

Please Note: This report was completed with the following assumptions: Market Approach: Other, Exposure Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	288 Scenic Hwy, Lawrenceville, GA 30046	Order ID	9221583	Property ID	35198728
Inspection Date	03/10/2024	Date of Report	03/18/2024	Effective Date	03/10/2024
Loan Number	NWPfer-288Scenic-0307	APN	5-141-022		
Borrower Name	Allstate Insurance Agency				

Tracking IDs

Order Tracking ID	837510	Tracking ID 1	837510
Tracking ID 2	--	Tracking ID 3	Rosemary Bohannon

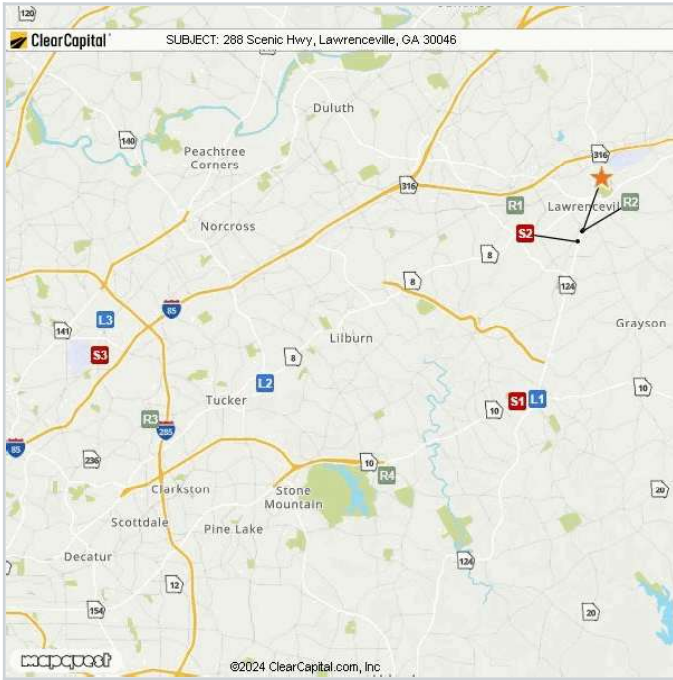
Subject Photo



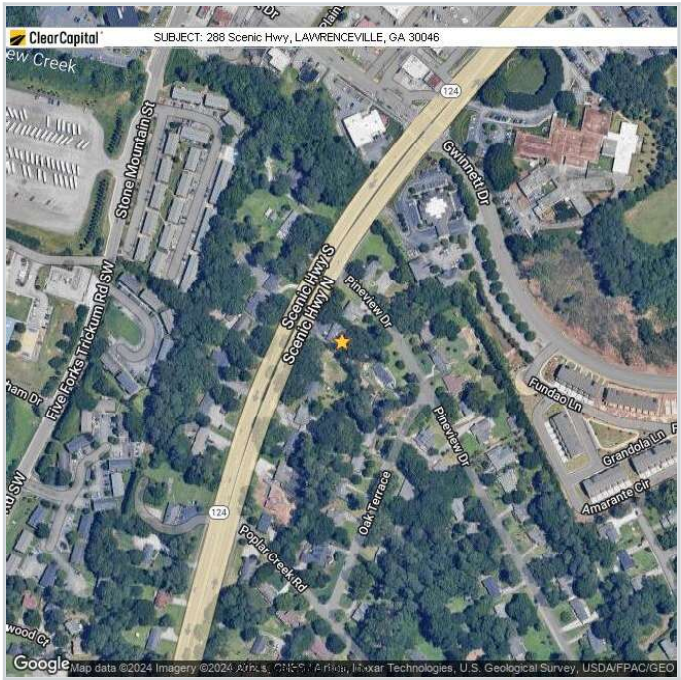
Value Conclusions

Final As-Is Market Value	
\$850,000	
Sales Comparison Value	\$855,000
Income Capitalization Value	\$845,000

Subject & Comparables Map



Subject Satellite View



I. Property Overview

Property Type	Office	Gross Building Area (GBA)	3,080 SF
Current Use	Office General	Property Condition	Good
Projected Use	Office General	Estimated Exterior Repair Cost	\$0
Occupancy	Tenant Occupied	Estimated Interior Repair Cost	\$0
# of Buildings / Units	1 / 2	Total Estimated Repair	\$0
Average Unit Size	--	Extent of Inspection	Exterior Only
Year Built	1952		

Condition/Property Comments

The subject property is a general commercial building in good condition. Property conforms to the area. The estimated Remaining Economic Life 20-plus years.

II. Subject 3 Year Sales History & Listing Activity

Current Listing Status Subject is not currently listed. **Source**

Date Listed	Date Sold	List Price	Sale Price	Notes
-------------	-----------	------------	------------	-------

III. Assessed Value & Taxes

Assessor's ID/Parcel Number	5-141-022
Data Source	County Assessor
Land	\$231,100
Improvements	\$47,900
Total	\$279,000
Taxes	\$3,582
Special Assessments	\$0
Tax Year	2023

IV. Neighborhood & Market Data

Location Type	Suburban
Predominant Property Type in Area	Commercial
Typical Property Condition in Area	Good
Predominant Occupancy	Owner
Occupancy Rate	Stable
Current Market Vacancy Rate	0-5%
Overall Real Estate Values	Stable
Market for this property type	Stable over the past 6 months

Neighborhood Comments

Area of subject property has an reo saturation rate of less than 4%. Subject property is located within 3 miles of interstate and is within 2 blocks of downtown Lawrenceville. No reo activity or boarded up properties in this area.

V. Site Description

Zoning	GC	Accessibility/Visibility	Good
Data Source	Public Records	Parking	Sufficient
Zoning Description	General Commercial	Subject Use	Legal

Conclusion of Highest and Best Use

Office General

Site Comments

Property is located on the main highway that leads into downtown Lawrenceville and has great visibility. Property has plenty of open parking spaces

VI. Comparable Listings

	Subject	List Comp 1	List Comp 2	List Comp 3 *
Street Address	288 Scenic Hwy	2356 Lenora Church Roa	2893 Mountain Industrial Boulevard	3639 Shallowford Road
City, State	Lawrenceville, GA	Snellville, GA	Tucker, GA	Atlanta, GA
Zip Code	30046	30078	30084	30340
Miles to Subj.	--	6.12 ¹	12.42 ¹	17.10 ¹
Property Type	Office	Office	Office	Office
Property Use	Office General	Office General	Office General	Office General
Transaction Details				
Datasource	--	Loopnet	Loopnet	MLS
List Price \$	--	\$1,720,000	\$500,000	\$595,900
Sales Type	--	Standard	Standard	Standard
Financing Terms	--	Cash	Cash	Cash
Days on Market	--	50	410	34
Gross Building Area (Sq.Ft.)	3,080	6,500	1,900	2,057
List Price / GBA	--	\$264.62 / GBA	\$263.16 / GBA	\$289.69 / GBA
Occupancy % (ATOS)	--	100.00%	0%	100.00%
NOI (if leased at market)	--	--	--	--
Capitalization Rate	--	--	--	--
Comparison Factors				
Location	Good	Inferior	Inferior	Similar
Accessibility / Visibility	Good	Similar	Similar	Similar
Lot Size	.4 Ac.	1. Ac.	.73 Ac.	.30 Ac.
Overall Site Utility	Good	Similar	Similar	Similar
# of Units	2	2	2	1
Average Unit Size (Sq.Ft.)	--	--	--	--
Year Built / Effective Age	1952 / 30	1987 / 30	1985 / 30	1979 / 30
Construction Quality	Good	Similar	Similar	Similar
Property Condition	Good	Similar	Similar	Similar
Property Amenities	Good	Similar	Similar	Similar
Site Coverage Ratio	18.00%	2.00%	7.00%	7.00%
Parking	Sufficient	Similar	Similar	Similar
Parking Type	Covered	Similar	Similar	Similar
Adjustments	--	+ \$172,000	+ \$50,000	\$0
Adjusted Value	--	\$1,892,000	\$550,000	\$595,900
Adjusted Value / GBA	--	\$291.08 / GBA	\$289.47 / GBA	\$289.69 / GBA

Comments Why the comparable is superior or inferior to the subject.

Listing 1

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. This comparable is not located on the same tier road as subject property. An addition of 10% for inferior location.

Listing 2

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. This comparable is not located on the same tier road as subject property. An addition of 10% for inferior location.

Listing 3

Equal to subject property. This comparable is similar in style and quality as compared to subject property.

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

VII. Comparable Sales

	Subject	Sold Comp 1	Sold Comp 2 *	Sold Comp 3
Street Address	288 Scenic Hwy	2860 West Main Sreet	405 Scenic Highway	3050 Shallowford Road
City, State	Lawrenceville, GA	Snellville, GA	Lawrenceville, GA	Atlanta, GA
Zip Code	30046	30078	30046	30341
Miles to Subj.	--	6.44 ¹	0.40 ¹	17.56 ¹
Property Type	Office	Office	Office	Office
Property Use	Office General	Office General	Office General	Office General
Transaction Details				
Datasource	--	Tax Records	MLS	MLS
Sale Price \$	--	\$775,000	\$537,500	\$1,275,000
Sale Date	--	10/23/2023	08/18/2023	09/01/2023
Sale Type	--	Standard	Standard	Standard
Financing Terms	--	Cash	Conventional	Cash
Days on Market	--	80	271	86
Gross Building Area (Sq.Ft.)	3,080	3,183	1,933	6,500
Sale Price / GBA	--	\$243.48 / GBA	\$278.07 / GBA	\$196.15 / GBA
Occupancy % (ATOS)	--	100.00%	100.00%	100.00%
NOI (if leased at market)	--	--	--	--
Capitalization Rate	--	--	--	--
Comparison Factors				
Market Conditions	Current	Similar	Similar	Similar
Location	Good	Inferior	Similar	Inferior
Accessibility / Visibility	Good	Similar	Similar	Similar
Lot Size	.4 Ac.	.5 Ac.	.45 Ac.	1.1 Ac.
Overall Site Utility	Good	Similar	Similar	Similar
# of Units	2	2	1	2
Average Unit Size (Sq.Ft.)	--	--	--	--
Year Built / Effective Age	1952 / 30	1960 / 30	1971 / 30	1989 / 30
Construction Quality	Good	Similar	Similar	Similar
Property Condition	Good	Similar	Similar	Similar
Property Amenities	Good	Similar	Similar	Similar
Site Coverage Ratio	18.00%	12.00%	9.00%	13.00%
Parking	Sufficient	Similar	Similar	Similar
Parking Type	Covered	Similar	Similar	Similar
Adjustments	--	+ \$100,750	\$0	+ \$382,500
Adjusted Value	--	\$875,750	\$537,500	\$1,657,500
Adjusted Value / GBA	--	\$275.13 / GBA	\$278.07 / GBA	\$255.00 / GBA

Comments Why the comparable is superior or inferior to the subject.

Sold 1

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. An addition of 13% for inferior location than subject property

Sold 2

Equal to subject property. This comparable is similar in style and quality as compared to subject property.

Sold 3

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. An addition of 30% for inferior location than subject property.

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

VIII. Income Capitalization Approach

Subject Occupancy

Tenant/Owner Occupied	Tenant Occupied	Leased at Market? Not Applicable			
Tenant Name	Lease Expires	GBA (Sq.Ft.)	Lease Rate	Lease Terms	
--	--	--	--	--	
--	--	--	--	--	
--	--	--	--	--	
--	--	--	--	--	
--	--	--	--	--	

Comparable Rent Summary

	Subject	Rent Comp 1	Rent Comp 2	Rent Comp 3 *	Rent List Comp 1
Tenant Name	--	N/A	N/A	N/A	Listing
Street Address	288 SCENIC HWY	1292 Old Norcross Road	135 Pineview Drive	3193 Evelyn Street	2230 Centre Park Court
City, State	LAWRENCEVILLE, GA	LAWRENCEVILLE, GA	LAWRENCEVILLE, GA	TUCKER, GA	STONE MOUNTAIN, GA
Zip Code	30046	30046	30046	30084	30087
Miles to Subject	--	2.52 ¹	0.05 ¹	16.62 ¹	11.05 ¹
Property Type	Office	Office	Office	Office	Office
Property Use	Office General	Office General	Office General	Office General	Office General

Transaction Details

Data Source	--	MLS	MLS	MLS	Loopnet
Lease Rate (\$/GBA/Month)	\$0.00 psf/month	\$1.23 psf/month	\$0.96 psf/month	\$1.76 psf/month	\$1.16 psf/month
Lease Type	Gross	Gross	Gross	Gross	Gross
Commencement Date	--	09/01/2023	05/08/2023	11/06/2023	Listing
Lease Term	--	36	48	48	36
Gross Building Area (GBA)	3,080	1,936	1,879	4,379	7,200
Average Unit Size (Sq.Ft.)	--	--	--	--	--

Comparison Factors

Market Conditions	Current	Similar	Similar	Similar	Similar
Location	Good	Inferior	Inferior	Similar	Inferior
Construction Quality	Good	Similar	Similar	Similar	Similar
Year Built / Effective Age	1952 / 30	1971 / 30	1956 / 30	1960 / 30	1997 / 25
Overall Quality	Good	Similar	Similar	Similar	Similar
Property Condition	Good	Similar	Similar	Similar	Similar
Parking	Sufficient	Similar	Similar	Similar	Similar
Parking Type	Covered	Similar	Similar	Similar	Similar
Adjustments	--	+\$0.50	+\$0.80	\$0.00	+\$0.57
Adjusted Lease Rate (\$/GBA/Month)	--	\$1.73	\$1.76	\$1.76	\$1.73

Comments Why the comparable is superior or inferior to the subject.

Rent Comp 1

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. An addition of .50 for inferior location than subject property.

Rent Comp 2

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. This comparable is located on a lower tier road than subject property. An addition of .80 for inferior location than subject property.

Rent Comp 3

Equal to subject property. This comparable is similar in style and quality as compared to subject property

Rent List Comp 1

Inferior than subject property. This comparable is inferior in location than compared to where subject property is located. An addition of .57 for inferior location than subject property.

Market Rent Conclusion: \$1.76 psf/month

* Rent Comp 3 is the most comparable rent to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

Direct Capitalization Summary

	Amount (\$/Year)	Comments
Potential Gross Income (PGI)		
Building Rent	\$65,050	This is the typical rent for this area for this type of property. Rental for subject was not supplied to the broker
Other Income	\$0	No operating statements or other income have been supplied to the broker at this time.
Total PGI	\$65,050	n/a
Vacancy Allowance (% of PGI)	5%	4% is the typical vacancy allowance rate in this market area for this type of property in this market area.
Vacancy Allowance (\$)	\$3,252	n/a
Effective Gross Income (EGI)	\$61,797	n/a
Expenses Paid by Owner (% of EGI)	25%	Other expenses included property taxes and property insurance. No other expenses were supplied to broker.
Expenses Paid by Owner (\$)	\$15,449	n/a
Net Operating Income (NOI)	\$46,348	n/a
Direct Capitalization Rate	5.50%	Per Costar Analytics, submarket office cap rate has averaged 5.4% over the past 12 mos. Cap rate considered reasonable for submarket and competing properties. ,
Market Value Conclusion (Rd.)	\$845,000	

IX. Value Conclusion

	As-Is Market Value
Market Value - Sales Comparison	\$855,000
Market Value - Income Capitalization	\$845,000
Final Value Conclusion	\$850,000
Final Value Conclusion PSF	\$275.97 / PSF
Probable Buyer	Investor
Estimated Exposure Time	6-9 Months
Property Interest	Fee Simple

Conclusion Comments / Summary of Analysis

Price conclusion is based on sold as well as listed comparables within the market area of subject property within the past 24 months. Comps used in this report has similar zoning as well as similar use as compared to subject property.

X. Property Images

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPPerfer-288Scenic-0307



Subject 288 Scenic Hwy

View Front



Subject 288 Scenic Hwy

View Address Verification

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPPerfer-288Scenic-0307



Subject 288 Scenic Hwy

View Side



Subject 288 Scenic Hwy

View Side

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



Subject 288 Scenic Hwy

View Side



Subject 288 Scenic Hwy

View Street

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPfer-288Scenic-0307



Subject 288 Scenic Hwy

View Street



Subject 288 Scenic Hwy

View Street

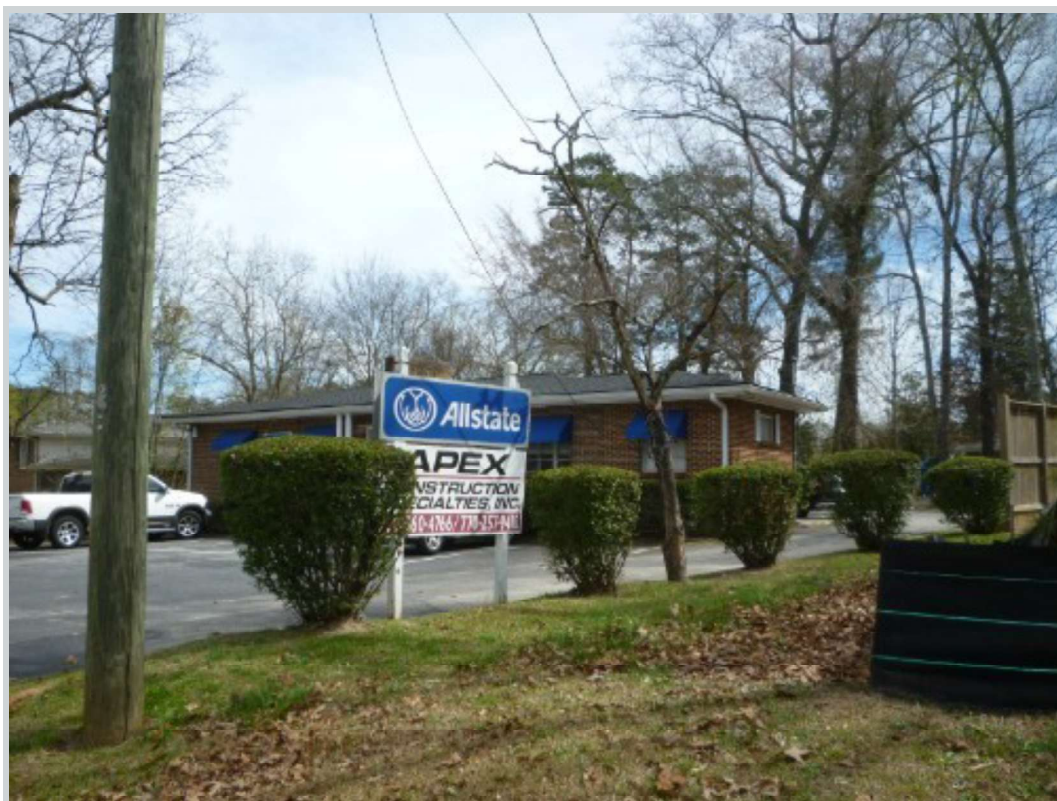
X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPPerfer-288Scenic-0307



Subject 288 Scenic Hwy

View Parking



Subject 288 Scenic Hwy

View Other

Comment "Sign on the property"

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



Listing Comp 1 2356 Lenora Church Roa

View Front



Listing Comp 2 2893 Mountain Industrial Boulevard

View Front

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



Listing Comp 3 3639 Shallowford Road

View Front



Sold Comp 1 2860 West Main Sreet

View Front

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



Sold Comp 2 405 Scenic Highway

View Front



Sold Comp 3 3050 Shallowford Road

View Front

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



Rent Comp 1 1292 Old Norcross Road **View** Front



Rent Comp 2 135 Pineview Drive **View** Front

X. Property Images (continued)

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



Rent Comp 3 3193 Evelyn Street

View Front

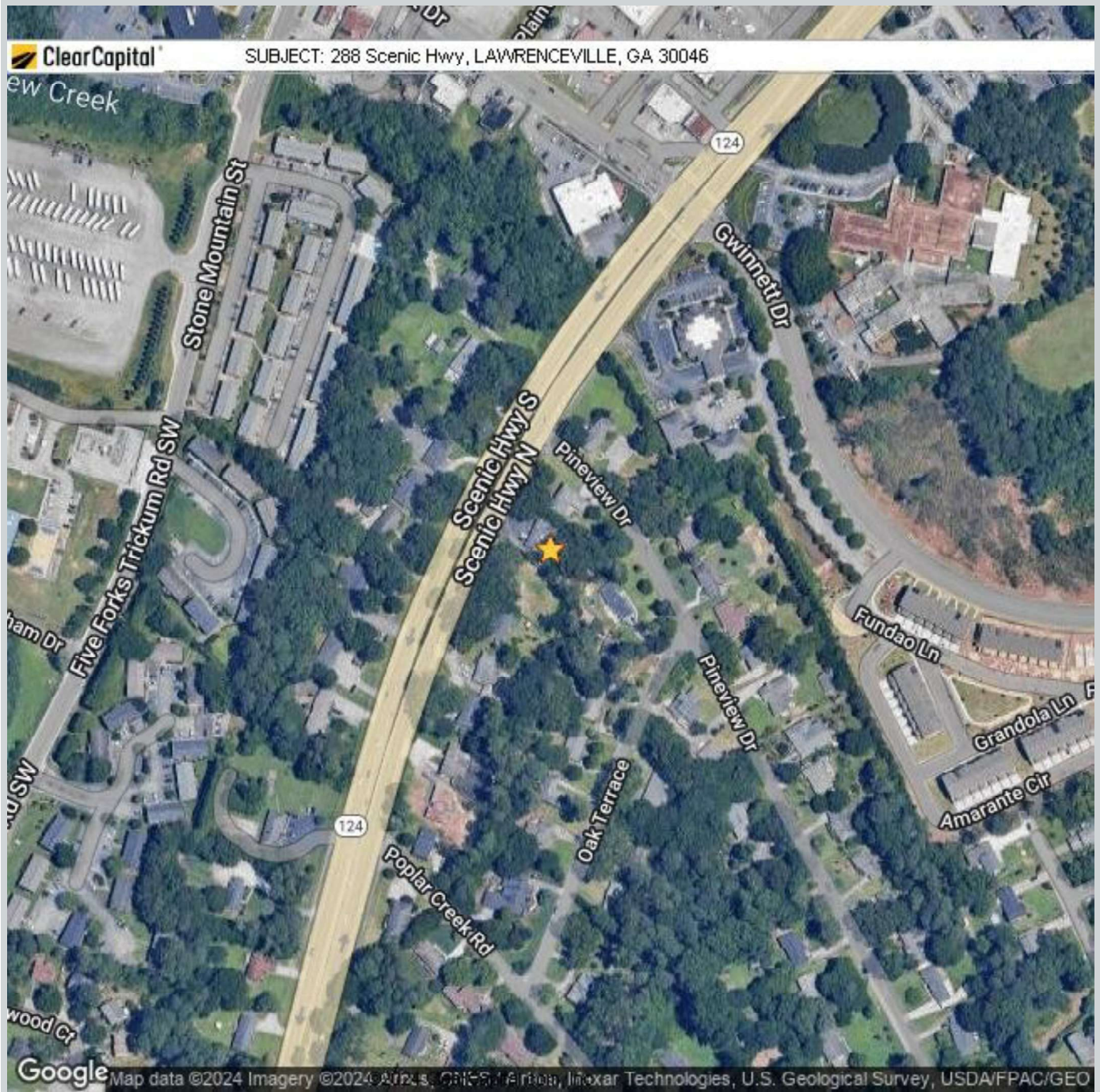


Rent List Comp 1 2230 Centre Park Court

View Front

Aerial Imagery Addendum

Address 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPerfer-288Scenic-0307



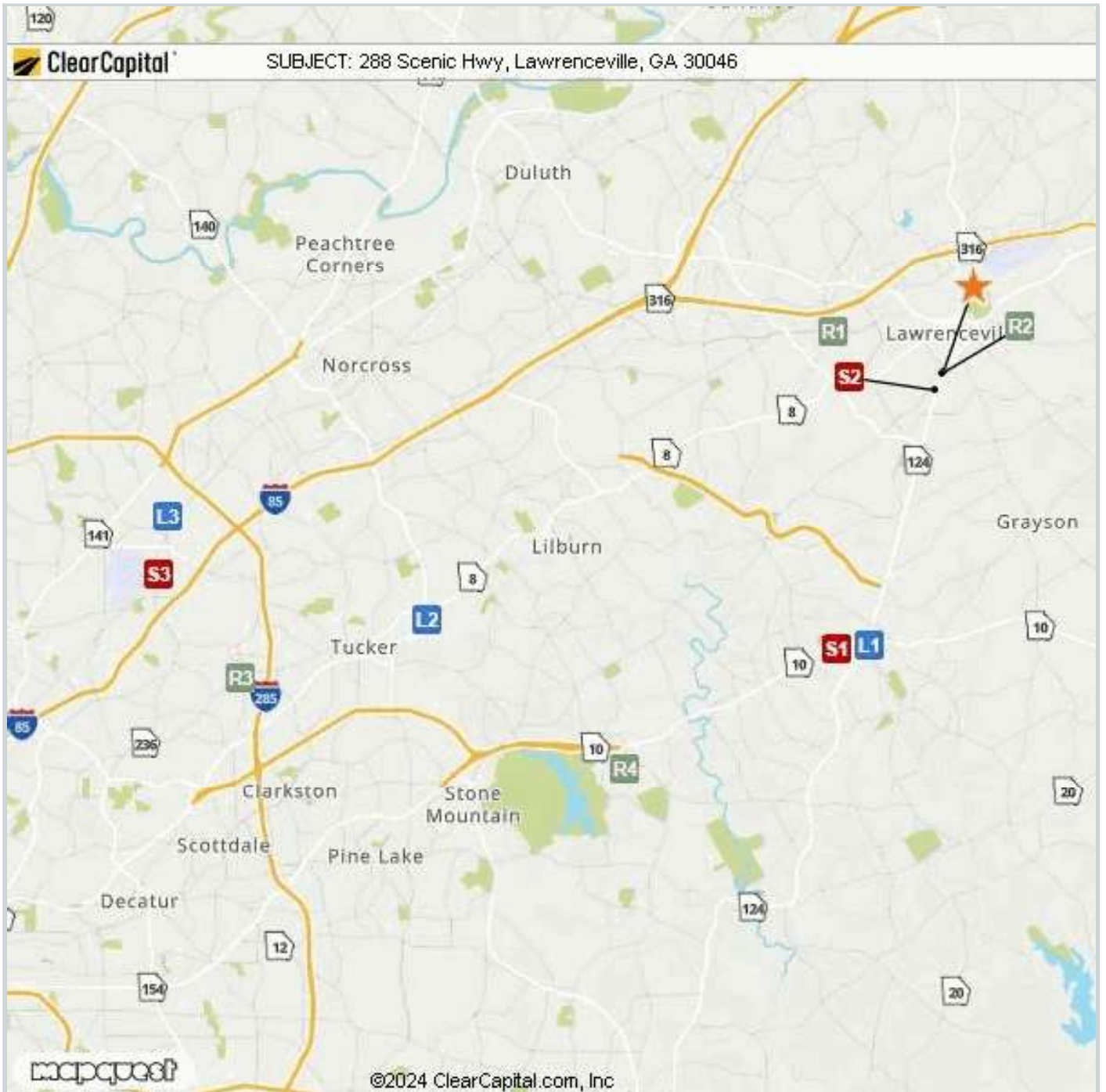
Subject ★ 288 Scenic Hwy

View Satellite

Date 3/19/2024

ClearMaps Addendum

Address ★ 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPPerfer-288Scenic-0307



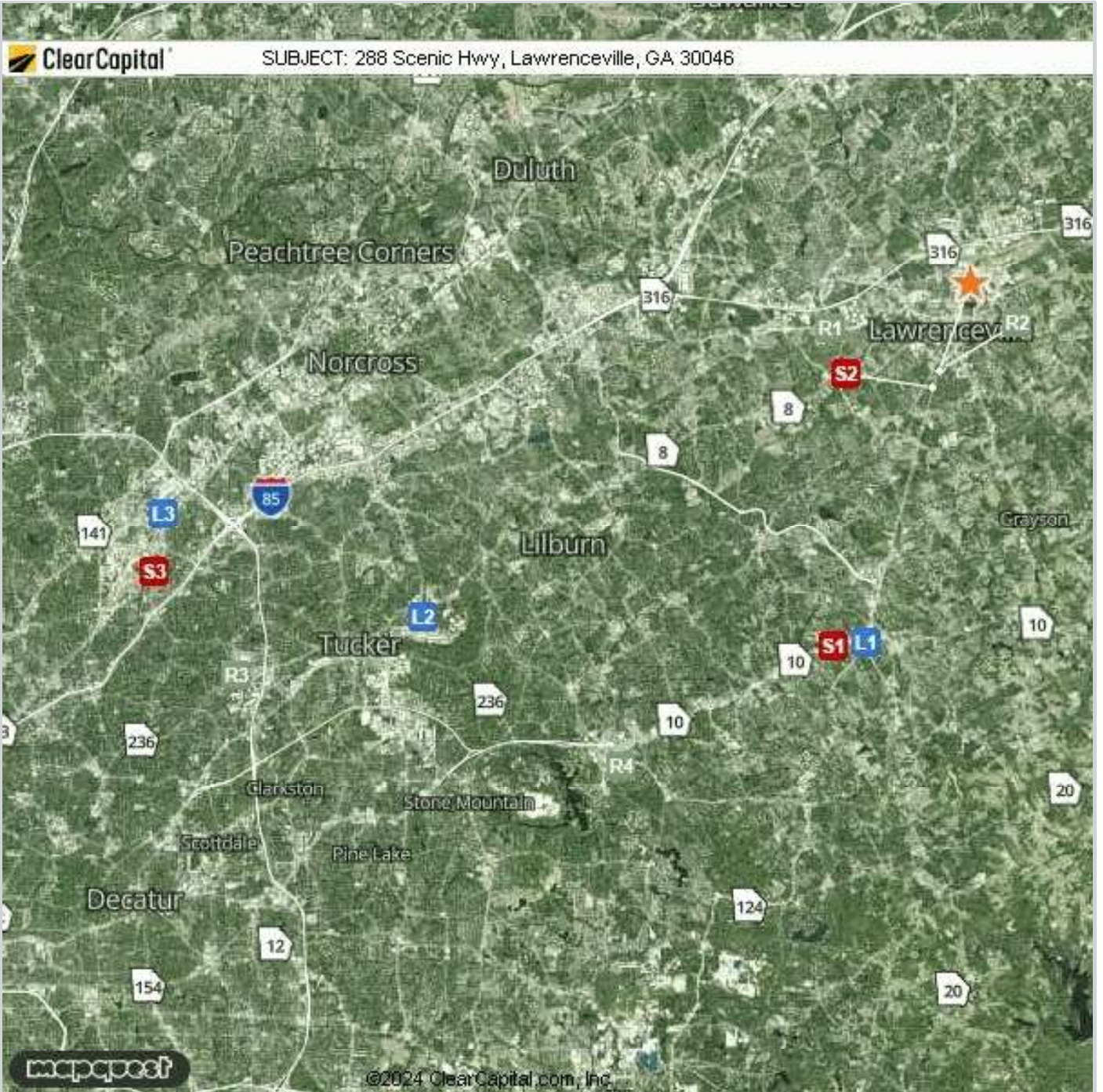
Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	288 Scenic Hwy, Lawrenceville, GA	--	Parcel Match
L1 Listing 1	2356 Lenora Church Roa, Snellville, GA	6.12 Miles ¹	Parcel Match
L2 Listing 2	2893 Mountain Industrial Boulevard, Tucker, GA	12.42 Miles ¹	Parcel Match
L3 Listing 3	3639 Shallowford Road, Atlanta, GA	17.10 Miles ¹	Parcel Match
S1 Sold 1	2860 West Main Sreet, Snellville, GA	6.44 Miles ¹	Parcel Match
S2 Sold 2	405 Scenic Highway, Lawrenceville, GA	0.40 Miles ¹	Parcel Match
S3 Sold 3	3050 Shallowford Road, Atlanta, GA	17.56 Miles ¹	Parcel Match
R1 Rent Comp 1	1292 Old Norcross Road, Lawrenceville, GA	2.52 Miles ¹	Parcel Match
R2 Rent Comp 2	135 Pineview Drive, Lawrenceville, GA	0.05 Miles ¹	Parcel Match
R3 Rent Comp 3	3193 Evelyn Street, Tucker, GA	16.62 Miles ¹	Parcel Match
R4 Rent List Comp 1	2230 Centre Park Court, Stone Mountain, GA	11.05 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Satellite Map Addendum

Address ★ 288 Scenic Hwy, Lawrenceville, GA 30046
Loan Number NWPPerfer-288Scenic-0307



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	288 Scenic Hwy, Lawrenceville, GA	--	Parcel Match
L1 Listing 1	2356 Lenora Church Roa, Snellville, GA	6.12 Miles ¹	Parcel Match
L2 Listing 2	2893 Mountain Industrial Boulevard, Tucker, GA	12.42 Miles ¹	Parcel Match
L3 Listing 3	3639 Shallowford Road, Atlanta, GA	17.10 Miles ¹	Parcel Match
S1 Sold 1	2860 West Main Sreet, Snellville, GA	6.44 Miles ¹	Parcel Match
S2 Sold 2	405 Scenic Highway, Lawrenceville, GA	0.40 Miles ¹	Parcel Match
S3 Sold 3	3050 Shallowford Road, Atlanta, GA	17.56 Miles ¹	Parcel Match
R1 Rent Comp 1	1292 Old Norcross Road, Lawrenceville, GA	2.52 Miles ¹	Parcel Match
R2 Rent Comp 2	135 Pineview Drive, Lawrenceville, GA	0.05 Miles ¹	Parcel Match
R3 Rent Comp 3	3193 Evelyn Street, Tucker, GA	16.62 Miles ¹	Parcel Match
R4 Rent List Comp 1	2230 Centre Park Court, Stone Mountain, GA	11.05 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

I. Scope of Work

Report Format:

This report has been prepared as a Restricted Appraisal Report. In order to meet the requirements for an "evaluation" according to the Inter-agency Appraisal and Evaluation Guidelines, the content of this Restricted Appraisal Report has been supplemented with additional information and data about the subject property and its market, as well as the data, reasoning, and analyses that were used in the valuation process. The appraiser's opinions and conclusions set forth in the report may not be understood properly without additional information contained in the appraiser's work file. The client has requested the cost approach be omitted from this report, and the income approach may or may not be included per client request. If the appraiser determines that credible assignment results cannot be provided without employing either the cost or income approaches to value, this assignment will be rejected by the appraiser or the scope expanded to the extent required to produce credible assignment results in compliance with USPAP.

Client and Intended User:

The client and intended user of this report is restricted to CU Business Group, Monitoring.

Intended Use:

This analysis is intended for internal use only by the Clear Capital customer that ordered the report in connection with a potential Lending or Servicing Decision. The use of this report is limited to the client identified. The appraiser's opinions and conclusions set forth in the report may not be understood properly without additional information contained in the appraiser's work file.

Purpose of the Assignment:

The purpose of this assignment is to estimate the current market value of the interest, identified in Section IX "Property Interest", in the subject property, as of the effective date of value identified in the report. The appraiser has estimated and supported their conclusion of the current market value of the interest, identified in Section IX "Property Interest", in the subject property, as of the effective date identified.

Scope of Work:

This analysis was performed by a Certified General Real Estate Appraiser [hereafter referred to as Appraiser] utilizing commonly accepted valuation principles. The goal of the analysis is to determine the current market value of the subject property being evaluated. The analysis has relied upon data extracted from any of the following data sources, including: BPO(s) and/or CMA(s), Appraisal(s), Property Inspection(s), MLS, Public Records, and Photos. Although the Appraiser did not physically inspect the subject property, at minimum the exterior has been visually inspected, from at least the street, by either a Licensed Real Estate Agent and/or Licensed Real Estate Appraiser having completed the above referenced Property Inspection(s), BPO(s), CMA(s), or Appraisal(s). The Appraiser has no direct, indirect or prospective interest, financial or otherwise, in the real estate being evaluated.

At a minimum, the Appraiser has:

1. Considered the inspection and/or valuation report(s) provided as a resource for subject property and market data/characteristics;
2. Consulted and considered supplemental market data from readily available data sources;
3. Estimated the current market value of the subject as of the effective date of value identified in this report restricting the desktop analysis to the income capitalization and/or sales comparison approaches to value only, unless this is insufficient for credible assignment results;
 - a. Should there be insufficient data to derive or support a value opinion, adequate supporting commentary should be provided along with a recommendation for a follow up action (e.g. 2nd Appraisal or Field Review).

Unless otherwise stated, the Appraiser has not:

1. Reconfirmed the factual data contained within the property inspection and/or valuation report(s) provided;
 - a. An extraordinary assumption is made that property inspection and/or valuation report(s) provided contains credible factual information for the subject property, all comparables, and any market data contained within the report;
2. Personally conducted a physical inspection of the subject property or any of the comparables contained with the report(s) or comparables presented in support of the alternate value, if applicable.

Definition of Market Value

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently 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. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C - Appraisals, 34.42 Definitions (g).)

Summary of Scope of Work Comments

none

II. Extraordinary Assumptions and Hypothetical Conditions

Extraordinary Assumptions

Extraordinary assumptions presume as fact otherwise uncertain information, which, if found to be false, could alter the appraiser's opinions or conclusions. No extraordinary assumptions were made as part of this appraisal assignment, unless otherwise stated in the comment section below.

Hypothetical Conditions

Hypothetical conditions are contrary to what is known to exist but are asserted for the purpose of analysis. No hypothetical conditions were made as part of this appraisal assignment, unless otherwise stated in the comment section below.

Extraordinary Assumptions and Hypothetical Conditions Comments

none

III. Limiting Conditions

Limiting Conditions:

1. The Appraiser did not perform a physical inspection, interior or exterior, of the subject property or any of the comparable sales or rents found in the report(s) provided or of any additional comparable sales or rents provided to the Client (unless otherwise stated in the report). For the purposes of this analysis, the description of the subject and comps in the inspection and/or valuation report(s) provided for use in this analysis are assumed to be true, current and accurate unless found to be otherwise.
2. Geographic competency to complete this limited scope, summary report assignment was acquired by the appraiser's review and analysis of the thorough and relevant market data and associated characteristics included in the original inspection and/or valuation report(s) and supporting data provided/gathered.
3. The "normal course of business" related to the analysis of any agreement of sale, options, and listings of the subject current as of the effective date of the appraisal and the analysis of the subject's prior three year sales history is limited to the analysis of the valuation report(s) provided for use in this assignment and additional subject property data readily available and provided/gathered from the appraiser's desktop.
4. The Appraiser assumes no responsibility for matters of a legal nature affecting the property which is the subject of this assignment or the title thereto, nor does the Appraiser render any opinion as to the title, which is assumed to be good and marketable.
5. The Appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The Appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
6. Information, estimates, and opinions furnished to the Appraiser, and contained in the property inspection(s) and/or valuation report(s) provided, were obtained from sources considered reliable and believed to be true and correct, unless stated elsewhere. If contradictory information is obtained and deemed reliable, the Appraiser will cite that source and the assumptions associated with that information. However, no responsibility for accuracy of such items furnished to the Appraiser can be assumed by the Appraiser.
7. Disclosure of the contents of the report is governed by the USPAP and the Bylaws and Regulations of the professional appraisal organizations with which the Appraiser is affiliated.
8. No change of any item in the report shall be made by anyone other than the Appraiser and the Appraiser shall have no responsibility for any such unauthorized change.
9. The use of this report is restricted to the named client within this report. Use by anyone other than the named client is prohibited without written consent by the named client and this Appraiser.
10. The Limiting Conditions identified in this report may have affected the assignment results contained herein.

Limiting Conditions Comments

none

IV. Appraiser's Certification

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

1. The statements of fact contained in this report are true and correct.
2. The analyses, opinions, and conclusions in this report are limited only by the assumptions and limiting conditions stated in this report, and are my personal, unbiased professional analyses, opinions, and conclusions.
3. I have no present or prospective interest in the property that is the subject of this report nor do I have any personal interest or bias with respect to the parties involved with this assignment.
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. My engagement in this assignment was not contingent upon developing or reporting a predetermined result.
6. 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, an action or event resulting from the analyses, opinions, or conclusions in, or the use of, this report.
7. My analyses, opinions, and conclusions were developed and this report was prepared in conformity with the appropriate standards of the Uniform Standards of Professional Appraisal Practice.
8. The appraiser has not made a personal inspection of the property that is the subject of this report. **April Lloyd**, a real estate agent or broker, inspected the subject property and provided significant real property appraisal assistance in the preparation of this report.
9. I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of this assignment within the three year period immediately preceding the acceptance of this assignment unless otherwise stated in the commentary of this report.

Appraiser's Certification Comments

none

Appraiser Information

Appraiser Name Hans Schmitter
Date of Signature and Report 3/18/24
Electronic Signature /Hans Schmitter/

Appraiser's Certificate
Certificate Number CG427865
State GA
Expiration Date 9/30/24

Addendum: Clear Capital Quality Assurance Reviewer Signature

Quality Assurance Reviewer Gregory LaPlaunt
Reviewer Address 10266 Truckee Airport Rd
Reviewer City / State / Zip Truckee CA, 96161
Phone 530-550-2530
Electronic Signature /Gregory LaPlaunt/

Addendum: Fee Disclosure

Pursuant to the Georgia Real Estate Appraiser and Real Estate Appraisal Management Company Classification and Regulation Act §43-39A-14.1(e) Clear Capital shall separately state to the client the fees paid to an appraiser for appraisal services and the fees charged by Clear Capital for services associated with the management of the appraisal process, including procurement of the appraiser's services.

Property ID	35198728
Loan #	NWPerfer-288Scenic-0307
Borrower	Allstate Insurance Agency
Property Address	288 Scenic Hwy, Lawrenceville, GA 30046
Appraiser Name	Hans Schmitter
Appraiser Compensation <small>Appraiser may be charged a technology fee for the assignment</small>	\$175
Appraisal Management Fee	(\$175)
Total Fee	\$0

Thank you for doing business with CLEARCAPITAL.COM, Inc.

CLEARCAPITAL.COM, Inc
10266 Truckee Airport Rd
TRUCKEE, CA 96161

This is not an invoice