of Profess	partial, and unbiased professional th respect to the parties involved. This report within the three-year alue that favors the cause of the use of this appraisal. Sional Appraisal Practice that exceptions, the name of each
appraised wo	uld have been	offered on the ma	arket prior to the hyp	pothetical cons	ummation of a sale	ted length of time the at market value on tated in this report	the effect	perty interest being vive date of the appraisal.) 120 days or less
			nd Report I			uirements:		
APPRAISER	* K	<u>ر</u> ر			SUPERVISOF	RY or CO-APPR	AISER (i	f applicable):
Signature:	/4				Signature:			
Name: <u>Kelli Ly</u>					Managa			
Certifie State Certificatio		leal Property Appra 83	Iser		State Certification	#:		
or State License	#:		00000: 00/00/000		or State License #	# :	fination of L	inanca:
Date of Signatur	e and Report: <u>(</u>	02/26/2025	cense: <u>09/30/2025</u>		State: E Date of Signature:	expiration Date of Certif	ON OF LI	CEIISE.
Effective Date of Inspection of Su	bject: N	one 🔀 Interior a	nd Exterior Ext	erior-Only	Inspection of Subj		Interior a	and Exterior Exterior-Only