METROPOLITAN GOVERNMENT OF NASHVIELE AND DAVIDSON COUNTY

STAFF RECOMMENDATION 3707 Richland Avenue June 16, 2021

Metropolitan Historic Zoning Commission Sunnyside in Sevier Park 3000 Granny White Pike Nashville, Tennessee 37204 Telephone: (615) 862-7970 Fax: (615) 862-7974

Application: Demolition

District: Richland-West Neighborhood Conservation Zoning Overlay

Council District: 24 **Base Zoning:** RS7.5

Map and Parcel Number: 10409012000

Applicant: Adam Huffstutter

Project Lead: Robin Zeigler, robin.zeigler@nashville.gov

Description of Project: If a rehearing is approved, the applicant requests demolition of a contributing building, arguing for economic hardship. If a rehearing is approved, Staff requests a show-cause hearing for Permit #2019-042830, issued on July 18, 2019.

Recommendation: Staff recommends the consideration of three votes.

Economic Hardship:

Staff recommends disapproval of the application for demolition on the basis of economic hardship, finding that the applicant has created his own hardship and demolition does not meet Section 17.40.420 (D) (8).

Show Cause:

Staff recommends that the Preservation Permit for an addition be rescinded, finding that the foundation work was done outside of the scope of the permit.

Reconstruction:

Staff recommends approval of the building be fully documented and reconstructed using original materials and historic images following the detailed direction of this report and with the following conditions:

- 1. Plan for removal storage and reuse of salvage materials be submitted with 15 days;
- 2. Dimensions of all features are collected with 15 days;
- 3. Analysis of mortar type and documentation of design be undertaken with 15 days;
- 4. Plans for reconstruction of the house with details on its features and the results of conditions 1-3 be submitted prior to issuance of demolition and new construction permits;
- 5. The previously enclosed rear frame porch may be reconstructed as documented or not constructed; and,
- 6. No additional Preservation Permits be issued until the reconstruction has been inspected and reviewed by the Commission as to whether or not it is a true reconstruction of the historic building;

finding that reconstruction meets section II.A.4. of the design guidelines for the Richland-West End Neighborhood Conservation Zoning Overlay.

Attachments

A: Photographs

B: Application and

Cover Letter

C: Demo Estimate

D: Estimate for Salvage of Stone

E: Engineering

Report

F: Photographs

G. Residential

Appraisal

H: Land Appraisal

I: Acquisition

Deed

J: Transfer Deed

K: 2018 Appraisal

L: Stabilization

Estimates

Estimates

M: Preservation Permit #2019-

042830

N: Codes Permit #2019042945

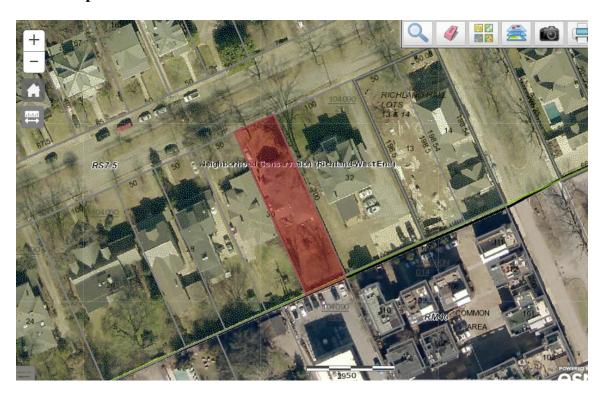
O: Mark

Buchanan's CVs

Vicinity Map:



Aerial Map:



Applicable Design Guidelines:

II.NEW CONSTRUCTION AND ADDITIONS

A. PRINCIPLES

4. Reconstruction may be appropriate when it accurately reproduces a no-longer existing building on its original site, if the building (1) would have contributed to the historic and architectural character of the area; (2) will be compatible in terms of style, height, scale, massing, and materials with the buildings immediately surrounding it; and (3) is accurately based on documentary, physical, or pictorial evidence.

V.B DEMOLITION GUIDELINES

- 1 . Demolition is not appropriate
- a. if a building, or major portion of a building, contributes to the architectural or historical significance or character of the district.
- 2 . Demolition is appropriate
- a. if a building, or major portion of a building, does not contribute to the architectural or historical character or significance of the district; or
- b. if a building, or major portion of a building, has irretrievably lost its physical integrity to the extent that it no longer contributes to the district's architectural or historical character or significance; or
- c. if the denial of the demolition will result in an economic hardship on the applicant as determined by the MHZC in accordance with section 17.40.420, as amended, of the historic zoning ordinance.

17.40.420 Preservation permit.

- D. Determination of Economic Hardship. In reviewing an application to remove an historic structure, the historic zoning commission may consider economic hardship based on the following information:
 - 1.An estimated cost of demolition and any other proposed redevelopment as compared to the estimated cost of compliance with the determinations of the historic zoning commission;
 - 2.A report from a licensed engineer or architect with experience in rehabilitation as to the structural soundness of the subject structure or improvement and its suitability for rehabilitation;
 - 3. The estimated market value of the property in its current condition; its estimated market value after the proposed undertaking; and its estimated value after compliance with the determinations of the historic zoning commission.
 - 4.An estimate from an architect, developer, real estate consultant, appraiser, or other real estate professional experienced in rehabilitation as to the economic feasibility of rehabilitation or reuse of the existing structure.
 - 5. Amount paid for the property, the date of purchase, and the party from whom purchased, including a description of the relationship, if any, between the owner of record or applicant and the person from whom the property was purchased, and any terms of financing between the seller and buyer.
 - 6.If the property is income-producing, the annual gross income from the property for the previous two years; itemized operating and maintenance expenses for the previous two years; and depreciation deduction and annual cash flow before and after debt service, if any, during the same period.
 - 7. Any other information considered necessary by the commission to a determination as to whether the property does yield or may yield a reasonable return to the owners.
 - 8.Hardship Not Self-Imposed. The alleged difficulty or hardship has not been created by the previous actions or inactions of any person having an interest in the property after the effective date of the ordinance codified in this title.

(Ord. BL2012-88, § 1, 2012; Ord. 96-555 § 10.9(C), 1997)

Applicable Rules of Order and Procedure

X. ENFORCEMENT PROCEDURES

In cases of non-compliance with historic zoning regulations and preservation permits the staff will follow these general steps as appropriate until compliance has been reached.

- A. Request the Department of Codes Administration to post, a Stop Work Order if work is in progress.
- B. Notify the owner of the violation in writing through US mail, email or hand-delivery, and provide the opportunity for the owner to appear before the Commission on the issue of the violation within 30 days.
- C. If the violation remains and the matter is not brought into compliance, Staff shall cite the applicant to a court of competent jurisdiction or issue a Show Cause Order on behalf of the Commission.
- E. Show Cause Hearing. In cases where violations persist and a Show Cause Order has been issued, the applicant shall be required to appear before the Commission and show cause as to why any original Preservation Permits should not be revoked by the Commission.

Background: 3707 Richland is a c. 1915 contributing stone-clad home in the Richland-West End Neighborhood Conservation Zoning Overlay and is listed as a contributing home in the Richland-West End District's National Register of Historic Places nomination. It has a bungalow form that the nomination calls out as the predominant building type in the neighborhood. The nomination states that the district is "one of the largest and best-preserved concentrations of bungalow architecture in Nashville."





Figures 1 and 2: 3707 Richland in 1997 and 2018.

An addition was requested in May 2018 and again in December 2018 by the current applicant. Both proposals were disapproved finding they did not meet the design guidelines for height, scale, roof shape and additions. A third proposal was submitted in 2019 and approved (Permit HCP 2019042830). Neither the scope of work for this permit, or the associated building permit (CARR 2019042945) issued by the Codes Department, included work to the existing foundation. The applicant does not appear to have requested inspections for the Codes permit. Two inspections have been conducted for the Preservation Permit (field staking and foundation excavation for the addition). At that time, there was no indication of the foundation work that has ultimately jeopardized this building. An application for a demolition permit was received by the Codes Department in October of 2019, but the permit was not issued. An application for a Preservation Permit for demolition was not submitted at that time.





Figures 3 and 4: Rear façade and interior view, as seen on February 25, 2021, after receipt of the demolition application.

The MHZC reviewed an economic hardship request at the public hearing on March 17, 2021. Commissioner Price moved to disapprove demolition since the applicant created his own hardship. Commissioner Mosley seconded and the motion passed unanimously. Commissioner Jones moved that the preservation permit for an addition be rescinded, finding that the foundation work was done outside of the scope of the permit. Further, it was moved that the building be fully documented and reconstructed using original materials and historic images following the detailed direction of this report and with the following conditions:

- 1. Plan for removal storage and reuse of salvage materials be submitted with 15 days;
- 2. Dimensions of all features are collected with 15 days;
- 3. Analysis of mortar type and documentation of design be undertaken with 15 days;
- 4. Plans for reconstruction of the house with details on its features and the results of conditions 1-3 be submitted prior to issuance of demolition and new construction permits;
- 5. The previously enclosed rear frame porch may be reconstructed as documented or not constructed; and,
- 6. No additional Preservation Permits be issued until the reconstruction has been inspected and reviewed by the Commission as to whether or not it is a true reconstruction of the historic building;

finding that reconstruction meets section II.A.4. of the design guidelines for the Richland-West End Neighborhood Conservation Zoning Overlay. Commissioner Price seconded and the motion passed unanimously.

Analysis and Findings: If a rehearing is approved, the applicant requests approval to demolish the structure.

Demolition: The building is a contributing building to the district and retains its historic character; therefore, demolition does not meet Section V.B for appropriate demolition. (See "Background.") The applicant proposes to demolish the building arguing for economic hardship.

Economic Hardship

The applicant provided an engineer's report from Mark Buchanan with EMC Structural Engineers, P.C. In that report, Mr. Buchanan notes that the applicant desired to lower the cellar floor line to create usable space and Mr. Buchanan provided guidance on how that could be done. He warned about how the stone veneer was showing signs of movement. Mr. Buchanan visited the site five months later and expressed his concern about the contractor's methods, stating that "he [contractor] had jeopardized the overall stability of the home." He further says that "another deficiency was that it was our intent to alternate the four-foot excavation pit at approximately 12-feet on center." The work that was done instead "compounded the possibility for foundation movement." In addition,

the contractor removed the interior face of the foundation wall to provide additional space, which has also caused damage.

Not all the sections of economic hardship were reviewed as it is clear from Mr. Buchanan's report and from a staff conversation with Mr. Buchanan that the building cannot be repaired. Mr. Buchanan has extensive experience in finding solutions to repair and stabilize historic buildings.

The lowering of the floor, which has caused the structural issues, was not a necessary action for the stability or maintenance of the building. The work was not undertaken in the manner recommended by the engineer and it was not included in either permit application. The Codes Department issued a Stop Work Order on March 2, 2021. The current owner purchased the property from his father, knowing of the structural concerns. For those reasons, staff finds that the applicant has created his own hardship. Demolition does not meet section 17.40.420 (D) (8) for "Hardship not Self Imposed." This section of the ordinance states that an economic hardship has not been met if the alleged difficulty or hardship has been created by the previous actions or inactions of any person having an interest in the property after the effective date of the ordinance.

Staff recommends disapproval of the application for demolition on the basis of economic hardship, finding that the applicant has created his own hardship and demolition does not meet Section 17.40.420 (D) (8).

Show-Cause

Neither the Codes permit, nor the Preservation Permit included work for the foundation, they were only for an addition. The current owner purchased the property from his father, knowing of the structural concerns. Since the foundation work was accomplished outside the scope of work for either permit and has ultimately caused severe structural issues for the historic building, staff recommends Permit #2019-042830 for an addition be rescinded.

Reconstruction

Staff has recommended disapproval of demolition based on the fact that the applicant has created his own hardship; however, the work that has been conducted has resulted in the building being unsound and that fact must be addressed. The engineer states that the building cannot be repaired; therefore, staff recommends the building be fully documented, reconstructed using original materials and historic images, with or without the previously enclosed rear frame porch. Section II.A.4. of the design guidelines allows for reconstruction if the building was contributing, it had an appropriate massing and scale for the neighborhood and is based on documentary evidence. The building is contributing and is an appropriate massing and scale for the district. There is photographic evidence of earlier conditions and there is an opportunity to fully document

the building prior to deconstruction. The design guidelines assume that a building is "no longer existing" as a condition for allowing reconstruction. The building currently exists, but again, based on the engineer's report, the building is not repairable. Staff recommends the following conditions:

All features of the building be documented with photographs and measurements of their dimensions and locations, including but not limited to:

- depth and slope of overhang
- exposed rafter tails (including measuring spacing)
- brackets (including measuring spacing)
- windows and doors including measurements and designs of casings
- dormer
- porch pedestals and posts
- Dimension and location of porch rack including dimensions and location of central bead
- porch floor including height of porch, height of stone railing, width of stairs, etc.
- chimney
- heights from grade (at multiple points) for foundation, eave and ridge

Historic materials shall be salvaged and reused:

- Historic window sashes and doors
- All masonry, including stone windowsills and headers, porch pedestal and water table
- Eave brackets
- Porch posts and rack

Reconstruction shall follow historic documentation in the following ways:

• Original window design be used on the front where non-historic windows are currently

Staff recommends that the following information and actions be submitted and taken within 15 days of the decision. (The reason for the tight turn-around is because the building may collapse before the measurements can be taken.)

- Plan for removal, storage, and reuse of salvaged materials
- Analysis of mortar type and design
- Dimensions of all features are collected

Staff further recommends no additional Preservation Permits be issued until the reconstruction has been inspected and reviewed by the Commission as to whether or not it is a true reconstruction of the historic building.

Recommendation:

Staff recommends the consideration of three votes.

Economic Hardship:

Staff recommends disapproval of the application for demolition on the basis of economic hardship, finding that the applicant has created his own hardship and demolition does not meet Section 17.40.420 (D) (8).

Show Cause:

Staff recommends that the Preservation Permit for an addition be rescinded, finding that the foundation work was done outside of the scope of the permit.

Reconstruction:

Staff recommends the building be fully documented and reconstructed using original materials and historic images following the detailed direction of this report and with the following conditions:

- 1. Plan for removal, storage and reuse of salvage materials be submitted with 15 days:
- 2. Dimensions of all features are collected with 15 days;
- 3. Analysis of mortar type and documentation of design be undertaken with 15 days;
- 4. Plans for reconstruction of the house with details on its features and the results of conditions 1-3 be submitted prior to issuance of demolition and new construction permits;
- 5. The previously enclosed rear frame porch may be reconstructed as documented or not constructed; and,
- 6. No additional Preservation Permits be issued until the reconstruction has been inspected and reviewed by the Commission as to whether or not it is a true reconstruction of the historic building;

finding that reconstruction meets section II.A.4. of the design guidelines for the Richland-West End Neighborhood Conservation Zoning Overlay.

ATTACHMENT A: PHOTOGRAPHS



Rear of home as seen on December 4, 2018



Rear of home as seen on February 25, 2021.







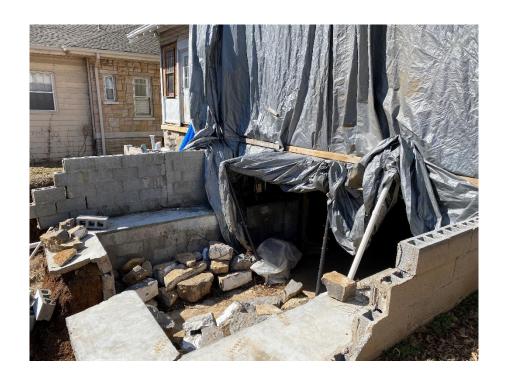












ADAM T. HUFFSTUTTER

3707 RICHLAND AVENUE NASHVILLE, TN 37205 615-828-8084

May 28, 2021

Metropolitan Historical Zoning Commission 3000 Granny White Pike Nashville, TN 37204

Email: HistoricalCommission@Nashville.com Original hand delivered

Re: 3707 Richland Avenue South

Dear Sirs:

Enclosed is my permit application for demolition of 3707 Richland Avenue. Also enclosed in support of my application

- 1. Estimate for demolition costs of structure;
- 2. Estimate for cost of removing & preserving stone veneer;
- 3. Engineering report supporting the need for demolition;
- 4. Residential appraisal report of 3707 Richland Avenue;
- 5. Land appraisal report for 3707 Richland Avenue; and,
- 6. Acquisition deed.

Please let me know if you need any additional information or have any questions, please feel free to contact the undersigned. Thanking you in advance for your assistance.

Sincerely,

Adam T. Huffstutter



PRESERVATION PERMIT APPLICATION

METROPOLITAN HISTORIC ZONING COMMISSION

3000 Granny White Pike, Nashville, TN 37204

615-862-7970, 615-862-7974 fax, HistoricalCommission@nashville.gov

DEADLINE: Complete applications must be received a minimum of 16 days prior to the next MHZC hearing which takes place on the third Wednesday of the month. Please visit www.nashville.gov for the schedule. Incomplete applications will not be scheduled until all information has been received.

PROPERTY ADDRESS: 3707 Richland Ave Nashville 1N 37205
APPLICANT (All communication by phone, fax, email or mail will be with the applicant.) Name 3707 Richland Ave
Mailing Address 3707 Richland Ave
City Nashville TN Zip Code 37205
Contact Phone 615.828.8408 Email ahuffstutter@dillonswelding.com
■Owner □ Contractor □Architect/Designer □Other
PROPERTY OWNER (If different from applicant.) Name
Mailing Address
City Zip code
Contact Phone Email
Code Administration's Temporary Bldg Permit #

SUBMIT FORM VIA EMAIL *Please include all support materials in the email.

INFORMATION TO BE SUBMITTED WITH APPLICATION

Incomplete applications will be given a disapproval recommendation from Staff (unless the applicant chooses to defer the public hearing in order to submit a completed application). Design Guidelines available online at http://nashville.gov/Historical-Commission/Services/Preservation-Permits/Districts-and-Design-Guidelines.aspx.

ECONOMIC HARDSHIP (Demolition request for historic building.)

The Economic Hardship process is to determine the economic hardship as it relates to the cost associated with the property, not the financial stability of the property owner. It is the responsibility of the applicant to prove a hardship.

The following are recommended items that will assist the staff or MHZC in its review of your application :

- Estimated cost of demolition
- Detailed report from a licensed engineer outlining each issue and including photographs. Complete reports generally include qualifications of inspector noting his/her preservation technology experience, findings, methodology, information keyed to photographs, source of information, scope of services requested by applicant.
- Estimated market value of current condition and after alterations to meet basic code requirements
- Two detailed estimates from an architect/designer, developer, general contractor or other real estate professional experienced in rehab. Preferably, the estimates should include the preservation qualifications of the estimator
- Amount Paid for the property, date of purchase, who purchased from including a description of the relationship, if any, and terms of financing between seller and buyer
- For income producing properties: Annual gross income for the previous two years, itemized operating and maintenance expenses for the previous two years, and depreciation deduction and annual cash flow before and after debt service.
- Remaining balance on the mortgage or other financing secured by the property and annual debt-service, if any, during the
 prior three years
- · Assessed value of the property according to the two most recent assessments
- Real estate taxes for the previous four years and assessed value of the property according to the two most recent assessed valuations
- All appraisals obtained with in the last two years by the owner or applicant in connection with the purchases, financing or ownership of the property
- Form of ownership or operation of the property, whether sole proprietorships, for-project or not-for-profit corporation, limited partnership, joint venture or other
- Any listing of the property for sale or rent, price asked, and offers received if any, within the previous two years, including
 testimony and relevant documents regarding: any real estate broker or firm engaged to sell or lease the property,
 reasonableness of price or rent south by the applicant and any advertisements placed for the sale or rent of the property
- Evidence of due diligence conducted prior to purchase, that would have revealed the existence of the overlay.
- Evidence of regular maintenance of the property
- Feasibility of alternative uses for the property that could earn a reasonable economic return
- Any inspection reports conducted prior to purchase, if the building has been purchased in the last 12 months
- Evidence that substantial avenues for reuse were attempted, which may include actions such as:
 - Applied for 20% Rehab Tax Credits and the results
 - · Applied for historic preservation grant with the Tennessee Historical Commission and the results
 - Researched and applied for any other financial assistance that may be available for historic resources, the business planned, or rehabilitation and the results
 - · Worked with MHZC Staff on the possibility of an addition that would make rehab more viable
 - · Considered construction of detached accessory dwelling unit
- · Any additional information requested
- See all provisions of MCL § 17.40.420.D

SUBMITTING AN APPLICATION Applications may be scanned and emailed to HistoricalCommission@nashville.gov.

Estimate for demolition costs



"The Leader in Demolition Technology"

May 25, 2021

Adam Huffstutter 3707 Richland Avenue Nashville TN 37205

Re: Demolition of Structure 3707 Richland Ave

Dear Adam,

Dem Tec Inc is please to submit a proposal for the complete demolition of One (1) house located at 3707 Richland Ave Nashville, Tennessee. Proposal is based on Demolition Plan and scope of work as listed below

- 1. Provide & Pay For Demolition Permits
- 2. Complete Demo of The House
- 3. Demo Slabs on Grade
- 4. Demo Foundations
- 5. Disposal of All Demo Debris

Building Demo

\$30,000

Should you have any questions, please contact me at 615-226-9600

Sincerely.

Steve Vaugbo

President

Estimate for cost of removing & preserving stone veneer

StoneCraft Fabricators, Inc.

874 Springfield Hwy. Goodlettsville, TN 37072

Estimate

Date	Estimate #
5/25/2021	2844

Name / Address	
Adam Huffstuter 3707 Richland Avenue Nashville, TN 37205	
110017110, 11107200	

Project Description Total Demo Existing Stone Of House, Clean And Palletize For Future Use Relay Existing Stone Exactly The Way it Came Off House 35,000.00 62,500.00 Subtotal \$97,500.00 Sales Tax (9.25%) \$0.00 **Total** \$97,500.00 **Engineering Report**



Mr. Adam Huffstutter 3707 Richland Avenue Nashville, Tennessee 37205 Via Email

RE: 3707 Richland Avenue / Nashville, Tennessee / Foundation Stabilization Issues

EMC Project No. 20702

Dear Mr. Huffstutter:

As you are aware, EMC Structural Engineers, P.C. was first involved in the referenced project on April 30, 2020. At that time, you solicited our services to observe the cellar space of the home and devise a plan so that the floor of the space could be lowered to provide additional living space for this single-story home. At that time, we discussed trenching the existing foundation walls at approximately four feet on center and backfilling those trenches with lean concrete to extend the foundation bearing location to a deeper elevation. Once these individual areas had been excavated and underpinned, alternate areas would have received the same treatment. I had recommended that the trenches be spaced at approximately 12'-0", and that the excavated areas be filled with lean concrete prior to proceeding to the next series of excavations.

As we discussed at that time, the existing stone veneered walls on the home were showing signs of movement, which could have resulted in the walls being removed and reset in certain locations and/or structurally strengthened after the underpinning work had been accomplished. We also discussed the issues with waterproofing the exterior face of the wall to meet current codes for inhabitable spaces.

Approximately five months later, you asked for another inspection of the work in progress. At that time, I became very concerned with your contractor's methods and that he had jeopardized the overall stability of the home. As seen in the attached photographs taken on December 11, 2020, the stone veneer on the exterior has progressively moved on all three faces. This stone veneer has moved laterally a minimum of 3/4" and a maximum of 2"; thus, rendering the stone structurally unstable. As seen in photographs 28 through 35, which shows the method in which the underpinning had progressed, the excavation contractor removed the interior face of the foundation wall in order to provide additional space for the excavation to be extended below the front face of the foundation wall. If the cellar did not retain soils, this installation technique may have been successful.

Mr. Adam Huffstutter EMC Project No. 20702 May 26, 2021 Page 2

Another deficiency was that it was our intent to alternate the four-foot excavation pit at approximately 12-feet on center; thus, providing longer lengths of wall to be stable until specific locations could be backfilled with the lean concrete providing additional support. As seen in the attached photographs, the four-foot spacing only allowed approximately four-feet between each excavation pit and compounded the possibility for foundation movement.

During my site visit, I became very concerned regarding the overall stability of the home and suggested that we reach out to Mr. Chris Smith of United Structural Systems (USS) to determine if he had a method for finishing this task. I questioned whether the home could be safely supported during future construction. It is my understanding that Mr. Smith has provided you with a cost estimate, which greatly exceeded your original estimate for construction. I will point out that due to the continual movement of the foundation system and exterior walls, all of the existing exterior stone veneer should be removed if the underpinning is to proceed. Further, it is my understanding that due to the significant cost burden for proceeding with the underpinning and excavation process, it may be economically beneficial to remove the home in its entirety and construct a new home with similar architectural features and materials that would be in keeping with the architectural intent of the neighborhood.

In closing, I am very concerned with the overall structural stability of the home and the possibility of additional damages to the home if the underpinning option is continued. In any event, it is my recommendation to provide temporary shoring for the wood-framed floor system and to remove the existing stone veneer. The stone veneer can be salvaged for a new home and/or a reconstructed home once the underpinning and lowering of the foundations has been completed.

EMC Structural Engineers, P.C. appreciates the opportunity to be of service to you. After reviewing this report, please call if you have any questions or if I may be of additional assistance.

Sincerely,

EMC Structural Engineers, P.C.

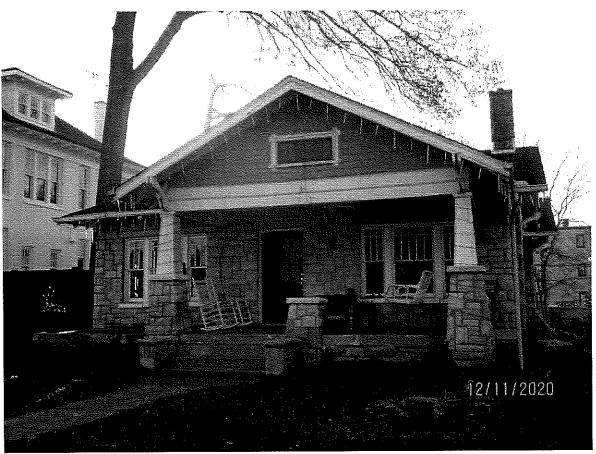
Mark E. Buchanan, P.E. Principal

MEB/pjs

Enclosure

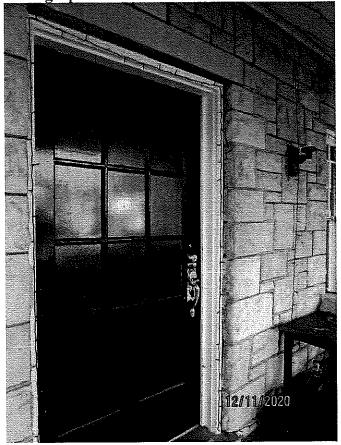


PHOTOGRAPHS



Photograph 1: Front elevation.

Photograph 2: Wall movement at front wall at doorway.

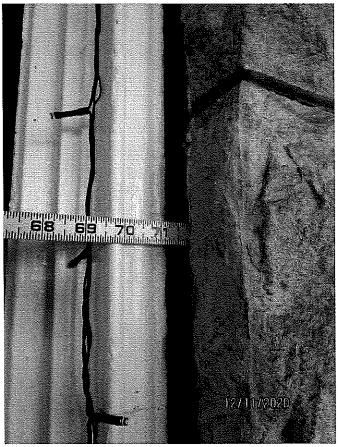




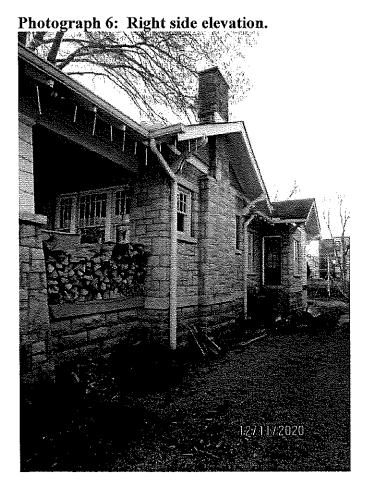
Photograph 3: Wall movement at front wall at doorway.

Photograph 4: Wall movement at front wall (right window).





Photograph 5: Wall movement at front wall (right window).

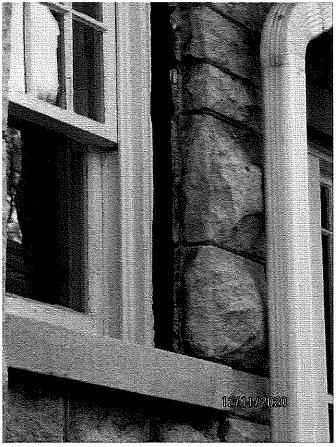




Photograph 7: Wall movement (right side) at window casement.

Photograph 8: Wall movement (right side) at window casement.

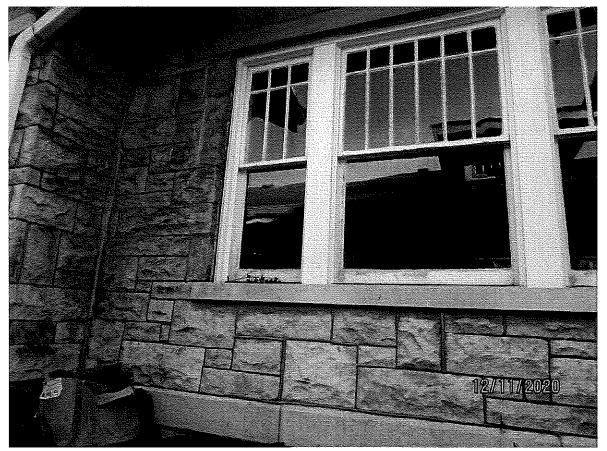




Photograph 9: Wall movement (right side) at window casement.

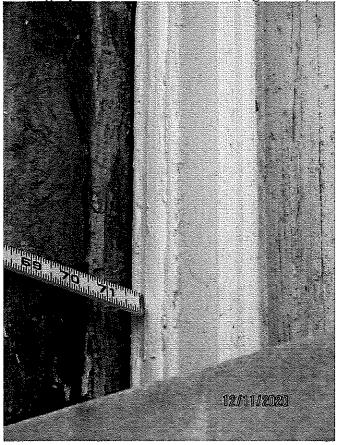
Photograph 10: Wall movement (right side) at window casement.

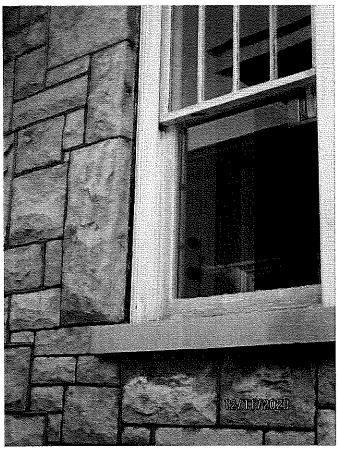




Photograph 11: Wall movement (right side) at window casement.

Photograph 12: Wall movement (right side) at window casement.

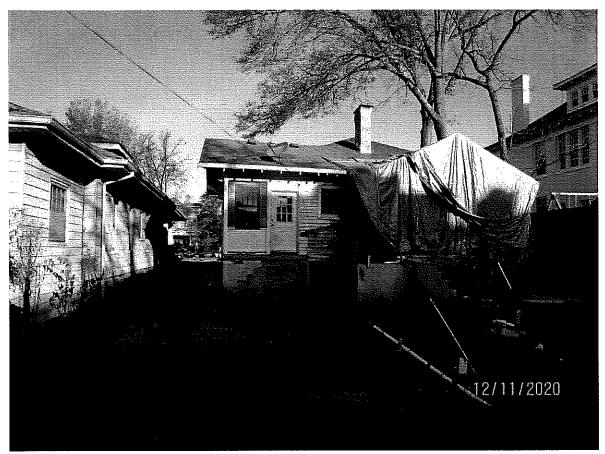




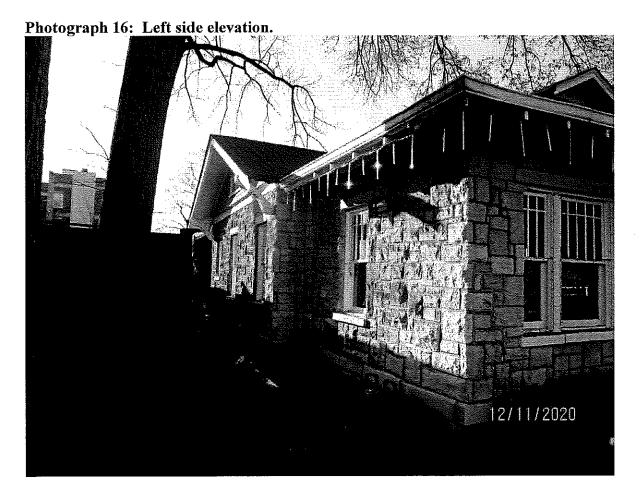
Photograph 13: Wall movement (right side) at window casement.

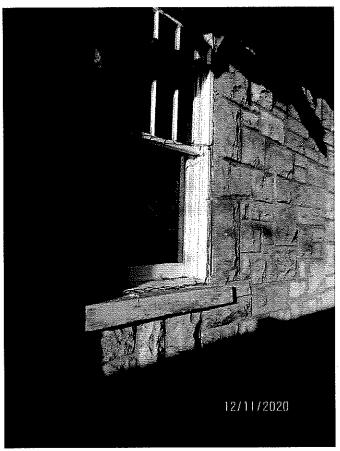
Photograph 14: Wall movement (right side) at window casement.



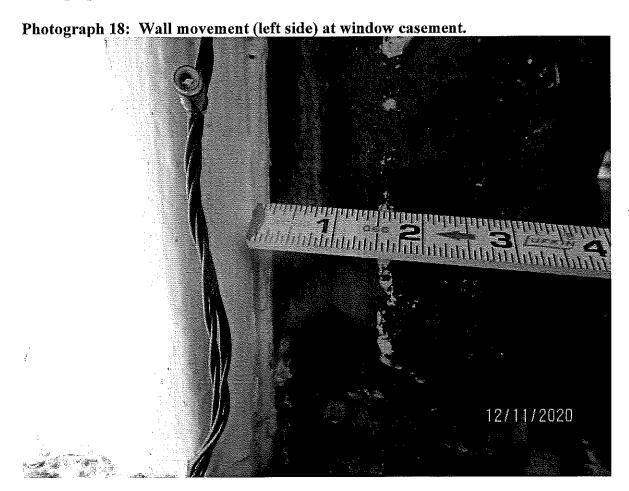


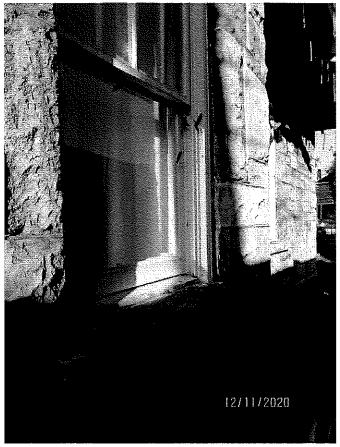
Photograph 15: Rear elevation.





Photograph 17: Wall movement (left side) at window casement.

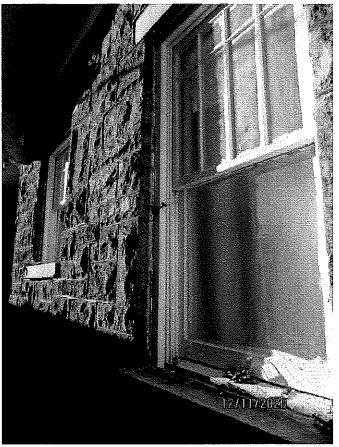




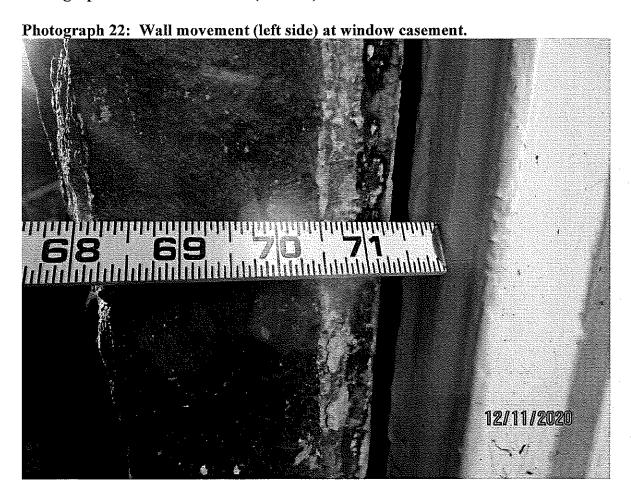
Photograph 19: Wall movement (left side) at window casement.

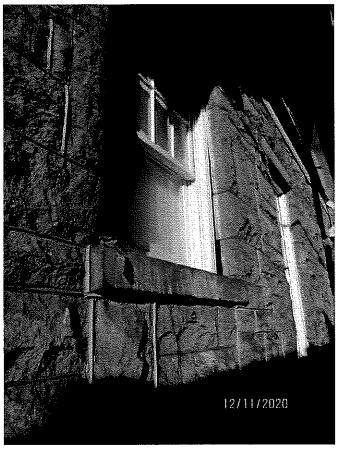
Photograph 20: Wall movement (left side) at window casement.





Photograph 21: Wall movement (left side) at window casement.



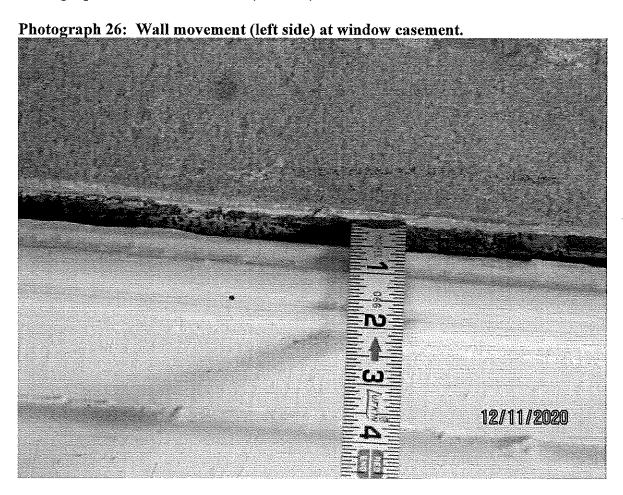


Photograph 23: Wall movement (left side) at window casement.

Photograph 24: Wall movement (left side) at window casement.



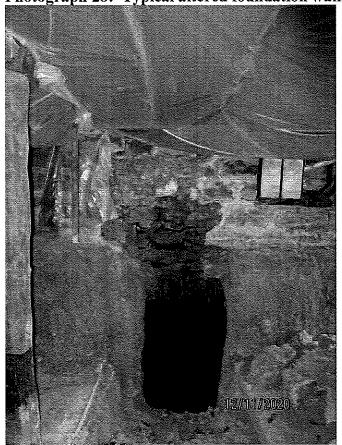
Photograph 25: Wall movement (left side) at window casement.

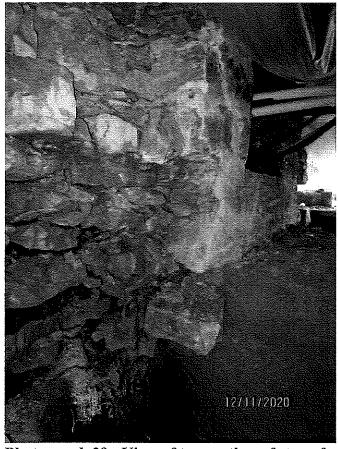




Photograph 27: Overview of cellar.

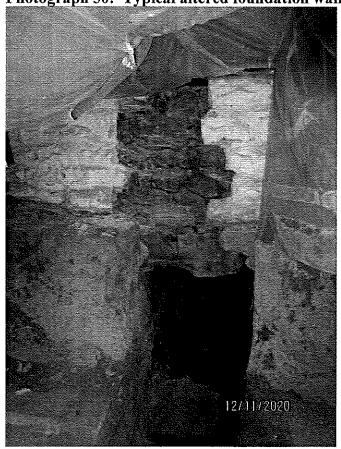
Photograph 28: Typical altered foundation wall.

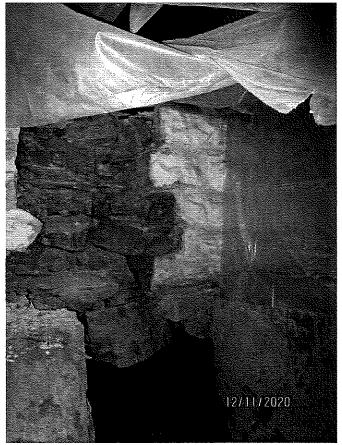




Photograph 29: View of two wythes of stone foundation wall.



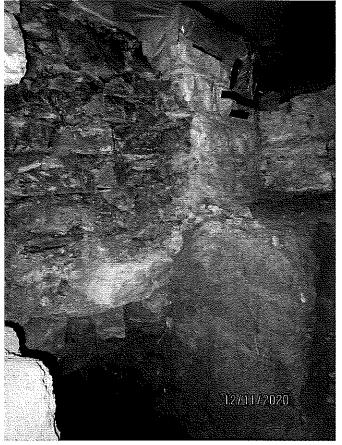




Photograph 31: Typical altered foundation wall.

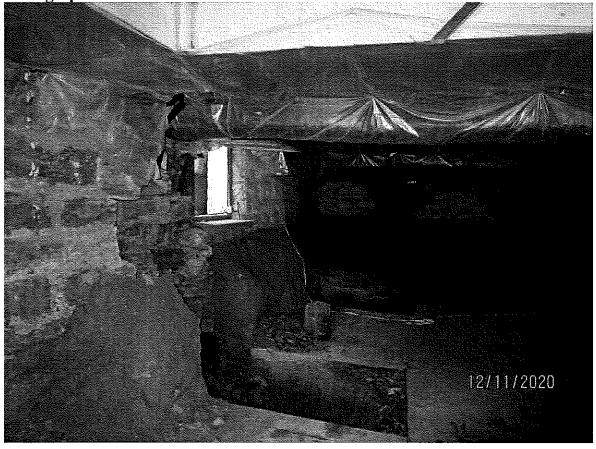
Photograph 32: Typical altered foundation wall.





Photograph 33: Typical altered foundation wall.

Photograph 34: Overview of cellar.





Photograph 35: Typical underpinning techniques.

Photograph 36: Typical interior wood column.





Photograph 37: Typical interior wood column footing.

Residential Appraisal Report

,	Client File #:	Appraisal File #: 210120022						
### ### ### ### ### ### ### ### ### ##	Appraisal Report · Residential							
AI Reports	Appraisal Company: Manier and Exton							
_	Address: P.O. Box 150668, Nashville,							
Form 100.05*	Phone: (615) 383-8751 Fax:	Website: www.exton.biz						
Appraiser: Richard J. Exton		Co-Appraiser:						
Al Membership (if any): SRA	A MAI SRPA AI-GRS AI-RRS	Al Membership (if any): SRA MAI SRPA Al-GRS Al-RRS						
Al Status (if any): 🔲 Candidate fo	or Designation Practicing Affiliate	Al Status (if any): Candidate for Designation Practicing Affiliate						
Other Professional Affiliation:		Other Professional Affiliation:						
E-mail: richard@exton.biz		E-mail:						
Client: Adam Huffstutter		Contact:						
Address: 3707 Richland Ave,	Nashville, TN 37205							
Phone:	Fax:	E-mail:						
SUBJECT PROPERTY IDENTIFIC	CATION							
Address: 3707 Richland Av	/e							
City: Nashville	County: Davidson	State: TN ZIP: 37205						
Legal Description: Part of Lo	ot 30, Block 7, Division A, Richland Realty	/ Co.						
Tax Parcel #: 104-09-120		RE Taxes: 6,468.68 Tax Year: 2020						
Use of the Real Estate As of the Da	te of Value: Single Family Re							
Use of the Real Estate Reflected in								
Opinion of highest and best use (if								
SUBJECT PROPERTY HISTORY		ur 1145t						
Owner of Record: Dan E. Hu								
	vithin 3 years (minimum) prior to effective date	of value: The property was transferred on 5/24/2021 by Quit						
		y Quit Claim Deed. The subject was purchased in a normal market						
		with a list price of \$550,000. According to property records and						
MLS there have been no other	r sales or transfers in the 36 month prior	to the date of valuation.						
	ents of sale (contracts), listings, and options: st 12 months and there is no offer to pure	The subject is not currently listed for sale, it has not						
		state the property to my faternouge.						
RECONCILIATIONS AND CONCI	LUSIONS							
Indication of Value by Sales Compa	rison Approach	\$ 260,000						
Indication of Value by Cost Approac	zh	\$ Not Applicable						
Indication of Value by Income Appr	oach	\$ Not Applicable						
Final Reconciliation of the Methods and Approaches to Value: The Sales Comparison Approach most closely emulates the process by which owner occupied properties are purchased, thus greatest reliance is placed on the indication of this approach. The Cost Approach is most applicable in the analysis of new and recently completed homes and in area where individual lots are marketed. As homes age and as neighborhoods become fully built out it becomes increasingly more difficult to estimate accrued depreciation and to estimate the value of the lot. With a home of the subject's age and with its renovations it is difficult to estimate depreciation and the Cost Approach would have limited applicability. Due to a lack of rental data, the Income Approach was not applied. This valuation assumes that the house must be retain, and can not be demolished.								
Opinion of Value as of:	5/24/2021	\$ 260,000						
Exposure Time: This valuation	on is based estimated exposure time for t	he subject of 90 days.						
The above opinion is subje	ct to: Hypothetical Conditions and/	or 🔀 Extraordinary Assumptions cited on the following page.						
*NOTICE: The Appraisal Institute publi	shes this form for use by appraisers where the	e appraiser deems use of the form appropriate. Depending on the assignment, the						

appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product, or third party certifications, verifications, data specifications or valuation tools, used or provided by the individual appraiser(s) or others in the specific contents of the Al Reports. Al Reports. I Report
June 2017 Serial# CC9655BA esign.alamode.com/verify

Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210120022					
ASSIGNMENT PARAMETERS	_					
Intended User(s): Adam Huffstutter	-					
Intended Use: Estimate market value assuming the house must be r	retain, and can not be demolished.					
This report is not intended by the appraiser for any other use or by any other user.						
Type of Value: Market Value Ef	ffective Date of Value: 5/24/2021					
Interest Appraised: 🖂 Fee Simple 🔲 Leasehold 🔲 Other						
Hypothetical Conditions: (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.)						
Extraordinary Assumptions: (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.) This valuation assumes that the house must be retain, can not be demolished, and that the condition is similar to our 1/11/2021 inspection.						
This is an Appraisal Report in accordance with Standard Rule 2-2(a) of the Uniform S	tandard of Professional Appraisal Practice (USPAP).					
SCOPE OF WORK Definition: The scope of work is the type and extent of research and analyst property is identified, the extent to which tangible property is inspected, the applied to arrive at credible opinions or conclusions. The specific scope of	type and extent of data research, and the type and extent of analysis work for this assignment is identified below and throughout this report.					
Scope of Subject Property Inspection/Data Sources Utilized	Approaches to Value Developed					
Appraiser Property Inspection: Yes No Date of Inspection: 5/24/2021 Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: See below.	Cost Approach: Is necessary for credible results and is developed in this analysis Is not necessary for credible results; not developed in this analysis Is not necessary for credible results but is developed in this analysis					
Co-Appraiser	Sales Comparison Approach: ⊠ Is necessary for credible results and is developed in this analysis □ Is not necessary for credible results; not developed in this analysis □ Is not necessary for credible results but is developed in this analysis					
Property Inspection:	,					
Date of Inspection: Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:	Income Approach: ☐ Is necessary for credible results and is developed in this analysis ☐ Is not necessary for credible results; not developed in this analysis ☐ Is not necessary for credible results but is developed in this analysis					
Additional Scope of Work Comments: The scope of this appraisal involved the inspection of the property from the right-of-way and the surrounding area, and the collection and analysis of data deemed pertinent to the appraisal, and an analysis of those factors affecting market value. The description is based on an interior and exterior inspection on 1/11/2221. Market data from Davidson County was compiled and evaluated. The time period studied was from 5/25/2020 through 5/24/2021. Information sources utilized included tax assessor and property records, Multiple Listing Service, real estate and business publications, local lenders, real estate professionals, files retained by the appraiser, and other specified information sources.						
Significant Real Property Appraisal Assistance: 🔀 None 🔲 Disclose Nam	ne(s) and contribution:					

Adam Huffstutter

Client File #:

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Subject Property: 3707 Richland Ave, Nashville, TN 37205 Appraisal File #: 210120022							
MARRICET AREA ANIALVO	10						
MARKET AREA ANALYS Location Urban Suburban Rural	Built Up ☐ Under 25% ☐ 25-75% ☑ Over 75%	Growth ☐ Rapid ☑ Stable ☐ Slow	Supply & Demand Shortage In Balance Over Supply	Value Trend ☑ Increasing ☐ Stable ☐ Decreasing	Typical Marketing Time ☑ Under 3 Months ☐ 3-6 Months ☐ Over 6 Months		
Neighborhood Sir Price 400,000 Lo 2,250,000 Hi 600,000 Predoi	Age w 0 gh 110	1 Family <u>90%</u>	Commercial % Vacant %	PUD Condo Amenities:			
Market area description and characteristics: The subject is located in an established midtown residential neighborhood that consists primarily of older homes, most of which have been extensively renovated and/or remodeled. Homes range from 900 to 4,000+, and are typically located on 1/5 to 1/2 acre lots. Condominium development predominate along West End Ave. The popularity of the area is due primarily to the close proximity of the Vanderbilt University campus, as well as, Music Row and the downtown area. The location provides convenient access to all amenities, including schools, major thoroughfares, shopping, employment and places of worship.							
SITE ANALYSIS							
Dimensions: 50 x 2	200		Area: 0.23 Acres				
View: Average			Shape: Rectangular				
							
Drainage: Adequate Site Similarity/Conformity			Utility: Average Zoning/Deed Restriction				
Size:	View:		Zoning: RS-7.5 - Singl		venants, Condition & Restrictions		
Smaller than Typical	☐ Favorable	3	with a 7500 SF minimu	ım lot size ☐	Yes 🗌 No 🔯 Unknown		
			□ No zonir	ng Do	cuments Reviewed		
Larger than Typical		ı Favorable	Legal, non-conforming		Yes ⊠ No		
Larger than Typical		11 avolable	☐ Illegal		ound Rent \$ /		
Utilities			Off Site Improvements	uit	Zuria riciri. V		
	ula CT Othan			a Distrata			
Electric 🗵 Pul			Street 🛭 Publi		Asphalt Paved		
Gas ⊠ Pul	ofic 🗌 Other		│ Alley □ Publi				
Water 🛛 Pul	ollo 🗌 Other		Sidewalk 🗵 Publi	ic 🗌 Private			
Sewer 🗵 Pul	ofic 🗌 Other		Street Lights 🛛 Publi	ic 🗌 Private			
Site description and characteristics: The subject site is typical for the neighborhood, with rolling topography. There is a large hole dug in the back yard behind the house that needs to be filled. No apparent adverse or unfavorable easements or encroachments noted. A survey of the subject site was not supplied to the appraisers. The property is subject to the Richland-West End Neighborhood Conservation Zoning Overlay, the I-440 Impact Overlay and the Urban Zoning Overlay.							
HIGHEST AND BEST US	E ANALYSIS						
HIGHEST AND BEST USE ANALYSIS Present Use Proposed Use Other Vacant Single Family Residential Lot Summary of highest and best use analysis: The subject site can physically accommodate the current improvements. The current use is consistent with zoning. The current use is economically feasible. However, the market indicates that value of the subject as if vacant exceeds the value of the subject as improved. Therefore, the Highest and Best Use is as if vacant and available for redevelopment. But this analysis assumes that assumes that the house must be retain, and can not be demolished.							
appraiser may need to provi guarantees as to, and assur	de additional data, analysis nes no responsibility for, the rovided by the individual appi	and work product not called data, analysis or work pro raiser(s) or others in the spo		aisal Institute make Ions, verifications,			

Client File #:

Cilent:

Adam Huffstutter

Form Al1005B - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# CC9655BA
esign.alamode.com/verify

Subject Property:	370	7 Richland	d Ave, Nasl	hville, TN	37205				Appraisal F	ile#:	210120022	:
IMPROVEMENTS	S. P. S.				. 14	N	01					
General		sign: Cot		No. of U			Stories:	1 A	ctual Age:		Effective Age	€ 50
	nder Constr	uction L	Proposed	☐ Attac	ched	⊠ De:	tached		Manufac	tured	☐ Modular	
Other:	Annonio (Albania)											
Exterior Elements	Roo	ofing: A	sphalt Shir				one/Sidin	g		Windows:	Wood Doub	ole Hung
☐ Patio		☐ Deck		[(⊠ Porc	h Part Co	vered	☐ Poo	l		Fence	
Other:												
Interior Elements	Flo	oring: -	łardwood		١	Walls: Pl	aster				# 1	
Kitchen: 🗵 Refrig	gerator 🗵	Range D	🛛 Oven 🖂	Fan/Hood	□ N	licrowave	⊠ Dishwa	isher C	ountertops	Granite		
Other:												
Foundation		Crawl Space	ce		[Slab				Basement ■	Full unfin	ished
Other:	tongo (formal) a de				•							
Attic:		None	Scuttle		ſ	Drop Stai		×	Stairway		☐ Finished	
Mechanicals	HV	AC: FWA				Fuel: Gas				Air Conditionir	¹g: Centra	al
Car Storage	Naciolada de la companya de la compa	Driveway	Gravel		Garage			Carpor			Finished	•
Other Elements		-							-][
omo Lianona	I I	e subject	offers a pa	many cove	erea no	mi porcn.						
Above Grade Gros	a Livina Arı	en (GLA)					10/29/2021 16/21					
	Living	Dining	Kitchen	Den	Family	Rec.	Bedrms	# 9aths	Utility	Other		Area Sq. Ft.
Level 1	1	1	1			11001	2	1	C	Pario	 	1,644
Level 2	† '	<u> </u>									*	, , , , , , , , , , , , , , , , , , ,
									1			
Finished area above	grade con	tains:	Bedroom(s	3): 2		Bath	ı(s): 1			GLA: 1,64	14	
Summarize Above	Grade Imoro	vements:	The st	ibject offer	rs nine	foot ceiling	s and cro	wn mou	ldina. Th	ere is chair ra	il in the dini	ng room. The
kitchen has gran				-		_			J			Ü
interior nao gran						- 14111111						
Below Grade Area	or Other Ar	ea										
	Living	Dining	Kitchen	Den	Family	Rec.	Bedrms	# Baths	Utillty	% Finish	ed	Area Sq. Ft.
Below Grade										00		1,644
Other Area												
		<u></u>					<u> </u>	<u></u>				
Summarize below (grade and/o	r other area	improvemer	īts:	The	basement i	is unfinish	red, and	has limite	ed headroom.		
Discuss shoots of d		and function	nal as automa	al abaalaaa			e attache	4 -44				
Discuss physical d	epreciation	anu iunetto	nai or externa	ai oosolesce	ence:	Se	e attache	u adden	ua.			
}												
Discuss style, qua	dity condit	ion size a	nd anneal o	f improved	nents in	cludina con	formity to	market a	rea:	The subject's	size, qualit	ly and style
are consistent w												
home in the area		1-1-1-1		wii			- · · · - · · J					> 1
1												
*NOTICE: The Apprai	sal Institute	nuhlishes ti	his form for	use by ann	raisers v	where the an	nraiser deer	ns use o	f the form	appropriate. Den	ending on the	assignment, the

Client:

Adam Huffstutter

Client File #:

appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, data analysis or work product, or third party certifications, verifications, verif Serial# CC9655BA esign.alamode.com/verify

Client: Adam Huffstutter	Client File #:
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210120022

SALES COMPARISON AP	SUBJECT	COMPARIS	ON 1	COMPARIS	ON 2	COMPARIS	ON 3	
Address 3707 Richlan		3508 Richland Ave		3603 Richland Av		3805 Richland Ave		
Nashville, TN		Nashville, TN 372			_	Nashville, TN 37205		
Proximity to Subject	0,200	0.34 miles NE		Nashville, TN 372 0.19 miles NE		0.17 miles SW		
Data Source/		MLS/Tax Assesso	r/Agent	MLS/Tax Assesso	r/Agent	MLS/Tax Assesso	r/Agent	
Verification		Register Deeds	iii igoni	Register Deeds	iii igoiit	Register Deeds	in igoni	
Original List Price	s		\$ 775,000		\$ 729,900		\$ 695,000	
Final List Price	\$		\$ 775,000		\$ 729,900		\$ 695,000	
Sale Price	\$		\$ 775,000		\$ 755,000		\$ 751,724	
Sale Price % of Original List	%		100.0 %		103.4 %		108.2 %	
Sale Price % of Final List	%		100.0 %		103.4 %		108.2 %	
Closing Date	, · · · · · · · · · · · · · · · · · · ·	3/31/2021	100.0 /0	3/15/2021	100.470	6/17/2020	100.2 %	
Days On Market		1		3		2		
Price/Gross Living Area	\$	\$ 405.76		\$ 501.99		\$ 359.85		
They allow Living Face	DESCRIPTION	DESCRIPTION	+ (-) Adjustment	DESCRIPTION	+ (-) Adjustment	DESCRIPTION	+(-) Adjustment	
Financing Type	2200.01 11011	Conventional	() : := justimant	Conventional	(, : .= , u u :	Conventional	(, , = 0	
Concessions		None Known		None Known		None Known		
Contract Date		3/1/2021		2/15/2021		4/21/2020		
Location	Good	Good		Good		Good		
Site Size	0.23 Acres	0.16 Acres		0.14 Acres		0.22 Acres		
Site Views/Appeal	Typical	Typical		Typical	†	Typical		
Design and Appeal	Cottage/Gd	Cottage/Gd		Cottage/Gd		Cottage/Gd		
Quality of Construction	Stone/Siding/Gd	BV/Sid/Gd		BV/Sid/Gd		Stone/Siding/Gd		
Age	100	86		86		100		
Condition	Poor	Good	-435,000		-435,000	Average/Good	-360,000	
Above Grade Bedrooms	Bedrooms 2	Bedrooms 3		Bedrooms 3		Bedrooms 3	-10,000	
Above Grade Baths	Baths 1	Baths 2.5	-30,000		-20,000		-30,000	
Gross Living Area	1,644 Sq.Ft.	1,910 Sq.Ft.	-29,300	*	+15,400		-49,000	
Below Grade Area	1,644 Sq.Ft.	None		1,075 Sq.Ft.		1,425 Sq.Ft.	+1,100	
Below Grade Finish	Unfinished	None	10,200	Unfinished	72,000	Unfinished	11,100	
Other Area	None	Semi Fin Studio	-13,200			None		
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC		
Car Storage	Open	Open		Open		2 Detached	-20,000	
Porch/Patio/Deck	Porch	Porch/Deck	-2.500	Por/Scrnd/Fnc	-1.000	Por/CvdDck/Fnc	-7,500	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	,	
			**** <u>*******</u>		- · · - · · · · · · · · · · · · · · · ·			
Net Adjustment (total)		T+ XI-	\$ -511,800	□+ 図-	\$ -447,800	□+ ⋈-	\$ -475,400	
Trocy (apaciations (seem)		Net Adj. 66 %		Net Adj. 59.3 %		Net Adj. 63.2 %		
Adjusted Sale Price		Gross Adj. 68.2%		Gross Adj. 64.1 %	3	Gross Adj. 63.5 %		
Prior Transfer 12/3/2019 - \$0 No sale in the 12 months		 	No sale in the 12		No sale in the 12 months			
History 5/1/2018 - \$545,000 prior to this				prior to this sale.		prior to this sale.		
Comments and reconciliation	of the sales comparis	on approach:	See attach	ed addenda.				
Indication of Value by Sale	es Comparison Appr	oach	\$	260,000				

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Serial# CC9955BA

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ADDITIONAL COMPARABLE SALES

Cliant: Adam Huffstutter	Client File #:
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210120022

ITEM		ROACH SUBJECT	COMPARIS	SON 4	CON	MPARIS	SON 5	COMPA	RISON 6
Address 370	7 Richland		3505 Richland Ave		232 Leona	rd Ave			
	hville, TN		Nashville, TN 372	05	Nashville,	TN 372	05		
Proximity to Subject		0.27 miles NE		0.38 miles					
Data Source/			MLS/Tax Assesso	r/Agent	Appraisal/		sessor		
Verification			Register Deeds		Register D				
Original List Price		\$		\$ 850,000			\$ 529,000		\$
Final List Price		\$		\$ 850,000			\$ 529,000		\$
Sale Price		\$		\$ 800,000			\$ 517,975		\$
Sale Price % of Ori	ininal Liet	Ψ %		94.1 %		le le	97.9 %		Ψ
Sale Price % of Fin		<u>%</u>		94.1 %			97.9 %		
Closing Date	IAI LISI	Д	7/1/2020	34.170	6/5/2020		31.370		
Days On Market			14		5				
Price/Gross Living	Aran	\$	\$ 328.95		\$	308.32		\$	
riice/dioss Living	Alta	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIP		+(-) Adjustment	DESCRIPTION	+(-) Adjustme
Financing Type		DESCRIPTION		T (") Aujustridiit		TIVIT	+ (-) Aujustinelit	VEGUNIE HUN	T (-) Aujustino
Concessions			Conventional		Cash				
Concessions Contract Date			None Known		None Know	wn			
			6/10/2020		5/14/2020				
Location		Good	Good		Superior				
Site Size		0.23 Acres	0.15 Acres		0.25 Acres				
Site Views/Appeal		Typical	Typical		Flood Plai		+20,000		
Design and Appeal		Cottage/Gd	Cottage/Gd		Traditional			<u> </u>	
Quality of Construc	ction	Stone/Siding/Gd	BV/Sid/Gd		Brick/Sidir	ng/Gd			
Age		100	100	ļ <u>.</u>	75				
Condition		Poor	Good		Average		-310,000		
Above Grade Bedro		Bedrooms 2	Bedrooms 4		Bedrooms	2		Bedrooms	
Above Grade Baths	S	Baths 1	Baths 3	-40,000	Payout Supragramment Account account	1.5	-10,000		
Gross Living Area		1,644 Sq.Ft.	2,432 Sq.Ft.	-86,700		O Sq.Ft.			.Ft.
Below Grade Area		1,644 Sq.Ft.	562 Sq.Ft.	+5,400	958 Sq.Ft.		+3,400		
Below Grade Finish	h	Unfinished	Unfinished		Unfinished	1			
Other Living Area		None	None		None				
Functional Utility		Average	Average		Average				
Heating/Cooling		Central HVAC	Central HVAC		Central H\	VAC			
Car Storage		Open	Open		Ореп				
Porch/Patio/Dec	:k	Porch	Por/Cvd/Dck/Fnc	-10.000	Porches				
Fireplaces		1 Fireplace	1 Fireplace		1 Fireplac	е			
Net Adjustment (to	ntal)			\$ -576,300	<u> </u>	⊠-	\$ -296,600	<u> </u>	\$
wer walnettlight (fr	rui)		Net Adj. 72 %		Net Adj.	57.3%		Net Adj.	%
Adjusted Cale Drie			Gross Adj. 73.4%	Į.	Gross Adj.			Gross Adj.	% \$
Adjusted Sale Price		MO	No sale in the 12		No sale in			Gibas Adj.	/ο ψ
Drier Transfer 12	1/2018 - \$!			monus			HOHIIIS		
Prior Transfer 12 History 5/1		34G.UUU	prior to this sale.		prior to thi	o odit.		<u> </u>	

*NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product, or third party certifications, verifications, discrete, indexes, or valuation tools, used or provided by the individual appraiser(s) or others in the specific contents of the Al Reports. Al Reports. I Report - June 2017

Serialt CC985FBA

Serial# CC9656BA esign.alamode.com/verify

Supplemental Addendum

File No. 210120022

Borrower								
Property Address	3707 Richland Ave							
City	Nashville	Count	y Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							

• <u>Appraisal Report - Residential: Improvements Analysis - Discuss physical depreciation and functional or external obsolescence</u>

The subject is constructed on a stone foundation. This foundation is stone laid on soil, with mortared interior and exterior faced stone with rubble filling the middle. There is a dugout basement with a poured concrete slab floor inset from the dirt walls which are inset from the stone foundation.

The owner desired to increase the livable area of the home by creating living area in the basement. Because the basement has a low ceiling height to make the basement livable, they needed to lower the basement floor. Before lowering the floor, they attempted to underpin the existing foundation. In approximately 13 locations along the basement's front and side perimeters the 2 foot x 2 foot sections of the concrete slab were cut away. Then 2 foot wide sections of the dirt wall, the interior faced stone, and the rubble were removed. At each location a trench was dug several feet deep from the cut-out area to the back of the exterior face stone. In a report from structural engineer Mark E. Buchanan, P.E. dated 12/16/2020, he expresses that he is "very concerned with the structural stability of the home and the possibility of additional damages to the home if the underpinning option is continued."

Much of the subject's cut stone veneer was bowing outward prior beginning the project to lower the basement floor. After the home's purchase on May 1, 2018, the owner had had numerous settlement cracks in the mortar tuck pointed. Additionally, the bowing had created gaps between the stone veneer and the window frames. According to Mr. Buchanan's report the foundation underpinning project has caused additional bowing and widening of the gaps between the stone veneer and the windows.

The interior has some cracked plaster walls and ceilings, notably in the living room near the fireplace.

The owner has a quote from United Structural Systems to support the existing structure and repair the unstable foundation walls for \$125,000, with the caveat that there maybe additional unforeseen issues requiring addition expenditures.

Because of the severity of the bowing of the exterior walls, the veneer needs to be removed, cleaned of mortar, and reinstalled, or retained for reuse. StoneCraft Fabricators estimated cost for removal, cleaning and palletizing the stone at \$35,000. They estimated the cost to relay the stone at \$62,500.

In addition to the structural issues a rear addition was removed and there is no finished exterior on much of the rear wall. There is a large hole in the back yard that needs to be filled. The parlor has had the plaster and trim removed. There is some unpainted drywall in the breakfast room, and missing trim at several places.

The kitchen has been renovated with new cabinets, counter and appliances. The floors have been refinished. The bath has been renovated with new fixtures and tile flooring. The tile does not appear to have been professionally laid.

The balance of the physical depreciation is reflected in normal wear and tear of short-lived items such as HVAC and roof cover; and is reflected in the wear of long-lived items such as plumbing, electrical systems, wood frame and veneer. No functional or external obsolescence was noted.

• <u>Appraisal Report - Residential: Sales Comparison Approach - Comments and Reconciliation of the Sales Comparison Approach</u>

Many sales were analyzed in the preparation of this report. Those selected are believed most representative of the subject. The above sales, adjusted for various differences, indicate a range of value believed applicable to the subject. Sales One, Two and Four had been extensively renovated with new kitchen and all new baths. Sale Three offered a renovated kitchen and similar baths. Sale Five lacked the subject's new kitchen.

Each sale is in superior condition as compared to the subject. In addition to the structural repairs needed, there other repairs that are listed above and have an estimated cost as follows:

Finish the rear wall	\$5,000
Fill and grade the rear yard	\$10,000
Drywall and trim out the parlor	\$1,000
Paint, finish trim and other minor repairs	<u>\$1,500</u>
Total	\$17,500

With such substantial repair costs, we anticipate that a potential buyer would need an incentive or profit to induce them to take on a project of this size. In addition to the repair costs, they would have holding costs while the repairs were being made, would take on the risk that the repairs were more extensive than first thought, and they would expect a reward for their efforts. To reflect this the adjustment for condition is based on the need repair costs, plus an incentive based on 20% of the subject's estimated value as if there were no repairs needed. We estimate that value to be \$600,000. The total cost of repairs and incentives is therefore calculated as follows:

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Supplemental Addendum

File No. 210120022

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Borrower			
Property Address	3707 Richland Ave		
City	Nashville	County Davidson	State TN Zip Code 37205
, , , , , ,	Adam Huffstutter		

Support and foundation repairs	\$125,000
Removal, cleaning and palletizing stone veneer	\$35,000
Relay the stone veneer	\$62,500
Non-Structural repairs	\$17,500
Project incentive (20% of \$600,000)	<u>\$120,000</u>
Total	\$360,000

Sales One - Four are on the subject's street, and Sale Two and Five are more similar in size. The midrange is believed to be the most representative indication of the subject's value. This valuation assumes that the house must be retain, and can not be demolished.

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Client: Adam Huffstutter	Client File #:
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210120022

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of my data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I 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 I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Standards and Ethical Rules under which this appraisal was developed and reported and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them 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 other media.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below)

Alternate Value Definition (attached)

MARKET VALUE is defined as 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.

 Source: The Dictionary of Real Estate Appraisal, 6th ed., Appraisal Institute

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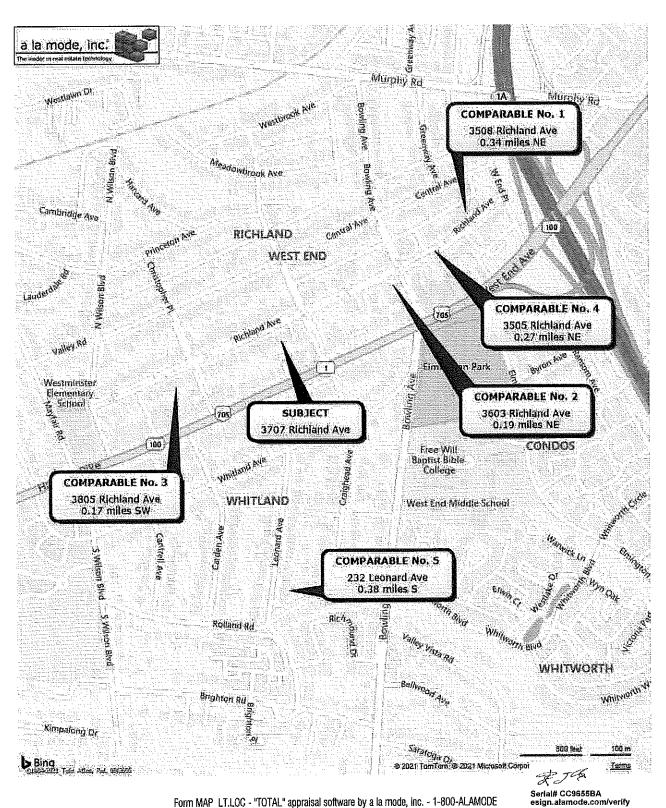
Adam Huffstutter	Ulcite CID Tr
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210120022
APPRAISER CERTIFICATION	
certify that, to the best of my knowledge and belief:	
The statements of fact contained in this report are true and correct.	
 The reported analysis, opinions, and conclusions are limited only by the report unbiased professional analysis, opinions, and conclusions. 	assumptions and limiting conditions, and are my personal,
I have no present (unless specified below) or prospective interest in the proper specified below) personal interest with respect to the parties involved.	ty that is the subject of this report, and I have no (unless
■ I have no bias with respect to any property that is the subject of this report or t	o the partles involved with this assignment.
My engagement in this assignment was not contingent upon the developing or	reporting predetermined results.
My compensation for completing this assignment is not contingent upon the d in value that favors the cause of the client, the amount of the value opinion, the subsequent event directly related to the intended use of this appraisal.	•
 My analysis, opinions, and conclusions were developed, and this report has be Professional Appraisal Practice. 	een prepared, in conformity with the Uniform Standards of
 Individuals who have provided significant real property appraisal assistance ar are outlined in the Scope of Work section of this report. 	e named below. The specific tasks performed by those named
⊠ None □ Name(s)	
As previously identified in the Scope of Work section of this report, the signer (the subject of this report as follows:	s) of this report certify to the inspection of the property that is
Property Inspected by Appraiser Yes No	
Property Inspected by Co-Appraiser Yes No	
 Services provided, as an appraiser or in any other capacity, regarding the propperiod immediately preceding acceptance of this assignment: No 	
ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBE	
Appraisal Institute Designated Member, Candidate for Designation, or Practicing A	
 The reported analyses, opinions, and conclusions were developed, and this re the Code of Professional Ethics and the Standards of Professional Appraisal P 	port has been prepared, in conformity with the requirements of ractice of the Appraisal Institute.
The use of this report is subject to the requirements of the Appraisal Institute r	elating to review by its duly authorized representatives.
•	The state of the s
a esign.alamode.com/verify Serial:CC9655BA	
APPRAISERS SIGNATURES •	
APPRAISER:	CO-APPRAISER:
Signature	Signature
Name Richard J Exon	Name
Report Date 05/25/2021	Report Date
Frainee ☐ Licensed ☐ Certified Residential ☐ Certified General 🖂	Trainee Licensed Certified Residential Certified General
License # TNCG-187 State TN	License # State
Expiration Date 10/31/2021	Expiration Date

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Location Map

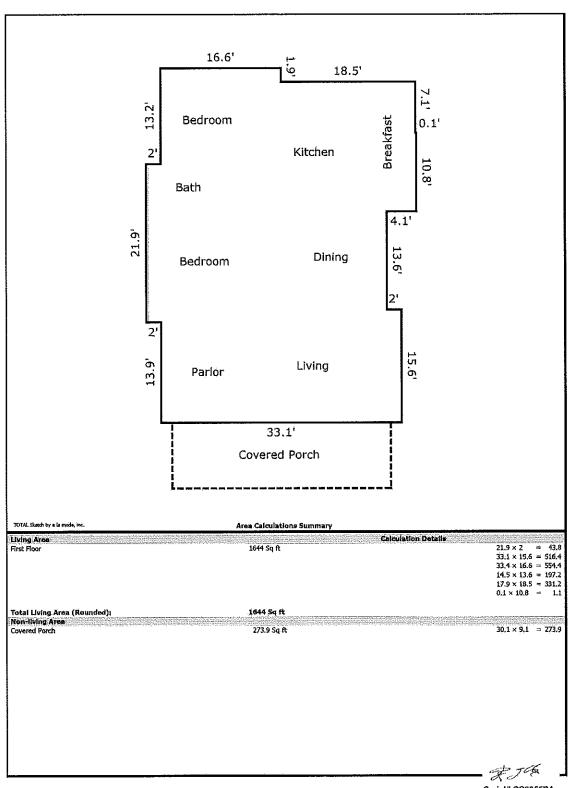
Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zlp Code 37205
Lender/Client	Adam Huffstutter			



Form MAP LT.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

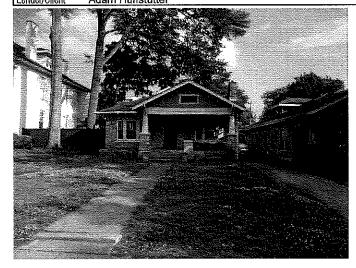
Building Sketch

Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			



Subject Photo Page

Borrower								
	3707 Richland Ave			•				
City	Nashville	County	(State	TN	Zip Code	37205	
Landar/Cliant	Adam Huffetutter							



Subject Front

3707 Richland Ave

Sales Price

Gross Living Area 1,644

Total Rooms

 Total Bedrooms
 2

 Total Bathrooms
 1

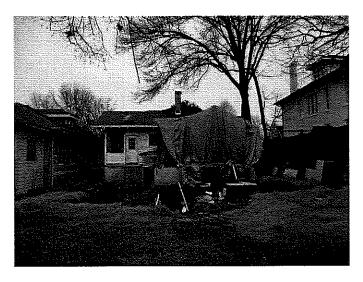
 Location
 Good

 View
 Typical

 Site
 0.23 Acres

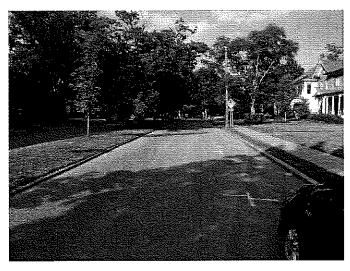
Quality Age

Stone/Siding/Gd 100



Subject Rear

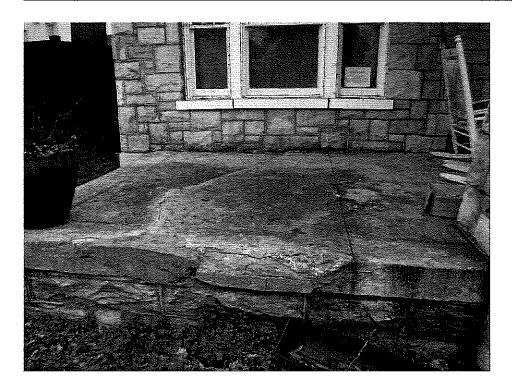
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Subject Street

Serial# CC9655BA esign.alamode.com/verify

Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	*	TN	Zlp Code	37205	
i ender/Client	Adam Huffstutter							



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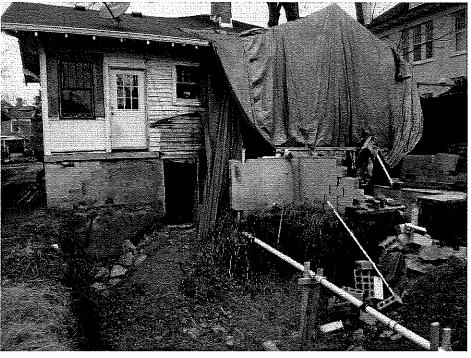




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Property Address	3707 Richland Ave							
City	Nashville	Count	/ Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							

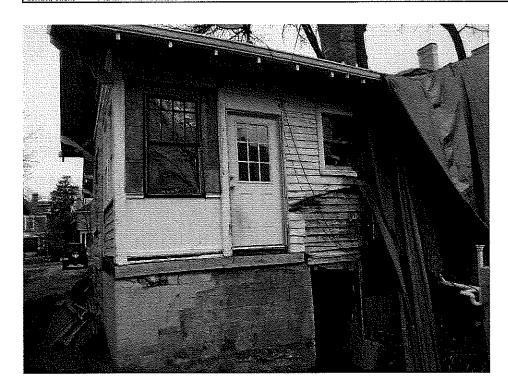


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Borrower							
Property Address	3707 Richland Ave						
City	Nashville	County	Davidson	Stat	Zip Code	37205	
Lender/Client	Adam Huffstutter						



1/11/2021 Photo





Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
1 amalawiOllami	Adam Huffstutter							

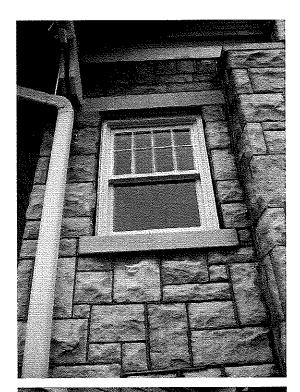


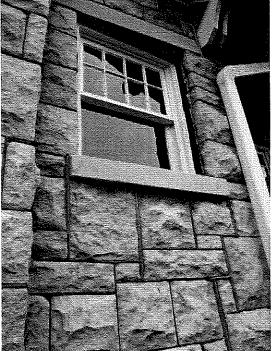


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Property Address	3707 Richland Ave						
City	Nashville	County Davidson	State 7	N	Zip Code	37205	
Lender/Client	Adam Huffstutter						

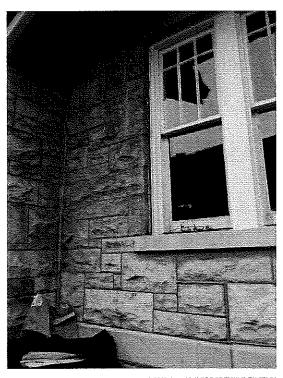


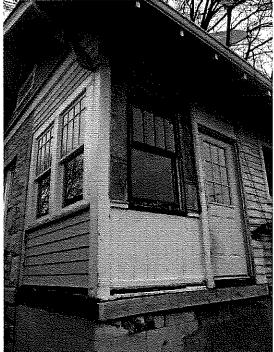


1/11/2021 Photo



Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			





1/11/2021 Photo



Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	Stat	e TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							

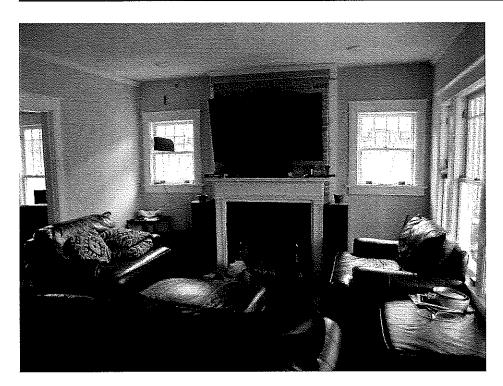




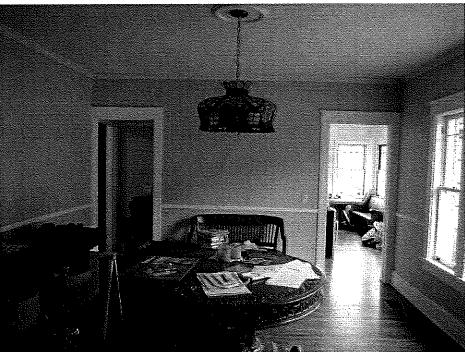
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Lender/Client	Adam Huffstutter					

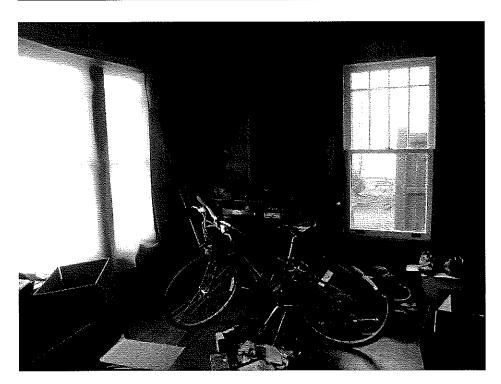


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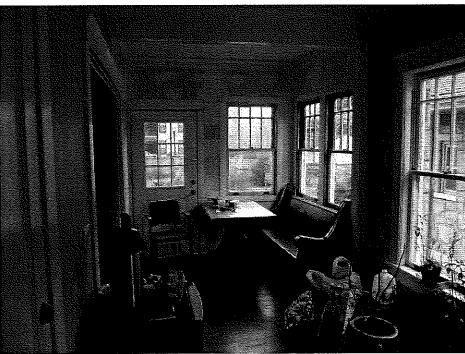




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Lender/Client	Adam Huffstutter							

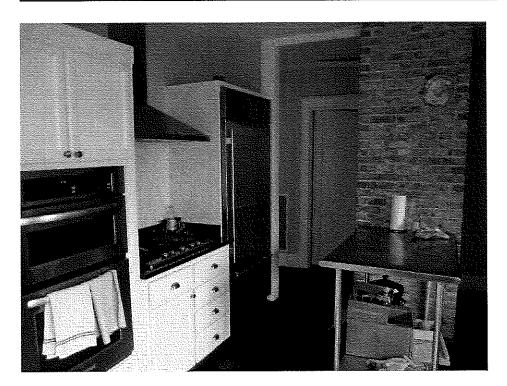


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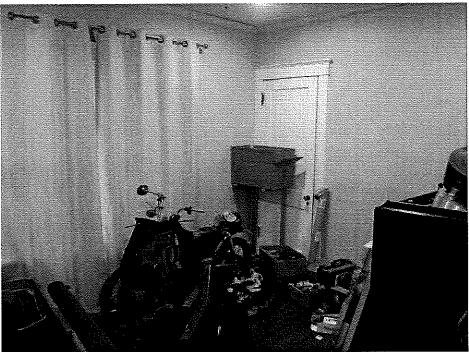




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City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			

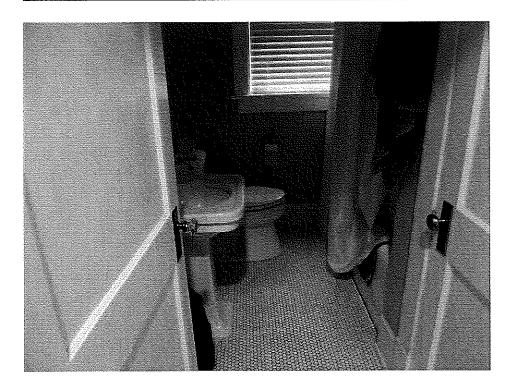


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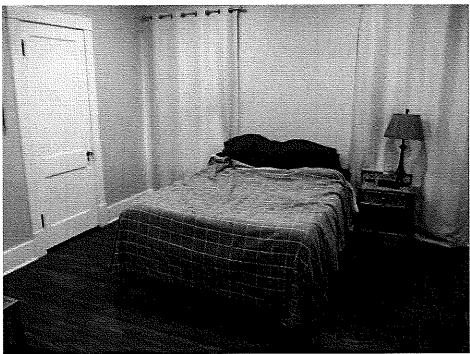




Borrower							
Property Address	3707 Richland Ave			 			
City	Nashville	County	Davidson	tate TN	Zip Code	37205	
Lender/Client	Adam Huffstutter						

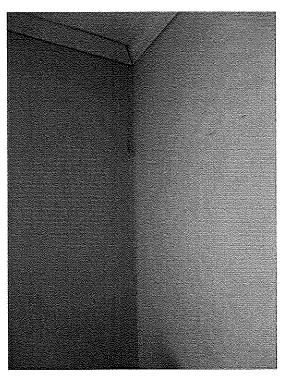


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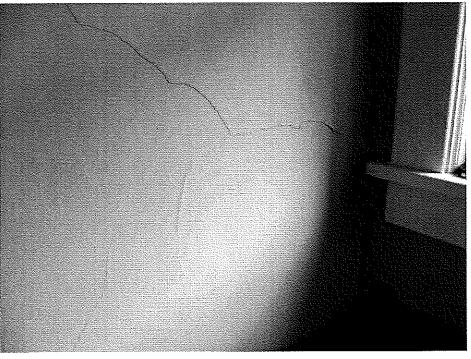




Borrower						
Property Address	3707 Richland Ave					
City	Nashville	County	Davidson	State TN	Zip Code :	37205
Lender/Client	Adam Huffstutter					



1/11/2021 Photo





Borrower				
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City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			

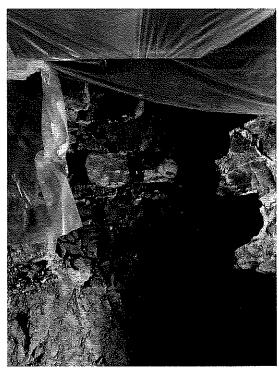


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City	Nashville	County	Davidson	State	TN	Zip Code	37205	
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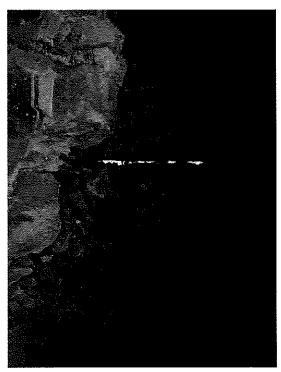


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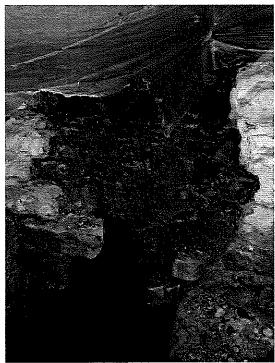




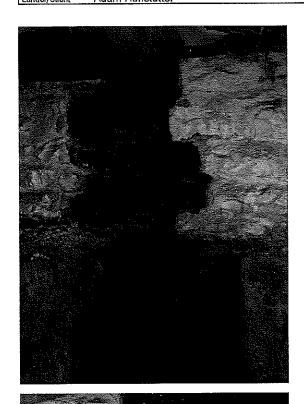
Волгоwer								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							







Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							

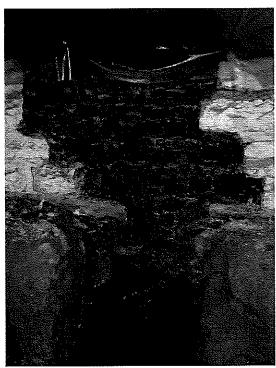


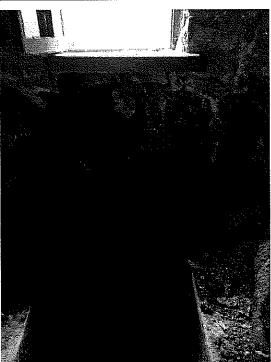
Client Photo





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Property Address	3707 Richland Ave						
City	Nashville	County	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter						



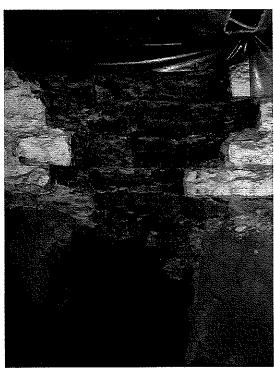


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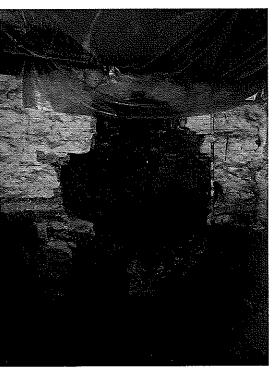
Client Photo



Воложег					
Property Address	3707 Richland Ave				
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lander/Client	Adam Huffetutter				







Client Photo



Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			

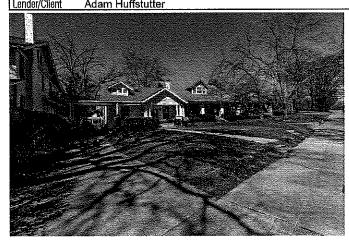






Comparable Photo Page

Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
1 ender/Client	Adam Huffstutter							



Comparable 1

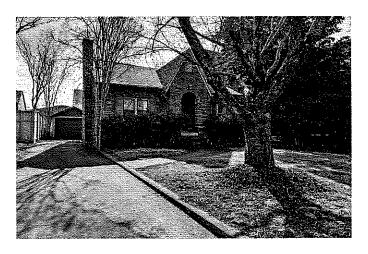
3508 Richland Ave

0.34 miles NE Prox. to Subject Sale Price 775,000 Gross Living Area 1,910

Total Rooms

Total Bedrooms 3 Total Bathrooms 2.5 Location Good View Typical 0.16 Acres Site BV/Sid/Gd Quality Age

86



Comparable 2

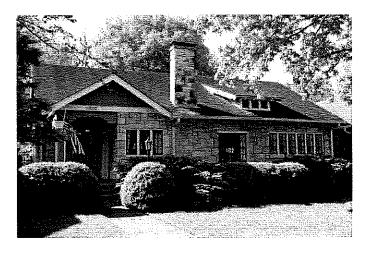
3603 Richland Ave

Prox. to Subject 0.19 miles NE Sale Price 755,000 Gross Living Area 1,504

Total Rooms

Total Bedrooms 3 Total Bathrooms 2 Location Good View Typical Site 0.14 Acres BV/Sid/Gd Quality

Age 86



Comparable 3

3805 Richland Ave

Prox. to Subject 0.17 miles SW Sale Price 751,724 **Gross Living Area** 2,089

Total Rooms

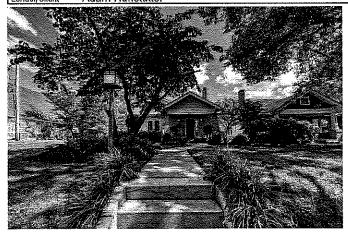
Total Bedrooms 3 **Total Bathrooms** 2.5 Location Good View Typical Site 0.22 Acres Quality Stone/Siding/Gd

Age 100

Serial# CC9655BA esign.alamode.com/verify

Comparable Photo Page

Borrower						
Property Address	3707 Richland Ave					
City	Nashville	County Davidson	State T	Zip Code	37205	
Lender/Client	Adam Huffstutter					



Comparable 4

3505 Richland Ave

Prox. to Subject 0.27 miles NE Sale Price 800,000 Gross Living Area 2,432

Total Rooms



Comparable 5

232 Leonard Ave

Prox. to Subject 0.38 miles S Sale Price 517,975 Gross Living Area 1,680

Total Rooms

 Total Bedrooms
 2

 Total Bathrooms
 1.5

 Location
 Superior

 View
 Flood Plain

 Site
 0.25 Acres

 Quality
 Brick/Siding/Gd

Age 75

Comparable 6

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



Land Appraisal Report

g	Client File #:	Appraisal File #: 210122023						
######################################	Appraisal Report · Land							
	Appraisal Company: Manier and Exton							
AI Reports™	Address: P.O. Box 150668, Nashville,							
Form 120.05*	Phone: (615) 383-8751 Fax:	Website: www.exton.biz						
Appraiser: Richard J. Exton		Co-Appraiser:						
Al Membership (if any): SRA	A MAI SRPA AI-GRS AI-RRS	Al Membership (if any): SRA MAI SRPA Al-GRS Al-RRS						
Al Affiliation (if any): Candidat	te for Designation Practicing Affiliate	Al Affiliation (if any): Candidate for Designation Practicing Affiliate						
Other Professional Affiliation:		Other Professional Affiliation:						
E-mail: richard@exton.biz		E-mail:						
Client: Adam Huffstutter		Contact:						
Address: 3707 Richland Ave,	Nashville, TN 37205							
Phone:	Fax:	E-mail:						
SUBJECT PROPERTY IDENTIFIC	CATION							
Address: 3707 Richland Av	/e							
City: Nashville	County: Davidson	State: TN ZIP: 37205						
Legal Description: Part of Lo	ot 30, Block 7, Division A, Richland Realty	y Co.						
Tax Parcel #: 104-09-120		RE Taxes: 6,468.68 Tax Year: 2020						
Use of the Real Estate As of the Da	te of Value: Single Family Re	sidence						
Use of the Real Estate Reflected in	the Appraisal: Vacant Residenti	al Tract						
Opinion of highest and best use (if	required): Vacant Residenti	al Tract						
SUBJECT PROPERTY HISTORY	<i>′</i>							
Owner of Record: Adam Hu								
Claim Deed. An interest in the transaction on 4/30/2018 for \$		y Quit Claim Deed. The subject was purchased in a normal market , with a list price of \$550,000. According to property records and						
Description and analysis of agreen	nents of sale (contracts), listings, and options: set 12 months and there is no offer to pure	The subject is not currently listed for sale, it has not						
RECONCILIATIONS AND CONC	LUSIONS							
Indication of Value by Sales Compa	arison Approach	\$ 600,000						
Indication of Value by Cost Approa		\$ Not Applicable						
Indication of Value by Income Appl	roach	\$ Not Applicable						
Final Reconcillation of the Methods and Approaches to Value: The Sales Comparison Approach most closely emulates the process by which owner occupied properties are purchased, thus greatest reliance is placed on the indication of this approach. The Cost Approach is most applicable in the analysis of new and recently completed homes and in area where individual lots are marketed. As homes age and as neighborhoods become fully built out it becomes increasingly more difficult to estimate accrued depreciation. With a home of the subject's age it is difficult to estimate depreciation and the Cost Approach would have limited applicability. Due to a lack of rental data, the Income Approach was not applied. In this case it was the conclusion of a Highest and Best Use analysis that the value of the subject as if vacant exceeded the value of the subject as improved. The only applicable approach to the valuation of a vacant site is the Sales Comparison Approach. This valuation assumes that the house can be demolished.								
Opinion of Value as of:	5/24/2021	\$ 600,000						
Exposure Time: This valuation	on is based estimated exposure time for	the subject of 30 days.						
The above opinion is subje	ect to: Hypothetical Conditions and,							
AMOTION TILL ASSESSED IN MINUS THE	Nation this form for one by appealance where the	an appreciant deappe use of the form appropriate Depending on the assignment the						

*NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product, or third party certifications, verifications, data specifications of cores, indexes, or valuation tools, used or provided by the individual appraiser(s) or others in the specific contents of the Al Reports®. Al Reports®. Al Reports®. Al Reports®. Land© Appraisal Institute 2017, All Rights Reserved Serial# B1FFF348 esign.alamode.com/verify

Subject Property: [3707 Richland Ave, Nashville, TN 37205	Appraisa riie#. 210122023
ASSIGNMENT PARAMETERS	
Intended Use: Estimate market value assuming the house can be de	emolisned.
This report is not intended by the appraiser for any other use or by any other user.	factor Data at Value
. The state of the	fective Date of Value: 5/24/2021
Interest Appraised: Fee Simple Leasehold Other	
Hypothetical Conditions: (A hypothetical condition is that which is contrary to of analysis. Any hypothetical condition may affect the assignment results.)	o what exists, but is asserted by the appraiser for the purpose
of analysis. Any hypothetical condition may affect the assignment results.	
Extraordinary Assumptions: (An extraordinary assumption is directly relate	d to a specific assignment and presumes uncertain information
to be factual. If found to be false this assumption could alter the appraiser's	opinions or conclusions. Any extraordinary assumption may affect
the assignment results.) This valuation assumes that the house can be	demolished, and that the condition is similar to our 1/11/2021
inspection.	
This is an Appraisal Report in accordance with Standard Rule 2-2(a) of the Uniform S	tandard of Professional Appraisal Practice (USPAP).
SCOPE OF WORK	
Definition: The scope of work is the type and extent of research and analyst	sis in an assignment. Scope of work includes the extent to which the
property is identified, the extent to which tangible property is inspected, the	type and extent of data research, and the type and extent of analysis
applied to arrive at credible opinions or conclusions. The specific scope of	
Scope of Subject Property Inspection/Data Sources Utilized	Approaches to Value Developed
Appraiser	Cost Approach:
Property Inspection: 🛛 Yes 🗌 No	Is necessary for credible results and is developed in this analysis
Date of Inspection: 5/24/2021	S Is not necessary for credible results; not developed in this analysis I Is not necessary for credible results but is developed in this analysis
Describe Scope of Property Inspection, Source of Area Calculations	15 Hot liebessasy for croduste results but is developed in this analysis
and Data Sources Consulted: See below.	
	Sales Comparison Approach:
	ls necessary for credible results and is developed in this analysis
	ls not necessary for credible results; not developed in this analysis
Co-Appraiser	ls not necessary for credible results but is developed in this analysis
Property Inspection: Yes No	
Date of Inspection:	Income Approach:
Describe Scope of Property Inspection, Source of Area Calculations	Is necessary for credible results and is developed in this analysis
and Data Sources Consulted:	Is not necessary for credible results; not developed in this analysis
	Is not necessary for credible results but is developed in this analysis
Additional Occasion (Mark Occasion)	and the increasion of the property from the right of year and the
Additional Scope of Work Comments: The scope of this appraisal invol- surrounding area, and the collection and analysis of data deemed pertine	ved the inspection of the property from the right-of-way and the
market value. The description is based on an interior and exterior inspect	
compiled and evaluated. The time period studied was from 5/25/2018 three	
assessor and property records, Multiple Listing Service, real estate and b	
retained by the appraiser, and other specified information sources.	
,	
Significant Real Property Appraisal Assistance: 🔀 None 🔲 Disclose Nam	ne(s) and contribution:

Client File #:

Client:

Adam Huffstutter

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Client:	Adam Huffst	tutter		G	ient File#:				
Subject Property:	3707 Richla	nd Ave, Nas	hville, TN 37205	A	Appraisal File #: 210122023				
MARKET AREA ANALY	SIS								
Location	Built Up		Growth	Supply & Demand	Value Trend		ypical Marketing		
Urban	Under 25	5%	Rapid	☐ Shortage	Increasing	g 💆	Under 3 Mor	nths	
Suburban	25-75%	,	Stable	In Balance	Stable		3-6 Months		
☐ Rural	☑ Over 75%		Slow	Over Supply	Decreasir	ng L	Over 6 Mont	ns	
Neighborhood Si	ngle Family Pro	file	Neighborho	od Land Use	Neighborhood	i Name:	Richland	d- Central	
Price		Age				. [
	ow	0	*	Commercial %	PUD ☐ Co	ando ∐ H	OA: \$	1	
			***************************************	Vacant %	Amenities:				
600,000 Predo	minant	75	Multifamily%	%_					
Market area description ar	nd characterist	ics:	The subject is located	in an established midtov	vn residentia	l neighbo	rhood that co	onsists	
primarily of older home	es, most of w	hich have b	een extensively renovat	ed and/or remodeled. He	omes range	from 900	to 4,000+, an	id are	
typically located on 1/5	to 1/2 acre	lots. Condo	minium development pr	edominate along West E	nd Ave. Th	e populari	ity of the area	a is due	
				well as, Music Row and					
				ares, shopping, employn					
	·		. ,	, ,, ,,	•		•		
SITE ANALYSIS									
Dimensions: 50 x	200	Area: 0.23 Acres							
View: Average				Shape: Rectangular					
				1 / (Cotalligatal					
	ie.			Utility: Average					
Drainage: Adequat		hood		Utility: Average Zoning/Deed Restriction					
Drainage: Adequate Site Similarity/Conformit		1		Zoning/Deed Restriction	e Family	Covenants	s. Condition & F	Restrictions	
Drainage: Adequat Site Similarity/Conformit Size:		View:		Zoning/Deed Restriction Zoning: RS-7.5 - Singl			s, Condition & F		
Drainage: Adequat Site Similarity/Conformit Size: Smaller than Typical		View:	3	Zoning/Deed Restriction Zoning: RS-7.5 - Single with a 7500 SF minimum.	ım lot size	☐ Yes	□No ⊠L	Restrictions Jnknown	
Drainage: Adequat Site Similarity/Conformit Size: ☐ Smaller than Typical ☑ Typical		View: ☐ Favorable ☐ Typical		Zoning/Deed Restriction Zoning: RS-7.5 - Singl with a 7500 SF minimu Legal No zonir	ım lot size ıg	☐ Yes Document	□ No		
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Drainage: Adequat Site Similarity/Conformit Size: ☐ Smaller than Typical ☐ Typical ☐ Larger than Typical		View: ☐ Favorable ☐ Typical		Zoning/Deed Restriction Zoning: RS-7.5 - Single with a 7500 SF minimum No zoning Legal, non-conforming Illegal	ım lot size ıg	☐ Yes Document	□ No ⊠ L s Reviewed ⊠ No		
Drainage: Adequat Site Similarity/Conformit Size: ☐ Smaller than Typical ☐ Typical ☐ Larger than Typical Utilities	y To Neighbor	View: ☐ Favorable ☑ Typical ☐ Less than		Zoning/Deed Restriction Zoning: RS-7.5 - Single with a 7500 SF minimum. Legal No zoning Legal, non-conforming Illegal Off Site Improvements	ım lot size ıg	☐ Yes Document ☐ Yes Ground Re	□ No ⊠ L ts Reviewed ⊠ No ent \$		
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Drainage: Adequat Site Similarity/Conformit Size: ☐ Smaller than Typical ☐ Typical ☐ Larger than Typical Utilities Electric ☑ Pu	y To Neighbor	View: Favorable Typical Less than er		Zoning/Deed Restriction Zoning: RS-7.5 - Single with a 7500 SF minimal. Legal No zoning Legal, non-conforming Illegal Off Site Improvements Street Publications	im lot size	☐ Yes Document ☐ Yes Ground Re	□ No ⊠ L ts Reviewed ⊠ No ent \$		
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Price / Acre \$ \$1,610,869.57 \$1,160,714.29 \$1,261,904.76	Site Valuation Methodology Sales Comparison Approach: A set of procedures in which a value indication is derived by comparing the property being appraised to similar p	n the
Site Valuation Methodology Sales Comparison Appoach: A set of procedures in which a value indication is derived by comparing the property being apparation to differ the polyment of the property being apparation to differ the property being apparation to differ the property being apparation on the sements of comparison. The Select comparison exponents are preferred instituted of land valuation when an adequate supply of comparable sales are available. Market Extraction: A method of estimating fand value in which the depreciated cost of the improvements on the improved property is estimated and educated from the total sale price to arrive at an estimated sale price for the land; most effective when the improvements contribute little to the total sale price of the property. Alternative Method: (Describe methodology and rationale) Site Valuation	Site Valuation Methodology Sales Comparison Approach: A set of procedures in which a value indication is derived by comparing the property being appraised to similar p	n the
Site Correction Approach A set of procedure in which a value indication is derived by comparing the property being appositive to a similar properties that level beam and indicating, then applying approachies based on the elements of comparison. This sales comparison approach may be used to value improved properties, variant land, or land being considered as thought variant; is the most common and preferred method of land valuation whan an adequate supply of comparable sales are available. Market Extraction: A method of estimating land value in which the depreciated cost of the improvements on the improvements on the improvements on the improvements on the improvements of the property. Alternative Method: (Describe methodology and rationale) Site Valuation. Site Va	Sales Comparison Approach: A set of procedures in which a value indication is derived by comparing the property being appraised to similar procedures.	n the
deducted from the total sale price to arrive at an estimated sale price for the land; most effective when the Improvements contribute fittle to the total sale price of the property. Alternative Method: (Describe methodology and rationale) Site Valuation	elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as the	ough vacant; it
Site Valuation	deducted from the total sale price to arrive at an estimated sale price for the land; most effective when the improvements contribute little to the	nated and total sale price
National	Alternative Method: (Describe methodology and rationale)	
National	Site Valuation	
Nashville, TN 37205	Total Plants of the Control of the C	ON 3
Nashville, TN 37205 Nashville, TN 37215		
Proximity to Subject Data Source		5
Data Source		
Verification		/Agent
Sale Price \$ \$ \$ \$ \$ \$ \$ \$ \$		•
Price / Acre \$ \$ \$,610,869.57 \$ \$1,60,714.29 \$ \$1,261,904.76 Sale Date		\$ 530,000
Sale Date		\$1,261,904.76
Good		+61,000
Site Size		
Site View Typical Typical Typical Typical Typical Typical Typical Site Improvements House House House House House House House House Topography Rolling Slightly	0000	-38.000
Site Improvements House House House House House House Topography Rolling Slightly Rolling RS-7.5 RS-15 R		
Topography Rolling Slightly Rolling Slightly Rolling RS-7.5 RS-15		
Zoning RS-7.5 RS-15 RS-1		
Potential/Actual Use One House Net Adj. 0.6 % One House One House One House Net Adj. 0.6 % One House O	Topography	
Net Adjustment Net Adj. Net	zorang ito ito	
Net Adj. 3.2 % Net Adj. 0.6 % Net Adj. 4.3 % Gross Adj. 9.2 % \$ 717,200 Gross Adj. 19.7 % \$ 645,800 Gross Adj. 18.7 % \$ 553,000 Prior Transfer 12/3/2019 - \$0 No sale in the 12 months Prior to this sale. Pri	Totelitaly Actual oss One House One House	
Net Adj. 3.2 % Net Adj. 0.6 % Net Adj. 4.3 % Gross Adj. 9.2 % \$ 717,200 Gross Adj. 19.7 % \$ 645,800 Gross Adj. 18.7 % \$ 553,000 Prior Transfer 12/3/2019 - \$0 No sale in the 12 months Prior to this sale. Pri		
Net Adj. 3.2 % Net Adj. 0.6 % Net Adj. 4.3 % Gross Adj. 9.2 % \$ 717,200 Gross Adj. 19.7 % \$ 645,800 Gross Adj. 18.7 % \$ 553,000 Prior Transfer 12/3/2019 - \$0 No sale in the 12 months Prior to this sale. Pri	Net ∆dlustment	\$ 23,000
Indicated Value Gross Adj. 9.2 % \$ 717,200 Gross Adj. 19.7 % \$ 645,800 Gross Adj. 18.7 % \$ 553,000 Prior Transfer History 5/1/2018 - \$545,000 The land value is estimated based on sales of lots in the subject's general neighborhood. The subject is located established neighborhood with a Neighborhood Conservation overlay. Demolition of existing contributing homes is restricted and only allow for economic hardship. This analysis assumes that the house can be demolished. These land sales are from similar locations. Sale two was the sale of an over sized lot that was subdivided in to two lots. With the exception of Sale Five each was improved with a house and the purchaser incurred the cost of demolition. Site Valuation Reconcillation: The subject is located in an established neighborhood. There were a limited number of land sales available to analyzed in the preparation of this report. Those selected are believed most representative of the subject. The above sales, adjusted for various differences, indicate a range of value believed applicable to the subject. With prices of lots rising the upper end of the		
Prior Transfer 12/3/2019 - \$0		\$ 553,000
History 5/1/2018 - \$545,000 prior to this sale. prior to this sale. prior to this sale. prior to this sale. Site Valuation Comments: The land value is estimated based on sales of lots in the subject's general neighborhood. The subject is located established neighborhood with a Neighborhood Conservation overlay. Demolition of existing contributing homes is restricted and only allow for economic hardship. This analysis assumes that the house can be demolished. These land sales are from similar locations. Sale two was the sale of an over sized lot that was subdivided in to two lots. With the exception of Sale Five each was improved with a house and the purchaser incurred the cost of demolition. Site Valuation Reconciliation: The subject is located in an established neighborhood. There were a limited number of land sales available to analyzed in the preparation of this report. Those selected are believed most representative of the subject. The above sales, adjusted for various differences, indicate a range of value believed applicable to the subject. With prices of lots rising the upper end of the	Section and the Control of the Contr	
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available to analyzed in the preparation of this report. Those selected are believed most representative of the subject. The above sales, adjusted for various differences, indicate a range of value believed applicable to the subject. With prices of lots rising the upper end of the	located established neighborhood with a Neighborhood Conservation overlay. Demolition of existing contributing homes is restri- only allow for economic hardship. This analysis assumes that the house can be demolished. These land sales are from similar Sale two was the sale of an over sized lot that was subdivided in to two lots. With the exception of Sale Five each was improved	cted and locations.
Opinion of Site Value \$ 600,000	Site Valuation Reconciliation: The subject is located in an established neighborhood. There were a limited number of land say available to analyzed in the preparation of this report. Those selected are believed most representative of the subject. The above adjusted for various differences, indicate a range of value believed applicable to the subject. With prices of lots rising the upper eliminated range is believed to be the most representative indication of the subject's value.	e sales,

Client

Adam Huffstutter

Client File #:

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ADDITIONAL COMPARABLE SITES

Glient: Adam Huffstutter	Cilent File #:
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #; 210122023

SITE VALUA	TION									
ITE		SUBJECT	COMPARIS	SON 4	COM	IPARIS	SON 5	COM	PARISON 6	
Address 3	707 Richlan	d Ave	3960 Woodlawn D)r	3024 23rd	Ave S				
Nashville, TN 37205		Nashville, TN 372	05	Nashville, TN 37215						
Proximity to Subject		0.84 miles SW	0.84 miles SW		SE					
		MLS/Tax A	ssesso	r/Agent						
Verification			Register of Deeds	/Agent	Register of	Deeds	/Agent			
Sales Price		\$		\$ 1,100,000			\$ 560,500	ED-YOMESON WITHOUT AND THE RESIDENCE	\$	
Price / Acre		\$		2 ,291,666.67			\$,437,179.49		\$	
Sale Date			6/22/2018	+63,200	5/29/2018		+67,300			
Location		Good	Good		Superior					
Site Size		0.23 Acres	0.48 Ac per Lot	-50,000	0.39 Acres		-32,000			
Site View		Typical	Typical		Typical					
Site Improveme	ents	House	House		House					
Topography		Rolling	Slightly Rolling		Slightly Ro	lling				
Zoning		RS-7.5	R-40		RS-10					
Potential/Acti	ual Use	One House	Two Lots/1 Hse	-550,000	One Lot					
			per Lot							
Net Adjustmen	t		□+ ⋈-	\$ -536,800			\$ 35,300		_ \$	
			Net Adj. 48.8%		Net Adj.	6.3%		Net Adj.	%	
Indicated Value	9		Gross Adj. 60.3%	\$ 563,200	Gross Adj.	17.7%		Gross Adj.	% \$	
Prior Transfer	12/3/2019 -	\$0	No sale in the 12 months		No sale in the 12 months					
History	5/1/2018 - 9	\$545,000	prior to this sale.	prior to this sale. prior to the date of va			f valuation.			

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Client: Adam Huffstutter	Client File #:
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210122023

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing llens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of my data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warrantles, express or implied. I 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 I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Standards and Ethical Rules under which this appraisal was developed and reported and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them 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 other media.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below)

Alternate Value Definition (attached)

Serial# B1FFF348

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MARKET VALUE is defined as 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.

 Source: The Dictionary of Real Estate Appraisal, 6th ed., Appraisal Institute

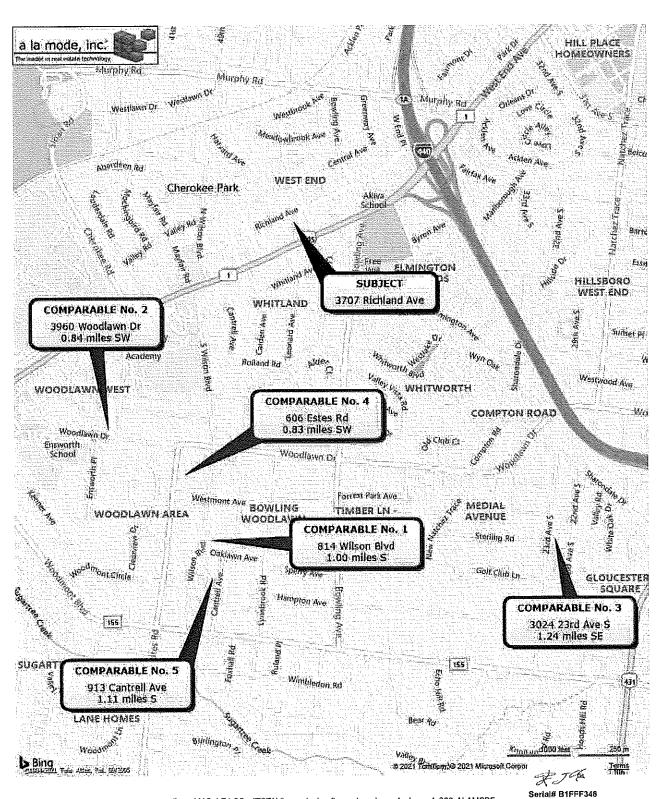
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illent: Adam Huffstutter	Gliamtifie:#*:
Subject Property: 3707 Richland Ave, Nashville, TN 37205	Appraisal File #: 210122023
APPRAISER CERTIFICATION	
certify that, to the best of my knowledge and belief:	
The statements of fact contained in this report are true and correct.	
The reported analysis, opinions, and conclusions are limited only by the report unbiased professional analysis, opinions, and conclusions.	assumptions and limiting conditions, and are my personal,
I have no present (unless specified below) or prospective interest in the proper specified below) personal interest with respect to the parties involved.	ty that is the subject of this report, and I have no (unless
• I have no bias with respect to any property that is the subject of this report or to	o the parties involved with this assignment.
■ My engagement in this assignment was not contingent upon the developing or	reporting predetermined results.
My compensation for completing this assignment is not contingent upon the defin value that favors the cause of the client, the amount of the value opinion, the subsequent event directly related to the intended use of this appraisal.	
My analysis, opinions, and conclusions were developed, and this report has be Professional Appraisal Practice.	en prepared, in conformity with the Uniform Standards of
 Individuals who have provided significant real property appraisal assistance are are outlined in the Scope of Work section of this report. 	e named below. The specific tasks performed by those named
⊠ None ☐ Name(s)	
As previously identified in the Scope of Work section of this report, the signer(state subject of this report as follows:	s) of this report certify to the inspection of the property that is
Property Inspected by Appraiser ⊠ Yes ☐ No	
Property Inspected by Co-Appraiser Yes No	
 Services provided, as an appraiser or in any other capacity, regarding the propperiod immediately preceding acceptance of this assignment: No 	
ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBEI	RS, CANDIDATES AND PRACTICING AFFILIATES
Appraisal Institute Designated Member, Candidate for Designation, or Practicing Af	
 The reported analyses, opinions, and conclusions were developed, and this rep the Code of Professional Ethics and the Standards of Professional Appraisal Professional 	
■ The use of this report is subject to the requirements of the Appraisal Institute re	elating to review by its duly authorized representatives.
	•
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APPRAISERS SIGNATURES •	
APPRAISER:	CO-APPRAISER:
Signature Piehard I Signature	SignatureName
Name Richard J.Exon.	Report Date
Report Date 05/25/2021 Trainee Licensed Certified Residential Certified General	Trainee Licensed Certified Residential Certified General
	License # State
License # TNCG-187 State TN	Expiration Date
Expiration Date 10/31/2021	appraiser deams use of the form appropriate Departing on the assignment the

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Location Map

Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			

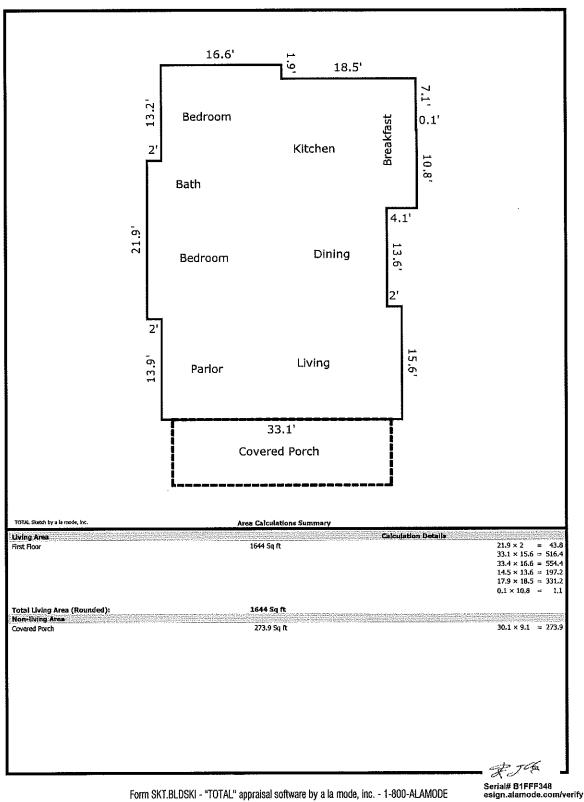


Form MAP LT.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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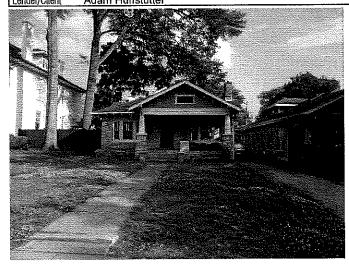
Building Sketch

Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			



Subject Photo Page

Borrower				 			
Property Address	3707 Richland Ave			 			
City	Nashville	County	Davidson	TN	Zip Code	37205	
Landar/Client	Adam Huffstutter						



Subject Front

3707 Richland Ave

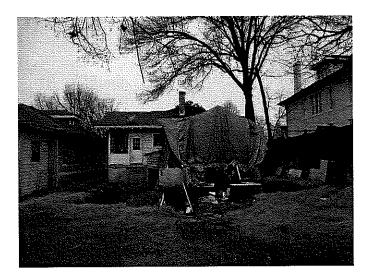
Sales Price

Gross Living Area 1,644

Total Rooms

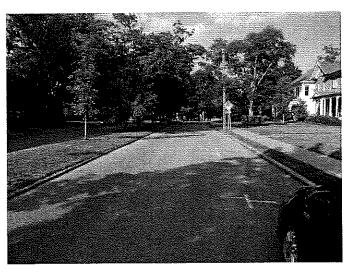
Total Bedrooms 2
Total Bathrooms 1
Location Good
View Typical
Site 0.23 Acres
Quality Stone/Siding/Gd

Age 100



Subject Rear

1/11/2021 Photo



Subject Street

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Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			



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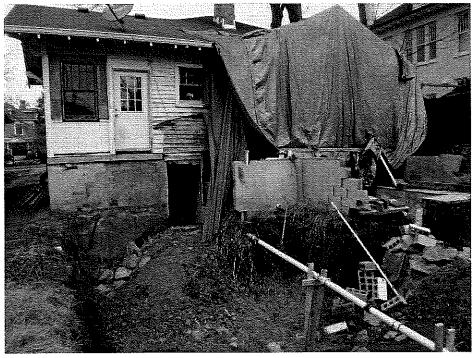




Borrower							
Property Address	3707 Richland Ave						
City	Nashville	County	Davidson	tate TN	Zip Code	37205	
Lander/Cliant	Adam Huffstutter						

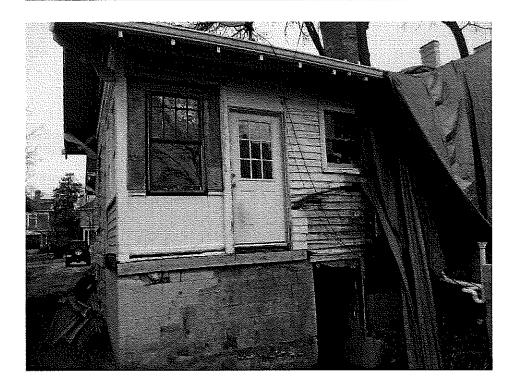


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Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			



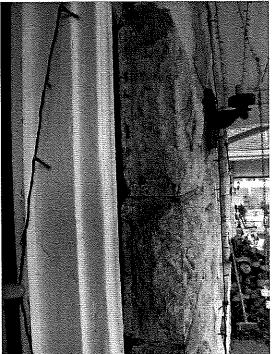
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Borrower				
i ioporty Addioso	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			

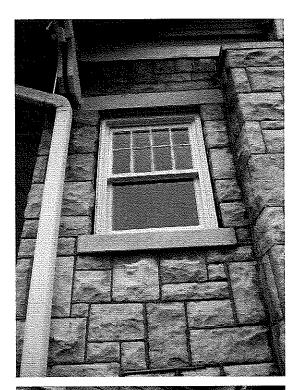


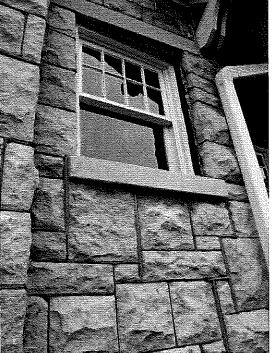


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Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
1 ender/Client	Adam Huffstutter							

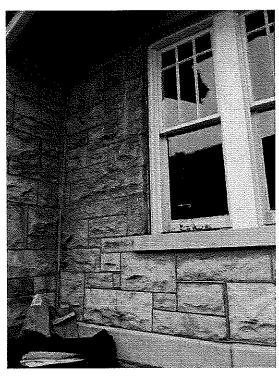


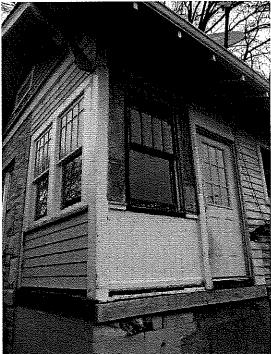


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8orrower -								
Property Address	3707 Richland Ave							
City	Nashville	Count	y Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							





1/11/2021 Photo



Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			

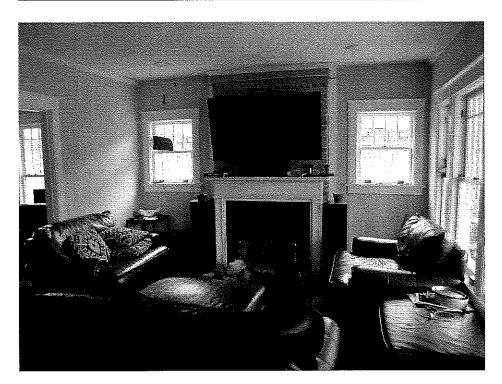




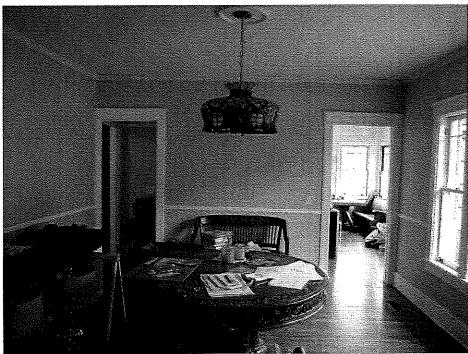
1/11/2021 Photo



Borrower			·-				
Property Address	3707 Richland Ave						
City	Nashville	County Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter						



1/11/2021 Photo





Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							

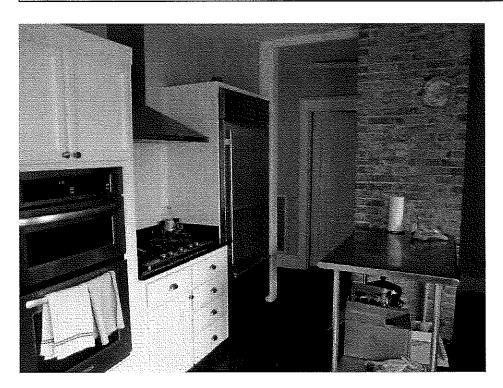


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Property Address	3707 Richland Ave							
City	Nashville	Cour	ty Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							

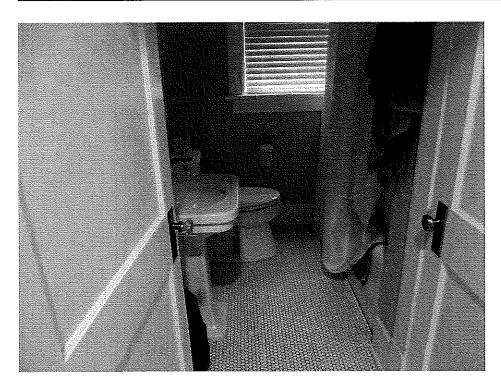


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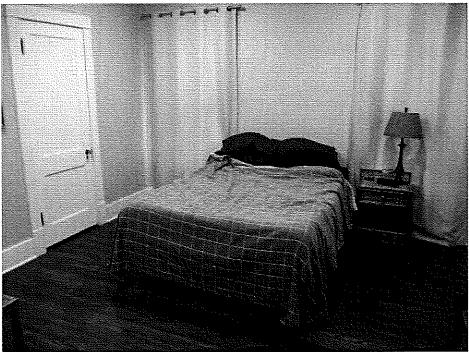




Borrower								
Property Address	3707 Richland Ave							
City	Nashville	Соипту	Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter						·····	

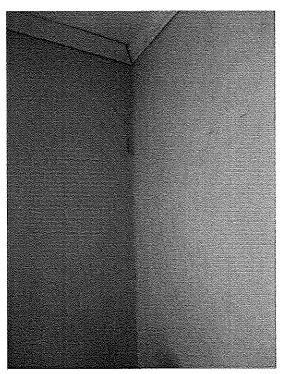


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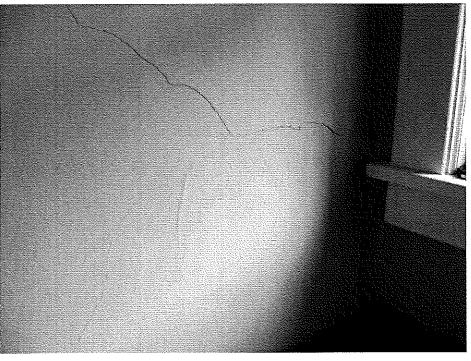




Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	Sta	te TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							



1/11/2021 Photo





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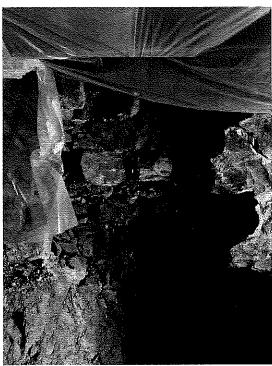
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1/11/2021 Photo



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City	Nashville	County	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter						

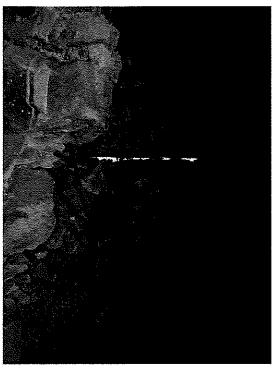


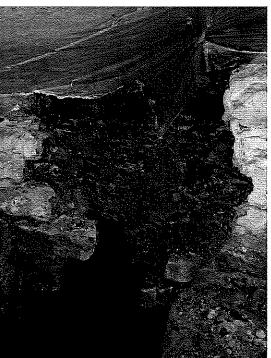
Client Photo





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Property Address	3707 Richland Ave							
City	Nashville	Соип	ty Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							



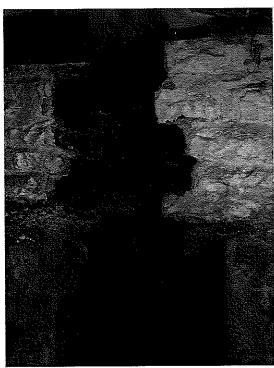


Client Photo

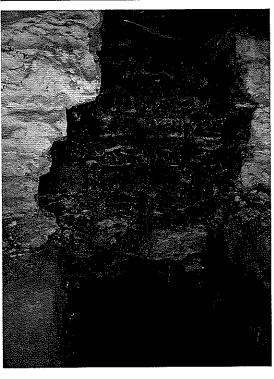
Client Photo



Borrower					
Property Address					
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lender/Client	Adam Huffstutter				

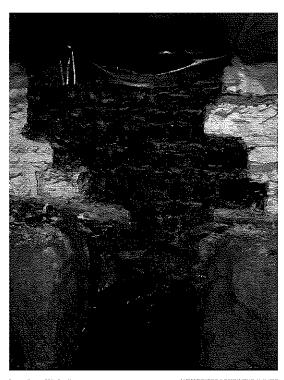


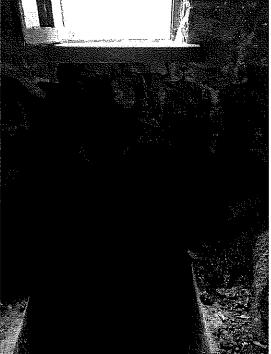
Client Photo





Borrower								
Property Address	3707 Richland Ave							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	
Lender/Client	Adam Huffstutter							



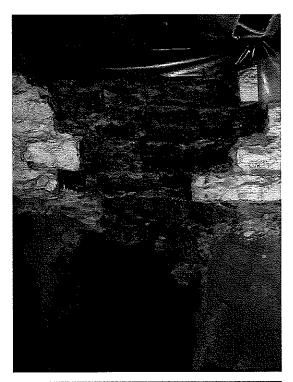


Client Photo

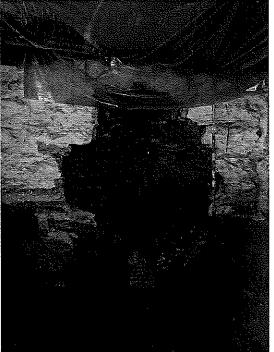


Photograph Addendum

Borrower					
Property Address	3707 Richland Ave				
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lender/Client	Adam Huffstutter				



Client Photo

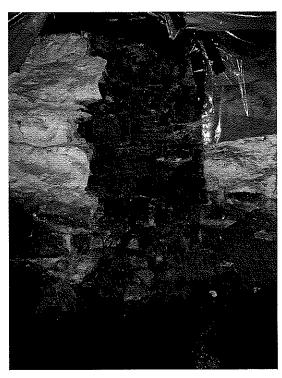


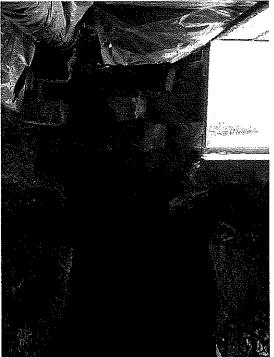
Client Photo



Photograph Addendum

Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Adam Huffstutter			





Client Photo

Client Photo



Acquisition Deed

This Instrument Prepared By:

Dan E. Huffstutter 1211 Sixteenth Avenue South Nashville, TN 37212 (615) 242-2000

QUITCLAIM DEED

This Quitclaim Deed, executed as of the 24th day of May 2021, at Nashville, Davidson County, Tennessee, by Grantor, Dan E. Huffstutter, to Grantee, Adam T. Huffstutter.

Witnesseth:

That Grantor has this day transferred and conveyed unto the Grantee, to have and to hold to himself, and to his assigns and successors forever, a certain tract or parcel of land situated in Davidson County, Tennessee, more particularly described as being the easterly one-half of Lot No. 30, Block 7, in Division "A" of the Plan of Richland Realty Company's subdivision, of record in Book 161, page 151, Register's Office for said County, and described as follows:

Beginning at a point in the southerly margin of Richland Avenue, 200 feet West of Craighead Street,

thence southerly at right angles to Richland Avenue, 200 feet to a point; thence westerly at right angles 50 feet to a point;

thence northerly at right angles 200 feet to the southerly margin of Richland Avenue:

thence easterly at right angles along the southerly margin of Richland avenue, 50 feet to the point of beginning.

This is improved property known as 3707 Richland Avenue, Nashville, TN 37205

Being the same property conveyed to Dan E. Huffstutter and by quitclaim deed of record as instrument number 20200507-0047874in the Register of Deed's Office for Davidson County, TN.

In Witness Whereof, Grantor has executed this Deed as of the date and at the place first above written.

Karen Johnson **Davidson County** Batch# 642562 05/24/2021 10:21:14 AM

Fees: \$12.00 Taxes: \$0.00

20210524-0069882

DEEDQC

2 pgs

State of Tennessee) County of Davidson)

Before me, the undersigned notary public of the state and county aforesaid, personally appeared, Dan E. Huffstutter, with whom I am personally acquainted and who, upon oath, acknowledged that he executed the foregoing instrument for the purpose therein contained.

Witness my hand and seal at office in Nashville, Tennessee, this 24th day of Ma

Claiborne K. McLemore III, Botary

My Commission Expires:

March 6, 2024

Name and Address of Property Owner:

Adam T. Huffstutter 3707 Richland Avenue Nashville, TN 37205 Person Responsible For Payment of Property Taxes:

Adam T. Huffstutter 3707 Richland Avenue Nashville, TN 37205 Map & Parcel Number:

ONIMISSION EXPIR

104-09-0-120.00

COMMISSION EXP

State of Tennessee)
County of Davidson)

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is \$ -0-, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Dan E. Huffstutter, Afflant

Sworn to and subscribed before me 24th day of May 2021.

Claiborne K. McLemore III,

March 6, 2024

My Commission Expires:

Page 2 of 2

Address New Owner:	Map-Parcel Numbers:	Send Tax Bills To:
Meghan Ashley Huffstutter and Alex Harlan Huffstutter 3707 Richland Avenue Nashville, TN 37205	104-09-0-120.00	Meghan Ashley Huffstutter and Alex Harlan Huffstutter 3707 Richland Avenue Nashville, TN 37205

This instrument prepared by: BRADLEY ARANT BOULT CUMMINGS LLP (JLM) 1600 Division Street, Suite 700, Nashville, Tennessee 37203

GENERAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and 00/100 DOLLARS (\$10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, DAVID OWSLEY, a married person, and RACHEL OWSLEY, an unmarried person. (collectively the "Grantors"), have bargained and sold, and by these presents do transfer and convey to MEGHAN ASHLEY HUFFSTUTTER and husband, ALEX HARLAN HUFFSTUTTER (collectively the "Grantees"), Grantees' heirs and assigns, certain land in Davidson County, State of Tennessee, being more particularly described in EXHIBIT A, which is attached hereto and incorporated herein by this reference (the "Property").

This is improved property known as 3707 Richland Avenue, Nashville, Tennessee 37205.

TO HAVE AND TO HOLD the Property with all appurtenances, estate, title, and interest thereto belonging to the Grantees, Grantees' heirs and assigns, forever.

Grantors covenant with the Grantees that Grantors are lawfully seized and possessed of the Property in fee simple; that Grantors have a good right to convey the Property; and that the Property is unencumbered except as set forth herein as shown in <u>EXHIBIT B</u> attached hereto.

STATE OF TENNESSEE COUNTY OF DAVIDSON	Bill Garrett Davids Batch# 87560 5 05/02/2018 02:49:56 PM Fees: \$33.00 Taxes: \$2,016	on County DEEDWARI 6 pg: .50
The actual consideration or value, whichever is greater, for this transfer is \$545,000.00.	20180502-004	1882
Subscribed and sworn to before me this	, -r'	
STATE Notary Public My Commission Expires: 1/20/19		

7/4136653.1

Grantors further covenant and bind themselves to warrant and forever defend the title to the Property to the said Grantees, Grantees' heirs and assigns, against the lawful claims of all persons.

This deed may be executed in multiple counterparts, each of which when completed shall be deemed to be an original, and all such counterparts when combined shall constitute one instrument.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]
[SIGNATURES ON FOLLOWING PAGES]

IN WITNESS WHEREOF, the undersigned has executed this General Warranty Deed this
STATE OF ALABAMA
COUNTY OF Jefferson
Before me, the undersigned, a Notary Public in and for the County and State aforesaid personally appeared DAVID OWSLEY, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged the he executed the within instrument for the purposes there in contained. WITNESS my hand and seal at office inGardendall, Alabama, this the day of April, 2018. Janua Halland Hall Notary Public
My Commission Expires: $06/18/7019$
P OUBLIC STATE AT THE STATE AT

IN WITNESS WHEREOF, the undersigned has executed this General Warranty Deed this 27 day of April, 2018.

RACHEL OWSLEY

STATE OF California

COUNTY OF Alameda

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared RACHEL OWSLEY, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged the She executed the within instrument for the purposes there in contained.

WITNESS my hand and seal at office in California, this the 21 day of April, 2018.

JEAN H. KIM
Notary Public - California
Alameda County
Commission # 2200973
My Comm. Expires Jul 8, 2021

My Commission Expires:

July 8, 2021

EXHIBIT A

(Legal Description)

Land in Davidson County, Tennessee, being the easterly one-half of Lot No. 30, Block 7, in Division "A" of the Plan of Richland Realty Company's Subdivision, of record in Book 161, page 151, Register's Office for said County, and described as follows:

Beginning at a point in the southerly margin of Richland Avenue, 200 feet West of Craighead Street, thence southerly at right angles to Richland Avenue, 200 feet to a point; thence westerly at right angles 50 feet to a point; thence northerly at right angles 200 feet to the southerly margin of Richland Avenue; thence easterly at right angles along the southerly margin of Richland avenue, 50 feet to the point of beginning.

Being the same property conveyed to Cornelius B. Seigenthaler and wife, Margaret Seigenthaler, by warranty deed from Mina Curry Delbridge, dated August 5, 1970, recorded August 17, 1970, in Book 4439, page 189, Register's Office for Davidson County, Tennessee. The said Cornelius B. Seigenthaler died on or about September 16, 1995, leaving Margaret Seigenthaler as surviving tenant by the entirety. Margaret Seigenthaler died on/about January 15, 2018, leaving David Owsley and Rachel Owsley as her sole heirs at law, as further evidenced in the Affidavit of Heirship of record in Instrument No 20180502 · 004 188 , Register's Office for Davidson County, Tennessee.

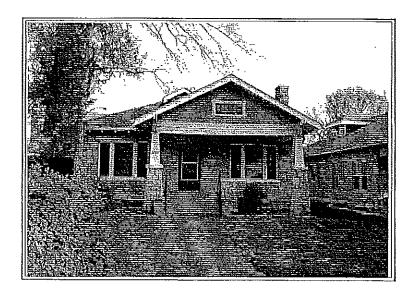
NOTE: The property described above is not now, nor has it ever been the principal residence of the Grantors.

EXHIBIT B

This conveyance of the Property, and all covenants and warranties contained herein, are made expressly subject to the following:

- 1. Real estate taxes for 2018, prorated at closing and assumed by the Grantee.
- 2. Matters shown on the plat of record in Plat Book 161, page 151, Register's Office for Davidson County, Tennessee.

APPRAISAL OF



LOCATED AT:

3707 Richland Avenue Nashville, TN 37205

FOR:

First Jackson Bank 43243 U.S. 72 Stevenson, AL 35772

BORROWER:

Alex Huffstutter

AS OF:

April 10, 2018

BY:

Ben Batey

First Jackson Bank

First Jackson Bank 43243 U.S. 72 Stevenson, AL 35772

File Number: 3707richland new ben

In accordance with your request, I have appraised the real property at:

3707 Richland Avenue Nashville, TN 37205

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as vacant. The property rights appraised are the fee simple interest in the site.

In my opinion, the market value of the property as of April 10, 2018

s:

\$560,000 Five Hundred Sixty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Potov

Real Estate Appraiser

			LAND	APPRAISA	L REPORT		File No. 3707ricl	hland	new ben
£	Borrower Alex Hu	ffslutter		Census T	ract 167		Reference 104-0		
F	Property Address 3	707 Richland Avenue							
-	ity Nashville		County Davidso	n	State TN		_ Zlp Code <u>372</u>	05	
1.5		ot T Richland Realty	 						
3		Inknown Date of Sale U		•	Property Rights Apprais		Leasehold (_	_) De i	Minimus PUD
		xes 4835.04/2017 (yr.)	Loan charges to be pa			cessions None			
	ender/Client First		Day Dates	Address <u>432</u>	43 U.S. 72, Steven				
Ĺ	Occupant Vacant	A	ppraiser <u>Ben Batey</u>	· · · · · · · · · · · · · · · · · · ·	Instructions to Apprai	ser <u>None Note</u>	90		
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	Reliest and Best Use		Other (specify)			E ** C			g magaisilens
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S	an Sewer 🛛 🗓		Storm Sevier	Curb/Gutter	Drainage Appears	Adequate			
		Underground Elec & Tel	Sidewalk	Street Lights	Property located in a H	UD identified Spec	ial Flood Hazard Ar	ea? [Yes 🗶 No
c	iomments (favorable	or unfavorable including any	apparent adverse easem	ienis, елстоасттет	nts or other adverse cond	litions) There	are no apparer	ıt adv	/erse
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LAND APPRAISAL REPORT

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ITEM	SUBJECT	COMPARABLE		COMPARABI	LE NO, 5	COMPARABI	LC NU, 6
Address 3707 R Nashville, TN 37		205 Cantrell Avent Nashville, TN 3720					
Proximity to subject	1. 1834 N. 13. WELLA	0.40 miles SW				 	, , , , , , , , , , , , , , , , , , ,
Sales Price	\$ Unknown	*********** \$	550,000		.		J
Price \$75g, FL			<u></u>	AAAB SypeAy		Profit to Calca	
Data Source Date of Sale and	Inspection/Tax Records DESCRIPTION	Tax Records DESCRIPTION	+(-) Adjust.	DESCRIPTION	r{-) ∧djust,	DESCRIPTION	+(-) Adjust.
Time Adjustment	OCSCRIP BON	10/12/2016	40,911	DESCRIPTION	ren valuar	OLSCIGE HON	7(7 Aujust.
Location	Suburban	Suburban	(5)5 (1)				
Site/View	10019 SF	12197 SF					
View	Sim. Residential	Sim, Residential					
Price/SF		\$48.44 / SF					
Sales or Financing Concessions		Unknown None Known					
Net Adj. (Total)	Lie Graffigie Mach	X)+	40,911	D+ O- 5	<u>. </u>	D+ O-1	\$
Indicated Value		Gross Adj: - 0,0 %		Gross Adj %		Gross Adj: %	
of Subject	A SHEET SHAME	Net Adj: 0,0 % \$	590,911	Net Adj: %	<u> </u>	Net Adi: %	<u> </u>
Comments on Market	Data						
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ADDENDUM

Borrower: Alex Huffstuller	File No.: 3707/ichland new ben		
Property Address: 3707 Richland Avenue	Case No.:		
City: Nashville	State: TN	Zip; 37205	
Lender First Incheon Book			

Neighborhood Comments

The subject property is located within a well established residential neighborhood in the metropolitan area of Nashville, Major roads and thoroughfares such as Interstate 440 and Highway 70 provide convenient access to all necessary support services. Downtown Nashville is within a short drive and provides good opportunities for shopping and entertainment.

Comments on Sales Comparison

Neighborhood Market Conditions

Zoning Description

Single Family Residential (7,500 Square Foot Lot) / Multi-Ovly:Multi-Ovly

The subject property represents a home setting within an historic overlay. Per a conversation with Paul Hoffman, an associate with the Davidson county historic commission, the improvement upon the site cannot be torn down allowing solely for a buildable site. Based on this characteristic of the property, the improvement upon the site has been assessed with the value of the site as though vacant.

Highest and Best Use

There were no apparent adverse easements or encroachments noted upon inspection. A professional inspection and title policy are recommended for proper and final determination. The procedure utilized in this report to estimate highest and best use of the subject site was to consider, in sequence, the site's possible uses, its feasible uses, and finally the maximalty productive use. Data collected and analyzed for use in the neighborhood analysis and particularly the site analysis was useful in arriving at a final conclusion. Upon considering the uses that are physically possible, legally permissible, financially feasible, and maximally productive, it is our opinion that the highest and best use, as if vacant, is for development as a single-family residence. As improved the highest and best use is for continued use as a single-family residence.

Improvements

The subject property represents a home measuring approximately 1839 square feet with a 1112 square foot basement with a covered porch at the front of the home. The home consists of two bedrooms, two baths, living room, dining room, den, kitchen, sitting area, and floored attic space. The home represents an Improvement in poor condition. Multiple cracks in the ceilings and walls are present throughout the home; the hardwood is stained throughout; the interior paint requires updating throughout; the kitchen and eating area within the home are representative of amenities original to the original construction of the home; drywall is missing within the ceiling of the hallway with multiple holes in the drywall throughout the hallway; none of the utilities for the home were on at the time of inspection; the roof and gutters of the home each require replacement; cracks in the foundation of the home are present in many places and will require inspection by a structural engineer to determine the severity of the condition; windows are broke; cracked tile flooring and tile walls in one of the baths; missing ceiling and walls in the second bath. The home represents a dwelling constructed in 1938. The improvement is deemed to be in extremely poor condition and will given minimal contributary value to the property.

The home has been assessed a remaining economic life of 6 years based on a total economic life of 65 years. The represents a total depreciation to the improvement setting at 93.85%. This depreciation will be assessed the improvement as new to derive the contributary value of the improvement in it's present condition.

The Marshall & Swift's cost manual has been consulted to derive the cost of construction of a home of this size and quality. The rating of the quality of construction assessed has been set at good to very good concerning the gross living area of the home, the basement, and the porch,

The gross living area of the home has been assessed at \$145 per square foot yielding a value of \$266,655 (\$145 X 1839 square feet. The basement space of the home has been assessed at \$28 per square foot yielding a value of \$31,360 (\$28 X 1112 square feet. The covered porch has been assessed at \$16 per square foot yielding a value of \$2160 (\$16 X 135 square feet. The total contributary value of the improvement prior to necessary depreciation sets at \$299,951. This value has been depreciated 93.85% resulting in the final opinion of contributary value of the improvements setting at \$18,447. This value has been rounded to \$20,000.

The contributary value of the improvement has been predicated heavily on the construction of the home being representative of stone. The presence of the stone has been assessed a considerable weight in deriving an opinion of constributary value for the improvement. A home in this condition void of the presence of this stone would have been assessed a much less value.

Comments on Sales Comparison

All of the above closed sales are located within the subject property's competitive market area and provide good evidence of market value. These sales were selected due to similarities in size and location and are deemed to be the best available as of the date of this report.

The comparables provided a range on a price per square foot basis from \$29.21 to \$56.05 per square foot. The comparables provided a range concerning size from 11,326 to 17,860 square feet with the average setting at 13,286 and the median at 11,979 square feet. The subject property represents a site measuring approximately 10,019 square feet. The average sized site is approximately 32.61% greater in size than the subject property with the median site being 19.56% greater in size. Due to the differences in site value, the opinion of market value concerning the subject property has been set at the upper end of the range.

The opinion of market value concerning the site has been set at \$54 per square foot yielding a value of \$541,026. This value has been rounded to the final opinion of market value of \$540,000 for the site as vacant.

Final Opinion of Value

The subject property represents an improvement in extremely poor condition illustrating a total contributary value to the property of \$20,000. The value of the subject property's site as vacant sets at \$540,000. The total opinion of market value concerning the property sets at \$560,000.

ADDENDUM

Borrower, Alex Huffstutler Property Address: 3707 Richland Avenue	File No.: 3707richland new ben Case No.:
Property Address: 3707 Richland Avenue	Case No.:
City: Nashville Lender: First Jackson Bank	State: TN Zip; 37205
Lender: First Jackson Bank	
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DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions' granted by anyone associated with the sale.

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

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. 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.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in 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.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. 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.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, 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 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.
- 7. 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.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraisar must provide his or her prior written consent before the lender/client specified in the appraisar report can distribute the appraisar report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgage or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisar can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property. I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market 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.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraisad value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- B. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

Your appraiser has provided no services concerning the subject property within the past three years of the effective date of this appraisal.

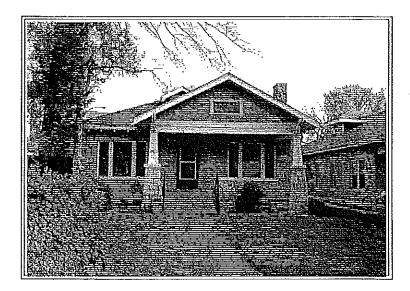
SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:	3707 Richland Avenue, Nashville, TN, 37205
APPRAISER:	SUPERVISORY APPRAISER (only if required)
Signature: Name: Ben Bettey Date Signed: 05/14/2018 State Certification #: CR-2768 or State License #: State: Explication Date of Certification or License: 9/30/2019	Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License:
•	☐ Did ☐ Did Not Inspect Property

Freddle Mac Form 439 6-93 Page 2 of 2 Fannie Mae Form 10048 6-93

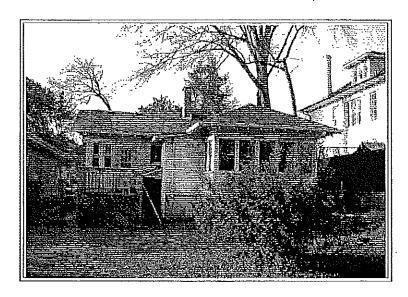
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Alex Huffstutter	File N	o.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case	No.:
City: Nashville	State: TN	Zip: 37205
Lender: First Jackson Bank		

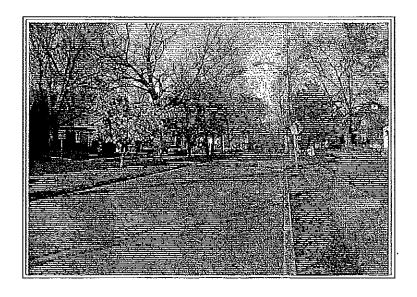


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 10, 2018 Appraised Value: \$ 560,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Alex Huffstutter	71 100	File N	o.: 3707richland new ben
Property Address: 3707 Richland Avenue		Case	No.:
Clly: Nashville	,	State: TN	Zip: 37205
Lender: First Jackson Bank			



COMPARABLE SALE #1

205 Leonard Avenue Nashville, TN 37205 Sale Date: 05/05/2017 Sale Price: \$ 630,000



COMPARABLE SALE #2

204 Elmington Avenue Nashville, TN 37205 Sale Date: 09/09/2016 Sale Price: \$ 395,000



COMPARABLE SALE #3

3901 Kimpalong Drive Nashville, TN 37205 Sale Dale: 10/30/2015 Sale Price: \$ 465,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Alex Huffslutter	File No	.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case N	lo.:
City: Nashville	Slate: TN	Zip: 37205
Lender: Elret Jackson Bank		



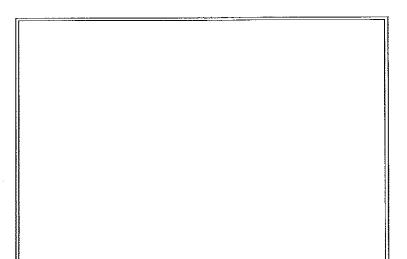
COMPARABLE SALE #4

205 Cantrell Avenue Nashville, TN 37205 Sale Date: 10/12/2016 Sale Price: \$ 550,000

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COMPARABLE SALE #5

Sale Date: Sale Price: \$



COMPARABLE SALE #6

Sale Date: Sale Price: \$

FLOORPLAN SKETCH

Borrower: Alex Huffstutter	File No	.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case N	0.:
City: Nashville	State: TN	Zip: 37205
Lender: First Jackson Bank		

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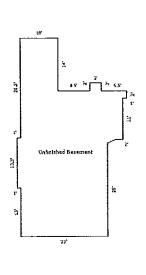
Bath

Bath

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Porch



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Comments:

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PLATMAP

Borrower: Alex Huffstutter	File N	o.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case	No.:
City: Nashville	State: TN	Zlp: 37205
Lander: First Jackson Bank		

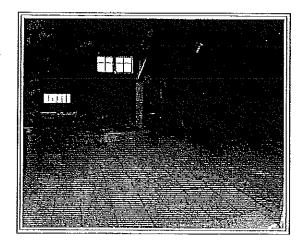


Borrower: Alex Huffstutter Property Address: 3707 Richland Avenue		File No.: 3707r Case No.:	ichland new ben	
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Borrower: Alex Huffstutter File No.: 3707richland new ben
Property Address: 3707 Richland Avenue Case No.:

City: Nashville Slate: TN Zip: 37205

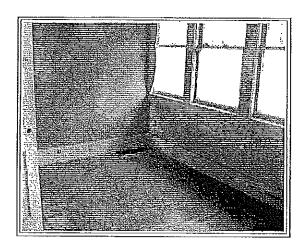
Lender: First Jackson Bank

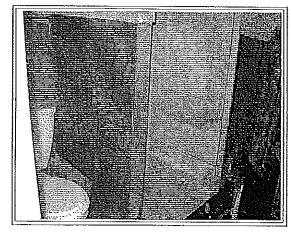




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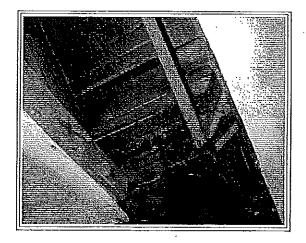
Basement

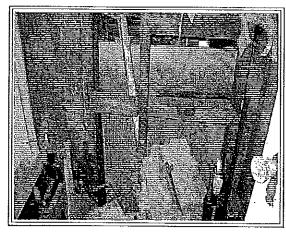




Dining Room

Bath

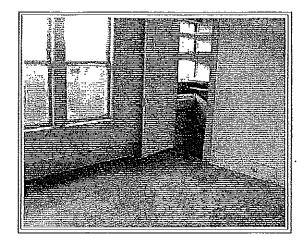


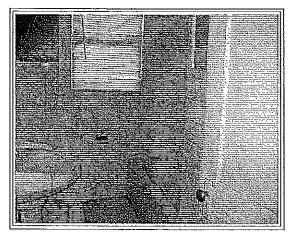


Ceiling within the Bath (Lack of ceiling in the bath)

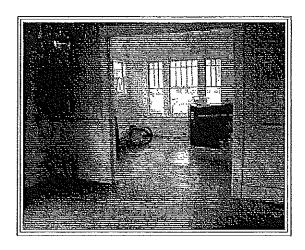
Wall in the bath

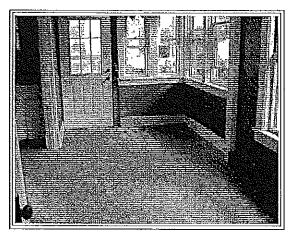
Borrower: Alex Huffstutter	File No	.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case N	
City: Nashville	State: TN	Zip: 37205
Lender: First Jackson Bank		



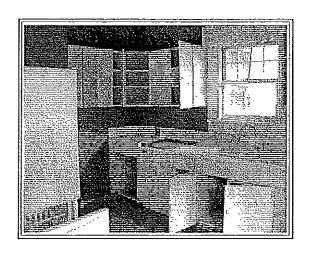


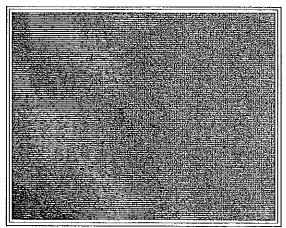
Bedroom Bath





Dinlng Room Eating Area

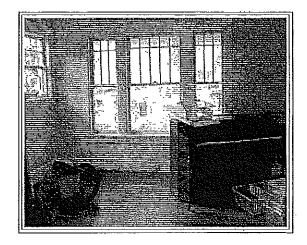


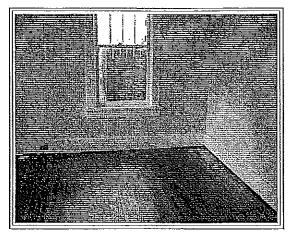


Kitchen

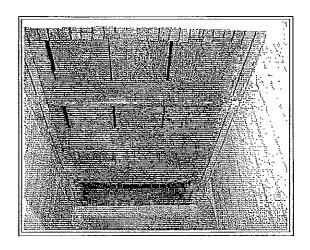
One of multiple cracks in the walls throughout the home

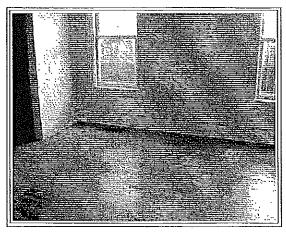
Borrower: Alex Huffstutter	File No.: 3707richland new ben		
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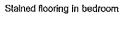


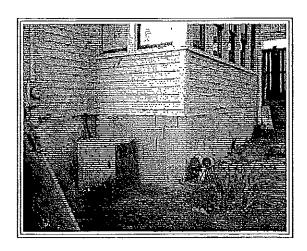
Den · Living Room

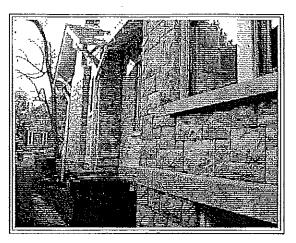




Ceiling in the hallway lacking drywall



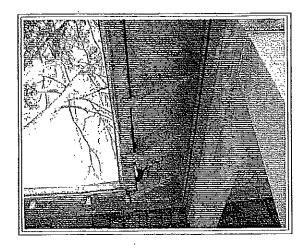


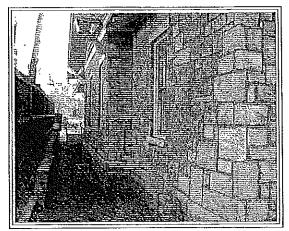


Cracking foundation

Side view of the home

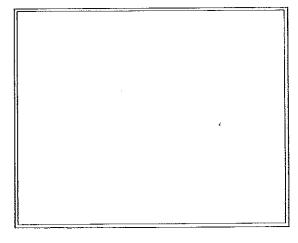
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Lender: First Jackson Bank		

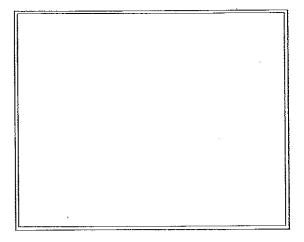


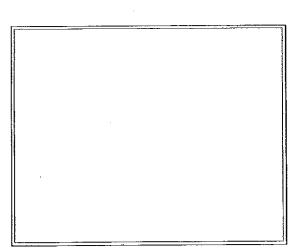


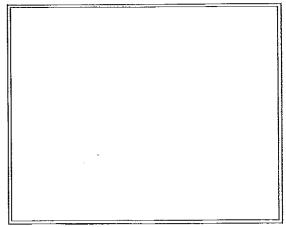
Hole in eave of roof

Side view of the home



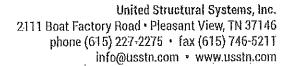






Case No. File No. 3707richland new ben

Property Address 3707 Richland Avenu			
City Nashville	County Davidson	State TN	Zip Code 37205
ender/Client First Jackson Bank	San San Araba San San San San San San San San San Sa	THE NAME OF THE PARTY OF THE PA	
	vide the client with an opinion of ma		
enna W. Amiri I	The strong of the late of the second	TO BUILD BELLEVIATE OF A SE	
he scope of work for this appraisa ppraisal report form, including the ertifications. The appraiser must,	I is defined by the complexity of the following definition of market value	nis appraisal assignment and e, statement of assumptions a flete visual inspection of the e	the reporting requirements of this and limiting conditions, and sterior areas of the subject property,
	spect each of the comparable sale sources, and (5) report his or her		
his appraisal is to estimate the fair	r market value of the property, as on market value for the subject property.	of the specified date of valuati	on. The intended use of this appraisa
Establish 26 Chamberts - 25 W To 72 % 2	AWA A MILAMANANA		
	Records - The subject property is p		
rior sale: No sales in past three years	3.		
site within this market should sell	Within three to six months if priced	d appropriately and marketed	agressively. The marketing time and
	ate of this report are deemed to be		
ersonalty (non-realty) Transfers //A			
additional Comments	"我是不久,我们在自己有关		\$###T-####\\$P\\$P\#\\$#######
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	on a requested minimum valuation, a specific v ne seporting of a predetermined value or direct	valuation, or an approval of a loan.	client, the amount of the value
eslimate, the attainment of a stipulated res	wit or the occurrence of a subsequent event.		
		·	
PR			
Appraiser(s): A AAA Ben Batey		Supervisory Appraiser(s):	





December 15, 2020

Dan Huffstutter 3707 Richland Ave. Nashville, TN 37205

Re: Shoring Foundation Walls.

Dear Mr. Huffstutter,

United Structural Systems, Inc. (USS) would like to thank you for inviting us to bid on the project. We are pleased to submit the following proposal.

Basis of Proposal

This proposal is based on 1 site visit, September 9, 2020 that included visual observation of both the exterior and basement interior stone foundation walls. At the time of my visit the walls were in distress and some areas were undermined in what appeared to be the start of a renovation to the existing structure. The structure has dimensions of approximately 45′ x 37′ and the rear foundation wall had been removed. USS was invited to the site by referral of Mr. Mark Buchanan, PE of EMC.

Scope of Assumptions

- 1. You are the owner of the above property.
- 2. You will pull all necessary permits for below-scope of work -----
 - 3. You will provide any necessary engineering for below scope of work.
 - 4. You will get approval thru the historical society for below scope of work.
 - 5. You have the funds to make the scheduled payments as per the below:scope of cost.
 - 6. You maintain power and water for USS use at the property.
 - 7. Provide dumpster and street cleaning.
 - 8. USS is not responsible for stone veneer.
 - 9. USS is not responsible should there be any collapse of existing walls during the repair process.

Scope of Work by USS

- 1. Mobilize equipment to job-site.
- 2. Install temporary shoring to the framing prior to start of work.
- Stabilize the existing walls by method of Shot-Crete.
- 4. Shot-Crete to include reinforcement and drainage matting.
- 5. Shot-Crete wall to be anchored into earth at the bottom and anchored into existing framing at top.
- 6. Work to be performed in stages which will require multiple mobilizations.



United Structural Systems, Inc. 2111 Boat Factory Road • Pleasant View, TN 37146 phone (615) 227-2275 • fax (615) 746-5211 info@usstn.com • www.usstn.com

> Mr. Huffstutter Page Two

Scope of Cost

The cost of job is estimated at \$125,000. Please note that the scope of work is highly specialized and that there are multiple unforeseen issues that could arise and create additional cost.

Scheduling

The above scope of work is estimated to take ~30 working days from start to finish providing favorable weather. Work Schedule is based on Mon-Fri with hours of 7am to 4 pm. USS current scheduling is 12 weeks from date of acceptance

ACCEPTANCE OF PROPOSAL

If you would like to contract with USS to perform this scope of work, please show your acceptance to the above price and specifications by signing below. In the meantime, if you have any further questions, please feel free to call.

Signature	Date	
Authorized		
Signature Christops	ther S. Smith	

StoneCraft Fabricators, Inc.

874 Springfield Hwy. Goodlettsville, TN 37072

Estimate

Date	Estimate #
12/17/2020	2730

Name / Address	A	
Dan Huffstuter		
L		

		Project
. Description		otal
3707 Richland Avenue Nashville, TN 37205		
Demo Existing Stone Of House, Clean And Palletize For Future Use Relay Existing Stone Exactly The Way it Came Off House		35,000.00 62,500.00
	Subtotal	\$97,500.00
	Sales Tax (9.25%)	\$0.00
	Total	\$97,500.00



Historic District: Richland-West End NCZO



METRO HISTORIC ZONING COMMISSION

Sunnyside at Sevier Park 3000 Granny White Pike Nashville TN 37204 (615) 862-7970

histlap1@nashville.gov

HISTORICAL COMMISSION PERMIT - 2019042830

Entered on: 18-Jul-2019

Site Address

3707 RICHLAND AVE NASHVILLE TN, 37205

Parcel Owner

HUFFSTUTTER, MEGHAN ASHLEY & ALEX HARLAN 3707 RICHLAND AVE NASHVILLE, TN 37205

Purpose: Construct Addition (See attached architectural plans)

FOUNDATION

- Foundation material shall match the existing house or shall be split-faced block.
- The finished floor height shall be consistent with the finished floor height of the existing house.

CLADDING & TRIM

- Exterior cladding to be clapboard siding.
- Siding, trim, vents and associated elements are to be wood or cement fiberboard.
- Wood or cement fiberboard shall be smooth without simulated wood grain pattern or rough, unfinished appearance.
- Clapboard siding shall match the exposure of existing siding on the house or shall have a maximum reveal of five inches (5").

WINDOWS & DOORS

- Window and door selections shall be approved by MHZC Staff prior to purchase/installation.
- Divided-light sashes shall have muntins on the outside and inside surfaces, with a spacer bar between.
- There shall be a four inch (4") mullion between any paired windows.
- Windows on clapboard walls shall have four inch (4") nominal flat casing trim.

ROOF

- Roof shall be asphalt shingles, matching the color of the existing roof; or
- New roof colors shall be approved by MHZC Staff prior to purchase/installation.
- Removal of roof rafters, eaves, or other structural roof members on front or sides of original house is not approved.
- Removal of dormers or chimneys on front or sides of original house is not approved.

HVAC

- HVAC/Mechanical/Utility vents, pipes, lines, and all associated components, condensers or boxes shall be located behind the midpoint of the building or on the rear.

Print Date: 18-Jul-2019 4:19:37 pm Page 1 of 2



HISTORICAL COMMISSION PERMIT - 2019042830

GENERAL NOTES

Removal all of the cladding, windows, doors and roofing on a contributing house is considered partial demolition and must be reviewed by the MHZC. Removal of one of these items alone, in a neighborhood conservation zoning overlay, is not reviewed.

MHZC Staff may have added notes to submitted drawings that are a part of this permit. Any substitutions or deviation from the approved work requires further review and approval by the MHZC PRIOR to work being undertaken or materials being purchased.

All measurements and relationships of existing conditions and new construction shall be field checked for accuracy with approved plans at the responsibility of the applicant. Inaccuracies or differences should be reported to MHZC staff prior to continuing with the project.

This permit becomes invalid TWELVE months after issue date. Expired permits must be reissued prior to work being undertaken.

THIS IS NOT A BUILDING PERMIT nor does it permit any particular type of use. No work can begin without the appropriate review and approval by the Metropolitan Department of Codes Administration: Howard School Building Campus (615) 862-6500.

REVIEWS REQUIRED - Call: (615) 862-7970:

ROOFING COLOR APPROVAL PRIOR TO INSTALL
WINDOWS APPROVAL PRIOR TO INSTALL
DOOR APPROVAL PRIOR TO INSTALL
DECORATIVE ELEMENTS APPROVAL PRIOR TO INSTALL
HVAC LOCATION

INSPECTIONS REQUIRED - Call: (615) 862-7970:

FIELD STAKING INSPECTION
FOUNDATION CHECK INSPECTION
ROUGH FRAMING INSPECTION
PROGRESS INSPECTION
FINAL INSPECTION

APPLICANT: Dan Huffstutter

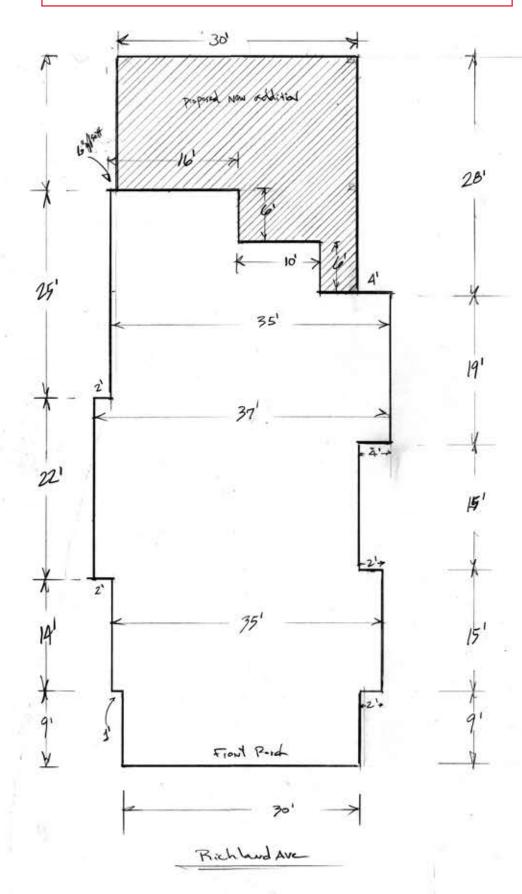
Issued Date: 18-Jul-2019 Issued By: Sean Alexander

Print Date: 18-Jul-2019 4:19:37 pm Page 1 of 2

HISTORICAL COMMISSION PERMIT 2019042830

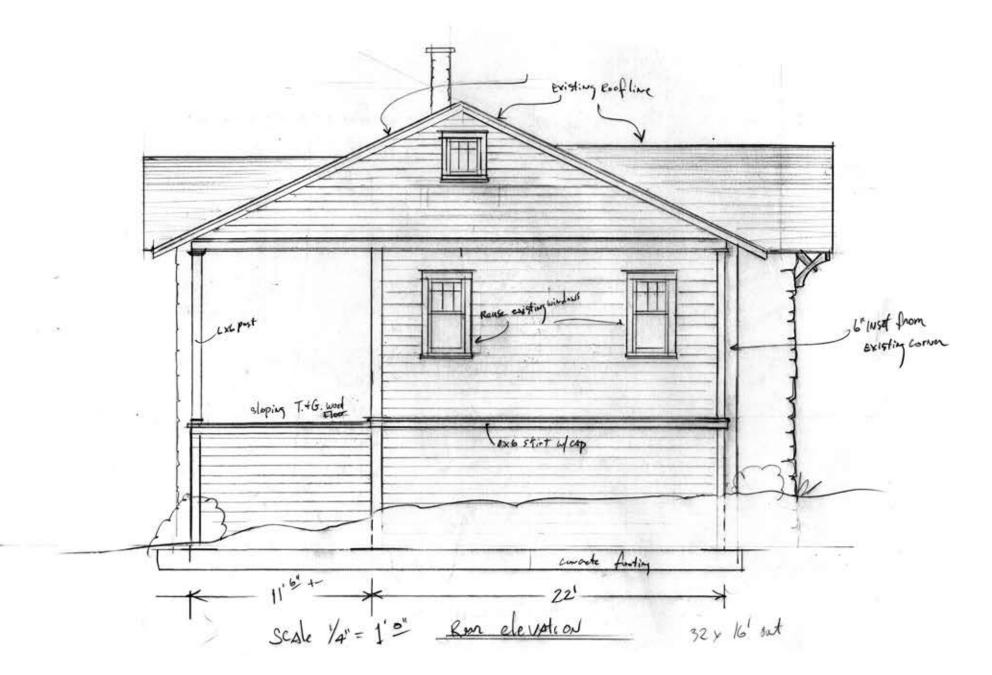
CALL 615-862-7970 FOR QUESTIONS AND TO SCHEDULE INSPECTIONS

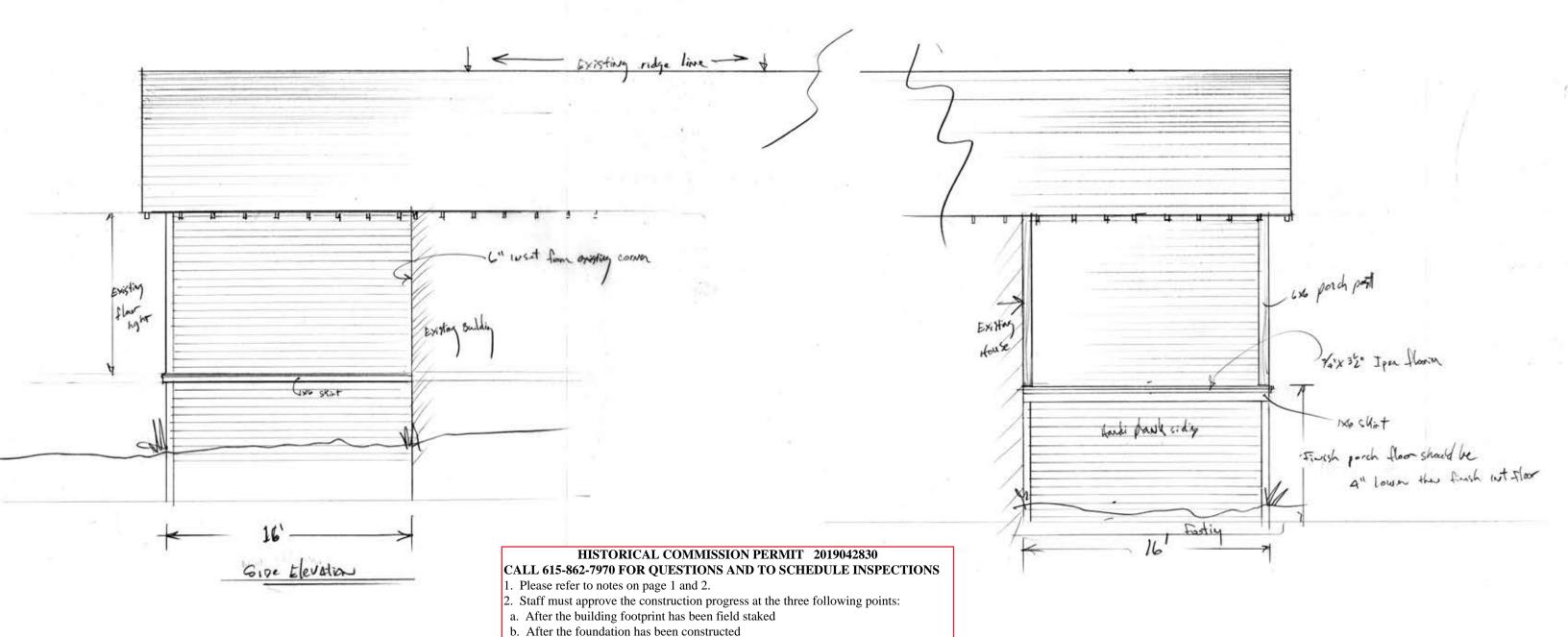
- 1. Please refer to notes on page 1 and 2.
- 2. Staff must approve the construction progress at the three following points:
- a. After the building footprint has been field staked
- b. After the foundation has been constructed
- c. After the rough framing has been completed
- 3. Window and door selections must be submitted for final approval before purchase.



HISTORICAL COMMISSION PERMIT 2019042830 - MHZC NOTES; CALL 615-862-7970 WITH ANY QUESTIONS

- 1. Structure to be constructed in accordance with attached scaled site plan and elevations. Any deviation from the approved plans could result in **changes being reversed** to reflect the approved drawings.
- 2. All measurements and relationships of existing conditions and new construction shall be field checked for accuracy with approved plans at the responsibility of the applicant. Inaccuracies or differences should be reported to MHZC staff prior to continuing with the project.
- 3. This permit does not regulate use.
- 4. Exterior cladding shall be wood or cement-fiberboard (ex: Hardi).
- 5. Wood or cement-fiber siding shall be smooth-faced and shall have an exposure of five inches (5"), or shall match the exposure of the existing building.
- 6. Four inch (nominal) corner-boards are required at the face of each exposed corner on frame walls.
- 7. Windows shall be single-light or fully simulated, divided light sashes. Muntins are to be factory installed with an exterior muntin, interior muntin and a spacer bar within the double paned-glass.
- 8. Double and triple windows shall have 4" to 6" mullions between.
- 9. Four inch (4" nominal) casing trim required around doors, windows and vents within frame walls.
- 11. The finished floor heights shall match or be lower than the finished floor heights of the historic house.
- 12. HVAC/Mechanical/Utility vents, pipes, lines, and all associated components, condensers or boxes shall be located behind the midpoint of the structure on a non-street facade.





HISTORICAL COMMISSION PERMIT 2019042830 - MHZC NOTES; CALL 615-862-7970 WITH ANY QUESTIONS

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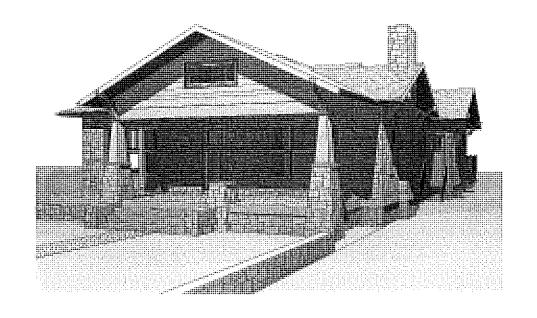
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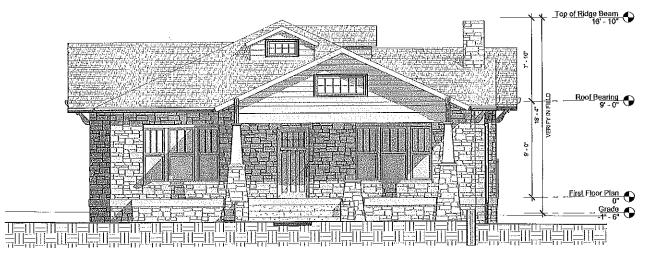
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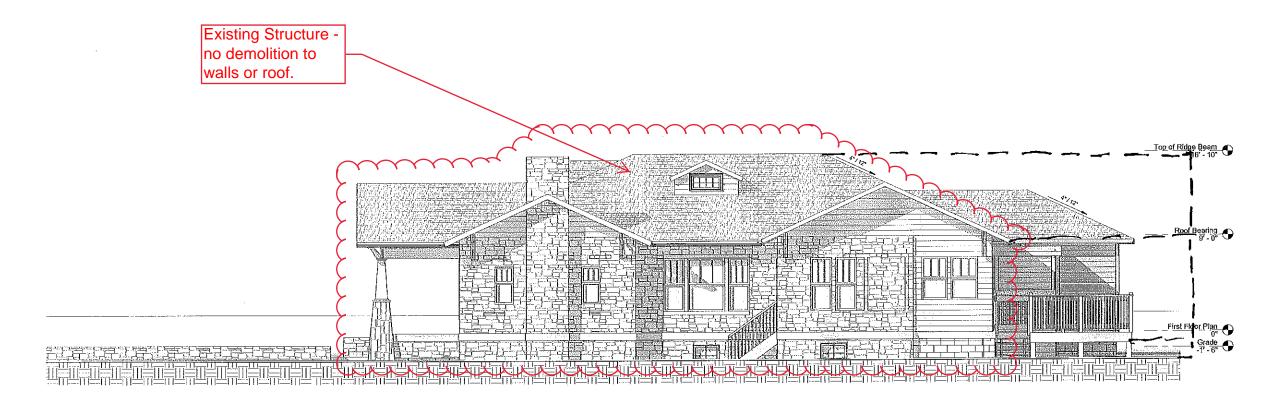






3) 3D View 1 existing

2 SOUTH ELEVATION EXISTING



HUFFSTUTTER RESIDENCE

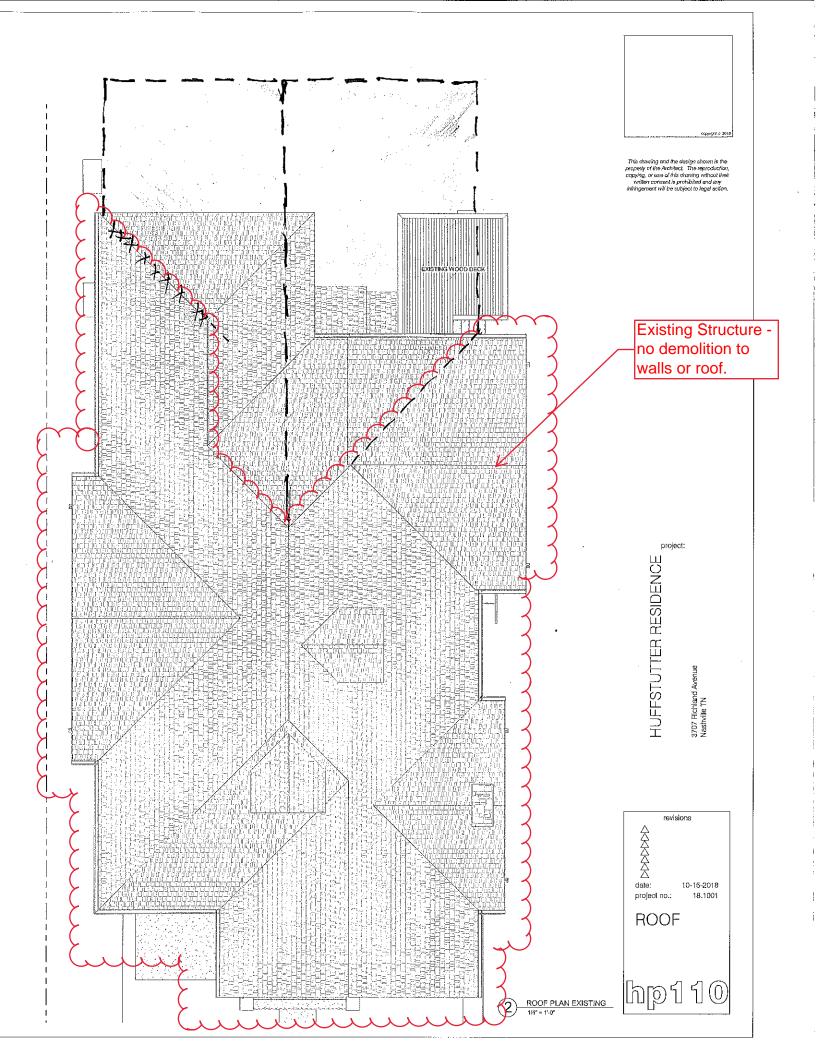
revisions date: 10-15-2018 18.1001 elevations existing

hp400

EAST ELEVATION EXISTING

This drawing and the design shown is the properly of the Architect. The reproduction, capying, or use of this drawing without their written consent is profit bled and any infragement will be subject to legal section. Top of Ridge Beam 16' - 10" 3 REAR VIEW PERSPECTIVE EXISTING NORTH ELEVATION EXISTING

1/4" = 1'-0" Existing Structure no demolition to walls or roof. HUFFSTUTTER RESIDENCE date: 10-15-2018 elevations existing hp401





Metropolitan Government of Nashville and Davidson County, Tennessee Department of Codes and Building Safety



e 3884211

APPLICATION FOR BUILDING DEMOLITION PERMIT / CADM - T2020064412 THIS IS NOT A PERMIT

800 Second Avenue South, Nashville, TN 37210

PARCEL: 10409012000

APPLICATION DATE: 10/13/2020

SITE ADDRESS:

3707 RICHLAND AVE NASHVILLE, TN 37205 PT LOT 30 BLK 7 DIV A RICHLAND REALTY CO

PARCEL OWNER: HUFFSTUTTER, DAN E.

APPLICANT: PURPOSE:

Work on this demolition permit must commence within thirty (30) days of issuance and be completed sixty (60) days after commencement. This permit expires 90 days after the permit is issued. Please call 811 before you dig TO DEMO single family residence to grade

Pursuant Ordinance # 2006-1263 Metropolitan code of Laws, I (the holder on this permit) hereby certify that all construction & demolition waste generated by any & all activities governed by this permit shall be disposed of in an approved landfill. Further, I certify that no construction & demolition waste shall be stored on the property in violation of any provision of Metropolitan Code....

Before a building permit can be issued for this project, the following approvals are required.

The Applicant is responsible for providing any plans or other information to the individual agencies

,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		· · · · · · · · · · · · · · · · · · ·
[G] Bond & License Review On Bldg App		615-862-6517 permitissuance@nashville.gov
[A] Zoning Review	APPROVED	615-880-2649 Ronya.Sykes@nashville.gov
[E] Cross Connect Review For Bldg App	COND	mws.ds@nashville.gov
[E] Sewer Availability Review For Bldg	COND	mws.ds@nashville.gov
[F] Right-Of-Way Review For Bldg App	APPROVED	615-862-6558 Jonathan. Honeycutt@nashville.gov
[D] Grading Plan Review For Bldg App	APPROVED	615-862-4276 Kimberly. Hayes@nashville.gov
[E] Water Availability Review For Bldg	COND	mws.ds@nashville.gov
[H] Historic Zoning Review - CA		615-862-7970 histlap1@nashville.gov



Metropolitan Government of Nashville and Davidson County, Tennessee **Department of Codes and Building Safety**



800 Second Avenue South, Nashville, TN 37210

BUILDING DEMOLITION PERMIT / CADM - T2020064412

ISSUED ON: This Permit Has NOT Been Issued

I hereby certify that I am the agent of the owner, or other person in control of this property, and that the information given herein, and as shown on the application and the permit, is true; and that I am authorized by said owner, or other person in control of this property, to obtain this permit. I understand that if the construction and/or installation for which this permit is issued is contrary to the requirements of Metropolitan codes or regulations, said violations must be corrected, and the permit may be voided. I further certify that I am in compliance with the State of Tennessee statutes relating to licensing contractors for the work described in this permit. Work must commence within thirty(30) days of issuance and must be completed within sixty(60) days of commencement. Permits become invalid if work does not commence within thirty(30) days. Extensions may be allowed in writing by the Director.

I have been advised of the requirements of Order 8-Cloth Face Coverings or Mask Order-from the Chief Medical Director of MPHD as enacted on June 28, 2020, and BL2020-285 as enacted on July 8, 2020, and I understand that this Order applies to the construction site that is the subject of this permit.

Approval (Where Required)

Date

SITE ADDRESS:

3707 RICHLAND AVE NASHVILLE, TN 37205 PT LOT 30 BLK 7 DIV A RICHLAND REALTY CO PARCEL: 10409012000

Tax District:

USD

Census Tr:

37016700

PARCEL OWNER:

PURPOSE:

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PERMIT DETAILS:

Estimated Value:

\$7,500.00

Number of Floors:

Const Type:

Sewer or Septic:

Sq Footage:

Total # Buildings:

Parking Required:

Total # Units:

Parking Provided:

Garage:

Ν

Sprinklers?

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Ν

Number of Bedrooms:

Metro Water:

Number of Kitchens:

Public Constr?

N

ZONING ASSIGNMENTS:

OV-IMP

1-440 IMPACT OVERLAY

OV-NHC

NEIGHBORHOOD CONSERVATION OVERLAY

OV-UZO

URBAN ZONING OVERLAY

RS7.5

SINGLE FAMILY 7,500 SQUARE FOOT LOT



Metropolitan Government of Nashville and Davidson County, Tennessee Department of Codes and Building Safety



3884211

800 Second Avenue South, Nashville, TN 37210 BUILDING DEMOLITION PERMIT / CADM - T2020064412

ISSUED ON: This Permit Has NOT Been Issued

I hereby certify that I am the agent of the owner, or other person in control of this property, and that the information given herein, and as shown on the application and the permit, is true; and that I am authorized by said owner, or other person in control of this property, to obtain this permit. I understand that if the construction and/or installation for which this permit is issued is contrary to the requirements of Metropolitan codes or regulations, said violations must be corrected, and the permit may be voided. I further certify that I am in compliance with the State of Tennessee statutes relating to licensing contractors for the work described in this permit. Work must commence within thirty(30) days of issuance and must be completed within sixty(60) days of commencement. Permits become invalid if work does not commence within thirty(30) days. Extensions may be allowed in writing by the Director.

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Approval (Where Required)	CADM	Date		
FEE / PAYMENT:				
[2020/10/13] CA BUILDING	DEMOLITION FE	EE	 \$ 81.91	\$-
PERMIT FEE/PAYMENT		,	\$ 81.91	\$=

Payment Detail:

Issue Date:

This Permit Has NOT Been Issued

Pmt Total:

Issued By:

E-Permit Inspection Scheduling Inspection Scheduling

For registered contractors that use our E-Permit System epermits.nashville.gov to schedule an inspection. login using your username and password at

company information to PermitIssuance@nashville.gov username/password for your company, email your To become an E-Permit user and acquire a

AVAILABLE FOR REGISTERED LICENSED CONTRACTORS* *E-PERMITS INSPECTION SCHEDULING IS ONLY

To schedule an inspection by phone have your Metro permit number ready for each job before calling our offices to request an inspection.

7:30 AM UNTIL 4:00 PM, MONDAY - FRIDAY

Building Inspections	(615) 862-6550
Electrical Inspections	(615) 862-6560
Plumbing Inspections	(615) 862-6570
Gas/Mechancial Inspections	(615)862-6570
Urban Forestry	(615) 862-6488
Fire Marshal Inspections	(615) 862-5230
Water & Sewer / Cross Connect	(615) 862-7225
Grease Control	(615) 862-4590
Stormwater - grading SWGR	(615) 880-2420
Residential Infill - Stormwater	(615) 862-7225
Public Works - Permits	(615) 862-8782

ARE YOU READY FOR U&O?

ePermits.Nashville.gov

ALLOWS ANYONE TO CONFIRM U&O APPROVALS AND TRADES PERMIT SIGNOFFS WHICH MUST BE DONE
--

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П	Click on the	🖰 Available Reports	button found on the to
	right hand side	de	

Click on your building permit

Click on print next to 'CA Permit Status U&O REPORI'	
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CONFIRM any and all trades permits are on DONE status

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	completed)

APPROVED/SIGNED OFF PRIOR TO RECEIVING U&O LETTER FOR EITHER COMMERCIAL OR RESIDENTIAL BUILDING PERMITS SEE BELOW MOST COMMON SIGNOFFS THAT MUST BE

Building Final	U&O PW Sidewalk FA - CA
U&O Water & Sewer Availability U&O PW ROW (right-of-way)	U&O PW ROW (right-of-way)
U&O Cross Connect (backflows)	SWGR U&O Sign-off (grading)
U&O Life Safety Final (Fire M.)	CA - U&O Fire Sprinkler Final
ALL TRADES PERMITS MUS	ALL TRADES PERMITS MUST BE FINAL / DONE STATUS
CAEL - Electrical	CAGM, CAGA, CAGH-Gas/Mech
CAPI - Plumbing	Any other Trade Permit

(615) 862-6499 (615)862-6514

Fax Number for Inspection Division Fax Number for Zoning & Permits





38 Years of Experience

Registered Professional Engineer

Colorado, Florida, Idaho, Kansas, Kentucky, Minnesota, Nevada, Ohio, Tennessee, West Virginia

Registered Structural Engineer

Iowa, Nebraska

Education

B.S. – Tennessee Technological University, 1978 Graduate Studies – University of Tennessee

Professional Affiliations

American Institute of Steel Construction American Society of Civil Engineers Associated Builders and Contractors, Affiliate National Academy of Forensic Engineers National Council of Engineering Examiners and Surveyors

National Society of Professional Engineers Structural Engineers Association of Tennessee

Honors

Chi Epsilon

Mark E. Buchanan, P.E., S.E. Principal

Mr. Buchanan is a Principal of the Firm. From his broad based experience with design-build and investigative/forensic work he is able to bring a keen sense of what is practical into his designs and investigations. He is experienced in producing documents that are highly constructible and from this, he incorporates into design practical details for projects that both reduce cost and expedite construction once the documents reach the field.

Project Experience:

The Hermitage – Hermitage, TN

Original Cabin Residence Structure (Circa 1800): Condition survey and assessment of current stability during preservation activity.

Hard Rock Café – Nashville, TN

Existing Row Warehouse (Circa 1870); Conversion into Hard Rock Café. In converting this building into a restaurant, a condition survey was required, as well as the analysis and design of major modifications to both the façade and the structure itself.

Polk Family Home - Columbia, TN

(Circa 1816): This project involved the evaluation and diagnosis of the cause of structural distress in framing and in the masonry walls. Also included was the design of structural remediation during the preservation of the structure.

Lake County Courthouse - Tiptonville, TN

Original Structure (Circa 1915): Performed structural condition survey after fire, multiple seismic events, and soil settlements. Developed repair schemes.

Nelson House – Columbia, TN

Maury County's Oldest Commercial Structure (Circa 1820): Performed a structural condition survey and analysis as well as structural modifications of the existing components for office conversion.

Nascar Cafe - Nashville, TN

Existing Row Warehouse (Circa 1870): Conversion into Nascar Café. In converting this building into a restaurant, a condition survey was required, as well as the analysis and design of major modifications to both the façade and the structure itself.





Mark E. Buchanan, P.E., S.E. Principal

42 Years of Experience

34 Years with Firm

TN License #015863 - Exp. 04/2021

Registered Professional Engineer

Colorado, Florida, Georgia, Idaho, Kansas, Kentucky, Minnesota, Nevada, Ohio, Tennessee, West Virginia

Registered Structural Engineer

Iowa, Nebraska

Education

B.S. – Tennessee Technological University, 1978

Graduate Studies - University of Tennessee

Professional Affiliations

American Institute of Steel Construction American Society of Civil Engineers Associated Builders and Contractors, Affiliate National Academy of Forensic Engineers National Council of Engineering Examiners and Surveyors

National Society of Professional Engineers Structural Engineers Association of Tennessee

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Project Experience:

131 2nd Avenue South/Nashville, TN

An existing six-story building including structural repairs of the existing walls, new stair, and elevator shafts. This historical building was converted to short-term housing on the upper floors and commercial use at the street level.

Tennessee State Capitol/Nashville, TN

Renovations to the roof structure, penthouse, and "Wedding Cake" flagpole support structure. Our task was to preserve these elements for another 50-year life cycle.

Travellers Rest Historical Home/Nashville, TN

(Circa 1799): Numerous projects have been completed at this 200+ year old residence and supporting buildings. These include projects on the original house and additions, the Smokehouse, and the wedding house.

Omohundro Water Treatment Plant/Nashville, TN (Multiple Projects)

Renovations were performed to the Filter Building of the existing historic water treatment facility as daily plant operations continued.

The original pumping building was renovated for an additional 50-year life span. The building is the oldest continual operating pumping facility in the United States.

Renovations to an existing building for a new command center. This project was implemented after the May 2010 Nashville flood.

Vanderbilt University/Nashville, TN

This project consists of multiple renovations to historic academic buildings at the Vanderbilt University campus. Renovations consist of ADA upgrades, including new elevators and stairs. New MPE service for the building requiring major structural modifications to old load-bearing masonry walls. New outdoor terraces over mechanical rooms were added.