SUMMARY APPRAISAL REPORT OF THE PROPERTY LOCATED AT 3125 17TH ST ENSLEY BIRMINGHAM, AL 35208

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 - 3125 17TH ST ENSLEY

BIRMINGHAM, AL 35208

Borrower - SULTHAN MOHAMMAD

File No. - R180303 Case No. - R180303

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:

3125 17TH ST ENSLEY, BIRMINGHAM, AL 35208

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:

\$ 95,000

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

Brian Richards

AL Certification #R01420

R180303

Uniform Residential Appraisal Report

File # R180303

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-TE MPRO>EMEXH	Electricity Gas FEMA Special I Are the utilities Are there any THERE WE UTILITY EA Units X One # of Stories 1 Type X Det. X Existing Design (Style) Year Built 193 Effective Age (VAL) Attic X Drop Stair Floor Finished Appliances Finished area Additional featur KITCHEN C Describe the coupdated-eleve AVERAGE C INCLUDE: W UPDATED C Are there any	Flood Has and off adverse RE NC SEME RETURN TO SEME RETURN T	Dither (ea provements inditions or ARENT EADO NOT A ACCESSORY LUNDER COLLAR LUNDER COLLAR LUNDER COLLAR LUNDER COLLAR COLL	Yes typical externa ASEMMOUL items, MOUL iding ne Q4. Th HAS E REPA OR/E, ANY E	V S No If for the al factors MENTS, RSELY Conc Full E assement Joutsi Vidence of Cooling Indivi LDING eetc.) S LDING eeded re HERE V BEEN A ARS, E EXTERIC condition	Physical Po Vater Sanitary Sewe So FEMA Floor market area's (easements a FENCROA AFFECT T Foundat Crete Slab Basement Area Finish ide Entry/Exit of Infes pness S X FWA r X Central Ai idual hwasher coms SUBJECT F Spairs, deterior VERE NO F DEQUATEL LECTRICAL OR PAINT, Inst that affect ONMENTA	Pub	lity 3) Finance olic Other (d C	External Ext	FEMA Ma No. If Internal condition ASSESSI OF THE Serior Descripe Indation Walls Internal condition Ferior Walls Internal condition Internal condit	I) Maxim I) Max	DOME OF STATE OF THE PROPERTY	coductive Improved ASPHAL ASPHAL 388H tc.)? terials/con- BLOCK/G E/AVERA G./GOO UM/AVER GE codstove(sence Nor- orch Cov- her Nor- (describe) quare Feet AR DETA ted-eleve BSERVEL EFFECT ITERIOR ON COST roperty?	Use ments T T Yes GORMII dition GOOD GE D RAGE Porch ne FAN of Gross ACHED en to fifft D. SUB. TIVE AG DOOR T IS ES	FEE X No NG ZO Interior Floors Walls F Trim/Fini Bath Flo Bath Wa Car Stor Driveway Gai X Cai Att. HOOD S Living A CARP GE. PRO S, NEW TIMATE S	Public X X	o3/2 e TYF VALL/ VAVER VGOO LS/G OBLS/G	PICAL PICAL POD AGE OD GOOD Built-in I IN ATIONS
-TE MPRO>EMEXH	Electricity Gas FEMA Special I Are the utilities Are there any THERE WE UTILITY EA Gen Units X One # of Stories 1 Type X Det. X Existing Design (Style) Year Built 19: Effective Age (Natic X Drop Stair Floor Finished Appliances Finished area Additional featur KITCHEN C Describe the coupdated-elev AVERAGE C INCLUDE: W UPDATED C Are there any THERE WA HAZARDOU	Flood Habital And State of the Control of the Contr	Dither (ea provements inditions or ARENT E/O NOT A ACCESSORY UNDER COLUMN IN COLUMN	Yes typical externa ASEMM DVEF Jnit	V S No If for the al factors MENTS, RSELY Conc Full E asement Joutsi Vidence of Damp leating Jother Cooling LDING LEEDING LEE	Physical Po Vater Sanitary Sewe So FEMA Floo market area' s (easements AFFECT T Foundat crete Slab Basement Area Finish ide Entry/Exit of Infes pness S X FWA r X Central Ai idual hwasher coms SUBJECT F Epairs, deterio VERE NO F DEQUATEL LECTRICAL OR PAINT, Inst that affect ONMENTA	Pub	lity 3) Finance olic Other (d C	Exter Found It Exter Root It American Store Store It American Store It American It Exter It American It It Exter It	FEMA Ma No. If lental condit ASSESSI OF THE S Prior Descrip Indation Wall Berior Walls of Surface Jers & Down dow Type Im Sash/Inst Beens NON Benities Fireplace(s) Patio/Deck Pool No Washer 1.1 Bath(s COVERED Ing, etc.). (BICAL INAL TAIN A RE LUMBING PROPOS OF STRUCTURAL INSTITUTE I	p No. 01 No, descritions, land MENTS, SUBJEC tion S CONC BRICK,I ASPHAL spouts A WOOD// ulated No IE None ne //Dryer > D PORC C4;Kitche DEQUAC ELATIVEL WORK, I SED REN integrity D. HOWE	DOME STEEL OF STEEL O	coductive Improved ASPHAL ASPHAL 388H tc.)? terials/con- BLOCK/G E/AVERA G./GOO UM/AVER GE COUM/AVER GE COUM/AVER AR DETA AR DETA SERVEL CEFFECT ITERIOR ON COST roperty?	Use ments T T Yes GORMII GOOD GE D RAGE Porch ne FAN of Gross ACHED CHED CHED CHED CHED CHED CHED CHED	FEE X No NG ZO Interior Floors Walls F Trim/Fini Bath Wa Car Stor Driveway Gai X Car Living A CARP GEE PRO S, NEW TIMATE S ER IS N	Public X	e TYPF Trials/c OOR WALL/ WER WALL/ WAR WALL/ WAR WALL/ WAR WALL/ WAR WALL/ WAR WAR WAR WAR WAR WAR WAR WA	PICAL PICAL POD AGE OD GOOD Built-in I IN ATIONS
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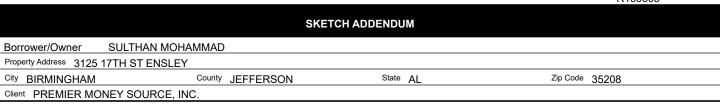
Brian Richards Residential Appraisals

Uniform Residential Appraisal Report

R180303 R180303 File#

There are 22 comp	7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0															
There are 46 comp	arable	sales ir	the subject	ct neigh	borhood	within tl	he past twelve mor	nths ran	ging in	sale price	from \$ 50,	000	to \$	1	75,000	
FEATURE		SUBJE	ECT		COMP	ARABLE	SALE # 1	COMPARABLE SALE # 2					COMPARABLE SALE # 3			
3125 17TH ST ENSL	FV			2317	17TH	ST		2720	20TH	PI		1500	BUSE	BLVD \	M	
			00				25200				25200					
Address BIRMINGH	IAM, A	AL 352	08	BIRIV	IINGHA	AM, AL	35208			AM, AL	35208			AM, AL	35208	
Proximity to Subject				0.68	miles V	V		0.37	miles S	SW		0.27	miles I	Ε		
Sale Price	\$		95,000			\$	75,000			\$	100,000			\$	78,000	
Sale Price/Gross Liv. Area	\$	60.7	'4 sq. ft.	\$ 6	8.06 s	q. ft.		\$ 6	2.07	sq. ft.		\$ 5	4.47	sq. ft.		
Data Source(s)						492;D0	DM 40			967;DOI	M 21				M 03	
()							JIVI 40				VI Z I		MLS#21370037;DOM 93			
Verification Source(s)	<u> </u>				AGDA/		1		/AGDA			MLS/AGDA/CRS				
VALUE ADJUSTMENTS		ESCRI	PTION	DE	SCRIPT	ION	+(-)\$ Adjustment	DI	ESCRIPT	ION	+(-)\$ Adjustment	DE	ESCRIP	TION	+(-)\$ Adjustment	
Sale or Financing				ArmL	.th			Arml	_th			Arml	Lth			
Concessions				Cash	.0			Cash	n·0			Cash	n·0			
Date of Sale/Time					3;c10/2	23			23;c07/	23			24;c12	133		
						23				23				23		
Location	N;R	es;Res	3	N;Re	s;Res			N;Re	s;Res			<u> </u>	es;Res			
Leasehold/Fee Simple	Fee	Simpl	е	Fee S	Simple			Fee	Simple			Fee	Simple			
Site	914	7 sf		6969	sf		0	1045	4 sf		0	6969) sf		0	
View	N·R	es;Res		N·Re	s;Res			N·Re	s;Res			N·Re	es;Res			
		,			,	TONIAL				FIONIAL			,	TIONIAL		
Design (Style)		; I KAD	ITIONAL		TRADIT	IONAL			TRADIT	IONAL		· · · · ·	IRADI	TIONAL		
Quality of Construction	Q4			Q4				Q4				Q4				
Actual Age	94			84			0	66			0	74			0	
Condition	C4			C4				C4				C5			+10,000	
Above Grade	Total	Bdrms	. Baths		Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	.,	
							.0.000				0.000	-			.0.000	
Room Count Gross Living Area Basement & Finished Rooms Below Grade	6	3	1.1	6	3	1.0	+2,000	6	3	2.0	-2,000	5	2	1.0	+2,000	
Gross Living Area		1,564	sq. ft.		102	sq. ft.	+6,930		,611	sq. ft.	-705		,432	sq. ft.	+1,980	
Basement & Finished	0sf			0sf				1110	sf0sfin		-3,330	0sf				
Rooms Below Grade																
Functional Utility	GO	חכ		GOO	D			GOO	חו			GOC	חו			
Hooting/Costing			2 4 1			١.	+			۸۱				Λ1		
Heating/Cooling		CENTE	XAL		ENTR/	۱L	-		ENTR	4L			ENTR	AL		
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck REAR OF HOUSE FIREPLACES KITCHEN	TYP	PICAL		TYPI	CAL		-	TYP	ICAL			TYP	ICAL			
Garage/Carport	2ср			None)		+1,500	1dw			+1,500	1dw			+1,500	
Porch/Patio/Deck	Cov	Porch	1	Cov F	Porch			Cov	Porch			Cov	Stoop		+1,000	
REAR OF HOUSE	Non	е		None)			Cov	Deck, F	ence	-3,500	None	Э			
FIREPLACES	1 FF)		1 FP				0 FP			+500	1 FP)			
KITCHEN	BI-K			BI-KI	T			BI-K			1000	BI-KI				
Net Adjustment (Total)	DI-IV	KI I			<u>-</u> - -	_	\$ 10.430	DI-K	+ >	7	7.505		<u> </u>	\neg	£ 40.400	
							\$ 10,430				\$ -7,535				\$ 16,480	
Adjusted Sale Price				Net Adj				Net Ac	lj. 7.5	54 %		Net Ad	•	.13 %		
of Comparables I X did did no				Gross A	Adj. 13	.91 %	\$ 85,430	Gross	Adj. 11	.54 %	\$ 92,465	Gross	Adj. 2	1.13 %	\$ 94,480	
I X did did no	ot rese	arch the	e sale or tr	ansfer l	history o	f the sul	bject property and	compar	able sale	es. If not,	explain					
3																
`																
			.4		prior color or transfers of the subject property for the three years prior to the effective data of this security.											
My receased did	V	My research did X did not reveal ar			rior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.											
<i>,</i>		,														
Data Source(s) AGDA.	MLS.	CRS.				H Data Source(s) AGDA. MLS. CRS.					and the second second					
Data Source(s) AGDA. My research did	MLS.	CRS.			sales or	transfer	rs of the comparab	le sales	for the	prior yea	r to the date of sa	ale of th	he comp	arable sa	le.	
Data Source(s) AGDA.	MLS.	CRS.			sales or	transfer	rs of the comparab	le sales	for the	prior yea	er to the date of sa	ale of th	he comp	arable sa	le.	
Data Source(s) AGDA. My research did	MLS. MLS.	CRS. did no	ot reveal ar	ny prior												
Data Source(s) AGDA. My research did Data Source(s) AGDA.	MLS. MLS.	CRS. did no	ot reveal ar	ny prior	or sale o			oject pro	operty ar	nd compa		additio	nal prior	sales on		
Data Source(s) AGDA. My research did Data Source(s) AGDA. Report the results of the	MLS. MLS. researc	CRS. did no	ot reveal ar	ny prior	or sale o		er history of the sul	oject pro	operty ar	nd compa	rable sales (report	additio	nal prior	sales on	page 3).	
Data Source(s) AGDA. My research did Data Source(s) AGDA. Report the results of the ITEM Date of Prior Sale/Transfer	MLS. MLS. researce	CRS. did no	ot reveal ar	ny prior	or sale o		er history of the sul	oject pro	operty ar	nd compa	rable sales (report	additio	nal prior	sales on	page 3).	
Data Source(s) AGDA. My research did Data Source(s) AGDA. Report the results of the ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	MLS. MLS. researce	CRS. did no	ot reveal ar	the prior	or sale o		er history of the sul	oject pre	operty ar	nd compa	rable sales (report	additio	nal prior	sales on	page 3). BLE SALE #3	
Data Source(s) AGDA. My research did Data Source(s) AGDA. Report the results of the ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	MLS. MLS. researd	CRS. did not	analysis of	the prior	or sale o		COMPARABL	oject pre	operty ar	nd compa CC	arable sales (report DMPARABLE SALE A.MLS.CRS.	additio	nal prior	sales on COMPARA	page 3). BLE SALE #3	
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Borrower/Owner	CHITH	ANI MOLI	^ N 4 N 4 ^ C	•	ADD	ITIO	NAL COMP	ARAE	BLES						
Property Address 3125 17		<u>AN MOH</u> ENSLEY	AWWAL)											
City BIRMINGHAM			County	JEFFEF	RSON			State	AL_			Zip C	ode 3	5208	
Lender/Client	PREMI	ER MON	EY SOL												
FEATURE		BJECT			ARABLE	SALE					COMPA	RABLE S	ALE NO. 6		
3125 17TH ST ENSLE															
Address BIRMINGHA Proximity to Subject								miles		35208					
Sale Price	\$	95,0		2 1111163	<u>SL</u>	 }	99,500	0.40	IIIICS	\$	99,999			\$	
Sale Price/Gross Liv. Area	\$ 6	0.74 sq						\$ 6	9.16	sq. ft.		\$		sq. ft.	
Data Source(s)			ML	S#2136	35169;D	OM :	52	MLS	#2137	9021;DC	DM 1				
Verification Source(s)	550	001071011	ML	S/AGD		1.7	\ A . U			A/CRS	. () (A . !!			TION	. () (A di 4 4
VALUE ADJUSTMENTS Sale or Financing	DES	CRIPTION	Λ ==	DESCRII nLth	PHON	+(-	-)\$ Adjustment		ESCRIP	TION	+(-)\$ Adjustment	D	ESCRIP	TION	+(-)\$ Adjustment
Concessions				n∟ın sh;0				Listir	ıg						
Date of Sale/Time				1/23;c10)/23			Activ	e		-1,000				
Location	N;Res;	Res	N;F	Res;Res	3			N;Re	s;Res	;	,				
Leasehold/Fee Simple	Fee Sir	nple	Fe	e Simple	е			Fee	Simple	е					
Site	9147 st			69 sf			0				0				
View	N;Res;			Res;Res					s;Res						
Design (Style) Quality of Construction	Q4	ADITION	AL DT		ITIONAI	+		Q4	ıKADI	ITIONAL					
Actual Age	94		94			+		89			0				
Condition	C4		C3			\top	-7,500	C4							
Above Grade		Irms. Bati			Baths	\perp	,,,,,,	Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	6	3 1.	1 6	3	1.0		+2,000	6	3	1.1					
Gross Living Area	1,56	64 so	ı. ft.	1,154	sq. ft	-	+6,150		,446	sq. ft.	+1,770			sq. ft.	
Basement & Finished	0sf		0sf					0sf							
Rooms Below Grade	0005		-)OD		+		000	\D						
Functional Utility Heating/Cooling	GOOD FA/CEI	NTRAI		OOD CENTF	2ΔΙ	+		GOC FA/C	DD ENTR	ΡΔΙ					
Energy Efficient Items	TYPIC			PICAL	VAL			TYPI		VAL.					
Garage/Carport	2cp		No				+1,500	1dw	O7 (L		+1,500				
Porch/Patio/Deck	Cov Po	rch	Со	v Porch			•	Cov	Porch						
REAR OF HOUSE	None		No	ne				Cov	Deck		-2,500				
FIREPLACES	1 FP		0 F				+500				+500				
KITCHEN Net Adjustment (Total)	BI-KIT		BI-	KIT X +	-	\$	0.050	BI-KIT			- + [_	\$		
Adjusted Sale Price			Net		.66 %	_	2,650	Net Adj. 0.27 %		\$ 270	Net Ac			\$	
of Comparables				-	.00 7.74 %		102,150				\$ 100,269		•	%	\$
ITEM			SUBJ				OMPARABLE S				PARABLE SALE #			MPARABL	ESALE# 6
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s) Effective Date of Data Source	e(c)	03/07/2	MLS.CI	(S.			0 <u>A.MLS.CRS</u> 7/2024			03/07/20	MLS.CRS.				
Comment on Sales Comparis		03/01/1	2024			03/0	112024			03/01/20	J24				
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SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS
Living Area			First Floor
First Floor	1564	185	10.5 X 39.7 = 416.8
			3.0 X 46.7 = 140.1
Garage/Carport	F04	m	1.3 X 33.2 = 43.1 23.3 X 22.4 = 521.9
Carport	531	92	23.3 X 22.4 = 521.9 1.0 X 22.5 = 22.5
Porches/Patios			20.8 X 13.6 = 282.8
Porch	240	69	10.1 X 13.5 = 136.3
			Total 1563.5
		SKETCHI	T 1-800-523-0872

Borrower/Owner SULTHAN MOHAMMAD

Property Address 3125 17TH ST ENSLEY

City BIRMINGHAM County JEFFERSON State AL Zip Code 35208

Client PREMIER MONEY SOURCE, INC.



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

File No. R180303

PHOTOGRAPH ADDENDUM

SULTHAN MOHAMMAD Borrower/Owner

Property Address 3125 17TH ST ENSLEY

County JEFFERSON State AL City BIRMINGHAM Zip Code 35208

Client PREMIER MONEY SOURCE, INC.



Left Side View



Right Side View



Carport



Covered Porch



Foyer



Living Room

File No. R180303

PHOTOGRAPH ADDENDUM

SULTHAN MOHAMMAD Borrower/Owner

Property Address 3125 17TH ST ENSLEY

Zip Code 35208 County JEFFERSON State AL City BIRMINGHAM

Client PREMIER MONEY SOURCE, INC.





Eat In Area















Laundry Room

Borrower/Owner SULTHAN MOHAMMAD

Property Address 3125 17TH ST ENSLEY

City BIRMINGHAM County JEFFERSON State AL Zip Code 35208

Client PREMIER MONEY SOURCE, INC.





Bedroom



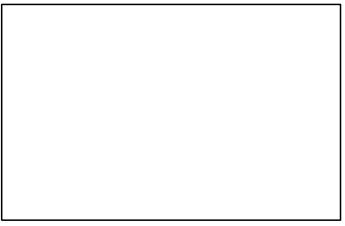




Bedroom

Bedroom





Bath

Borrower/Owner SULTHAN MOHAMMAD

Property Address 3125 17TH ST ENSLEY

City BIRMINGHAM County JEFFERSON State AL Zip Code 35208

Client PREMIER MONEY SOURCE, INC.



COMPARABLE #1

2317 17TH ST BIRMINGHAM, AL 35208

 Price
 \$75,000

 Price/SF
 \$68.06

 Date
 \$11/23;c10/23

 Age
 84

 Room Count
 6-3-1.0

 Living Area
 1,102

Value Indication \$85,430



COMPARABLE #2

2720 20TH PL BIRMINGHAM, AL 35208

 Price
 \$100,000

 Price/SF
 \$62.07

 Date
 \$08/23;c07/23

 Age
 66

 Room Count
 6-3-2.0

 Living Area
 1,611

Value Indication \$92,465



COMPARABLE #3

1500 BUSH BLVD W BIRMINGHAM, AL 35208

 Price
 \$78,000

 Price/SF
 \$54.47

 Date
 \$02/24;c12/23

 Age
 74

 Room Count
 5-2-1.0

 Living Area
 1,432

Value Indication \$94,480

Borrower/Owner SULTHAN MOHAMMAD

Property Address 3125 17TH ST ENSLEY

City BIRMINGHAM County JEFFERSON State AL Zip Code 35208

Client PREMIER MONEY SOURCE, INC.



COMPARABLE #4

1321 2ND AVE W BIRMINGHAM, AL 35208

 Price
 \$99,500

 Price/SF
 \$86.22

 Date
 \$11/23;c10/23

 Age
 94

 Room Count
 6-3-1.0

 Living Area
 1,154

Value Indication \$102,150



COMPARABLE #5

1313 4TH TERR W BIRMINGHAM, AL 35208

 Price
 \$99,999

 Price/SF
 \$69.16

 Date
 Active

 Age
 89

 Room Count
 6-3-1.1

 Living Area
 1,446

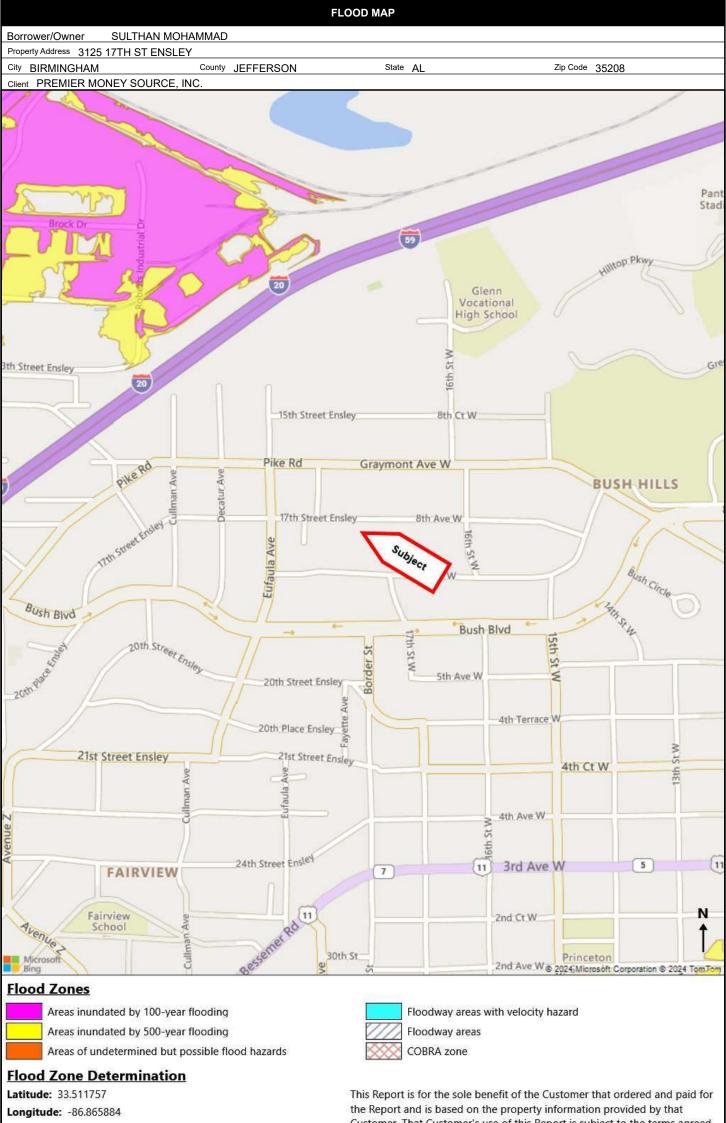
Value Indication \$100,269

COMPARABLE #6

Price
Price/SF
Date
Age
Room Count
Living Area

Value Indication

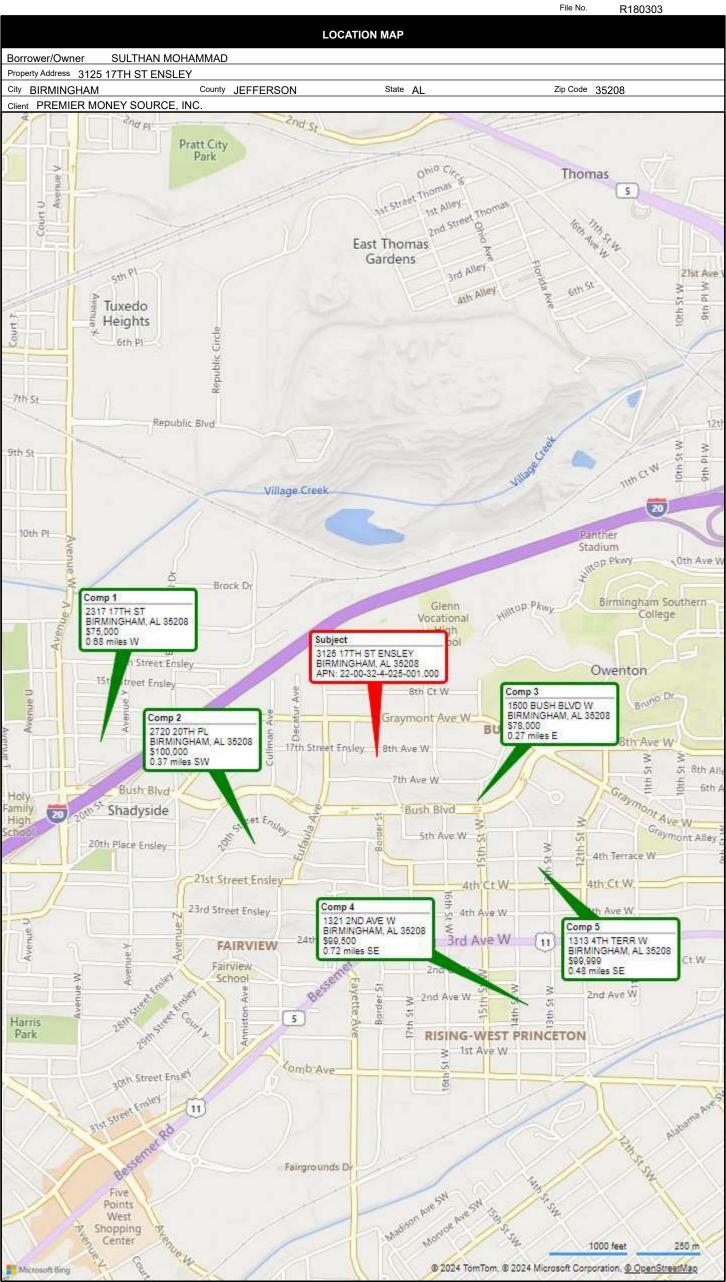
File No. R180303



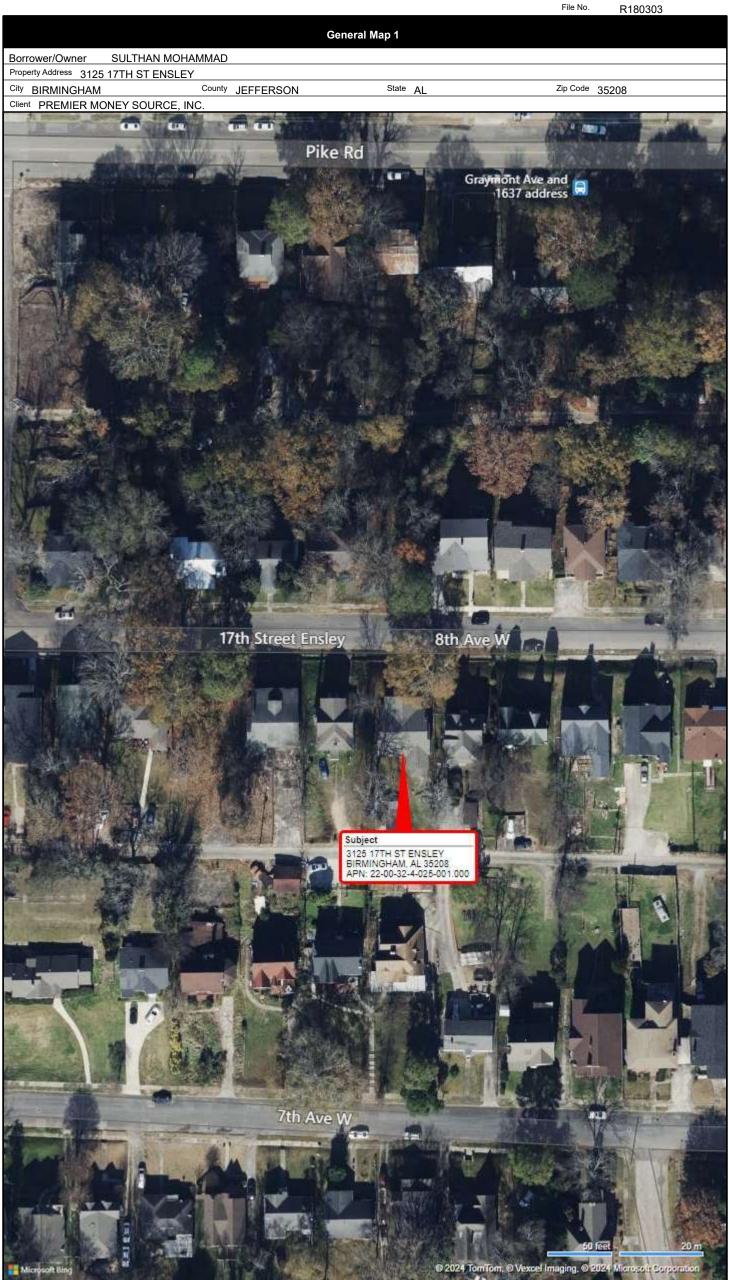
Longitude: -86.865884
Community Name:
BIRMINGHAM, CITY OF
Community: 010116
SFHA (Flood Zone): No

Within 250 ft. of multiple flood zones: No

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.



R180303 File No. R1803



R180303

Uniform Residential Appraisal Report

File # R180303

***THE COST APPROACH HAS ONLY BEEN DEVELOPED BY THE APPR	VAIGED AS AN ANALYSIS TO SUDDODT THE ODINION OF	TUE								
PROPERTY'S MARKET VALUE. USE OF THIS DATA, IN WHOLE OR IN F	<u>ART, FOR OTHER PURPOSES IS NOT INTENDED BY THE</u>	APP	RAISER.							
NOTHING SET FORTH IN THE APPRAISAL SHOULD BE RELIED UPON	<u>FOR THE PURPOSE OF DETERMINING THE AMOUNT OR</u>	TYP	E OF							
INSURANCE COVERAGE TO BE PLACED ON THE SUBJECT PROPERT	Y. THE APPRAISER ASSUMES NO LIABILITY FOR AND DO	DES N	TON							
GUARANTEE THAT ANY INSURABLE VALUE ESTIMATE INFERRED FRO										
FULLY INSURED FOR ANY LOSS THAT MAY BE SUSTAINED. FURTHER	<u>I, THE COST APPROACH MAY NOT BE A RELIABLE INDICA</u>	<u>ATIOI</u>	N OF							
THE REPLACEMENT OR REPRODUCTION COST FOR ANY DATE OTHE	ER THAN THE EFFECTIVE DATE OF THIS APPRAISAL DUE	TO								
CHANGING COSTS OF LABOR AND MATERIALS AND DUE TO CHANGI	NG BUILDING CODES AND GOVERNMENTAL REGULATION	NS A	AND							
REQUIREMENTS.										
*****EXPOSURE TIME DEFINED: THE ESTIMATED LENGTH OF TIME TH	<u>IE PROPERTY INTEREST BEING APPRAISED WOULD HA'</u>	VE B	EEN							
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THE APPRAISAL; A RETROSPECTIVE ESTIMATE BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO THE EFFECTIVE DATE OF THE APPRAISAL. THE OVERALL										
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CONCEPT OF REASONABLE EXPOSURE ENCOMPASSES NOT ONLY	ADEQUATE, SUFFICIENT AND REASONABLE TIME BUT AL	_SO_								
ADEQUATE, SUFFICIENT AND REASONABLE EFFORT.										
*****ETHICS RULE: I HAVE PERFORMED NO (OR OTHER SPECIFIED) (OTHER SERVICES, AS AN APPRAISER OR IN ANY OTHER	CAP	ACITY,							
REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK U	INDER REVIEW WITHIN THE THREE-YEAR PERIOD IMME	DIAT	FIY							
	TO STATE OF THE PROPERTY OF TH	. <u></u>								
PRECEDING THE ACCEPTANCE OF THIS ASSIGNMENT.										
*****EXPOSURE TIME: 1-3 MONTHS										
*****ADDITIONAL COMMENTS ON SALES COMPARISON APPROACH: A	PPRAISER USES BIRMINGHAM MULTIPLE LISTING SERV	/ICE	AND							
LOCAL AGDA APPRAISER DATA BASE TO OBTAIN COMPARABLE SALE	S WHICH ARE THE MOST RELIABLE DATA SOURCES IN	THIS								
			.пс							
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URAR. IN APPRAISER'S OPINION THE MOST RELEVANT UNITS OF CO										
LOCATION. SQUARE FOOTAGE. CONDITION. LOT SIZE. DESIGN STYL	E AND RECENTNESS OF SALE. IF THE QUANTITY OF SA	LES								
COMPARABLES IS LIMITED, THE SEARCH PARAMETERS MAY BE EXP	ANDED AS THEY RELATE TO THE RECENTNESS OF SAI	E, TH	lE							
DISTANCE FROM THE SUBJECT OR PHYSICAL SIMILARITIES OF THE										
	COMPANABLES TO THE SUBJECT IN ONDER TO OBTAIN	1111	DEST							
AVAILABLE COMPARABLE SALES.										
***I HAVE NO CURRENT OR PROSPECTIVE INTEREST IN THE SUBJEC	T PROPERTY OR THE PARTIES INVOLVED. I HAVE PERF	ORM	IED NO							
SERVICES ON THE SUBJECT PROPERTY WITHIN THE PAST 3 YEARS	AS AN APPRAISER OR IN ANY CAPACITY.									
***I CERTIFY, AS THE APPRAISER, THAT I HAVE COMPLETED ALL ASP		V 0P	INIIONI							
			INION							
OF VALUE, FREE OF INFLUENCE FROM THE CLIENT, CLIENT'S REPRI	<u>-SENTATIVES, BORROWER, OR ANY OTHER PARTY TO T</u>	HE								
TRANSACTION.										
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Market Conditions Addendum to the Appraisal Report

File No. R180303

The purpose of this addendum is to provide the								
neighborhood. This is a required addendum for all	appraisal reports with		•	2009.	01.1	710	0	
Property Address 3125 17TH ST ENSLEY		City BIRMI	NGHAM		State	AL ZIP	Code 35208	
Borrower/Owner SULTHAN MOHAMMAD Instructions: The appraiser must use the information	required on this form	as the basis for	his/her conclusions an	d must provide su	pport	for those co	nclusions regard	ling
housing trends and overall market conditions as report			•	•	• •		, 0	•
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 it						•		1
average. Sales and listings must be properties that co						by a prospec	tive buyer of the	÷
subject property. The appraiser must explain any and	· · ·		·	, foreclosures, etc.				
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current 3- Months			all Trend Stable	Da elimina	—
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	25 4.17	15 5.00	6 2.00	Increasing Increasing		Stable	Declining Declining	
Total # of Comparable Active Listings	12	11	22	Declining		Stable	Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	2.88	2.20	11.00	Declining	X	Stable	Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Over	all Trend		
Median Comparable Sale Price	67,000	70,000	104,000	Increasing	_	Stable	Declining	
Median Comparable Sales Days on Market	16	26	78	Declining	_	Stable	Increasing	_
Median Comparable List Price	75,900	106,900	99,949	Increasing	1==	Stable	Declining	
Median Comparable Listings Days on Market	29	78	40	Declining	X	Stable Stable	Increasing	
Median Sale Price as % of List Price Seller-(developer, builder, etc.) paid financial assistance pr	100.00	96.73 Yes X N	99.02	Increasing Declining	X	Stable	Declining	
Explain in detail the seller concessions trends for the past								
, , , , , , , , , , , , , , , , , , , ,		CT A NORMAL R	ANGE OF 3% OR L	ESS. BUYERS F	AND S	SELLERS I	YPICALLY	_
SPLIT ATTORNEY AND TITLE FEES EVENLY	TIN THIS WARRET.							_
Are foreclosure sales (REO sales) a factor in the market?	Yes	X No If yes, expl	lain (including the trends i	n listings and sales	of forec	losed propert	es).	_
FORECLOSURE SALES HAVE OCCURRED							·	
Cite data sources for above information. MLS/AGDA/	CRS							
Commented the showing forms of the same of	aliania de Alainde ada				: f	-4:		_
Summarize the above information as support for your cond	-			-				
an analysis of pending sales and/or expired and withdrawn	n listings, to formulate you	ur conclusions, provid	le both an explanation and	d support for your co	nclusio	ons.	RORHOOD THA	
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Uniform Residential Appraisal Report

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 and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental hazards, 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.

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File # R180303

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.

Uniform Residential Appraisal Report

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any 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	<u> </u>
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 License 09/30/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
3125 17TH ST ENSLEY	Did inspect exterior of subject property from street
BIRMINGHAM, AL 35208	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 95,000	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.	COMI ANABLE SALES
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. R180303 File No. R180303

Borrower SULTHAN MOHAMMAD

Property Address 3125 17TH ST ENSLEY

City BIRMINGHAM County JEFFERSON State AL Zip Code 35208

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.

Case No.

File No.

R180303

R180303

Abbreviation	Full Name	Appropriate Fields
Abbreviation	Adverse	Location & View
	Acres	Area, Site
ac		, , , , , , , , , , , , , , , , , , ,
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style) Location & View
B	Beneficial Rethroom(a)	Basement & Finished Rooms Below Grade
ba	Bathroom(s)	
brDd	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location Data of Sala/Time
Cook	Contracted Date Cash	Date of Sale/Time
Cash		Sale or Financing Concessions
Comm	Commercial Influence	Location Calc or Financing Consessions
Conv	Convertional	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)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
s	Settlement Date	Date of Sale/Time
sf	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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

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Other Appraiser-Defined Abbreviations Abbreviation Full Name Fields Where This Abbreviation May Appear

Case No. R180303

FIRREA / USPAP ADDENDUM
Borrower SULTHAN MOHAMMAD
Property Address 3125 17TH ST ENSLEY
City BIRMINGHAM County JEFFERSON State AL Zip Code 35208 Lender/Client PREMIER MONEY SOURCE, INC.
Purpose THE PURPOSE OF THE APPRAISAL IS TO ESTIMATE MARKET VALUE OF THE FEE SIMPLE INTEREST IN THE SUBJECT PROPERTY, AS DEFINED IN THE ATTACHED FAMA FORM 4004 AS OF THE DATE SET FORTH IN THE FINAL PERCONCIL ATTACHED FOR THE PERCORT. THE TITLE IS
IN THE ATTACHED FNMA FORM 1004, AS OF THE DATE SET FORTH IN THE FINAL RECONCILIATION SECTION OF THE REPORT. THE TITLE IS ASSUMED TO BE GOOD AND MARKETABLE. 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
 This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan. 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
Bin Rul
Appraiser(s): Brian Richards Supervisory Appraiser(s):
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.

Lgisa Brooks

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

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

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 Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

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: info@orep.org

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:

Authorized Representative

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File No.

R180303

Borrower or Owner SULTHAN MOH	HAMMAD			
Property Address 3125 17TH ST E	NSLEY		~·	7. 0. 1. 0.000
City BIRMINGHAM Lender or Client PREMIER MONE	County JEFFE Y SOURCE, INC.	ERSON	State AL	Zip Code 35208
COMMENTS 03/07/2024: BASED UPON AN EXTERIOR A	.ND INTERIOR INSPECT 0,000. THE PROPERTIES	S BELOW ARE SIMILAR I		THE PROPOSED RENOVATIONS, THE LITY. THESE PROPERTIES ARE USED TO
COMP 1 - MLS#1349172 - 1544			2023	
COMP 2 - MLS#1361824 - 2740	23RD ST - \$149,900 - CI	LOSED 12/22/2023		
COMP 3 - MLS#1362192 - 2629	BUSH BLVD - \$170,000	- CLOSED 11/13/2023		
COMP 4 - MLS#21378965 - 282	0 20TH ST ENSLEY - \$14	49,900 - ACTIVE		
APPRAISER Signature: Name: Brian Richards Date Signed: 03/07/2024 State Certification #: R01420 or State License #: State: AL Expiration Date of Certification or Lice	Parse: 09/30/2025	S S N D D S S OIL S S	SUPERVISORY APPRAISER (ONL) ignature: lame: lame: late Signed: state Certification #: r State License #: state: expiration Date of Certification or License	