

SUMMARY APPRAISAL REPORT OF

THE PROPERTY LOCATED AT

2319 AVENUE F

BIRMINGHAM, AL 35218

as of

03/07/2024

for

PREMIER MONEY SOURCE, INC. 3334 E COAST HWY #507 CORONA DEL MAR, CA 92625

by

Brian Richards Residential Appraisals Brian Richards 4245 OVERLOOK DR BIRMINGHAM, AL 35222 Brian Richards Residential Appraisals 4245 OVERLOOK DR BIRMINGHAM, AL 35222 205-937-8725

03/07/2024

PREMIER MONEY SOURCE, INC. 3334 E COAST HWY #507 CORONA DEL MAR, CA 92625

RE: Property - 2319 AVENUE F BIRMINGHAM, AL 35218 Borrower - SULTHAN MOHAMMAD File No. - R180203 Case No. - R180203

Dear **PREMIER MONEY SOURCE**, INC.

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

2319 AVENUE F, BIRMINGHAM, AL 35218

The purpose of this appraisal is to provide an opinion of the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 03/07/2024 is:

\$ 90,000

The opinion of value expressed in this report is contingent upon the Limiting Conditions attached to this report.

It has been a pleasure to assist you; if I may be of further service to you in the future, please let me know.

Respectfully submitted,

Brian Richards Residential Appraisals 1

Brian Richards AL Certification #R01420

Uniform Residential Appraisal Report

R180203 File # R180203

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Т	he purpose of this su	nmary	appraisal repo	rt is to pro	vide the lend	ler/clie	ent with an accu	urate, and adeqι	ately supp	ported,	opinion of the	market valu	ue of the subje	ct property.
	Property Address 23	19 AV	FNUF F					City BIRMI	NGHAM		State A	J	Zip Code 3	5218
					Our an	of D	lic Record 1/5							
	Borrower SULTHA	N MO			Owner		Mic record KEL	LY W BROW	IN		County	JEFFERS	UN	
	Legal Description LC	T 5 B	LK 23-F 1ST	ADD TO	ENSLEY									
								Tax Veer 00	22			a ¢ 001		
S U B J	Assessor's Parcel # 2	2-00-	31-3-057-005	.000				Tax Year 202	23		R.E. Tax	es\$ 801		
U	Neighborhood Name	ENSL	.EY					Map Reference	e 41-H-	15		Census Trac	t 34	
В	Occupant X Own	.r. [Tenant Va	icant	Special	Accor	ssments \$ 0		PUE	ר	HOA\$ ()		per year	per month
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E C T	Assignment Type	ХРи	rchase Transacti	on 🗍 F	Refinance Trar	nsactio	on Other (describe)						
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	Lender/Client PREN	IIER I	MONEY SOU	RCE, INC).	A	ddress 3334	<u>E COAST HW</u>	<u>Y #507, C</u>	CORO	<u>NA DEL MA</u>	<u>R, CA 926</u>	25	
	Is the subject propert	/ curre	ntly offered for	sale or has	s it been offe	red fo	or sale in the tw	elve months prio	r to the ef	fective	date of the ap	praisal? X	Yes N	lo
	Demant data accurac(a)													
	Report data source(s)	isea, o	nering price(s), a	nd date(s).	THE SUB	JEC	I IS CURREN	ILLY FUR SAL	LEBYOV	/VINER	AND IS NO	I LISTED	PER MLS. I	HE
	PROPERTY HAS	NOT	SOLD IN THE	PRIOR	12 MONTH	IS.								
	I 🗙 did 🛛 di	d not a	nalyze the contr	act for sale	for the subje	ect nur	rchase transactio	n. Explain the re	sults of the	analys	is of the contra	act for sale o	r why the analy	vsis was not
С			•			•								
0	performed. Arms le	ngth s	ale;THE SAL	ES CON	TRACT PR		DES A BASIC	OUTLINE OF	THE PUP	RCHA	SE AGREEN	IENT OF	THE SUBJE	СТ
	PROPERTY. THE					ACT	PAGES							
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	Contract Price\$ 90,0	00	Date of Contrac	t 02/19/2	2024 Is the	e prope	erty seller the owr	ner of public recor	rd?	Yes	X No Da	ta Source(s)	CONTRAC	T/CRS.
R	Is there any financial	assista	nce (loan charge	es sale co	ncessions aif	ft or d	ownnavment as	sistance etc.) to	he naid hy	anv n	arty on behalf	of the borrow	ver?	es 🗙 No
Α	2		. 0		. 0				bo paid by	any p	arty on bonan			
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	Note: Race and the	racial	composition of	of the neig	ghborhood a	are no	ot appraisal fac	ctors.						
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	Built-Up X Over 7	5%	25-75%	Inder 25%	Demand/Sup	nly 🗋	Shortage	In Balance	Over S	Supply	\$(000)	(yrs)	2-4 Unit	1 %
	· =					· · -				Juppiy	. ,	(913)	2-4 0111	•
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	Neighborhood Bounda								отці эл	<u>۱</u>	185 Hig	h 125	Commercial	12 %
G H B O							101201031	LINGLETINU	INTEL 1-20	,		-		
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H O	COUNTY. THE SU	JBJEC	CT IS WITHIN	A 5 MIN	UTE DRIVE	E TO	I-20, ENSLEY	/ RECREATIC	NAL PAF	RK, AN	ND JACKSO	N-OLIN HI	GH SCHOO	L. THE
0	SUBJECT IS WIT		15 MINUTE I		ס הטאטים כ	ว\//N	BIRMINGHA		THE SHI		SWORTHI	NTERNAT		ORT
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	BELOW 7%. MON	ITHS	OF COMPAR	ABI F HO	DUSING SL	JPPI	Y HAS BEEN	TIGHT WITH	IN THE P	PAST Y		XHIBITIN	G A CONSIS	TENT
	SHORTAGE. 8%	OTH	ER" PERCEN	I LAND	USE REPR	ESE	NTS REC LA	NDS, UNDEV	ELOPED	LANL), AND ROA	D RIGHT (JF WAY.	
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	Zoning Compliance		.egal L	egal Nonco	onforming (Gra	andfath	nered Use)	No Zoning	⊢ II	llegal (d	lescribe)			
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	Is the highest and best	use or	the subject prope	erty as impr	oved (or as pr									
						00000	ed per plans and s	specifications) the	present us	se? X		If No, descr	ibe	
	Factors considere	d: 1) L	egal Permiss	ibility 2) I									ibe	
	Factors considere			ibility 2) I		ossibi	lity 3) Financi	al Feasibility 4) Maximu	um Pro	oductive Use)		Private
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Page 1 of 6

UAD Version 9/2011

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

R180203

10 1	arable propert	ties currently	y offered for sale in the	subject neighborho	od ranging in price from	\$ 50,000		5,000 ·
		,	ct neighborhood within th	· ·				75,000
FEATURE	SUBJ	ECT	COMPARABLE	SALE # 1	COMPARABLE	SALE # 2	COMPARABLE	SALE # 3
2319 AVENUE F			2406 AVENUE J		3218 AVENUE I		2348 COURT R	
Address BIRMINGH	AM, AL 352	218	BIRMINGHAM, AL	35218	BIRMINGHAM, AL	35218	BIRMINGHAM, AL 3	35218
Proximity to Subject			0.24 miles SE		0.65 miles S		0.88 miles E	
Sale Price	\$	90,000	\$	75,000	\$	95,000	\$	80,000
Sale Price/Gross Liv. Area	¢ 50.	,	\$ 34.37 sq. ft.	10,000	↓ \$ 45.26 sq.ft.	55,000	\$ 1161 sq ft	00,000
	୬ <u></u>	4 <u>2</u> Sq. II.				4.400	\$ 44.64 sq. ft.	4 70
Data Source(s)			MLS#21370887;DC	DM 75	MLS#1361890;DON	VI 103	MLS#1356515;DON	1 78
Verification Source(s)			MLS/AGDA/CRS	1	MLS/AGDA/CRS		MLS/AGDA/CRS	
VALUE ADJUSTMENTS	DESCRI	IPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment
Sale or Financing			ArmLth		ArmLth		ArmLth	
Concessions			Cash;0		Conv;0		Cash;0	
Date of Sale/Time			s02/24;c01/24		s11/23;c10/23		s08/23;c08/23	
Location	N;Res;Re		N;Res;Res		N;Res;Res		N;Res;Res	
			, ,		· · ·			
Leasehold/Fee Simple	Fee Simp	le	Fee Simple		Fee Simple		Fee Simple	
Site	7500 sf		6534 sf	0	7405 sf	0	6969 sf	0
View	N;Res;Re	S	N;Res;Res		N;Res;Res		N;Res;Res	
Design (Style)	DT1;TRAE	DITIONAL	DT1;TRADITIONAL		DT1;TRADITIONAL		DT2;TRADITIONAL	0
Quality of Construction	Q4		Q4		Q4		Q4	
Actual Age	104		114	0	104		99	0
Condition	C4		C4	J J	C4		C5	+10,000
-	Total Bdrms	s. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	+10,000
Above Grade								
Room Count	6 3	2.0	6 4 2.1	-2,000	6 3 2.0		6 3 1.1	+2,000
Gross Living Area	1,717	sq. ft.	2,182 sq. ft.	-6,975	2,099 sq. ft.	-5,730	1,792 sq. ft.	-1,125
Basement & Finished	0sf		0sf		0sf		0sf	
Rooms Below Grade								
Functional Utility	GOOD		GOOD		GOOD		GOOD	
Heating/Cooling	FA/CENT	RΔI	FA/CENTRAL		FA/CENTRAL		FA/CENTRAL	
		RAL						
Energy Efficient Items	TYPICAL		TYPICAL		TYPICAL		TYPICAL	
Garage/Carport	None		None		3gd3dw	-3,000	None	
Porch/Patio/Deck	Cov Porch	h	Cov Porch		Cov Stoop	+1,000	Cov Porch	
REAR OF HOUSE	Deck, Fer	nce	None	+5,000	Deck, Fence		Patio, Fence	0
FIREPLACES	0 FP		1 FP	-500	0 FP		1 FP	-500
KITCHEN	BI-KIT		BI-KIT		BI-KIT		BI-KIT	
Net Adjustment (Total)	DI-KIT		+ X -	¢ 4.475		r 7.700	X + -	¢ 40.075
Adjusted Sale Price				\$ -4,475		\$ -7,730		\$ 10,375
-			Net Adj. 5.97 %		Net Adj. 8.14 %		Net Adj. 12.97 %	
of Comparables			Gross Adj. 19.30 %	\$ 70,525	Gross Adj. 10.24 %	\$ 87,270	Gross Adj. 17.03 %	\$ 90,375
I X did did no	t research th	ne sale or ti	ransfer history of the sub	ject property and	comparable sales. If not,	explain		
My research did	X did n	ot reveal ar	ny prior sales or transfer	s of the subject pr	operty for the three year	rs prior to the effect	tive date of this appraisa	al.
			ny prior sales or transfer	s of the subject pr	operty for the three year	rs prior to the effec	tive date of this appraisa	al.
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Freddie Mac Form 70 March 2005

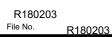
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UAD Version 9/2011

R180203 File No. R180203

Borrower/Owner	SULTHA	N MOHAMI	MAD					ARABLE									
Property Address 2319 AV																	
City BIRMINGHAM		Cou	nty J	EFFER	SON			State AL					Zip C	ode 3	5218		
Lender/Client	PREMIE	R MONEY :	SOUI														
FEATURE	SUE	BJECT		COMPA	RABLE	SALE NO. 4		CON	1PA	RABLE SA	ALE NO. 5			COMPA	RABLE SA	ALE NO. 6	
2319 AVENUE F				6 TERF				1015 31									
Address BIRMINGHA	M, AL 352	218		RFIELD		064		BIRMIN			35218						
Proximity to Subject Sale Price	\$	00.000	1.00) miles (S	07	-00	0.61 mile	es :	\$	00.0	00			¢		
		90,000 2.42 sq. ft.	\$	59.52		<u> </u>		\$ 51.1	0		93,0		\$		\$ sq. ft.		
Data Source(s)	Ψ 52	2.42 39.10.		59.52 5#1342)M 112		MLS#21			OM 56		Ψ		3q. n.		
Verification Source(s)				S/AGDA				MLS/AG			5111 00						
VALUE ADJUSTMENTS	DESC	RIPTION	[DESCRIP	TION	+(-)\$ Adjustm	ent	DESCF			+(-)\$ Adjustme	ent	DI	ESCRIP	TION	+(-)\$ Adjustme	ent
Sale or Financing			Arm	Lth				Listing									
Concessions			Cas			_											
Date of Sale/Time				/23;c04				Active			-9,3	300					
Location Leasehold/Fee Simple	N;Res;F			es;Res				N;Res;R									
Site	Fee Sim 7500 sf	ipie	435	Simple	;		0	Fee Sim 11325 sf		;		0					
View	N;Res;F	les		es;Res			0	N;Res;R				0					
Design (Style)			,	;TRADI		_		DT1;TRA									
Quality of Construction	Q4		Q4					Q4									
Actual Age	104		96				0	78				0					
Condition	C4		C4					C4						,			
Above Grade	Total Bdr		Total	Bdrms.	Baths			Total Bdrr	-	Baths			Total	Bdrms.	Baths		
Room Count	6 3		6	3	2.0		10-	5 3		1.0	+4,0				-		
Gross Living Area	1,71	7 sq. ft.		1,638	sq. ft	. +1,	185	1,820	J	sq. ft.	-1,5	645			sq. ft.		
Basement & Finished Rooms Below Grade	0sf		0sf					0sf									
Functional Utility	GOOD		GO	חס				GOOD									-
Heating/Cooling	FA/CEN	TRAL		CENTR	AL			FA/CEN	TR	AL							
Energy Efficient Items	TYPICA			PICAL				TYPICA									
Garage/Carport	None		1dw	1			0	1dw				0					
Porch/Patio/Deck	Cov Por	ch	Cov	Stoop		+1,	000	Cov Por	ch								
REAR OF HOUSE	Deck, F	ence		Deck			0	Patio, Fe	enc	e		0					
FIREPLACES	0 FP		0 FI					1 FP			-5	500					
KITCHEN Net Adjustment (Total)	BI-KIT		BI-k	<u>X</u> +	-	\$ 2	105	BI-KIT		× -	\$ -7.3	04E		+		\$	
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-		ę		s Adj. 2				Gross Adj.		6.50 %			Gross	Adj.	%	\$ E SALE # 6	
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of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	. ,	AGDA.ML	Gross SUBJE S.CR	s Adj. 2 ECT	2.24 %	COMPARAE	BLE S	Gross Adj. ALE # 4		6.50 % COMF	\$ 85,6 PARABLE SALE MLS.CRS.		Gross	Adj.	%		
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Borrower/Owner SULTHAN I				File No. R180203	
Borrower/Owner SULTHAN		SKETCH ADDENDUM			
JULITAN I	МОНАММАЛ				
Property Address 2319 AVENUE F					
City BIRMINGHAM	County JEFFERSON	State AL	_	Zip Code 35218	
Client PREMIER MONEY SOURC			-		
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	7. 2	COVEREDPORCH			
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SUMMARY	SQ FT AREA PE	ERIMETER	AREA CALCULA	ATION DETAILS	
Living Area		First Floor	5	ATION DETAILS	
	SQ FT AREA PE	First Floor 181 29.3 10.3	X 43.6 = 1277.4 X 31.5 = 324.4	ATION DETAILS	
Living Area First Floor Porches/Patios	1717	181 First Floor 29.3 10.3 16.0	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4	ATION DETAILS	
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Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2 Total 1717.0	ATION DETAILS	
Living Area First Floor Porches/Patios Deck	1717	181 First Floor 29.3 10.3 16.0 36 62	X 43.6 = 1277.4 X 31.5 = 324.4 X 7.2 = 115.2 Total 1717.0	ATION DETAILS	



Borrower/Owner SULTHAN MOHAMMAD Property Address 2319 AVENUE F City BIRMINGHAM County JEFFERSON State AL Zip Code 35218 Citent PREMIER MONEY SOURCE, INC. FROMT VIEW OF SUBJECT PROPERTY





REAR VIEW OF SUBJECT PROPERTY

STREET SCENE OF SUBJECT PROPERTY

Brian Richards Residential Appraisals

PHOTOGRAPH ADDENDUM

Borrower/Owner SULTHAN MOHAMMAD

Property Address 2319 AVENUE F

City BIRMINGHAM County JEFFERSON

State AL

Zip Code 35218

Client PREMIER MONEY SOURCE, INC.





Right Side View





Covered Porch

Deck



Foyer



Bedroom

PHOTOGRAPH ADDENDUM

SULTHAN MOHAMMAD Borrower/Owner Property Address 2319 AVENUE F

City BIRMINGHAM

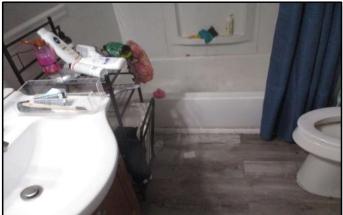
State AL

Zip Code 35218

Client PREMIER MONEY SOURCE, INC.



County JEFFERSON



Bath



Primary Bedroom

Primary Bath



Living Room



Dining Room

SULTHAN MOHAMMAD Borrower/Owner

Property Address 2319 AVENUE F

City BIRMINGHAM

County JEFFERSON Client PREMIER MONEY SOURCE, INC.

State AL

PHOTOGRAPH ADDENDUM

Zip Code 35218



Laundry Closet

Kitchen





Smoke/CO Detector



Smoke/CO Detector



R180203 File No. R180203

PHOTOGRAPH ADDENDUM

SULTHAN MOHAMMAD Borrower/Owner

Property Address 2319 AVENUE F

County JEFFERSON City BIRMINGHAM

State AL

Client PREMIER MONEY SOURCE, INC.



COMPARABLE #1

2406 AVENUE J BIRMINGHAM, AL 35218

Price	\$75,000
Price/SF	\$34.37
Date	s02/24;c01/24
Age	114
Room Count	6-4-2.1
Living Area	2,182

Value Indication

\$70,525





Brian Richards Residential Appraisals

COMPARABLE #2

3218 AVENUE I BIRMINGHAM, AL 35218

Price	\$95,000
Price/SF	\$45.26
Date	s11/23;c10/23
Age	104
Room Count	6-3-2.0
Living Area	2,099

Value Indication

\$87,270

COMPARABLE #3

2348 COURT R BIRMINGHAM, AL 35218

Price	\$80,000
Price/SF	\$44.64
Date	s08/23;c08/23
Age	99
Room Count	6-3-1.1
Living Area	1,792

Value Indication \$90,375

R180203 File No. R180203

Zip Code 35218

PHOTOGRAPH ADDENDUM

State AL

SULTHAN MOHAMMAD Borrower/Owner Property Address 2319 AVENUE F

City BIRMINGHAM

Client PREMIER MONEY SOURCE, INC.



County JEFFERSON

COMPARABLE #4

3916 TERRACE G FAIRFIELD, AL 35064

Value Indication

Price	\$97,500
Price/SF	\$59.52
Date	s05/23;c04/23
Age	96
Room Count	6-3-2.0
Living Area	1,638

\$99,685



COMPARABLE #5

1015 31ST ST ENSLEY BIRMINGHAM, AL 35218

Price	\$93,000
Price/SF	\$51.10
Date	Active
Age	78
Room Count	5-3-1.0
Living Area	1,820

Value Indication

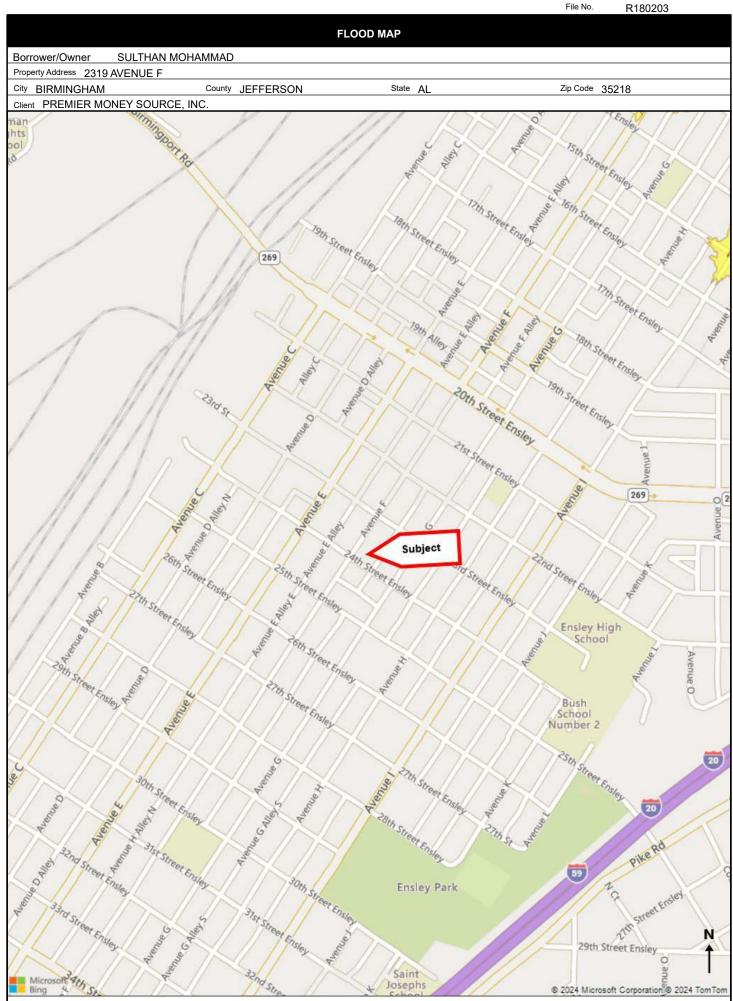
\$85,655

COMPARABLE #6

Price Price/SF Date Age Room Count Living Area

Value Indication





Flood Zones

Areas inundated by 100-year flooding

Areas inundated by 500-year flooding

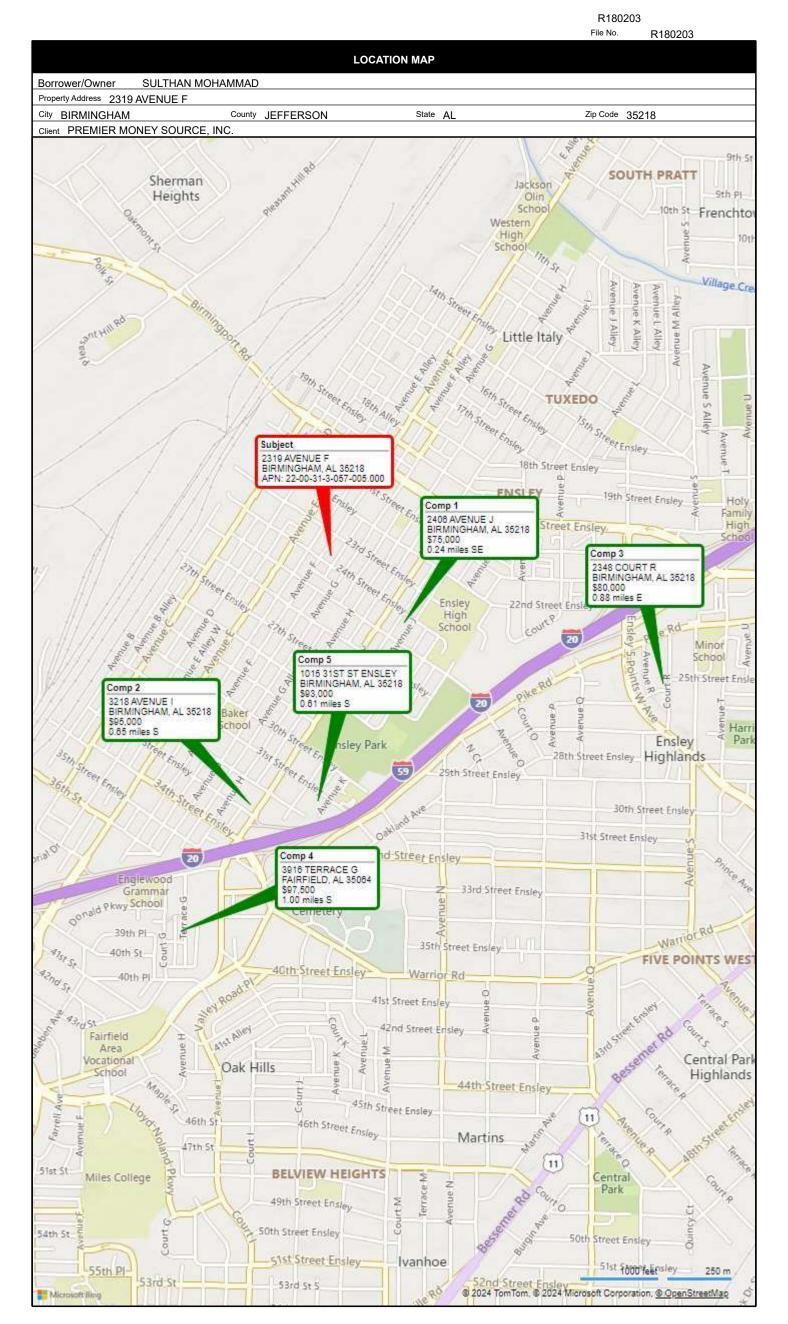
Areas of undetermined but possible flood hazards **Flood Zone Determination**

Latitude: 33.508415 Longitude: -86.898650 **Community Name: BIRMINGHAM, CITY OF** Community: 010116 SFHA (Flood Zone): No Within 250 ft. of multiple flood zones: No Map #: 01073C0369H Zone: X Panel: 0369H Panel Date: 03/21/2019 FIPS Code: 01073 Census Tract: 34

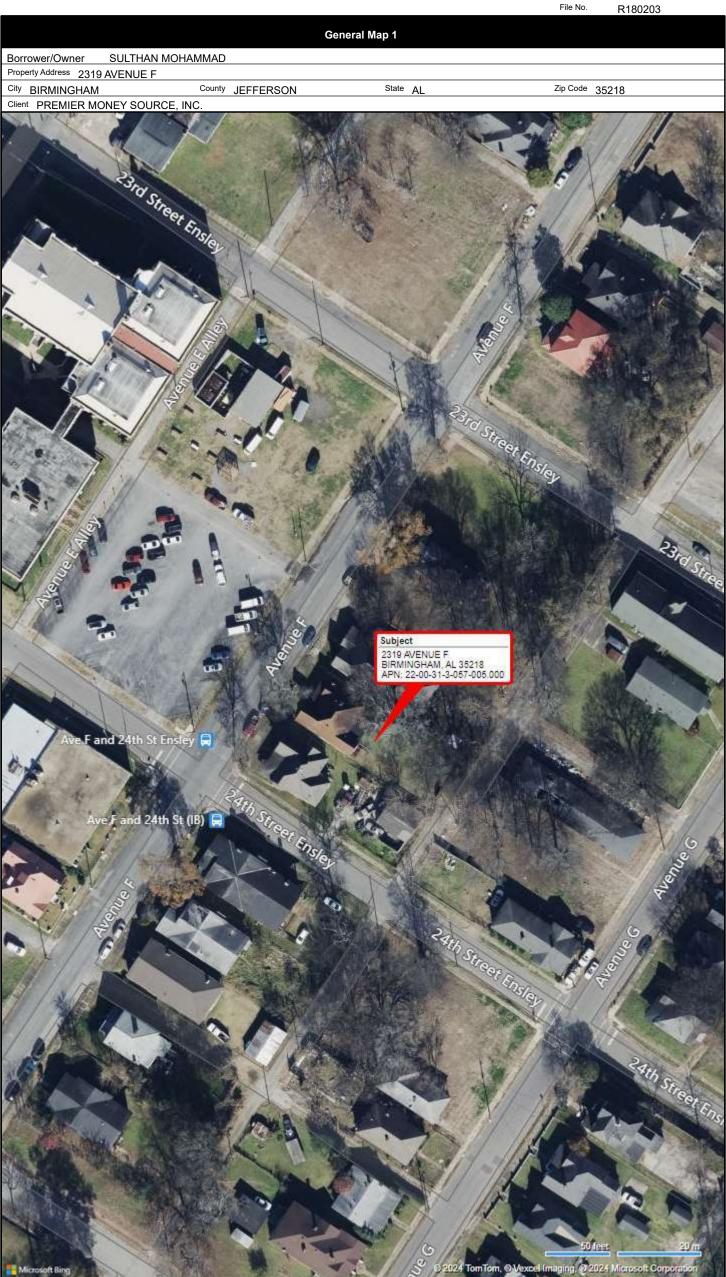


Floodway areas with velocity hazard Floodway areas COBRA zone

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.



Brian Richards Residential Appraisals





Uniform Residential Appraisal Report

***THE COST APPROACH HAS ONLY BEEN DEVELOPED BY THE APPR PROPERTY'S MARKET VALUE. USE OF THIS DATA, IN WHOLE OR IN P NOTHING SET FORTH IN THE APPRAISAL SHOULD BE RELIED UPON	ART, FOR OTHER PURPOSES IS NOT INTENDED BY THE AF	PRAISER.
INSURANCE COVERAGE TO BE PLACED ON THE SUBJECT PROPERT		
GUARANTEE THAT ANY INSURABLE VALUE ESTIMATE INFERRED FRO		
FULLY INSURED FOR ANY LOSS THAT MAY BE SUSTAINED. FURTHER		
THE REPLACEMENT OR REPRODUCTION COST FOR ANY DATE OTHE	R THAN THE EFFECTIVE DATE OF THIS APPRAISAL DUE T	0
CHANGING COSTS OF LABOR AND MATERIALS AND DUE TO CHANGI	NG BUILDING CODES AND GOVERNMENTAL REGULATIONS	SAND
REQUIREMENTS.		
*****EXPOSURE TIME DEFINED: THE ESTIMATED LENGTH OF TIME TH	E PROPERTY INTEREST BEING APPRAISED WOULD HAVE	BEEN
OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUM	MATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE	DATE OF
A THE APPRAISAL; A RETROSPECTIVE ESTIMATE BASED ON AN ANALY	SIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPE	EN
D MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR	TO THE EFFECTIVE DATE OF THE APPRAISAL. THE OVERA	ALL
CONCEPT OF REASONABLE EXPOSURE ENCOMPASSES NOT ONLY A	DEQUATE, SUFFICIENT AND REASONABLE TIME BUT ALSO	C
ADEQUATE, SUFFICIENT AND REASONABLE EFFORT.		
*****ETHICS RULE: I HAVE PERFORMED NO (OR OTHER SPECIFIED) (THER SERVICES. AS AN APPRAISER OR IN ANY OTHER CA	APACITY.
O REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK L		
N PRECEDING THE ACCEPTANCE OF THIS ASSIGNMENT.		
*****ADDITIONAL COMMENTS ON SALES COMPARISON APPROACH: A		
MARKET. GEUGRAPHIC MARKET AREA FUR SUBJECT PROPERTY IS		
M URAR. IN APPRAISER'S OPINION THE MOST RELEVANT UNITS OF CO		
E LOCATION. SQUARE FOOTAGE. CONDITION. LOT SIZE. DESIGN STYL		
N COMPARABLES IS LIMITED, THE SEARCH PARAMETERS MAY BE EXP		
DISTANCE FROM THE SUBJECT OR PHYSICAL SIMILARITIES OF THE	COMPARABLES TO THE SUBJECT IN ORDER TO OBTAIN TH	IE BEST
AVAILABLE COMPARABLE SALES.		
***I HAVE NO CURRENT OR PROSPECTIVE INTEREST IN THE SUBJECTIVE INTEREST INT		RMED NO
SERVICES ON THE SUBJECT PROPERTY WITHIN THE PAST 3 YEARS		
***I CERTIFY, AS THE APPRAISER, THAT I HAVE COMPLETED ALL ASP	ECTS OF THIS VALUATION, INCLUDING RECONCILING MY (DPINION
OF VALUE, FREE OF INFLUENCE FROM THE CLIENT, CLIENT'S REPRE	SENTATIVES, BORROWER, OR ANY OTHER PARTY TO THE	
TRANSACTION.		
***THE SUBJECT PROPERTY SQUARE FOOTAGE WAS CALCULATED A	CCORDING TO ANSI STANDARDS.	
COST APPROACH TO VALUE (not	required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures	and calculations.	
Provide adequate information for the lender/client to replicate the below cost figures. Support for the opinion of site value (summary of comparable land sales or other me	and calculations.	
Support for the opinion of site value (summary of comparable land sales or other me LOT VALUE WAS TAKEN FROM COMPETING LOT SALES IN THE AREA	and calculations. thods for estimating site value)	
Support for the opinion of site value (summary of comparable land sales or other me	and calculations. thods for estimating site value)	
Support for the opinion of site value (summary of comparable land sales or other me LOT VALUE WAS TAKEN FROM COMPETING LOT SALES IN THE AREA	and calculations. ethods for estimating site value) AND APPRAISER'S JUDGMENT.	
Support for the opinion of site value (summary of comparable land sales or other me LOT VALUE WAS TAKEN FROM COMPETING LOT SALES IN THE AREA	and calculations. ethods for estimating site value) AND APPRAISER'S JUDGMENT. OPINION OF SITE VALUE	
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Market Conditions Addendum to the Appraisal Report

R180203 File No. R180203

neighborhood. This is a required addendum for al	l appraisal reports with	n an effective date	on or after April 1	2009			
	i appraisai reports witi		, on of allor riphi i,	2000.			
Property Address 2319 AVENUE F		City BIRMI	NGHAM		State AL ZI	P Code	35218
Borrower/Owner SULTHAN MOHAMMAD							
Instructions: The appraiser must use the information				•			
housing trends and overall market conditions as report it is available and reliable and must provide analysis	•						
explanation. It is recognized that not all data sources							
in the analysis. If data sources provide the required	information as an avera	age instead of the	median, the appraiser sl	hould report the av	vailable figure and	identify i	it as an
average. Sales and listings must be properties that of						ective buy	yer of the
subject property. The appraiser must explain any an				, loreclosures, etc			
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current 3- Months		Overall Trend		
Total # of Comparable Sales (Settled)	19	13	9		X Stable		Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	<u>3.17</u> 8	4.33	3.00	Increasing	X Stable		Declining
Months of Housing Supply (Total Listings/Ab.Rate)	2.52	1.62	16 5.33	Declining Declining	X Stable		Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Declining	Overall Trend		Increasing
Median Comparable Sale Price	80,000	66,250	60.000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	37	40	10	Declining	X Stable		Increasing
Median Comparable List Price	83,000	75,000	84.000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	52	59	37	Declining	X Stable		Increasing
Median Sale Price as % of List Price	100.00	95.24	89.23	Increasing	X Stable		Declining
Seller-(developer, builder, etc.) paid financial assistance p		Yes X		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past				Ŭ v			lineredening
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; borrower: the other market participants; data collection or reporting services; professional appraisal organizations; secondarv anv department. agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media),

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Brian Richards	Name
Company Name Brian Richards Residential Appraisals	Company Name
Company Address 4245 OVERLOOK DR	Company Address
BIRMINGHAM, AL 35222	
Telephone Number 205-937-8725	Telephone Number
Email Address BRICHARDS.APPRAISALS@GMAIL.COM	Email Address
Date of Signature and Report_03/07/2024	Date of Signature
Effective Date of Appraisal 03/07/2024	State Certification #
State Certification # R01420	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State AL	
Expiration Date of Certification or License09/30/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
2319 AVENUE F	Did inspect exterior of subject property from street
BIRMINGHAM, AL 35218	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 90,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name FINANCIAL ASSET SERVICES, INC.	COMPARABLE SALES
Company Name PREMIER MONEY SOURCE, INC.	
Company Address 3334 E COAST HWY #507	Did not inspect exterior of comparable sales from street
CORONA DEL MAR, CA 92625	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Case No. R180203 File No. R180203

Borrower SULTHAN MOHAMMAD

FIDPERTY Address 2319 AVENUE F			
City BIRMINGHAM	County JEFFERSON	State AL	Zip Code 35218
Lender/Client PREMIER MONEY	SOURCE, INC.	Address 3334 E COAST HWY #507	, CORONA DEL MAR, CA 92625

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1 - The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 - The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finished have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 - The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 - The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property

C5 - The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 - The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1 - Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified use. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2 - Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q3 - Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 - Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 - Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 - Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated - Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated - The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled - Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example: 3.2 indicates three full baths and two half baths.

Requirements - Abbreviations Used in Data Standardization Text

Case No. R180203 File No. R180203

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
с	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
		Garage/Carport
op Prk	Open Park View	View
Prk Pstrl	Park View Pastoral View	View
Pstri PubTm		Location
Publim PwrLn	Public Transportation Power Lines	View
PwrLn	Relocation Sale	
REO	Relocation Sale REO Sale	Sale or Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions Basement & Finished Rooms Below Grade
rr •	Recreational (Rec) Room Settlement Date	Date of Sale/Time
5 of		
sf Short	Square Feet	Area, Site, Basement
Short	Short Sale	Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdraw Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location

Abbreviation	Full Name	Fields Where This Abbreviation May Appea

Case No.	R180203
File No	R180203

FIRREA /	USPAP	ADDENDUM
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Borrower SULTHAN MOHAMMAD			
Property Address 2319 AVENUE F			
City BIRMINGHAM	County JEFFERSON	State AL	Zip Code 35218
Lender/Client PREMIER MONEY SC	OURCE, INC.		
Purpose			
THE PURPOSE OF THE APPRAIS	SAL IS TO ESTIMATE MARKET VALUE O	F THE FEE SIMPLE INTEREST IN	THE SUBJECT PROPERTY, AS DEFIN
IN THE ATTACHED FNMA FORM	1004, AS OF THE DATE SET FORTH IN T	THE FINAL RECONCILIATION SEC	TION OF THE REPORT. THE TITLE IS
ASSUMED TO BE GOOD AND MA	ARKETABLE.		
Scope			

IN PREPARATION OF THIS APPRAISAL REPORT THE APPRAISER MADE A PHYSICAL INSPECTION OF THE SUBJECT INCLUDING MEASURING THE IMPROVEMENTS AND TAKING SUFFICIENT PHOTOGRAPHS TO ADEQUATELY CHARACTERIZE THE PROPERTY APPRAISED. THE SUBJECT NEIGHBORHOOD WAS ALSO INSPECTED TO ASSIST IN THE DETERMINATION OF THE NEIGHBORHOOD CHARACTERISTICS. THIS INFORMATION WAS ANALYZED IN ORDER TO DOCUMENT THE VARIOUS ENVIRONMENTAL, SOCIAL, GOVERNMENTAL AND ECONOMIC FACTORS THAT INFLUENCE THE VALUE. DATA REGARDING THE SALES OF RESIDENTIAL LAND AND IMPROVED PROPERTY WERE COLLECTED AND VERIFIED BY PUBLIC RECORDS. THE VALUE OF THE PROPERTY INCLUDED A COST APPROACH, INCOME APPROACH AND THE MARKET APPROACH. THE THREE APPROACHES WERE RECONCILED INTO A FINAL ESTIMATE OF VALUE IF ANY OF THE THREE APPROACHES WERE OMITTED, AN EXPLANATION CAN BE FOUND IN THE RECONCILIATION STATEMENT.

*ETHICS RULE CONDUCT SECTION: THE APPRAISER HAS NOT PERFORMED ANY VALUATION SERVICES ON THE SUBJECT PROPERTY WITHIN THE PAST 3 YEARS.

Intended Use / Intended User

INTENDED USE: THE INTENDED USE OF THIS APPRAISAL REPORT IS FOR THE LENDER/CLIENT TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION.

INTENDED USER: THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT.

History of Property

Current listing information: THE SUBJECT IS CURRENTLY FOR SALE BY OWNER AND IS NOT LISTED PER MLS. THE PROPERTY HAS NOT SOLD IN THE PRIOR 12 MONTHS.

Prior sale: THE PROPERTY HAS NOT SOLD DURING THE PRIOR YEAR.

Exposure Time / Marketing Time

THE ESTIMATED MARKETING TIME IS THE SAME AS INDICATED IN THE NEIGHBORHOOD SECTION OF THE REPORT. THIS ESTIMATE IS BASED ON THE APPRAISER'S OBSERVATION OF THE MARKETING TIME FOR THE LISTING AND SALES IN THE IMMEDIATE AREA AND OF THE RATIO OF THE NUMBER OF LISTINGS TO SALES. ALSO CONSIDERED WERE THE DYNAMICS OF THE NEIGHBORHOOD, CITY AND STATE ECONOMICS PLUS KNOWN AND FORECASTED CHANGES IN EMPLOYMENT AMONG OTHER ECONOMIC FACTORS.

Personalty (non-realty) Transfers

THE TRANSACTION DOES NOT INVOLVE THE TRANSER OF PERSONAL PROPERTY, FIXTURES, OR INTANGIBLES THAT ARE NOT REAL PROPERTY.

Additional Comments

ENVIRONMENTAL DISCLAIMER: THE VALUE OPINION IN THIS REPORT IS BASED ON THE ASSUMPTION THAT THE PROPERTY IS NOT NEGATIVELY AFFECTED BY THE EXISTENCE OF HAZARDOUS SUBSTANCES OR DETRIMENTAL ENVIRONMENTAL CONDITIONS. THE APPRAISER'S ROUTINE INSPECTION OF THE INQUIRIES OF THE SUBJECT PROPERTY DID NOT DEVELOP ANY INFORMATION THAT WOULD INDICATE ANY APPARENT SIGNIFICANT HAZARDOUS SUBSTANCES OR DETRIMENTAL ENVIRONMENTAL CONDITIONS THAT WOULD AFFECT THE PROPERTY NEGATIVELY. IT IS POSSIBLE THAT THE TESTS AND INSPECTIONS MADE BY A QUALIFIED EXPERT WOULD REVEAL THE EXISTENCE OF HAZARDOUS MATERIALS AND ENVIRONMENTAL CONDITIONS ON OR AROUND THE PROPERTY THAT WOULD NEGATIVELY AFFECT ITS VALUE.

***I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND MY BELIEF THE STATEMENT OF FACTORS CONTAINED IN THIS REPORT ARE TRUE AND CORRECT. THE REPORTED ANALYSIS, OPINION AND CONCLUSIONS ARE LIMITED ONLY BY THE REPORTED ASSUMPTIONS AND LIMITING CONDITIONS AND ARE MY PERSONAL UNBIASED PROFESSIONAL ANALYSES, OPINIONS AND CONCLUSIONS. I HAVE NOT PAST OR RETROSPECTIVE INTEREST IN THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT AND I HAVE NO PERSONAL BIAS WITH RESPECT TO THE PARTIES INVOLVED. THIS ASSIGNMENT WAS MADE SUBJECT TO THE REGULATIONS OF THE STATE OF ALABAMA REAL ESTATE APPRAISER'S BOARD.

Certification Supplement

- 1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.
- 2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value
- estimate, the attainment of a stipulated result or the occurrence of a subsequent event.

***CERTIFICATION STATEMENT: SEE ABOVE

Rul, Appraiser(s):

Supervisory Appraiser(s):

Effective date/Report date:

Brian	Richards

Effective date/Report date: 03/07/2024



This is to certify that

Brian Jaspan Richards

having given satisfactory evidence of the necessary qualifications required by the laws of the State of Alabama is licensed to transact business in Alabama as a

Certified Residential Real Property Appraiser

With all rights, privileges and obligations appurtenant thereto.

LICENSE NUMBER: R01420 EXPIRATION DATE: 9/30/2025 Igisa Brooks

Executive Director ALABAMA REAL ESTATE APPRAISERS BOARD Accelerant National Insurance Company (A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL106437-00

Renewal of: New

- 1. Named Insured: Brian Jaspan Richards
- 2. Address: 4245 Overlook Dr Birmingham, AL 35222
- 3. Policy Period:
 From: December 4, 2023
 To: December 4, 2024

 12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
- 4. Limit of Liability:
 Each Claim

 Damages Limit of Liability
 4A. \$ 1,000,000

 Claim Expenses Limit of Liability
 4B. \$ 1,000,000
- 5. Deductible (Inclusive of Claims Expenses): Each Claim 5A. \$500
- 6. Policy Premium: \$ 478
- 7. Retroactive Date: December 4, 2022
- Notice to Company: Notice of a Claim or Potential Claim should be sent to: OREP Insurance Services: <u>info@orep.org</u> 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115
- 9. Program Administrator: OREP Insurance Services, LLC appraisers@orep.org
- 10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: November 17, 2023

By:

Asaac Peck

Policy Aggregate

4C. \$ 1,000,000

4D. \$ 1,000,000

Aggregate

5B. \$1,000

Authorized Representative

N DEC 40000 04 22

Page 1 of 1

R180203

File No. R180203

Borrower or Owner SULTHAN MOHAMMAD					
Property Address 2319 AVENUE F					
City BIRMINGHAM	County	JEFFERSON	State AL	Zip Code	35218
Lender or Client PREMIER MONEY SOURC	E, INC.				

COMMENTS 03/07/2024:

BASED UPON AN EXTERIOR AND INTERIOR INSPECTION OF THE SUBJECT PROPERTY AND ANALYSIS OF THE PROPOSED RENOVATIONS, THE "AS-REPAIRED" VALUE IS \$125,000. THE PROPERTIES BELOW ARE SIMILAR IN SIZE, LOCATION, AND QUALITY. THESE PROPERTIES ARE USED TO DETERMINE THE "AS-REPAIRED" VALUE OF THE SUBJECT PROPERTY.

COMP 1 - MLS#1347578 - 3117 AVENUE F - \$111,000 - CLOSED 04/26/2023

COMP 2 - MLS#1349928 - 1811 29TH ST - \$135,000 - CLOSED 04/28/2023

COMP 3 - MLS#1356960 - 1815 29TH ST - \$135,000 - CLOSED 08/08/2023

COMP 4 - MLS#1351907 - 2922 AVENUE C - \$152,000 - CLOSED 07/18/2023

	()
APPRAIS	
Signature:	4

Bin Rul

Signature:
Name: Brian Richards
Date Signed: 03/07/2024
State Certification #: R01420
or State License #:
State: AL
Expiration Date of Certification or License: 09/30/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature:	
Name:	
Date Signed:	
State Certification #:	
or State License #:	
State:	
Expiration Date of Ce	rtification or License:
	Did Did Not Inspect Property