

APPRAISAL OF

LOCATED AT:

156 Inagehi Way
Loudon, TN 37774

FOR:

BORROWER:

AS OF:

March 3, 2022

BY:

Brian Gilbert

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. SAC010640 R1

Property Description

Property Address 156 Inagehi Way City Loudon State TN Zip Code 37774
Legal Description Block 7 Lot 16 of Mialaquo Coves County Loudon
Assessor's Parcel No. 068K C 013.00 Tax Year 2021 R.E. Taxes \$ 3,223 Special Assessments \$ 0
Borrower Current Owner Small David M Sugden Small Kathleen S Occupant: [X] Owner [] Tenant [] Vacant
Property rights appraised [X] Fee Simple [] Leasehold Project Type [X] PUD [] Condominium (HUD/VA only) HOA\$ 139 /Mo.
Neighborhood or Project Name Tellico Village Map Reference 068K - Loudon Co Census Tract 0605.01
Sale Price \$ Date of Sale Description and \$ amount of loan charges/concessions to be paid by seller
Lender/Client Address
Appraiser Brian Gilbert Address P.O. Box 22272, Knoxville, TN 37933

Location [] Urban [X] Suburban [] Rural
Built up [] Over 75% [X] 25-75% [] Under 25%
Growth rate [] Rapid [X] Stable [] Slow
Property values [X] Increasing [] Stable [] Declining
Demand/supply [X] Shortage [] In balance [] Over supply
Marketing time [X] Under 3 mos. [] 3-6 mos. [] Over 6 mos.
Predominant occupancy [X] Owner [] Tenant [] Vacant (0-5%) [] Vacant (over 5%)
Single family housing PRICE \$ (000) 35 Low AGE (yrs) 0
2322 High 65
Predominant
433 15
Present land use % One family 70% 2-4 family 2% Multi-family 1% Commercial 2% (VACANT) 25%
Land use change [X] Not likely [] Likely [] In process To:

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood boundaries and characteristics: North by Little Tennessee River, East by Blankenship Shoals, South by Mayo Road, West by Highway 72.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):
The subject is convenient to the local shopping and services of Loudon. The area is located within 3 to 5 miles of major employment areas. There is also access to schools and recreation. The subject development is a well established residential development of detached homes. The home and yards appear neat, clean and attractive and the development offers architect restricted, boat docks, golf courses, lake access, picnic/barbeque area, playground, swimming pool and tennis courts. Surrounding development is a diverse mix of styles and values with existing, new and developing projects nearby. Financing is available at acceptable rates. There is no apparent adverse factors which should affect marketability.
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
General market conditions in the neighborhood are stable. Typical marketing times ranging from 1-3 months. Sales & financing concessions are becoming more prevalent in the current interest rate environment. See certification for exposure time.

Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? [] YES [X] NO
Approximate total number of units in the subject project 6800+/- Approximate total number of units for sale in the subject project
Describe common elements and recreational facilities: See Attached Addendum.

Dimensions 99x167 IRR
Site area 16553 sf Corner Lot [] Yes [X] No
Specific zoning classification and description
Zoning compliance [X] Legal [] Legal nonconforming (Grandfathered use) [] Illegal [] No zoning
Highest & best use as improved: [X] Present use [] Other use (explain) See Attached Addendum.
Utilities Public Other
Electricity [X]
Gas [X]
Water [X]
Sanitary sewer [X]
Storm sewer []
Off-site Improvements Type Public Private
Street Pavement [] [X]
Curb/gutter [] []
Sidewalk [] []
Street lights [] []
Alley [] []
Topography Gently sloping
Size Typical
Shape Irregular
Drainage Typical
View B;Wtr;
Landscaping Adequate
Driveway Surface Concrete
Apparent easements Utility only
FEMA Special Flood Hazard Area [] Yes [X] No
FEMA Zone X Map Date 05/16/2007
FEMA Map No. 47105C0200D
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.):

Table with 5 columns: GENERAL DESCRIPTION, EXTERIOR DESCRIPTION, FOUNDATION, BASEMENT, INSULATION. Includes rows for No. of Units, No. of Stories, Type, Design, Existing/Proposed, Age, Effective Age, Foundation, Exterior Walls, Roof Surface, Gutters & Dwnspts., Window Type, Storm/Screens, Manufactured House, Slab, Crawl Space, Basement, Sump Pump, Dampness, Settlement, Infestation, Area Sq.Ft., % Finished, Ceiling, Walls, Floor, Outside Entry, Roof, Ceiling, Walls, Floor, Unknown.

Table with 13 columns: ROOMS, Foyer, Living, Dining, Kitchen, Den, Family Rm., Rec. Rm., Bedrooms, # Baths, Laundry, Other, Area Sq.Ft. Includes rows for Basement, Level 1, Level 2.

Finished area above grade contains: 6 Rooms; 3 Bedroom(s); 2+ Bath(s); 2,982 Square Feet of Gross Living Area
INTERIOR Materials/Condition HEATING Type Central KITCHEN EQUIP. Refrigerator [X] None [] ATTIC Fireplaces #1 [X] None [] CAR STORAGE: None []
Floors Hwd,Cpt/Good Fuel Gas/Electric Range/Oven [X] Stairs [] Patio Concrete [X] Garage 2 # of cars
Walls Dwall/Good Condition Good Disposal [X] Drop Stair [X] Deck Composite [X] Attached 2
Trim/Finish Crown/Good Dishwasher [X] Scuttle [] Porch Cov [X] Detached
Bath Floor Tile,Hwd/Good Central Central Fan/Hood [X] Floor [] Fence None [] Built-In
Bath Wainscot Tile/Good Other [] Microwave [X] Heated [] Pool None [] Carport
Doors Panel/Gd Condition Good Washer/Dryer [] Finished [] Boat Dock [X] Driveway 2

Additional features (special energy efficient items, etc.): The subject property has fireplace, covered porch, deck, patio, boat dock, boat ramp, central vacuum system, sea wall and radon system.

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: Water and power were functional on the day of inspection. The subject property appears to be in good condition.

Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: There were no adverse environmental conditions present at the time of the visual inspection. However, the appraiser is not a qualified environmental inspector. See environmental disclaimer in limiting conditions.

UNIFORM RESIDENTIAL APPRAISAL REPORT

Valuation Section

Table with columns for Valuation Section and COST APPROACH. Includes rows for ESTIMATED SITE VALUE, ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS, ITEMS, and INDICATED VALUE BY COST APPROACH.

Table with columns for SALES COMPARISON ANALYSIS and SUBJECT. Includes rows for 156 Inagehi Way, 160 Inagehi Way, 158 Inagehi Way, and 157 Saligugi Way, detailing sales price, adjustments, and net adjusted sales price.

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): See Attached Addendum.

Table with columns for SALES COMPARISON ANALYSIS and SUBJECT. Includes rows for Date, Price and Data, Source for prior sales, and within year of appraisal.

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:

INDICATED VALUE BY SALES COMPARISON APPROACH \$ 1,050,000

INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$

This appraisal is made [X] "as is" [] subject to the repairs, alterations, inspections or conditions listed below [] subject to completion per plans and specifications.

Conditions of Appraisal: Final Reconciliation: See Attached Addendum.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 03/03/2022 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 1,050,000.

APPRaiser: Brian Gilbert Signature Date Report Signed 03/03/2022 State Certification # CR-2343 Or State License # SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature Name Date Report Signed State Certification # Or State License # [] Did [] Did Not Inspect Property

ADDENDUM

Borrower:	File No.: SAC010640 R1
Property Address: 156 Inagehi Way	Case No.: Inagehi
City: Loudon	State: TN Zip: 37774
Lender:	

Common Elements and Recreational Facilities

Golf course, clubhouse, restaurants, lake, putting greens, playground, pool, tennis courts. Tellico Village streets are owned and maintained by the home owners association.

Highest and Best Use

The highest and best use for the subject is a single family residential unit. The subject is a legally permissible use. Also, the lot shape, size and land to building ration allow the present structure and indicate a good utilization of the improvements. Based on current market conditions the existing structure as a single family residence is its financially feasible and maximally productive use. Therefore, the highest and best use, as if vacant, would be a single family residence.

Comments on Sales Comparison

The comparable sales selected are located within the same market as the property being appraised. The appraiser searched the last 12 months mls data and courthouse records for comparable sales. The best indications of value, for the property being appraised, are displayed within the report.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

A value range from \$1,040,200 to \$1,227,800 was indicated by the sales comparison approach to value and concluded at \$1,050,000.

The comparable sales selected are located within the same market area as the property being appraised. The appraiser searched the last one year mls data and courthouse records for comparable sales. The best indications of value for the property being appraised are displayed within this report. Sales over one mile and/or over six months old were used within this report due to limited similar sales. The intended user of this report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

Please note that any reference made to inspect, inspected or inspection within this report should be observe, observed or observation. The appraiser is not a home inspector and this report is not a home inspection, the appraiser only performed a visual observation of the accessible areas and that the appraisal cannot be relied upon to disclose conditions and/or defects in the property.

Exposure time is for the property being appraised is 1-3 months.

My Comparable Search and Results:

The comparable sales selected are located within the same market as the property being appraised. The appraiser searched the last 12 months Kaarmls and CRS for comparable sales. The 3 best indications of value, for the property being appraised, are displayed within this report. Sales over one mile or over six months old may have been used within this report if more similar comparable sales were not available within the local market. In conducting the appraisal assignment, the appraiser first collected preliminary public record search and made an initial search of available market sales, trends, and influences. A physical inspection of the subject property was made in accordance with the information requirements of the URAR format. The appraiser is not an expert in matters of pest control, structural engineering, hazardous waste, survey, or title matters, and no expertise or warranty is implied in these or other areas. General research on comparable properties in the subject and competing neighborhoods was performed. Sales selection was refined to the 3 or more of the most similar and recent sale properties. A thorough residential market analysis using standard residential appraisal methods and techniques was completed in accordance with Uniform Standards of Professional Practice as adopted by the Appraisal Foundation. The value indications from the comparable sale properties were reconciled into a final value estimate. The purpose of the final value reconciliation was to develop a rational, defensible conclusion of the most probable market value for the subject property. The scope of the assignment does not include a separate land value appraisal. The land value estimate is limited to a review of real market assessed land value, land sales in the neighborhood, and abstraction of land values from improved sales in the neighborhood. Land sales are in the appraisers work file. Due to a margin of error in utilizing gross living area from mls and public record data, no adjustments were made for gross living area differences of less than 100 square feet. Typically adjustments are not warranted and/or supported for differences less than 100 square feet within the subject market and homes of these size and quality. Therefore, the GLA is considered bracketed. Any line item within the sales comparison grid with a zero indicates the appraiser recognized features that were different but did not feel an adjustment was warranted. Original photos were taken by the appraiser at time of inspection. Please note that adjustment factors are based on the sales comparison analysis or modified cost to determine the contributory value of specific marketability factors for the subject. The appraiser would assert that regression analysis is not feasible during the normal course of business to determine factors such as GLA and basement adjustments as Kaarmls and CRS do not typically provide accurate representations of the aforementioned characteristics. Consequently adjustment factors are based on the sales comparison analysis or modified cost to determine the contributory value of specific marketability factors for the subject. Therefore, the comparable sales utilized within this analysis are the most reasonable available from within the subject's area and are considered to be the most reliable indicators of value.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 1-3 months for the subject property based off of statistical information gathered from days on the market and through sales verification.

FIRREA Certification Statement:

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the financial institutions, reform, recovery, and enforcement act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Final Reconciliation

The sales comparison approach is relied on. The cost approach is included but is more applicable in the appraisal of newer properties. The income approach is not applicable as home in this area are typically owner occupied. See attached appraiser's certification & statement of limiting conditions. The appraiser has not provided any services for the subject property over the past three years. In conducting the appraisal assignment, the appraiser first collected preliminary public record search and made an initial search of available market sales, trends, and influences. A physical inspection of the subject property was made in accordance with the information requirements of the URAR format. The appraiser is not an expert in matters of pest control, structural engineering, hazardous waste, survey, or title matters, and no expertise or warranty is implied in these or other areas. General research on comparable properties in the subject and competing neighborhoods was performed. Sales selection was refined to the 3 or more of the most similar and recent sale properties. A thorough residential market analysis using standard residential appraisal methods and techniques was completed in accordance with Uniform Standards of Professional Practice as adopted by the Appraisal Foundation. The value indications from the comparable sale properties were reconciled into a final value estimate. The purpose of the final value reconciliation was to develop a rational, defensible conclusion of the most probable market value for the subject property. The scope of the assignment does not include a separate land value appraisal. The land value estimate is limited to a review of real market assessed land value, land sales in the neighborhood, and abstraction of land values from improved sales in the neighborhood. Land sales are in the appraisers work file.

ADDENDUM

Borrower:	File No.: SAC010640 R1
Property Address: 156 Inagehi Way	Case No.: Inagehi
City: Loudon	State: TN Zip: 37774
Lender:	

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower:	File No.: SAC010640 R1
Property Address: 156 Inagehi Way	Case No.: Inagehi
City: Loudon	State: TN Zip: 37774
Lender:	



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: March 3, 2022



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:	File No.: SAC010640 R1
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Lender:	



COMPARABLE SALE #1

160 Inagehi Way
Loudon, TN 37774
Sale Date: s03/21;Unk
Sale Price: \$ 975,000



COMPARABLE SALE #2

158 Inagehi Way
Loudon, TN 37774
Sale Date: s06/21;Unk
Sale Price: \$ 950,000



COMPARABLE SALE #3

157 Saligugi Way
Loudon, TN 37774
Sale Date: 06/01/2021
Sale Price: \$ 1,205,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:	File No.: SAC010640 R1
Property Address: 156 Inagehi Way	Case No.: Inagehi
City: Loudon	State: TN Zip: 37774
Lender:	



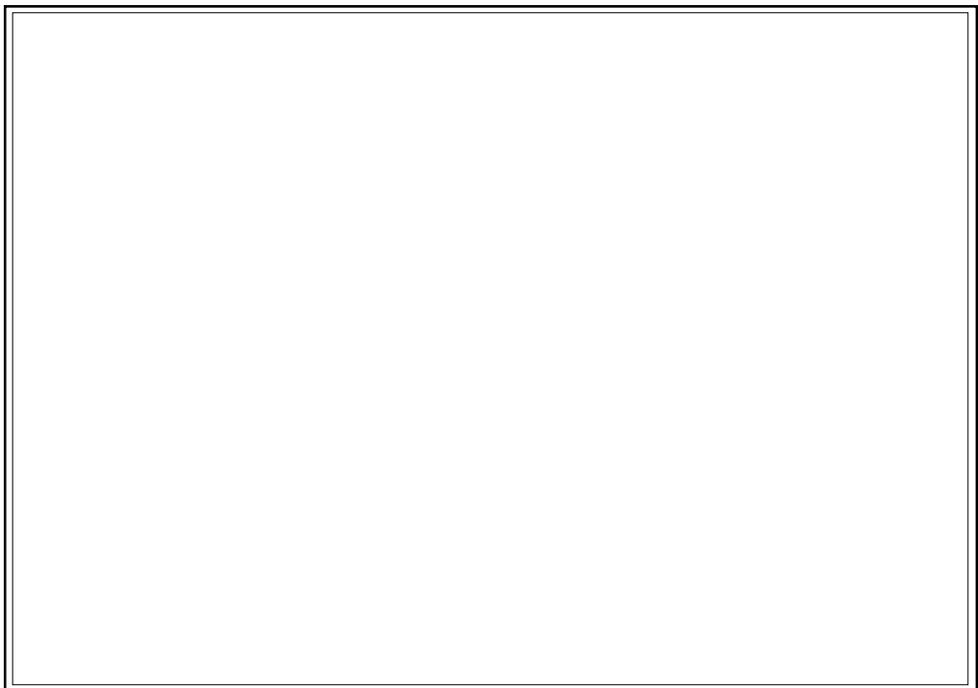
COMPARABLE SALE #4

116 Noya Lane
Loudon, TN 37774
Sale Date: 08/30/2021
Sale Price: \$ 1,000,000



COMPARABLE SALE #5

200 Dudala Way
Loudon, TN 37774
Sale Date: 09/07/2021
Sale Price: \$ 1,000,000



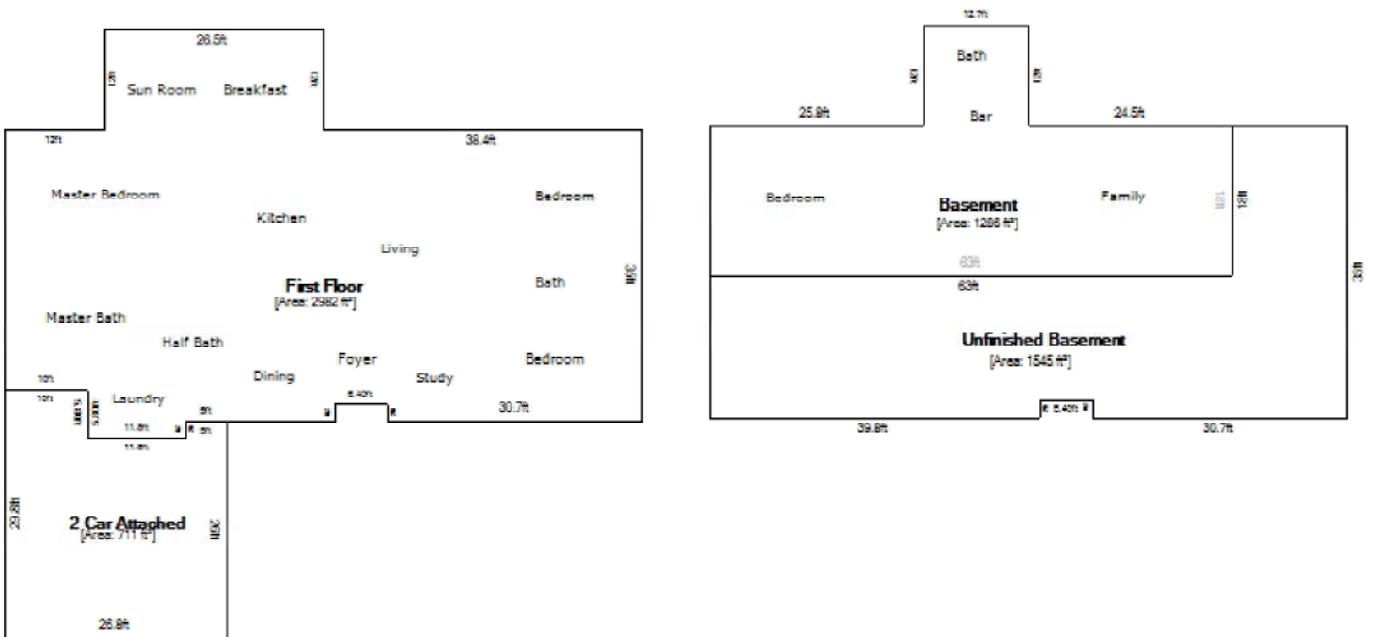
COMPARABLE SALE #6

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

Borrower:	File No.: SAC010640 R1
Property Address: 156 Inagehi Way	Case No.: Inagehi
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Lender:	

Sketch



↔ 20 ft ↔

Living Area	Area Calculation			
First Floor	2982.3 ft²	First Floor		x 1.00 = 2982.3 ft²
Nonliving Area		█	2ft x 30.7ft x	1.00 = 61.40 ft²
2 Car Attached	711.2 ft²	█	12ft x 26.6ft x	1.00 = 318 ft²
Unfinished Basement	1544.7 ft²	█	37.1ft x 33ft x	1.00 = 1224.3 ft²
Basement	1286.4 ft²	█	31.2ft x 39.8ft x	1.00 = 1241.76 ft²
		█	18ft x 3.80ft x	1.00 = 68.40 ft²
Total Living Area (rounded):	2982 ft²	█	11.8ft x 5.80ft x	1.00 = 68.44 ft²

PLAT MAP

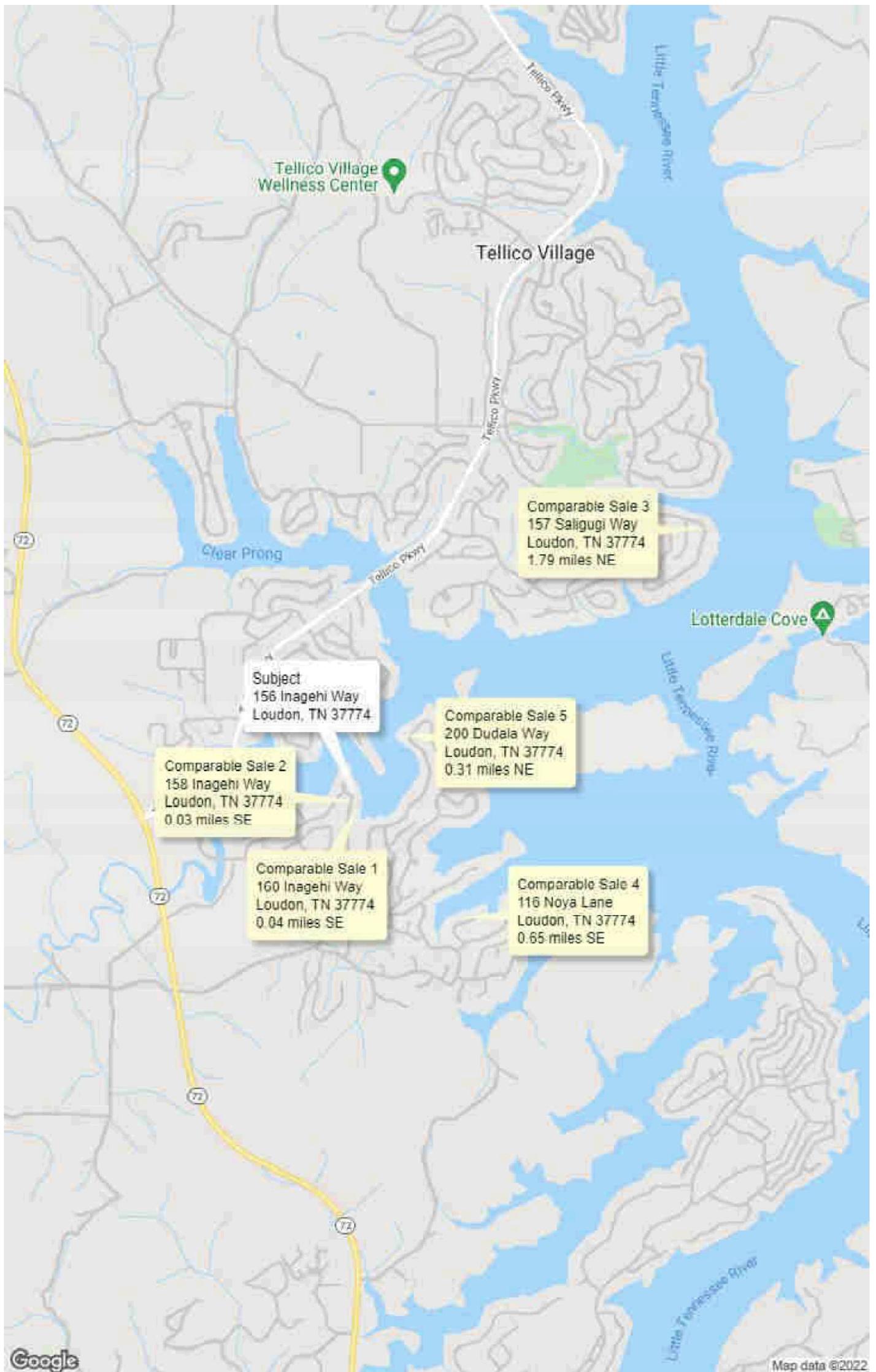
Borrower:	File No.: SAC010640 R1
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City: Loudon	State: TN
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LOCATION MAP

Borrower:
Property Address: 156 Inagehi Way
City: Loudon
Lender:

File No.: SAC010640 R1
Case No.: Inagehi
State: TN
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Borrower:
Property Address: 156 Inagehi Way
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Lender:

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Dock



M Bathroom



M Bedroom



1/2 Bath



Dining



Kitchen



Sunroom



Bedroom



Bathroom



Bedroom



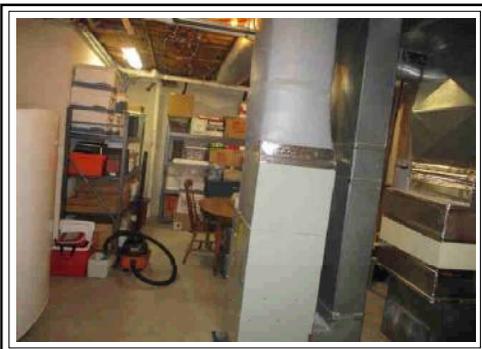
Bathroom



Lower Level Bedroom



Lower level Family



Unfinished Basement



Back Yard

USPAP ADDENDUM

Borrower: _____
 Property Address: 156 Inagehi Way
 City: Loudon County: Loudon State: TN Zip Code: 37774
 Lender: _____

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 1-3 months

USPAP 2012-2013 STANDARDS RULE 1-2(C) REQUIRES THAT WHEN EXPOSURE TIME IS A COMPONENT OF THE DEFINITION FOR THE VALUE OPINION BEING DEVELOPED, THE APPRAISER MUST ALSO DEVELOP AN OPINION OF REASONABLE EXPOSURE TIME LINKED TO THAT VALUE OPINION. THEREFORE, THE APPRAISER ESTIMATES A REASONABLE EXPOSURE TIME OF 1-3 MONTHS FOR THE SUBJECT PROPERTY BASED OFF OF STATISTICAL INFORMATION GATHERED FROM DAYS ON THE MARKET AND THROUGH SALES VERIFICATION.

Additional Certifications

I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

Firrea: _____

FIRREA CERTIFICATION STATEMENT:

THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION

<p>APPRAISER:</p> <p>Signature: <u></u> Name: <u>Brian Gilbert</u> Date Signed: <u>03/03/2022</u> State Certification #: <u>CR-2343</u> or State License #: _____ or Other (describe): _____ State #: _____ State: <u>TN</u> Expiration Date of Certification or License: <u>12/31/2022</u> Effective Date of Appraisal: <u>March 3, 2022</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</p>
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LIA Administrators & Insurance Services
APPRAISAL, VALUATION AND PROPERTY SERVICES
PROFESSIONAL LIABILITY INSURANCE POLICY



DECLARATIONS

Aspen American Insurance Company

(Referred to below as the "Company")
 590 Madison Avenue, 7th Floor
 New York, NY 10022
 877-245-3510

Date Issued	Policy Number	Previous Policy Number
3/15/2021	AA008286-06	AA008286-05

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

<p>1. Customer ID: 151568 Named Insured: SOUTHERN APPRAISAL COMPANY Brian Gilbert PO Box 22272 Knoxville, TN 37933</p>	
<p>2. Policy Period: From: 03/25/2021 To: 03/25/2022 12:01 A.M. Standard Time at the address stated in 1 above.</p>	
<p>3. Deductible: \$1000 Each Claim</p>	
<p>4. Retroactive Date: 03/25/2002</p>	
<p>5. Inception Date: 03/25/2016</p>	
<p>6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate</p> <p>Subpoena Response: \$5,000 Supplemental Payment Coverage Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage Loss of Earnings: \$500 per day Supplemental Payment Coverage</p>	

7. Covered Professional Services (as defined in the Policy and/or by Endorsement):			
Real Estate Appraisal and Valuation:	Yes	<input checked="" type="checkbox"/>	No <input type="checkbox"/>
Residential Property:	Yes	<input checked="" type="checkbox"/>	No <input type="checkbox"/>
Commercial Property:	Yes	<input type="checkbox"/>	No <input checked="" type="checkbox"/>
Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):	Yes	<input checked="" type="checkbox"/>	No <input type="checkbox"/> (If "yes", added by endorsement)
Right of Way Agent and Relocation:	Yes	<input type="checkbox"/>	No <input checked="" type="checkbox"/>
Machinery and Equipment Valuation:	Yes	<input type="checkbox"/>	No <input checked="" type="checkbox"/>
Personal Property Appraisal:	Yes	<input type="checkbox"/>	No <input checked="" type="checkbox"/> (If "yes", added by endorsement)
Real Estate Sales/Brokerage:	Yes	<input type="checkbox"/>	No <input checked="" type="checkbox"/> (If "yes", added by endorsement)

Borrower: File No.: SAC010640 R1
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City: Loudon State: TN Zip: 37774
Lender:

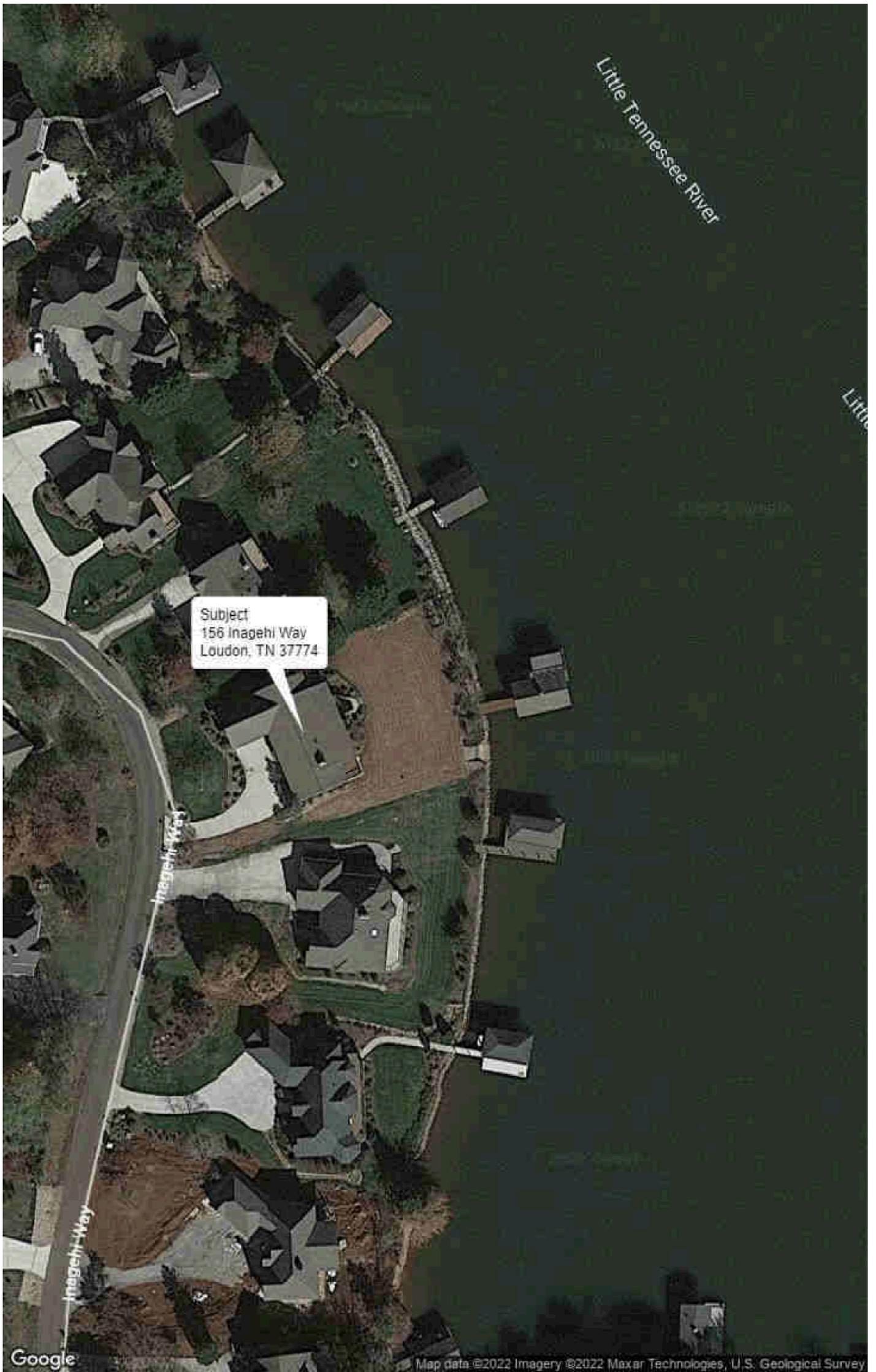


ATTN:SOUTHERN APPRAISAL COMPANY
BRIAN GILBERT
P. O. BOX 22272
KNOXVILLE TN 37933-0272



AERIAL MAP

Borrower:	File No.: SAC010640 R1
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Lender:	Zip: 37774



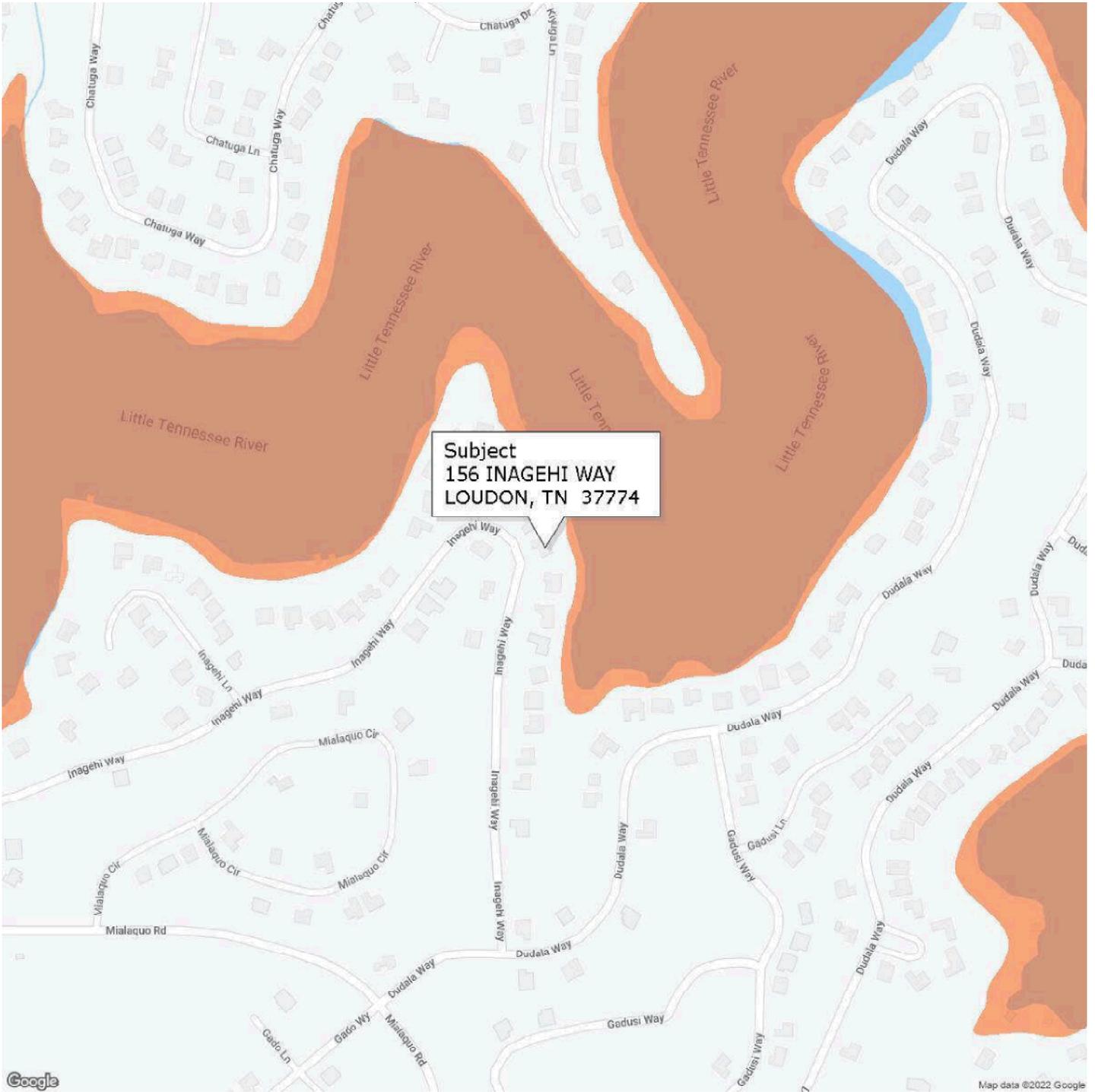
Recent Land Sales

Borrower:	File No.: SAC010640 R1
Property Address: 156 Inagehi Way	Case No.: Inagehi
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1179009				176 Kanuku Lane South	\$264,000	Loudon	32 - Loudon County	Mataque Shores	2	0.41	Irregular	Susan A. Akagi	Yes	Cul-De-Sac - Current Doc. Permit on File	Show More
1144544				25.58 Acre Georgia St	\$280,000	Loudon	32 - Loudon County			25.58	1114.260	Bonnie Dalton	Yes	Yes Level Private Rolling Slope	
1161475				148 Inagehi Way	\$309,800	Loudon	32 - Loudon County	Mataque Coves	7	0.35	F 110.54 x R 170.93 x L 163.27	Jackie Henderson	Yes	Yes Golf Community Lake Access Lakefront	Show More
1107784				207 Amohi Way	\$330,000	Loudon	32 - Loudon County	Tocua Coves	14	0.45	FS 130; L S 184; RS 208; BS 85	Karen Schell	Yes	Yes Lakefront Waterfront Access	
1173855				159 Tommolley Drive	\$445,000	Loudon	32 - Loudon County	Tommolley Coves	8	1.13	front 101x440 x waterfront 117x 369	Alden Williams	Yes	Yes Golf Community Lake Access Lakefront	Show More
1145836				304 Tecumseh Place	\$450,000	Loudon	32 - Loudon County	Tinnet Coves	6	0.53	185'x244'x211'x104'	Bonnie J. Hughes	Yes	Yes Golf Community Lake Access Lakefront	Show More
1147026				234 Dulera Way	\$510,000	Loudon	32 - Loudon County	Mataque Coves		0.35	15,246	Ashley Finney	Yes	Lake Access Lakefront Level	Show More
1139971				222 Teacotta Lane	\$555,000	Loudon	32 - Loudon County	Tommolley Straits	12	0.43	F=128' L=145' B=133' R=153'	Roy Espertchied	Yes	Yes Cul-De-Sac Golf Community Lakefront	Show More
1161598				113 Coyote Circle	\$680,000	Loudon	32 - Loudon County	Talica Village Coyotee Shores		0.35	198'x151'x89'x153'	Jennifer Cook	Yes	Golf Community Lake Access Lakefront	Show More
1173821				122 Naya Lane	\$645,000	Loudon	32 - Loudon County	Mataque Point	12	0.45	190'x151'x252'x59'	John T. Tuck	Yes	Cul-De-Sac Golf Community Lake Access	Show More

FLOOD MAP

Borrower:	File No.: SAC010640 R1	
Property Address: 156 Inagehi Way	Case No.: Inagehi	
City: Loudon	State: TN	Zip: 37774
Lender:		



FLOOD INFORMATION

Community: LOUDON COUNTY
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 47105C0200D
Panel: 47105C0200
Zone: X
Map Date: 05-16-2007
FIPS: 47105
Source: FEMA DFIRM

LEGEND

-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:**
-  = Forest
-  = Water

Sky Flood™

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