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| SUBJECT                                                                                                                                                                                                                                                                                                                                                                      | Assessor's Parcel # 270-362-11-00                                                                                                                                                                                                                                                                                                                                                                        |                                                                         | Tax Year 2021                                                                                                                          |                                                                                                                                                             | R.E. Taxes \$ 5,394                                                                                                                           |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Neighborhood Name Lake Hodges                                                                                                                                                                                                                                                                                                                                                                            |                                                                         | Map Reference 1149G3                                                                                                                   |                                                                                                                                                             | Census Tract 0204.01                                                                                                                          |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant                                                                                                                                                                                                                                                                                       |                                                                         | Special Assessments \$ 105                                                                                                             |                                                                                                                                                             | <input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month                                    |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)                                                                                                                                                                                                                                                    |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)                                                                                                                                                                                                                                        |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Lender/Client Lendsure                                                                                                                                                                                                                                                                                                                                                                                   |                                                                         | Address 425 Townpark Dr, Kennesaw, GA 30144                                                                                            |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                               |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Report data source(s) used, offering price(s), and date(s). DOM 15;Subject property was offered for sale.;Latest Price \$1,999,999;Latest Date 10/25/2022;Original Price \$1,999,999;Original Date 10/10/2022;CRMLS# 220025582SD                                                                                                                                                                         |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| CONTRACT                                                                                                                                                                                                                                                                                                                                                                     | I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.                                                                                                                                                       |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Arms length sale;The sales contract was reviewed and analyzed and appears to be a typical sales contract. No negative sales conditions were noted in the sales contract.                                                                                                                                                                                                                                 |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Contract Price \$ 1,890,000                                                                                                                                                                                                                                                                                                                                                                              |                                                                         | Date of Contract 10/23/2022                                                                                                            |                                                                                                                                                             | Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Realist |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| If Yes, report the total dollar amount and describe the items to be paid. \$0;;No financial assistance provided.                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| NEIGHBORHOOD                                                                                                                                                                                                                                                                                                                                                                 | <b>Note: Race and the racial composition of the neighborhood are not appraisal factors.</b>                                                                                                                                                                                                                                                                                                              |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | <b>Neighborhood Characteristics</b>                                                                                                                                                                                                                                                                                                                                                                      |                                                                         | <b>One-Unit Housing Trends</b>                                                                                                         |                                                                                                                                                             | <b>One-Unit Housing</b>                                                                                                                       |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural                                                                                                                                                                                                                                                                                      |                                                                         | Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining      |                                                                                                                                                             | PRICE AGE One-Unit 65 %                                                                                                                       |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%                                                                                                                                                                                                                                                                                 |                                                                         | Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply    |                                                                                                                                                             | \$(000) (yrs) 2-4 Unit 5 %                                                                                                                    |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow                                                                                                                                                                                                                                                                                           |                                                                         | Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths |                                                                                                                                                             | 1,100 Low 1 Multi-Family 0 %                                                                                                                  |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Neighborhood Boundaries 15 Frwy to the North/ East, Rancho Bernardo Rd to the South and Del                                                                                                                                                                                                                                                                                                              |                                                                         |                                                                                                                                        |                                                                                                                                                             | 2,200 High 100 Commercial 5 %                                                                                                                 |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Dios Rd to the West.                                                                                                                                                                                                                                                                                                                                                                                     |                                                                         |                                                                                                                                        |                                                                                                                                                             | 1,500 Pred. 50 Other Vacant 25 %                                                                                                              |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Neighborhood Description The subject is a older aged home in a rural area of Escondido. The subject has good market appeal and has good proximity to public transportation, schools, shopping and freeway access. It is close to employment centers and the employment stability of the area appears to be good.                                                                                         |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Market Conditions (including support for the above conclusions) Property values in this area tend to reflect a stable base. Supply is in balance with the demand creating a level market. Conventional financing is prevalent in the current marketplace. According to current market data, properties in this neighborhood have a 0-3 month marketing time when listed between 7-9% of the market value |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| SITE                                                                                                                                                                                                                                                                                                                                                                         | Dimensions 341x103x220x121x181                                                                                                                                                                                                                                                                                                                                                                           |                                                                         | Area 1.06 ac                                                                                                                           |                                                                                                                                                             | Shape Irregular                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Specific Zoning Classification RR                                                                                                                                                                                                                                                                                                                                                                        |                                                                         | Zoning Description Single Fam-Res                                                                                                      |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)                                                                                                                                                                                              |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. Based on the lot zoning classification the subject property is the highest and best use as improved.                                                                                 |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | <b>Utilities</b>                                                                                                                                                                                                                                                                                                                                                                                         |                                                                         | <b>Public</b>                                                                                                                          |                                                                                                                                                             | <b>Other (describe)</b>                                                                                                                       |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                 |                                                                         | Water <input checked="" type="checkbox"/> <input type="checkbox"/>                                                                     |                                                                                                                                                             | Off-site Improvements—Type Public Private                                                                                                     |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Gas <input type="checkbox"/> <input checked="" type="checkbox"/> Propane                                                                                                                                                                                                                                                                                                                                 |                                                                         | Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Septic                                                     |                                                                                                                                                             | Street Pavers <input checked="" type="checkbox"/> <input type="checkbox"/>                                                                    |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             | Alley None <input type="checkbox"/> <input type="checkbox"/>                                                                                  |  |
|                                                                                                                                                                                                                                                                                                                                                                              | FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                                                                                                                                                                                                                                                                                                       |                                                                         | FEMA Flood Zone X                                                                                                                      |                                                                                                                                                             | FEMA Map # 06073C1078G FEMA Map Date 05/16/2012                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. All utilities were not on at inspection and functioning.                                                                                                                                                                                   |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. No adverse easements or encroachments were noted on the inspection which would have a negative affect on marketability.                               |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| IMPROVEMENTS                                                                                                                                                                                                                                                                                                                                                                 | <b>GENERAL DESCRIPTION</b>                                                                                                                                                                                                                                                                                                                                                                               |                                                                         | <b>FOUNDATION</b>                                                                                                                      |                                                                                                                                                             | <b>EXTERIOR DESCRIPTION</b> materials/condition                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit                                                                                                                                                                                                                                                                                                           |                                                                         | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space                                                 |                                                                                                                                                             | Foundation Walls Concrete/ good                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | # of Stories 1                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         | <input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement                                                       |                                                                                                                                                             | Exterior Walls Wood/ good                                                                                                                     |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit                                                                                                                                                                                                                                                                                     |                                                                         | Basement Area 0 sq. ft.                                                                                                                |                                                                                                                                                             | Roof Surface C-tile/ good                                                                                                                     |  |
|                                                                                                                                                                                                                                                                                                                                                                              | <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.                                                                                                                                                                                                                                                                                     |                                                                         | Basement Finish 0 %                                                                                                                    |                                                                                                                                                             | Gutters & Downspouts Metal/ good                                                                                                              |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Design (Style) DT1;Ranch                                                                                                                                                                                                                                                                                                                                                                                 |                                                                         | <input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump                                                         |                                                                                                                                                             | Window Type Vinyl/ Alum/ gd                                                                                                                   |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Year Built 1963                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         | Evidence of <input type="checkbox"/> Infestation                                                                                       |                                                                                                                                                             | Storm Sash/Insulated None/ none                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Effective Age (Yrs) 10                                                                                                                                                                                                                                                                                                                                                                                   |                                                                         | <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement                                                                  |                                                                                                                                                             | Screens Yes/ good                                                                                                                             |  |
|                                                                                                                                                                                                                                                                                                                                                                              | Attic <input type="checkbox"/> None                                                                                                                                                                                                                                                                                                                                                                      |                                                                         | Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant                                    |                                                                                                                                                             | Amenities <input type="checkbox"/> WoodStove(s)#0                                                                                             |  |
|                                                                                                                                                                                                                                                                                                                                                                              | <input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs                                                                                                                                                                                                                                                                                                                                      |                                                                         | <input checked="" type="checkbox"/> Other FAU Fuel Gas                                                                                 |                                                                                                                                                             | <input checked="" type="checkbox"/> Fireplace(s) # 3 <input checked="" type="checkbox"/> Fence Vinyl                                          |  |
| <input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                          | Cooling <input checked="" type="checkbox"/> Central Air Conditioning    |                                                                                                                                        | <input checked="" type="checkbox"/> Patio/Deck Cvr'd <input checked="" type="checkbox"/> Porch Cvr'd                                                        |                                                                                                                                               |  |
| <input type="checkbox"/> Finished <input type="checkbox"/> Heated                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                          | <input type="checkbox"/> Individual <input type="checkbox"/> Other None |                                                                                                                                        | <input checked="" type="checkbox"/> Pool Blw Grnd <input checked="" type="checkbox"/> Other <input type="checkbox"/> Det. <input type="checkbox"/> Built-in |                                                                                                                                               |  |
| Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Water (describe) Fanhood                                 |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| Finished area above grade contains: 9 Rooms 4 Bedrooms 5.0 Bath(s) 3,468 Square Feet of Gross Living Area Above Grade                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| Additional features (special energy efficient items, etc.). The subject has no special energy efficient items or additional features.                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;The improvements feature no deferred maintenance, little or no physical depreciation. See Addendum                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |
| Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. At the time of inspection no physical deficiencies, adverse conditions were noted that would have a negative effect on the subject property. |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                         |                                                                                                                                        |                                                                                                                                                             |                                                                                                                                               |  |