

## APPRAISAL OF REAL PROPERTY



### LOCATED AT

303 N Sandhills Ln  
Evans, GA 30809  
Lot 59 Northridge Phase 2

### FOR

Claudio Carasco

### AS OF

06/26/2025

### BY

Ralph C Squillace  
Summit Appraisal Services Inc  
882 Leyland Ln  
Evans, GA 30809  
(706) 306-9098  
ralph.appraisals@gmail.com  
www.summitvaluation.com

Borrower		File No. 0000148			
Property Address	303 N Sandhills Ln				
City	Evans	County	Columbia	State	GA Zip Code 30809
Lender/Client	Claudio Carasco				

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07/02/2025

Claudio Carasco  
Claudio Carasco

Re: Property: 303 N Sandhills Ln  
Evans, GA 30809

Borrower:  
File No.: 0000110

Opinion of Value: \$ 600,000  
Effective Date: 06/26/2025

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Ralph C Squillace  
Certified residential appraiser  
License or Certification #: CR238446  
State: GA Expires: 09/30/2025  
ralph.appraisals@gmail.com

# RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 0000148

SUBJECT	Property Address: <b>303 N Sandhills Ln</b> City: <b>Evans</b> State: <b>GA</b> Zip Code: <b>30809</b>																																																						
	County: <b>Columbia</b> Legal Description: <b>Lot 59 Northridge Phase 2</b>	Assessor's Parcel #: <b>072 484</b>																																																					
	Tax Year: <b>2024</b> R.E. Taxes: \$ <b>6,004.59</b> Special Assessments: \$ <b>0</b> Borrower (if applicable):																																																						
	Current Owner of Record: <b>Robyn A &amp; Michael D Hughes</b> Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																						
ASSIGNMENT	Project Type: <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ <b>1,500</b> <input checked="" type="checkbox"/> per year <input type="checkbox"/> per month																																																						
	Market Area Name: <b>Northridge</b> Map Reference: <b>12260</b> Census Tract: <b>0303.11</b>																																																						
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																						
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																						
MARKET AREA DESCRIPTION	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																																																						
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																						
	Intended Use: <b>The intended use of this report is to assist the client by providing an opinion of market value for the property that is the subject of this appraisal. This appraisal may be used by the client for pre listing purposes</b>																																																						
	Intended User(s) (by name or type): <b>The intender user is the listed client (s) and respective realtor</b>																																																						
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): <b>The subject neighborhood is bound to the north by Furrys Ferry Rd, to the south by Washington Rd, to the east by Columbia Industrial Rd and to the west by Hardy McManus Rd. The subject subdivision is located along N Belair Rd in Evans and is within 1-5 miles of area retail and employment centers. Schools, parks and Government offices are also located within 3 miles. This market has remained relatively stable since 09/24 (Hurricane Helene), with only minor fluctuations in values. Inventory levels are fairly low in this particular segment (less than a 2 month supply). Marketing times are typically well under 120 days.</b>																																																							
Dimensions: <b>50x100</b> Site Area: <b>0.11</b> Zoning Classification: <b>R3</b> Description: <b>Single Family Residential</b> Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent (if applicable) \$ / Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)																																																							
Actual Use as of Effective Date: <b>Single Family Residential</b> Use as appraised in this report: <b>Single Family Residential</b> Summary of Highest & Best Use: <b>The subject as improved is a legally permissible use based on it's current zoning. Also, the lot size, shape, physical condition and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the present use and structure as a single family residence, is it's financially feasible and maximally productive use.</b>																																																							
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Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe) FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <b>X</b> FEMA Map # <b>13073C0142E</b> FEMA Map Date <b>6/7/2019</b> Site Comments: <b>Drainage and utility easements are typical for this area and don't affect the subject's marketability or value. No adverse easements or encroachments were noted. Though the subject does not appear to be in a flood zone area, a flood zone specialist should be consulted for final determination.</b>																																																							
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Finished area above grade contains: <b>8</b> Rooms <b>4</b> Bedrooms <b>3.1</b> Bath(s) <b>3,042</b> Square Feet of Gross Living Area Above Grade Additional features: <b>Ceiling fans, insulated windows and doors, granite countertops</b>																																																							
Describe the condition of the property (including physical, functional and external obsolescence): <b>The subject is in good condition overall with no functional or external depreciation noted. The quality of construction is good and is typical for the neighborhood. All utilities were on and operational at the time of inspection.</b>																																																							

# RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 0000148

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): columbiacountyga.gov: GSCCA

TRANSFER HISTORY

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing:	The subject property has not
Date: 09/10/2021	transferred/sold within the past 36 months.	
Price: 434,000		
Source(s): County website		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		

SALES COMPARISON APPROACH TO VALUE (if developed)  The Sales Comparison Approach was not developed for this appraisal.

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	303 N Sandhills Ln Evans, GA 30809	118 Central Park Ln Evans, GA 30809		468 Northridge Cir Evans, GA 30809		7505 Kittiwake Ln Evans, GA 30809	
Proximity to Subject		0.09 miles S		0.16 miles S		2.80 miles E	
Sale Price	\$ 0	\$ 550,000		\$ 620,000		\$ 591,000	
Sale Price/GLA	\$ /sq.ft.	\$ 190.25 /sq.ft.		\$ 206.19 /sq.ft.		\$ 211.60 /sq.ft.	
Data Source(s)	Pers. Inspection	Augusta MLS#533826		Deed Ref 15215 201		Augusta MLS#538206	
Verification Source(s)	County Website	County Website		County Website/AAC		County Website	
VALUE ADJUSTMENTS	DESCRIPTION	+(-) \$ Adjust.		DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing Concessions	0	Conventional seller pd \$4000		Conve/FSBO		Cash	
Date of Sale/Time	N/A	10/25/2024		06/21/2024		03/20/2025	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Suburban	Suburban		Suburban		Suburban	
Site	0.11	0.14		0.20		0.18	
View	Residential	Residential		Residential/Wds		Residential	
Design (Style)	Craftsman	Craftsman		Craftsman		Craftsman	
Quality of Construction	Good	Good		Good		Good	
Age	13	21		20		6	
Condition	Good	Good		Good		Good	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	8 4 3.1	9 4 3.1		9 4 3.1		8 4 3.1	
Gross Living Area	3,042 sq.ft.	2,891 sq.ft.		3,007 sq.ft.		2,793 sq.ft.	
Basement & Finished Rooms Below Grade	0	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
Energy Efficient Items	cfans/inswnds	cfans/inswnds		cfans/inswnds		cfans/inswnds	
Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
Porch/Patio/Deck	Pch/Scrpch	Pch/Patio		Pch/Deck		Pch/pat/Scrn	
Fireplace	1FP	1FP		1FP		1FP	
Fenced	Fenced	Fenced		Fenced		Fenced	
Other	None	None		Generac		None	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 12,513		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,420		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 14,687	
Adjusted Sale Price of Comparables		\$ 562,513		\$ 618,580		\$ 605,687	

Summary of Sales Comparison Approach  The four comparable sales analyzed here were considered to be the most recent and most similar sales available.

Comparable 1 is located within the subject subdivision and sold within the past 12 months. The home is slightly smaller, but has a similar room count.

Comparable 2 is a similar sized home and was on off market cash sale. Comprable 2 is a slightly superior home in terms of upgrades (generator, flooring, built ins).

Comparable 3 is located in a competing subdivision nearby and is similar in terms of quality, style, and utility. It is a newer home but was considered to be fairly equal in terms of overall condition. Comparable 2 also backs up to a wooded area and is not located along one of the alleys.

Comparable 4 is a dated home from within the subject subdivision. The home is larger and has a small inground pool. A postitive time adjustment was required through 09/2024 at 0.03% appreciation per month.

All four sales were considered to be reliable indicators of value.

The adjustments applied within the grid represent the appraiser's attempt to isolate and compensate for any dissimilar features. These are primarily market based adjustments derived from paired sales and depreciated cost methods. The GLA adjustments were calculated at \$63/ft using the Ratterman Method.

No adjustments were required for concessions as there was no evidence of any inflationary impact on the sales prices.


Ultimately, all four sales were given consideration and emphasis was placed on the mid to upper portion of the adjusted range of value given the limited inventory and the high demand for homes in this subdivision.

Indicated Value by Sales Comparison Approach \$ 600,000



# RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 0000148

COST APPROACH	<b>COST APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <span style="float: right;">The cost approach is not applicable in this appraisal</span>	
	_____ _____ _____	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE -----=\$
	Source of cost data:	DWELLING Sq.Ft. @ \$ -----=\$
	Quality rating from cost service: Effective date of cost data:	0 Sq.Ft. @ \$ -----=\$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ -----=\$
	The cost approach is not included with this report as it is not considered reliable for homes of the subject's age.	Sq.Ft. @ \$ -----=\$
	_____ _____ _____	Sq.Ft. @ \$ -----=\$
Garage/Carport Sq.Ft. @ \$ -----=\$		
Total Estimate of Cost-New -----=\$		
Less Physical Functional External -----=\$		
Depreciation -----=\$		
Depreciated Cost of Improvements -----=\$		
"As-is" Value of Site Improvements -----=\$		
-----=\$		
-----=\$		
Estimated Remaining Economic Life (if required): _____ Years <b>INDICATED VALUE BY COST APPROACH</b> -----=\$ <b>0</b>		
INCOME APPROACH	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM): N/A	
PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input checked="" type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project: _____ Describe common elements and recreational facilities: _____ _____ _____	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 600,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$	
	Final Reconciliation The sales comparison analysis is given the most weight since it best reflects the actions of buyers and sellers in the market.	
	The cost approach supports the sales comparison approach, but was not considered to be applicable to this assignment. The income approach was not considered appropriate for this type of single family residential property.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: _____	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 600,000, as of: 06/26/2025, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.		
ATTACHMENTS	A true and complete copy of this report contains 26 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input checked="" type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input checked="" type="checkbox"/> Aerial view <input type="checkbox"/> _____ <input type="checkbox"/> _____	
SIGNATURES	Client Contact: Claudio Carasco Client Name: Claudio Carasco	
	E-Mail: Claudio@meltonrealtypartners.com Address: _____	
	APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
		Supervisory or Co-Appraiser Name: _____
	Appraiser Name: Ralph C Squillace Company: Summit Appraisal Services Inc Phone: (706) 306-9098 Fax: _____ E-Mail: ralph.appraisals@gmail.com Date of Report (Signature): 07/02/2025 License or Certification #: CR238446 State: GA Designation: Certified residential appraiser Expiration Date of License or Certification: 09/30/2025 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 06/26/2025	Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____



# Assumptions, Limiting Conditions & Scope of Work

File No.: 0000148

Property Address: 303 N Sandhills Ln City: Evans State: GA Zip Code: 30809

Client: Claudio Carasco Address:

Appraiser: Ralph C Squillace Address: 882 Leyland Ln, Evans, GA 30809

## STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis

of it being under responsible ownership.

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch

is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.

Unless otherwise indicated, a Land Survey was not performed.

- If so indicated, 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 the appraisal report whether 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.

- 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.

- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best

use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction

with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance

value, and should not be used as such.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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

normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any

hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous

wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and

makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of

the property.

- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items

that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report

and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.

- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the

client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements

applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.

- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily

apparent. The presence

of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors

are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

# Certifications

File No.: 0000148

Property Address: 303 N Sandhills Ln	City: Evans	State: GA	Zip Code: 30809
Client: Claudio Carasco	Address:		
Appraiser: Ralph C Squillace	Address: 882 Leyland Ln, Evans, GA 30809		

## APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

### Additional Certifications:

The client identified in this report may disclose or provide this appraisal report as required by law or regulation and as necessary to complete or consider the event or transaction for which the appraisal was requested by the client.

The appraiser's 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).

Receipt of this appraisal report by any party not identified as the client or intended user shall not entitle that recipient to rely on the appraisal for any purpose or to use the appraisal in any manner other than for the intended use by intended users identified in this report.

### DEFINITION OF MARKET VALUE \*:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Claudio Carasco	Client Name: Claudio Carasco
E-Mail: Claudio@meltonrealtypartners.com	Address:

### APPRAISER



Appraiser Name: Ralph C Squillace  
 Company: Summit Appraisal Services Inc  
 Phone: (706) 306-9098 Fax: \_\_\_\_\_  
 E-Mail: ralph.appraisals@gmail.com  
 Date Report Signed: 07/02/2025  
 License or Certification #: CR238446 State: GA  
 Designation: Certified residential appraiser  
 Expiration Date of License or Certification: 09/30/2025  
 Inspection of Subject:  Interior & Exterior  Exterior Only  None  
 Date of Inspection: 06/26/2025

SUPERVISORY APPRAISER (if required)  
 or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_  
 Date Report Signed: \_\_\_\_\_  
 License or Certification #: \_\_\_\_\_ State: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Expiration Date of License or Certification: \_\_\_\_\_  
 Inspection of Subject:  Interior & Exterior  Exterior Only  None  
 Date of Inspection: \_\_\_\_\_

SIGNATURES



# Supplemental Addendum

File No. 0000148

Borrower						
Property Address	303 N Sandhills Ln					
City	Evans	County	Columbia	State	GA	Zip Code 30809
Lender/Client	Claudio Carasco					

The Intended User of this appraisal report is the Listed Client. The Intended Use is to evaluate the property that is the subject of this appraisal to assist the client by providing an opinion of value for pre listing purposes (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

Scope of work: The scope of work is to estimate the current market value as defined herein, as of the date of the report, as a disinterested third party, by rendering a personal unbiased analysis, opinion or conclusion relating to the quality, utility and value of the identified property. The subject is appraised as though it is owned in Fee Simple and unencumbered, and limited only to the contingent and limiting conditions accompanying this report. The scope of work only includes a cursory inspection for valuation purposes only , **which should not be construed as a "home inspection"**.

Definition of Market value: The most probable price that 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.(USPAP)

EXPOSURE TIME: the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

The estimated exposure time for the subject property is 0-5 months. This opinion is based on an analysis of the complete history of the comparable sales, pending sales, and the subject property

My analyses, opinions and conclusions were developed, and this report has been prepared in conformity with the Georgia Real Estate Appraiser Classification and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board.

I have no current or prospective interest in the subject property or the parties involved; and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity. 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.

The undersigned appraiser(s) responsible for preparing the above referenced appraisal report hereby certify that the report was completed and the opinion of value developed in accordance with USPAP standards; And, at no time did any employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the lender, influence or attempt to influence the development, reporting, result, or review of the report.

The appraiser(s) further certify that at no time were they provided with or informed of any estimate regarding the Subject Property's value including but not limited to a borrower estimate of value, proposed loan amount, or loan to value ratio (LTV), except in the case of purchase transactions where according to USPAP Standards Rule 1-5(a) the appraiser is required to analyze all agreements of sale, options, and listings of the subject property as of the effective date of the appraisal.

#### Sketch Disclaimer:

The appraiser has made a reasonable effort to accurately measure the structure(s). Unfortunately, there are sometimes portions of the home's interior and/or exterior that are not accessible, making it necessary to use non-traditional methods of measuring these areas (lasers, counting bricks, etc). Examples of such areas would include upstairs dormers, areas behind overgrown shrubbery, overhangs, and areas obstructed by the homeowner's personal property. This can often cause minor discrepancies in GLA, from one appraiser to the next. It should be understood that the appraiser used due diligence in accurately measuring the subject and certifies that the sketch contained within this report is reliable although absolute accuracy cannot be guaranteed.

Scope of work: The scope of work is to estimate the current market value as defined herein, as of the date of the report, as a disinterested third party, by rendering a personal unbiased analysis, opinion or conclusion relating to the quality, utility and value of the identified property. The subject is appraised as though it is owned in Fee Simple and unencumbered, and limited only to the contingent and limiting conditions accompanying this report. The scope of work only includes a cursory inspection for valuation purposes only , **which should not be construed as a "home inspection"**.

## Supplemental Addendum

File No. 0000148

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						

### CLARIFICATION OF ASSUMPTIONS, LIMITING CONDITIONS, CERTIFICATIONS AND SCOPE OF WORK

The following is noted in order to define terms as they are used in the appraisal report. This is not intended to be a modification of the certification, but a clarification, which is required to be in compliance with USPAP.

The General Purpose Residential appraisal form was used to report the results of my (our) appraisal. The scope of work explanations discussed here and within the body of the report, the Scope of Work, Assumptions and Limiting Conditions and Certifications as shown on the labled forms to further define, clarify and document what the appraiser(s) did and or did not do in order to develop the appraisal and report the value opinion, based on the complexity of this appraisal assignment and or as a result of a supplementary Agreement or Engagement Letter as accepted by the appraiser(s) and client identified within the appraisal report.

If no written specific and or supplemental Scope of Work was agreed upon with the client (prior to accepting the assignment, by formal engagement letter and included in this report) the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

### HOUSING MARKET TRENDS & CONDITIONS

Under "One-Unit Housing Trends," the boxes selected were based on an analysis of the "short real estate trends (3 to 6 years)." This type of analysis is identified and specified in "The Appraisal of Real Estate," by the Appraisal Institute and also considered in "Essential of Real Estate Economics" - Fifth Edition. While consideration was given to trends identified by the Case-Shiller Index, OFHEO and NAR reports, these indexes and reports portray trends at the MSA level where as the trends identified by the appraiser for the "One-Unit Housing Trends" of the URAR reflect trends at the neighborhood level, which may differ from area wide housing trends.

SCOPE OF WORK : Item (1) - it should be noted that the Appraiser(s) conducted a visual inspection of only the readily accessible areas of the property, viewing only those components of the property which were clearly visible from the ground or floor level. No tests were made of the mechanical, plumbing and electrical systems. Such tests are not within the standard guidelines of FNMA or FHLMC. Comments on the condition of the foundation, roof, exterior, interior, floors, mechanical, plumbing, electrical, insulation and all other matters relating to the construction of the subject property are based on a casual observation only, which may have been limited by the placement of personal property, furnishings, etc. so as to preclude observation of the items blocked by same. There was no observation of the attic, crawl space or components that are hidden within walls other areas that would not be visible by a typical visitor to the home.

Although the report may cite a general rating of the adequacy and or condition (based on observation only) it should be clearly understood that these statements are a general guide for comparison purposes (as part of the valuation process) and are not a detailed report on the physical and or operational condition of these items. The appraiser(s) is not an expert in these matters and any opinion stated is advisory based only upon observation.

**This report is not a home inspection.** While others may choose to rely on the report, they should not rely on it to disclose condition and defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist.

The following chart is to assist the intended user in comprehending the scope of a complete visual inspection:

Complete Visual Inspection Includes:	Complete Visual Inspection Does/Did NOT Include:
List the amenities	Testing or activating mechanical systems
View readily observable exterior areas	Activating appliances
View readily observable interior areas	Observation of crawl spaces and attics
Note quality of materials and workmanship	Observation of areas not readily accessible
Measure the exterior of the improvements	Building Code compliance issues
Observe the floor plan and room layout	Moving furniture or personal property
Assess the functional utility of the property	Mold Assessment
Note the subject's conformity to the market area.	Removing (or moving) floor coverings
Note style / design.	Testing or inspection of the well and septic.
Observe the general condition of the improvements, including a sampling of closets, windows, electrical switches, and doors.	Reporting personal property.
	Roof Condition report beyond an observation from ground level.
Photograph exterior and view site around the improvements	Radon Assessment

Items (2,3,4 & 5) where it states "inspect the neighborhood" the observation was limited to driving through the area and a representative number of streets, reviewing maps and other appropriate data including observing the comparables from the street, to determine the general factors that may influence the value of the subject property and research to the extent further defined in the sections below.

**REPAIRS/DETERIORATION :** The terms **deficiency & livability** have not been defined in the appraisal report. An effort was made to report ONLY those repair items that, in the appraiser's opinion, affect safety, adequacy, and marketability of the property. Deterioration consistent with the age of the home has not been itemized.

## Supplemental Addendum

File No. 0000148

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						

**COST APPROACH :** The cost approach is typically utilized when improvements are new, near new or are of an unusual construction method. This approach is only considered appropriate when sufficient land; building sites, etc. are available to a potential purchaser so as to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. When the Cost Approach is not deemed necessary in the development of a reliable value opinion, it was excluded and such exclusion has been so stated with the body of the report.

If the cost approach was used it represents the "replacement cost estimate," and is for "valuation purposes only." As such, it should not be relied upon for insurance purposes. The definition of "market value" in this report is

not consistent with the definition of "insurable value". If the cost approach was presented, a service such as "Marshall & Swift" (or similar source) was used to develop the estimate. The site value opinion is based on one of several methods: extraction, allocation, the developmental method or from a review & analysis of sales of similar sites within the market area.

**INCOME APPROACH :** The income approach is typically utilized when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are equally desirable to the subject for the express purpose of the income they provide. While rentals may exist in any area, their presence alone should not be considered as proof of a viable rental or investor marketplace. As such, in areas dominated by "owner occupied" units, it may be inappropriate to employ the income approach, unless the approach clearly represents the motivations and actions of investors in the marketplace as it relates to the subject property and immediate area. If the approach is included within the report, it was because sufficient data was found to support conclusions by the appraiser(s) that it was appropriate and meaningful to the analysis and value opinion. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide a useful and meaningful conclusion.

**EXTENT OF DATA RESEARCH – SALES/LISTINGS :** Sales & listings of the subject property and comparables were researched, verified, analyzed & reported in compliance with the certifications in this report. Sales data (including listed, closed, pending and expired) of properties that are geographically, physically, functionally and economically similar to the subject property and that reflected current buyer and seller actions were researched and considered. If necessary and applicable, the appraiser(s) also researched comparable land and improved sales, income and expense information and construction costs; confirmed sales information (as noted under "**EXTENT OF INFORMATION VERIFICATION**;" (see next section) and analyzed the information in applying the approach(es) used.

Depending upon the availability and reliability of various data sources, the appraiser(s) used a combination of reasonably available information from city/county records, real estate agents, owner's comments, buyer's description, assessor's records, multiple listing service (MLS) data, brochures, web site listings and visual observation to identify the relevant characteristics of the subject property. Comparables were selected based on physical, functional, economic and location characteristics with the sales cited in the report considered to be most relevant to the analysis of subject property. These sales were adjusted to the subject to reflect the market's reaction (if any) to differences.

In areas experiencing fluctuating market conditions and as directed by supplemental guidelines from FNMA, listing and pending sales data was also considered along with the impact (if any) of foreclosure short sale activity and such data was considered in the final value opinion if it was relevant to the value opinion. It should be noted that the presence of foreclosure activity and or short sales does not automatically constitute a shift in the market. This type of activity may or may not have a bearing on the subject property and is evaluated on a property-by-property basis.

**EXTENT OF INFORMATION VERIFICATION :** Representative samples of disinterested sources for information and data verification include but are not limited to County/City online records – Recorder, Treasurer, Zoning, GIS, Online Assessor Property Databases – Sales, Property Characteristics, Personal observation – Condition, Location, Physical attributes, Real Estate Transaction Declaration documents – Sale date, Personal property. In addition, the subject's market area was examined to determine the demand for and marketability of properties similar to the subject.

When and where possible, the applicable information was verified with sources deemed to be reliable and a disinterested party or corroborated with a 3<sup>rd</sup> party source. In some cases, the motivations of the parties or other factors (terms, arms-length transactions, etc.) may not have been available and the data was used at "face value as factually accurate."

The appraiser(s) was not supplied with a survey of the subject site, did not check land records for recorded easements and has reported only apparent easements and encroachments. Unless otherwise stated within the report, no effort was made to ascertain whether the subject is within the appropriate setbacks, as dictated by zoning, building or other regulations.

**PUBLIC / PRIVATE DATA SOURCES :** My (our) appraisal practice is limited to the **Metro Augusta Area, including Columbia and Richmond Counties**. I have access to public data via Columbia and Richmond County; the Augusta Multiple Listing Service; Marshall & Swift national cost estimation service, flood data and maps, along with private information contained within my office files that is considered necessary and appropriate for this assignment.

**ADVERSE FACTORS :** As cited in the "Assumptions & Limiting Conditions," is subjective and open to broad interpretation. Most properties will have a form of physical depreciation, deficiency or livability issues, dependent upon the standards of the party observing the property. A property could also be impacted by a wide-range of factors internal or external to the property that may be considered "adverse" by someone.

## Supplemental Addendum

File No. 0000148

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						

Absent detailed directives and specific guidelines from the client, the appraiser(s) made a visual inspection of the property and its market environment (as cited elsewhere in the Scope of Work) and noted factors that may impact the marketability and livability to potential buyers based upon the appraiser's knowledge of the market and or as evidenced by sales of properties with similar or comparable conditions. Such items noted in the report were considered within the valuation approaches that were applied to the analysis.

While some in the market may consider factors such as drug labs, registered sex offenders, criminal activity, interim rehabilitation facilities halfway houses or similar uses as "adverse," unless cited within the report, the appraiser(s) has made no attempt to investigate or discover such activities as part of this assignment, unless such factors were readily apparent and obviously impacting the subject property as evidenced by market data. If the intended user has concerns in these areas, it is highly recommended that they secure this information from a reliable source.

**DISCLOSURE/DISTRIBUTION :** Regardless of who paid for this assignment, the intended user is only the client as stated within the report. The appraisal and report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite the means of possession of the report, this appraisal should not be used or relied on by anyone other than the stated intended user and for the stated/intended purpose.

### THE VALUE OPINION:

The value opinion stated in the report is based on my (our) analysis and considers the productivity, economic and physical conditions of the property only as of the date of value cited. As market conditions change, this value opinion may not be valid in another time period. Personal property or other items that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property (garage door remotes, pool remotes, etc) and would normally be a part of the mechanical or operational equipment that is considered realty and or customarily transferred with the property.

**FORECLOSURE ACTIVITY-** Per GA Law, the appraiser must report on the effect of foreclosures on the subject's market value and marketability. These factors were considered in the analysis of the subject's market and final opinion of market value. The effect of the foreclosures has already been reflected in the comparables chosen by the appraiser and therefore the effect on the opinion of value. A search of closed sales in MLS did not reflect any unusual foreclosure activity within the subject subdivision over the past 12 months. It is no secret that foreclosure rates are increasing monthly, although MLS offers no way to accurately track this information. Currently this information is tracked manually by reviewing the closed sales and looking for language such as REO and "as is", as well as unusually low sales prices

## Subject Photo Page

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						

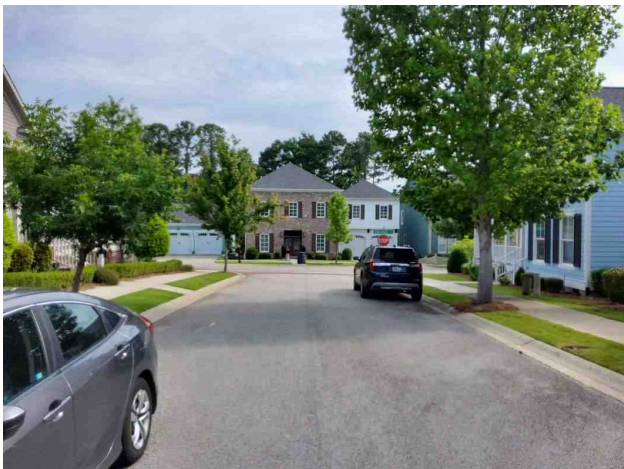


### Subject Front

303 N Sandhills Ln  
Sales Price 0  
Gross Living Area 3,042  
Total Rooms 8  
Total Bedrooms 4  
Total Bathrooms 3.1  
Location Suburban  
View Residential  
Site 0.11  
Quality Good  
Age 13



### Subject Rear



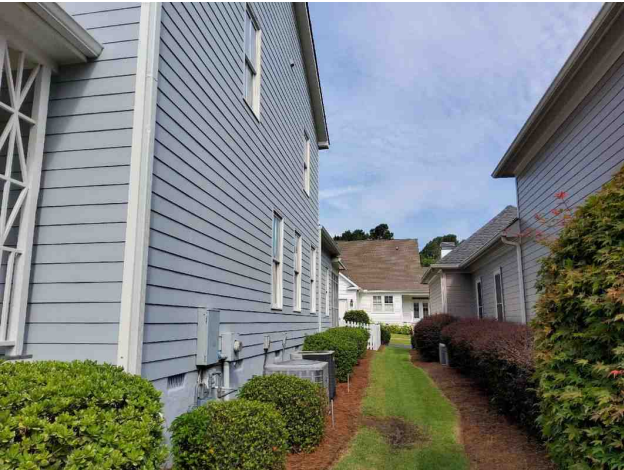
### Subject Street

**Photograph Addendum**

<b>Borrower</b>							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



Subject side



Subject side



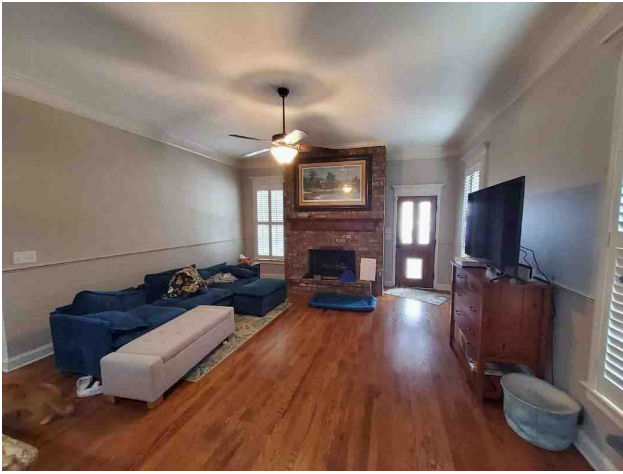
Subject side

# Photograph Addendum

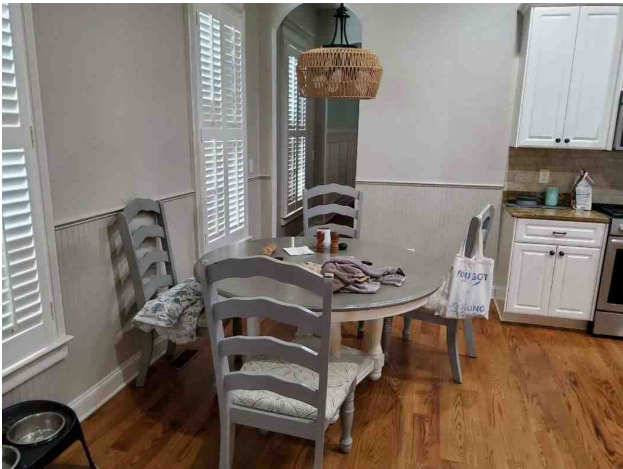
Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



Dining



Family Room



Breakfast

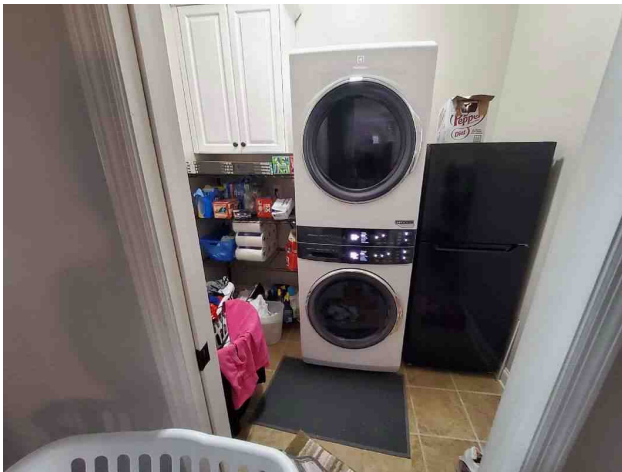
# Subject Interior Photo Page

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						

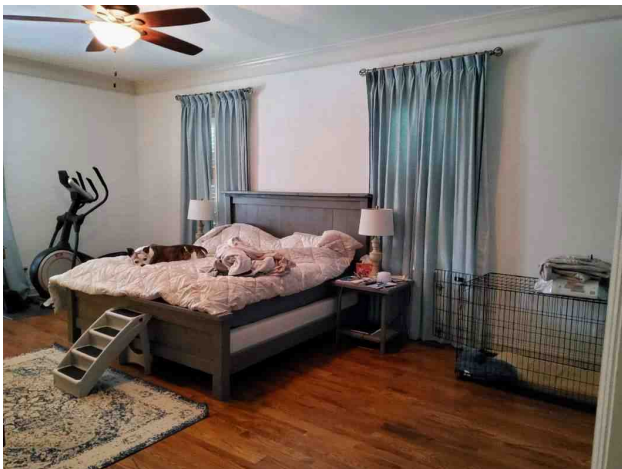


## Garage

303 N Sandhills Ln  
Sales Price 0  
Gross Living Area 3,042  
Total Rooms 8  
Total Bedrooms 4  
Total Bathrooms 3.1  
Location Suburban  
View Residential  
Site 0.11  
Quality Good  
Age 13



## Laundry



## Bedroom

## Subject Interior Photo Page

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



### 1/2 Bath

303 N Sandhills Ln  
Sales Price 0  
Gross Living Area 3,042  
Total Rooms 8  
Total Bedrooms 4  
Total Bathrooms 3.1  
Location Suburban  
View Residential  
Site 0.11  
Quality Good  
Age 13



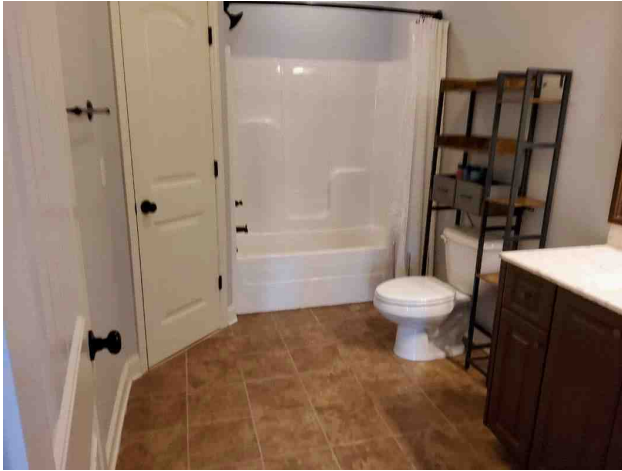
### Bath



### Kitchen

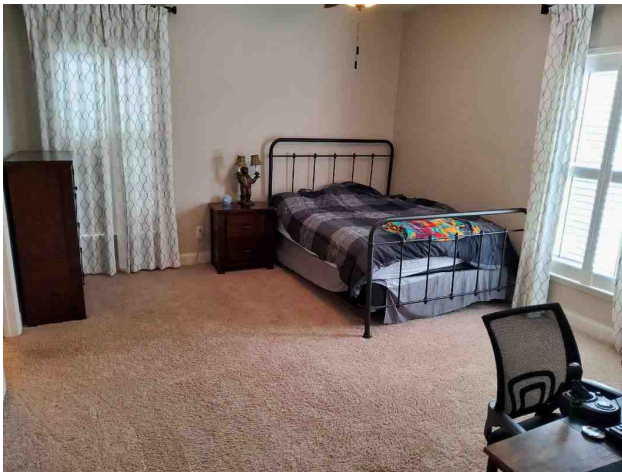
# Subject Interior Photo Page

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



## Bath

303 N Sandhills Ln  
Sales Price 0  
Gross Living Area 3,042  
Total Rooms 8  
Total Bedrooms 4  
Total Bathrooms 3.1  
Location Suburban  
View Residential  
Site 0.11  
Quality Good  
Age 13



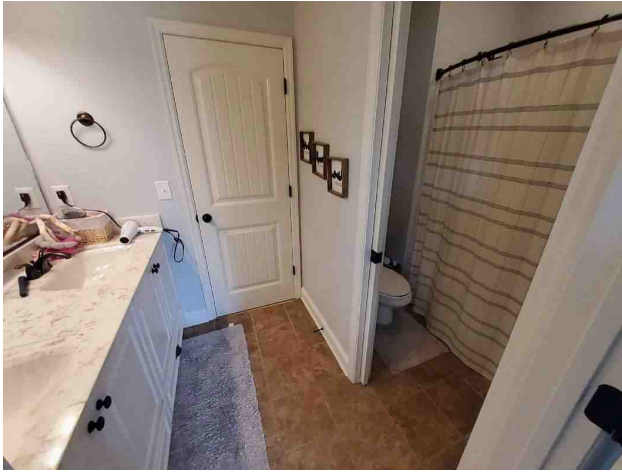
## Bedroom



## Bedroom

# Subject Interior Photo Page

Borrower							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



## Bath

303 N Sandhills Ln  
Sales Price 0  
Gross Living Area 3,042  
Total Rooms 8  
Total Bedrooms 4  
Total Bathrooms 3.1  
Location Suburban  
View Residential  
Site 0.11  
Quality Good  
Age 13



## Rec Room



## Bedroom

## Comparable Photo Page

<b>Borrower</b>							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



### Comparable 1

118 Central Park Ln  
 Prox. to Subject 0.09 miles S  
 Sales Price 550,000  
 Gross Living Area 2,891  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 3.1  
 Location Suburban  
 View Residential  
 Site 0.14  
 Quality Good  
 Age 21



### Comparable 2

468 Northridge Cir  
 Prox. to Subject 0.16 miles S  
 Sales Price 620,000  
 Gross Living Area 3,007  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 3.1  
 Location Suburban  
 View Residential/Wds  
 Site 0.20  
 Quality Good  
 Age 20



### Comparable 3

7505 Kittiwake Ln  
 Prox. to Subject 2.80 miles E  
 Sales Price 591,000  
 Gross Living Area 2,793  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 3.1  
 Location Suburban  
 View Residential  
 Site 0.18  
 Quality Good  
 Age 6

## Comparable Photo Page

<b>Borrower</b>							
Property Address	303 N Sandhills Ln						
City	Evans	County	Columbia	State	GA	Zip Code	30809
Lender/Client	Claudio Carasco						



### Comparable 4

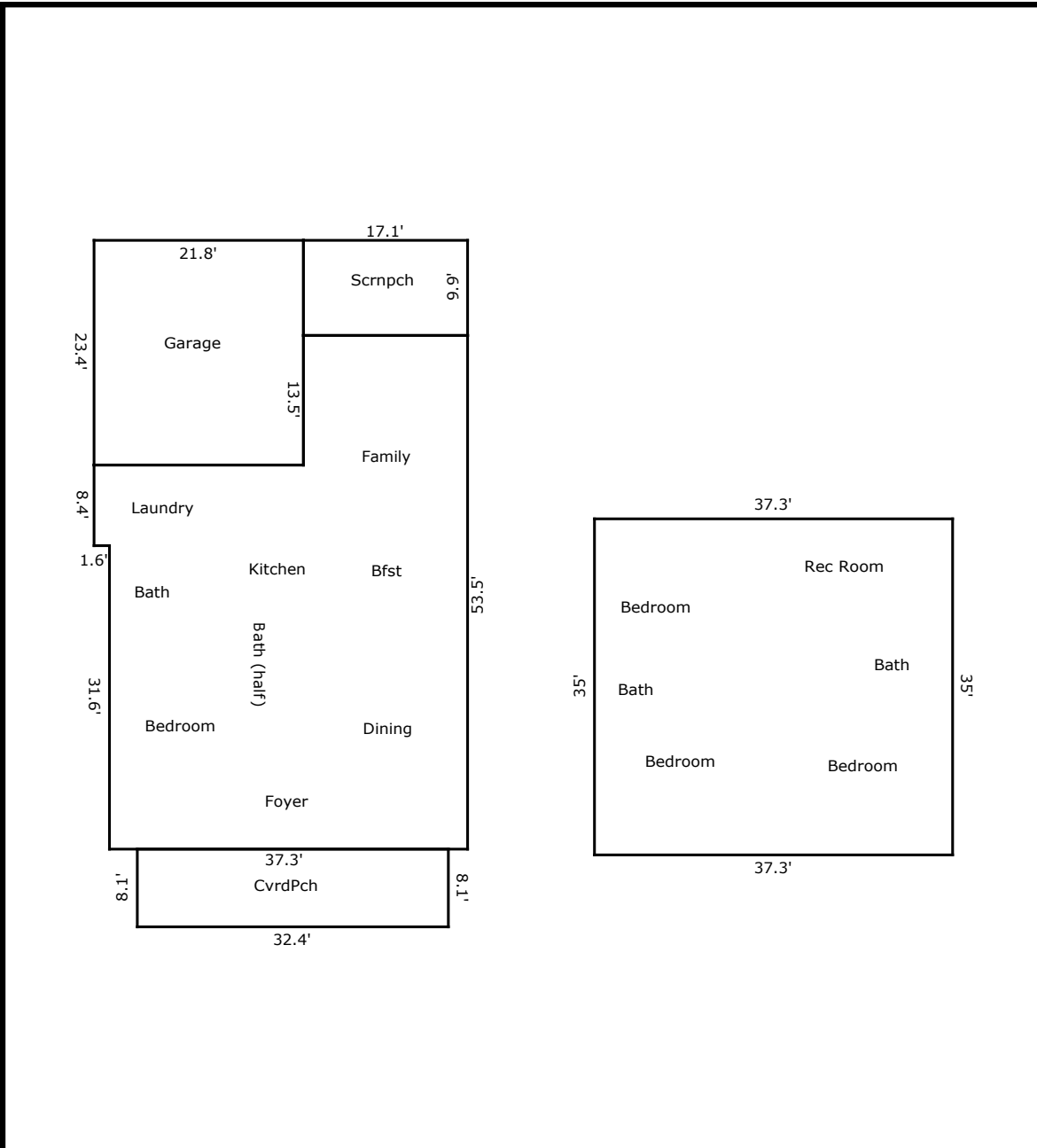
462 Northridge Cir  
 Prox. to Subject 0.17 miles S  
 Sales Price 615,000  
 Gross Living Area 3,413  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 3.1  
 Location Suburban  
 View Residential/Wds  
 Site 9,100 sf  
 Quality Good  
 Age 17

Prox. to Subject  
 Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

Prox. to Subject  
 Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

# Building Sketch

<b>Borrower</b>							
Property Address	303 N Sandhills Ln						
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Lender/Client	Claudio Carasco						



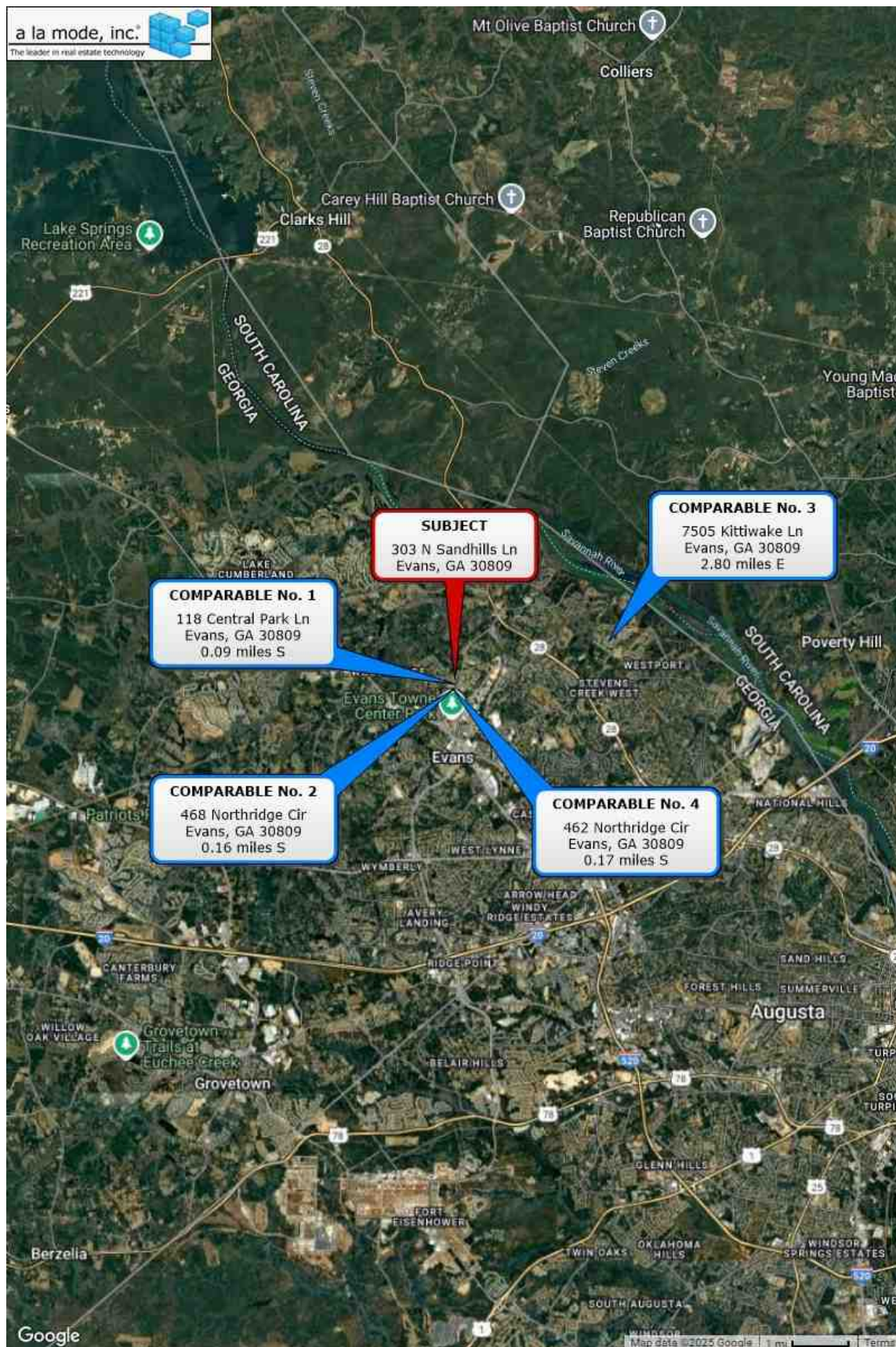
TOTAL Sketch by a la mode

### Area Calculations Summary

Living Area	Calculation Details	
First Floor	1736.29 Sq ft	$37.3 \times 31.6 = 1178.68$ $17.1 \times 13.5 = 230.85$ $8.4 \times 38.9 = 326.76$
Second Floor	1305.5 Sq ft	$37.3 \times 35 = 1305.5$
<b>Total Living Area (Rounded):</b>	<b>3042 Sq ft</b>	
<b>Non-living Area</b>		
Screened Porch	169.29 Sq ft	$17.1 \times 9.9 = 169.29$
2 Car Attached	510.12 Sq ft	$23.4 \times 21.8 = 510.12$
Open Porch	262.44 Sq ft	$32.4 \times 8.1 = 262.44$

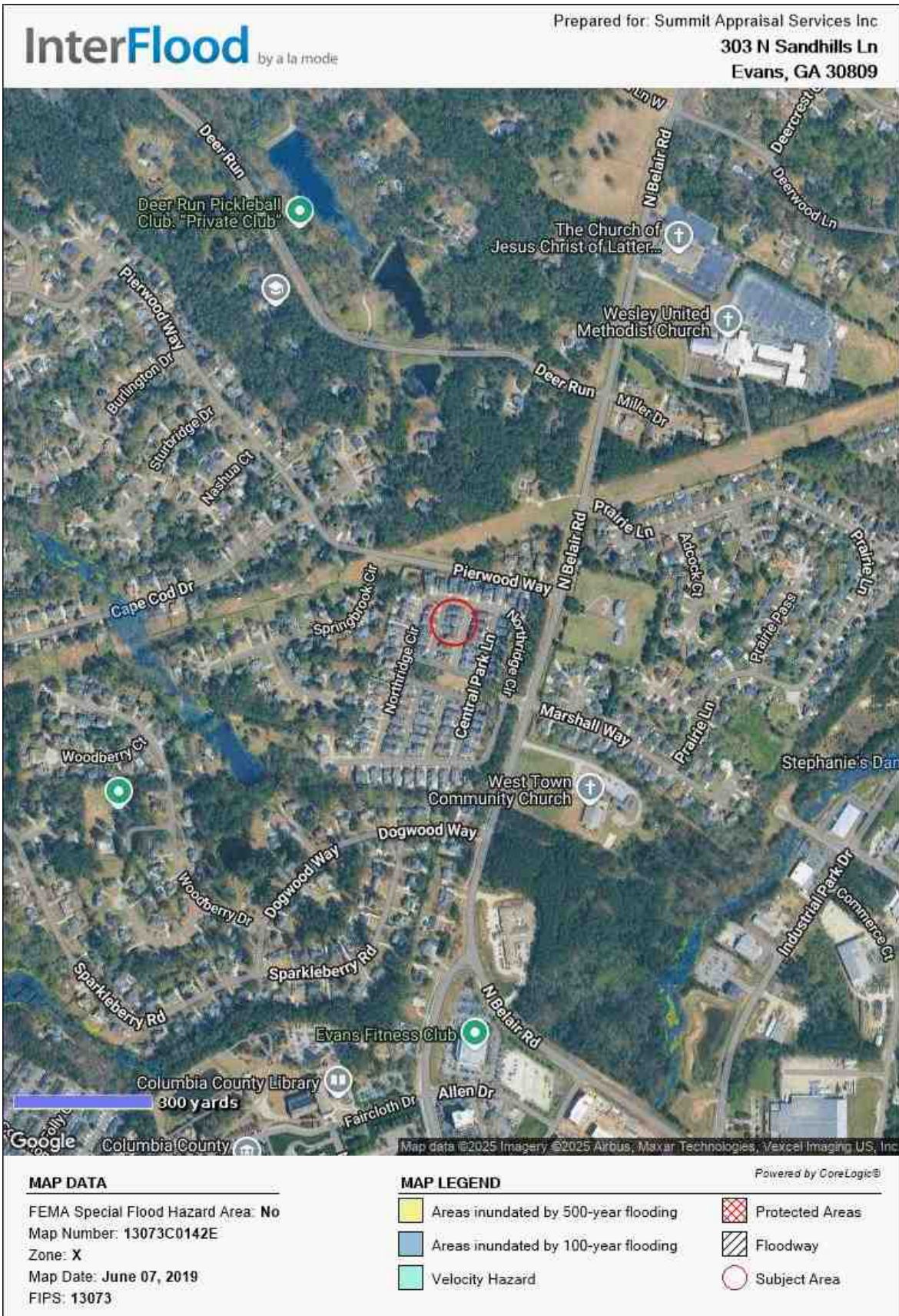
## Location Map

Borrower					
Property Address	303 N Sandhills Ln				
City	Evans	County	Columbia	State	GA
Lender/Client	Claudio Carasco				
				Zip Code	30809



# Flood Map

Borrower						
Property Address	303 N Sandhills Ln		County	Columbia	State	GA
City	Evans		Zip Code	30809		
Lender/Client	Claudio Carasco					



# Location Map

Borrower								
Property Address	303 N Sandhills Ln		County	Columbia	State	GA	Zip Code	30809
City	Evans							
Lender/Client	Claudio Carasco							



License

STATE OF GEORGIA  
REAL ESTATE APPRAISERS BOARD

RALPH C SQUILLACE III

238446

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.

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Chairperson

JEANMARIE HOLMES  
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JEFF A. LAWSON  
Vice Chairperson

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RALPH C SQUILLACE III

# 238446  
Status ACTIVE

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09/30/2025

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



LYNN DEMPSEY  
Real Estate Commissioner

1257374624025011

RALPH C SQUILLACE III

# 238446  
Status ACTIVE

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09/30/2025

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Atlanta, GA 30303-1605



LYNN DEMPSEY  
Real Estate Commissioner

1257374624025011

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882 LEYLAND LN  
EVANS, GA 30809