

APPRAISAL OF REAL PROPERTY

LOCATED AT:

1144 Grouse Gap Dr
LT 3045 WET MTN
Jasper, GA 30143

FOR:

Traynor Scott
1144 Grouse Gap Drive, Jasper, GA 30143

AS OF:

BY:

Theodore Ward
Homeward Appraisals
78 Wild Turkey Lane
Jasper, GA 30143
770-656-8406

SUBJECT

Borrower N/A Census Tract 9701.01 Map Reference 12060
 Property Address 1144 Grouse Gap Dr
 City Jasper County Dawson State GA Zip Code 30143
 Legal Description LT 3045 WET MTN
 Sale Price \$ N/A Date of Sale N/A Loan Term N/A yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ 1,267 (yr) Loan charges to be paid by seller \$ 0 Other sales concessions 0
 Lender/Client Traynor Scott Address 1144 Grouse Gap Drive, Jasper, GA 30143
 Occupant None Appraiser Theodore Ward Instructions to Appraiser N/A

NEIGHBORHOOD

Location Urban Suburban Rural Good Avg. Fair Poor
 Built Up Over 75% 25% to 75% Under 25%
 Growth Rate Fully Dev. Rapid Steady Slow
 Property Values Increasing Stable Declining
 Demand/Supply Shortage In Balance Oversupply
 Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present 90 % One-Unit 0 % 2-4 Unit 0 % Apts. 5 % Condo 5 % Commercial
 Land Use 0 % Industrial 5 % Vacant
 Change in Present Land Use Not Likely Likely (*) Taking Place (*)
 Predominant Occupancy Owner Tenant 10 % Vacant
 One-Unit Price Range \$ 84 to \$ 225 Predominant Value \$ 200
 One-Unit Age Range 0 yrs. to 99 yrs. Predominant Age 50 yrs.
 Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) The subject property is located in Dawson County. The subject neighborhood is approximately 5 miles from shopping and entertainment. Schools are within 5 miles from the subject. Employment appears to be stable. The neighborhood consists of different types of single family dwellings. Marketability is good with good appeal to typical buyers and sellers of single family dwellings.

SITE

Dimensions N/A = 3.25 Corner Lot
 Zoning Classification SFR Present Improvements Do Do Not Conform to Zoning Regulations
 Highest and Best Use Present Use Other (specify) Build New Home
 Public Other (Describe) _____
 Elec. Gas Propane Surface Asphalt Paving Topo Rolling/Steep
 Water San. Sewer Septic Maintenance Public Private Private Size 3.25 ac
 Underground Elect. & Tel. Storm Sewer Curb/Gutter Private Private Shape Appears Rectangular
 Sidewalk Street Lights Private View Mountains
 Drainage Adequate Is the property located in a FEMA Special Flood Hazard Area? Yes No
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) No apparent adverse easements, encroachments, or special assessments noted at time of inspection. No illegal or nonconforming uses noted at time of inspection. The subject property site is typical in size and shape for the neighborhood. The subject seems to conform with County zoning.

The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3	
Address	1144 Grouse Gap Dr Jasper, GA 30143	5073 Sanderlin Mountain Dr Jasper, GA 30143	7347 Starlite Ln Jasper, GA 30143	7307 Sunrise Way Jasper, GA 30143	
Proximity to Subject		1.31 miles W	2.46 miles SW	2.61 miles SW	
Sales Price	\$ N/A	\$ 225,000	\$ 117,000	\$ 160,000	
Price \$/Sq. Ft.	\$ N/A	\$ N/A	\$ N/A	\$ N/A	
Data Source(s)	Personal Inspec.	FMLS#7055410	FMLS#6809473	FMLS#6961105	
ITEM	DESCRIPTION	DESCRIPTION	+/- \$ Adjust.	DESCRIPTION	+/- \$ Adjust.
Date of Sale/Time Adj.	N/A	06/30/2022		04/22/2022	
Location	Residential	Residential		Residential	
Site/View	3.25	Mountains/3.49 ac	-16,000	Mountains/3.76 ac	-33,200
Utilities	Yes	Yes		Yes	
Days on Market	N/A	5		474	
Sales or Financing Concessions	0	ArmLth Cash:0		ArmLth Cash:0	
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -16,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -33,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 98,000
Indicated Value of Subject		\$ 209,000		\$ 83,800	\$ 258,000

Comments on Market Data Comparable sales are weighted in order as compared to the Subject. The closest comparable may not be the most similar.

Comments and Conditions of Appraisal Land Appraisal all comparable have long range mountain views. 10/04/2022 changed report to Traynor Scott.

Final Reconciliation The Sales Comparison Approach is considered the best indicator of value as it reflects the actions of typical buyers and sellers in the open and competitive market.

RECONCILIATION

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF 09/19/2022 TO BE \$ 205,000
 Appraiser Theodore Ward Supervisory Appraiser (if applicable) _____
 Date of Signature and Report 10/04/2022 Date of Signature _____
 Title Certified Residential Title _____
 State Certification # CR279832 ST GA State Certification # _____ ST _____
 Or State License # _____ ST _____
 Expiration Date of State Certification or License 11/30/2022 Expiration Date of State Certification or License _____
 Date of Inspection (if applicable) _____ Date of Inspection _____
 Did Did Not Inspect Property

Supplemental Addendum

File No. 091922C

Borrower	N/A						
Property Address	1144 Grouse Gap Dr						
City	Jasper	County	Dawson	State	GA	Zip Code	30143
Lender/Client	Jennifer Ostenson						

Definition of Market Value-

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a fair sale as of a specified date and the passing title from seller to buyer under conditions whereby: (a) Buyer and seller are typically motivated; (b) Both parties are well informed or well advised, and acting in what they consider their best interests; (c) A reasonable time is allowed for exposure in the open market; (d) Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (e) 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.

Appraised Value vs Contract Price-

The Dictionary of Real Estate Appraisal, 4th Edition defines price as: The amount a particular purchaser agrees to pay and a particular seller agrees to accept under the circumstances surrounding their transaction. A contract is also defined as: Where real property is concerned, a dated, written, signed statement between two or more competent parties who agree to perform or not to perform a legal act, for legal consideration within a specified time. The purpose of this appraisal and scope of work as defined in this report is to determine the Fair Market Value. The appraised Fair Market Value estimated in this report is not always the same as price and therefore may not be the same as the amount on the sales contract.

Sales Comparison Comments-

In some instances, comparable sales with sale dates in excess of six months from the appraisal were used. Because the date of sale is only one factor to consider in the selection of a comparable sales, it generally is not a limiting factor. Other factors must be analyzed in the selection process such as similarity in size, style, utility, special features, design and amenities. It was due to the consideration of these factors that the selection was made to use the sales displayed in this report. No time adjustment was deemed necessary due to similar market conditions at the time the comparable sold.

Definition of Neighborhood-

The Dictionary of Real Estate Appraisal, 4th Edition defines a neighborhood as: A group of complementary land uses; a congruous grouping of inhabitants, buildings, or business enterprises. The appraiser has established boundaries that encompass these facilities and land uses in the neighborhood section of page one of the URAR. The neighborhood IS NOT the same as the subject's subdivision. In any case the appraiser refers to the "subject's subdivision", the appraiser is referring to the legal description of homes belonging to the same development. Any other reference to the "Neighborhood" in this appraisal form includes the defined boundaries by the appraiser on page one of the URAR.

Additional Inspection Comments-

This appraisal is not a home inspection and the appraiser is not acting as a home inspector when preparing the report. When performing the inspection of this property, the Appraiser visually observed areas that were readily accessible. The inspection is not technically exhaustive. The inspection does not offer warranties or guarantees of any kind.

Digital Signatures-

Digital signatures are accepted by Fannie Mae and USPAP guidelines. This appraisal was performed on secure software and signed with password protected digital signatures. This appraisal is valid only if the signatures are printed in blue ink, indicating that no unauthorized changes or copies have been made.

Comment Regarding Hazard Insurance-

Replacement cost used in an appraisal may be significantly less than replacement cost for insurance purposes. The replacement cost estimate used in this appraisal estimates the cost of a single house in a new subdivision in which numerous houses are under construction simultaneously. Construction cost of a house that has burned does not include the economies of scale of a tract built house. Additionally, the replacement cost estimate used in this appraisal does not include:

1. Removal of debris
2. Replacement and testing of underground components (instead of installation)
3. Cost of bringing an older house in compliance with current code.

Comment Regarding FHA Inspections-

FHA appraisals are no guarantee that the property is free from defects. The appraisal only establishes the value of the property for mortgage insurance purposes. Buyers need to secure their own home inspections through the services of a qualified inspector and satisfy themselves about the condition of the property.

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 fair market value, 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.

"My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate Appraiser Classifications and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board." [Real Estate Appraiser Classification and Regulation Act paragraph 539-3.02(1)(m) as amended August 1, 2006]

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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 the 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 any 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 finishes 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.

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.

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.

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.

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.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. 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 of 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 residence 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 generally of high or very 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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 or 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

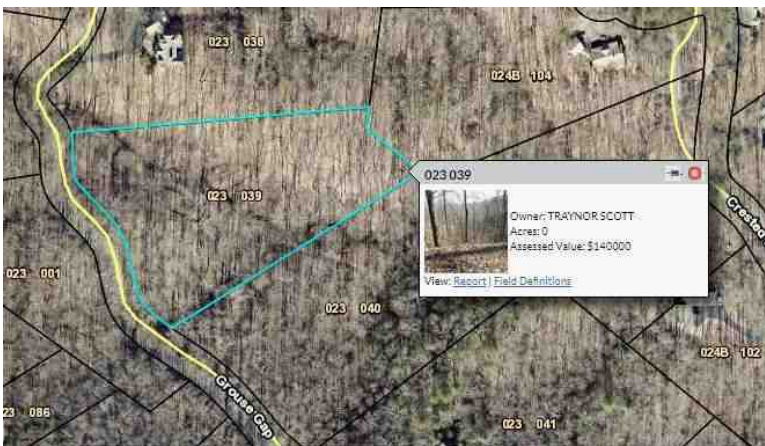
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmlLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CitySky	City View Skyline View	View
CityStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GCse	Golf Course	Location
Glfw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

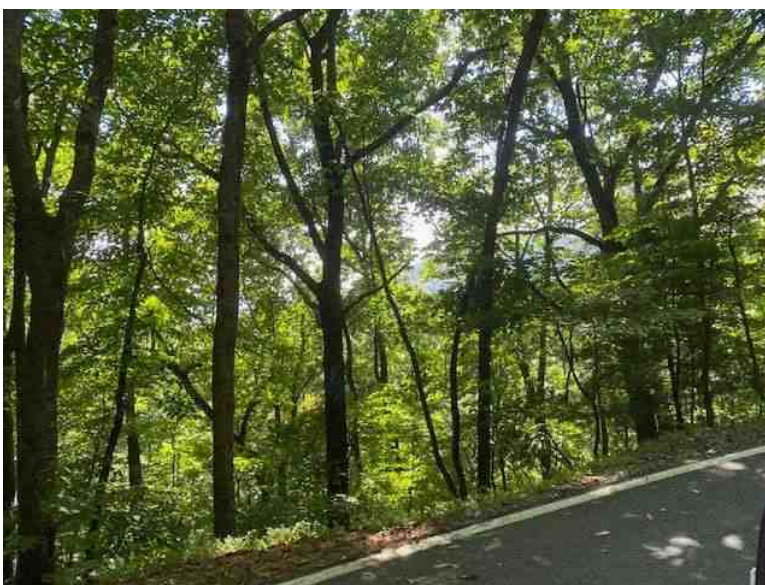
Subject Photo Page

Borrower	N/A				
Property Address	1144 Grouse Gap Dr				
City	Jasper	County	Dawson	State	GA Zip Code 30143
Lender/Client	Jennifer Ostenson				

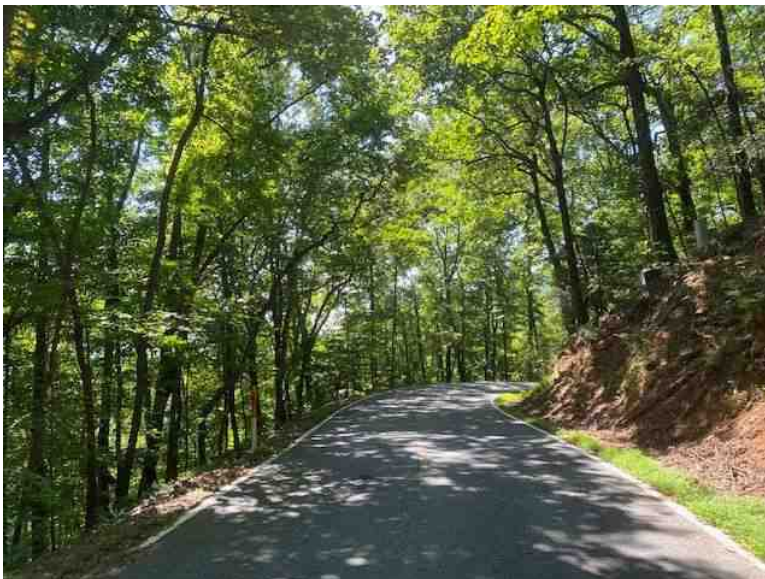


Subject

1144 Grouse Gap Dr
Sales Price N/A
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 3.25
Site
Quality
Age



Subject



Subject Street

Subject Photo Page

Borrower	N/A						
Property Address	1144 Grouse Gap Dr						
City	Jasper	County	Dawson	State	GA	Zip Code	30143
Lender/Client	Jennifer Ostenson						



Subject

1144 Grouse Gap Dr
Sales Price N/A
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 3.25
Site
Quality
Age



Subject



Subject Street view 2

Comparable Photo Page

Borrower	N/A				
Property Address	1144 Grouse Gap Dr				
City	Jasper	County	Dawson	State	GA
				Zip Code	30143
Lender/Client	Jennifer Ostenson				



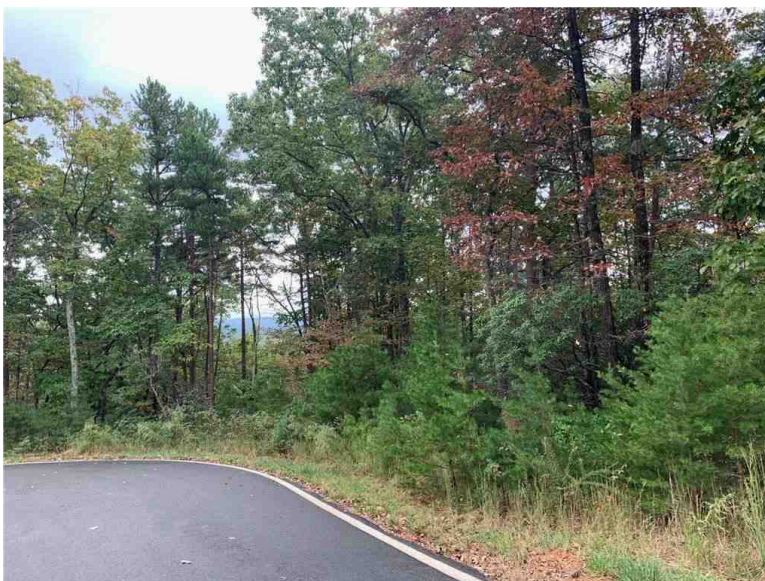
Comparable 1

5073 Sanderlin Mountain Dr
 Prox. to Subject 1.31 miles W
 Sale Price 225,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Mountains/3.49 ac
 Site
 Quality
 Age



Comparable 2

7347 Starlite Ln
 Prox. to Subject 2.46 miles SW
 Sale Price 117,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Mountains/3.76 ac
 Site
 Quality
 Age



Comparable 3

7307 Sunrise Way
 Prox. to Subject 2.61 miles SW
 Sale Price 160,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Mountains/1.75 ac
 Site
 Quality
 Age

Comparable Photo Page

Borrower	N/A				
Property Address	1144 Grouse Gap Dr				
City	Jasper	County	Dawson	State	GA
				Zip Code	30143
Lender/Client	Jennifer Ostenson				



Comparable 4

7315 Skyline Dr
 Prox. to Subject 2.89 miles SW
 Sales Price 156,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Mountains/1.39 ac
 Site
 Quality
 Age



Comparable 5

24 Dundee Ct
 Prox. to Subject 2.44 miles S
 Sales Price 99,900
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Mountains/1.00 ac
 Site
 Quality
 Age

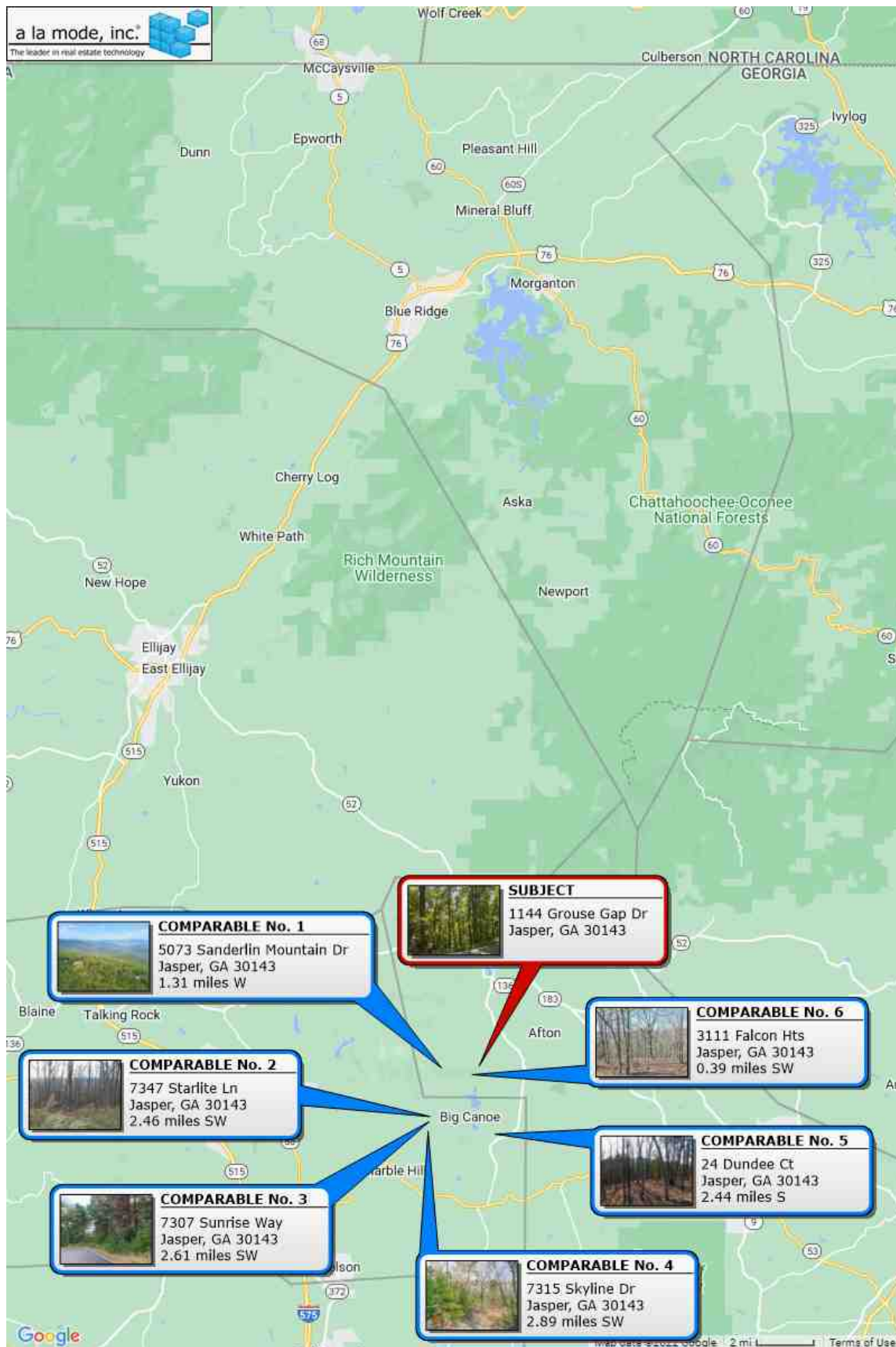


Comparable 6

3111 Falcon Hts
 Prox. to Subject 0.39 miles SW
 Sales Price 84,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Mountains/1.34 ac
 Site
 Quality
 Age

Location Map

Borrower	N/A				
Property Address	1144 Grouse Gap Dr				
City	Jasper	County	Dawson	State	GA
Zip Code	30143				
Lender/Client	Jennifer Ostenson				



STATE OF GEORGIA REAL ESTATE APPRAISERS BOARD

THEODORE P WARD

279832

IS AUTHORIZED TO TRANSACT BUSINESS IN GEORGIA AS A
CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THE PRIVILEGE AND RESPONSIBILITIES OF THIS APPRAISER CLASSIFICATION SHALL CONTINUE IN EFFECT AS LONG AS THE APPRAISER PAYS REQUIRED APPRAISER FEES AND COMPLIES WITH ALL OTHER REQUIREMENTS OF THE OFFICIAL CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE APPRAISER IS SOLELY RESPONSIBLE FOR THE PAYMENT OF ALL FEES ON A TIMELY BASIS.

D. SCOTT MURPHY
Chairperson

JEFF A. LAWSON
Vice Chairperson

JEANMARIE HOLMES
KEITH STONE
WILLIAM A. MURRAY

1343532454041206

THEODORE P WARD

279832
Status ACTIVE

END OF RENEWAL
11/30/2022

CERTIFIED RESIDENTIAL REAL PROPERTY
APPRAISER

THIS LICENSE EXPIRES IF YOU FAIL TO PAY
RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY
REQUIRED EDUCATION IN A TIMELY MANNER.

State of Georgia
Real Estate Commission
Suite 1000 - International Tower
229 Peachtree Street, N.E.
Atlanta, GA 30303-1605



LYNN DEMPSEY
Real Estate Commissioner

1343532454041206

THEODORE P WARD

279832
Status ACTIVE

END OF RENEWAL
11/30/2022

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APPRAISER

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Suite 1000 - International Tower
229 Peachtree Street, N.E.
Atlanta, GA 30303-1605



LYNN DEMPSEY
Real Estate Commissioner

1343532454041206

WARD, THEODORE P
78 WILD TURKEY LANE
JASPER, GA 30143-5765