

JOHN COOPER
MAYOR



METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

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

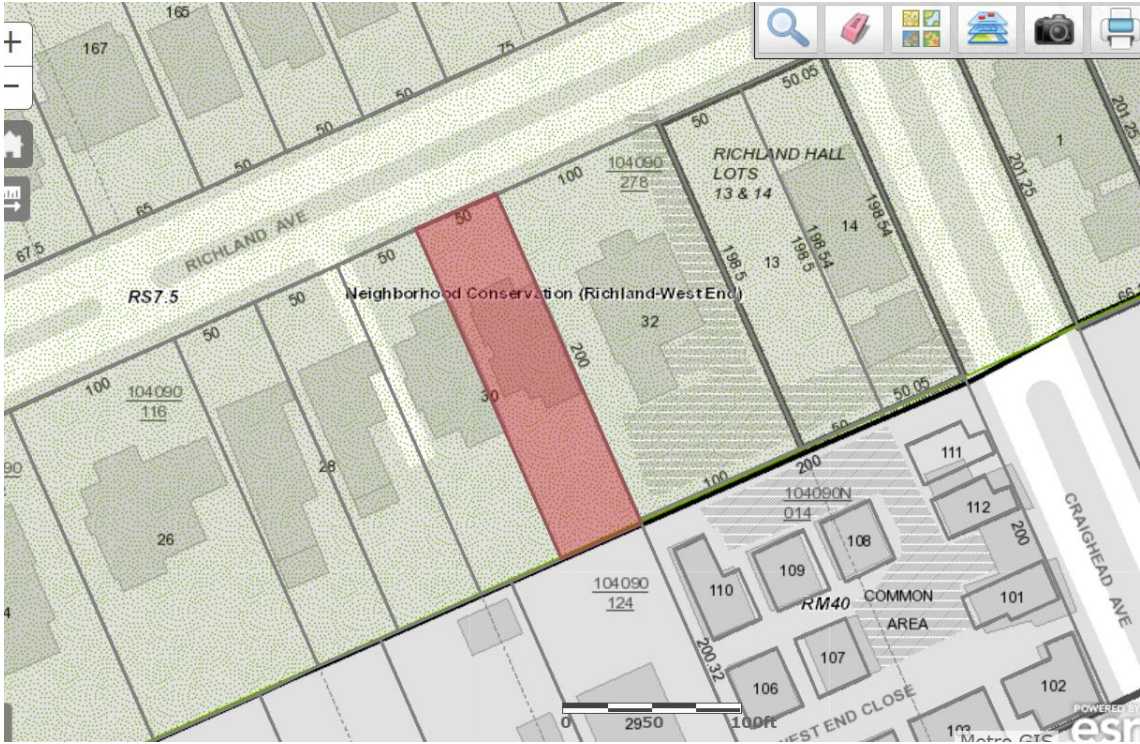
STAFF RECOMMENDATION
3707 Richland Avenue
March 17, 2021

Application: Demolition
District: Richland-West Neighborhood Conservation Zoning Overlay
Council District: 24
Base Zoning: RS7.5
Map and Parcel Number: 10409012000
Applicant: Dan Huffstutter
Project Lead: Paul Hoffman; paul.hoffman@nashville.gov

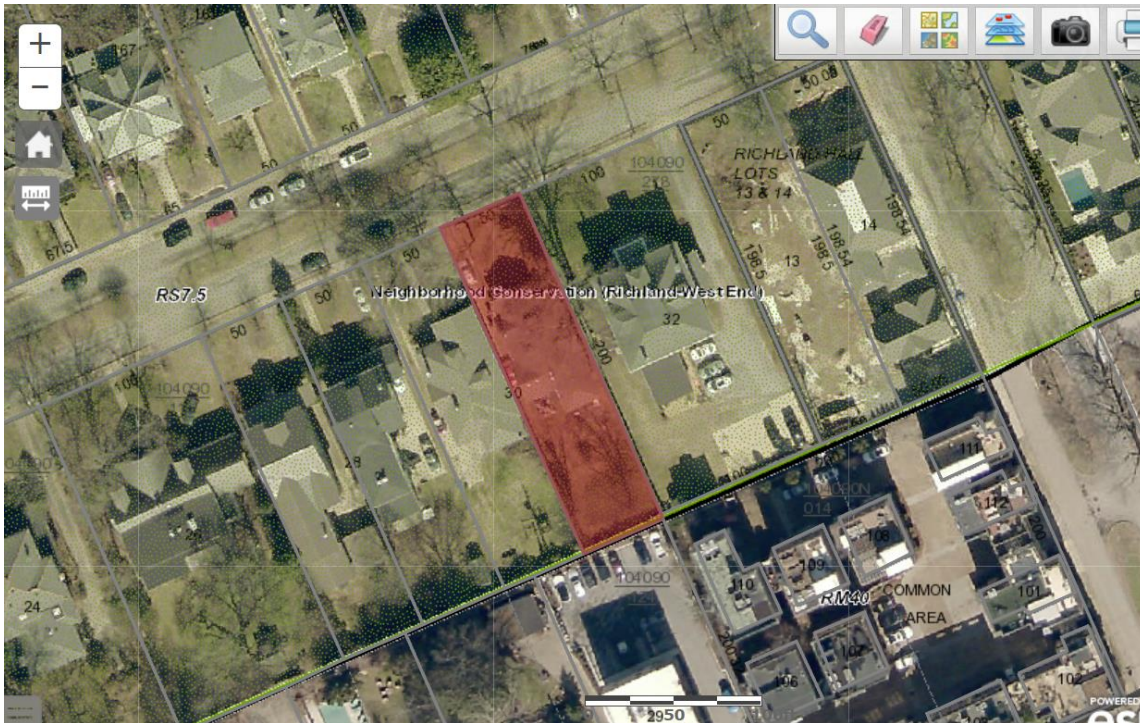
<p>Description of Project: The applicant requests demolition of a contributing building, arguing for economic hardship. Staff requests a show-cause hearing for Permit #2019-042830, issued on July 18, 2019.</p> <p>Recommendation: Staff recommends the consideration of three votes.</p> <p>Economic Hardship: 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).</p> <p>Show Cause: Staff recommends that the Preservation Permit for an addition be rescinded, finding that the foundation work was done outside of the scope of the permit.</p> <p>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:</p> <ol style="list-style-type: none">1. Plan for removal storage and reuse of salvage materials be submitted with 15 days;	<p>Attachments</p> <ul style="list-style-type: none">A: PhotographsB: Applicant's Application Cover LetterC: Demo EstimateD: Engineering ReportE: Residential AppraisalF: Land AppraisalG: Acquisition DeedH: Transfer DeedI: Property Tax AppraisalJ: 2018 AppraisalK: Stabilization EstimatesL: Preservation Permit #2019-042830M: Codes Permit #2019042945N: Mark Buchanan's CVs
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<ol style="list-style-type: none">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; <p>finding that reconstruction meets section II.A.4. of the design guidelines for the Richland-West End Neighborhood Conservation Zoning Overlay.</p>	
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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 (#2019-042830). Neither the scope of work for this permit, or the associated Codes permit (#2019-042945), 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. A demo permit from the Codes Dept was submitted in October 2019 but never 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.

Analysis and Findings: 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 issues a Stop Work Order on March 2, 2021. 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. 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.











LAW OFFICES
McLEMORE & ROLLINS

An Association of Attorneys
1211 16th Avenue South

NASHVILLE, TENNESSEE 37212

Claiborne K. McLemore III
Dan E. Huffstutter
Norman D. Rollins

Telephone Number:
(615) 242-2000
Facsimile Number:
(615) 242-2001

February 23, 2021

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

Cert. Mail: 7020 0090 0000 9106 7209

Copy via email:

HistoricCommission@nashville.gov

Re: 3707 Richland Avenue South / Nashville, TN 37205

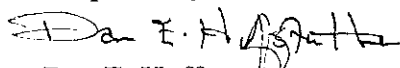
Dear Sirs:

This communication is in connection with the request for the demolition of the structure located at the reference site. In support of the request, please find enclosed:

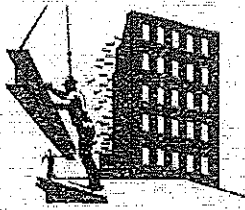
1. The preservation permit application;
2. Application for building demolition permit;
3. Demolition estimate
4. Engineering report;
5. Residential appraisal report;
6. Land appraisal report;
7. Acquisition deed
8. Transfer deed
9. Prior year real property tax appraisals
10. 2018 appraisal
11. Stabilization estimates – structural & stone veneer

Should you have need of additional information or have any questions, please feel free to contact the undersigned. Thanking you in advance for your assistance.

Respectfully,


Dan E. Huffstutter

cc: Kathleen Murphy Cert. Mail: 7020 0090 0000 9106 7193
Robin Zeigler email: robin.zeigler@nashville.gov



DEM TEC INC.

"The Leader in Demolition Technology"

October 5, 2020

Dan Huffstutter
1211 16th Ave South
Nashville TN 37212

Re: Demolition of Structure
3707 Richland Ave

Dear Dan,

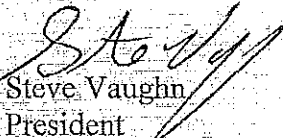
Dem Tec Inc is please to submit a proposal for the complete demolition of One (1) house located at 3707 Richland Ave Nashville, Tennessee. Proposal is based on Demolition Plan and scope of work as listed below

1. **Provide & Pay For Demolition Permits**
2. **Complete Demo of The House**
3. **Demō Slabs on Grade**
4. **Demō 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 Vaughn
President



December 16, 2020

Mr. Dan 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. Dan Huffstutter
EMC Project No. 20702
December 16, 2020
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.

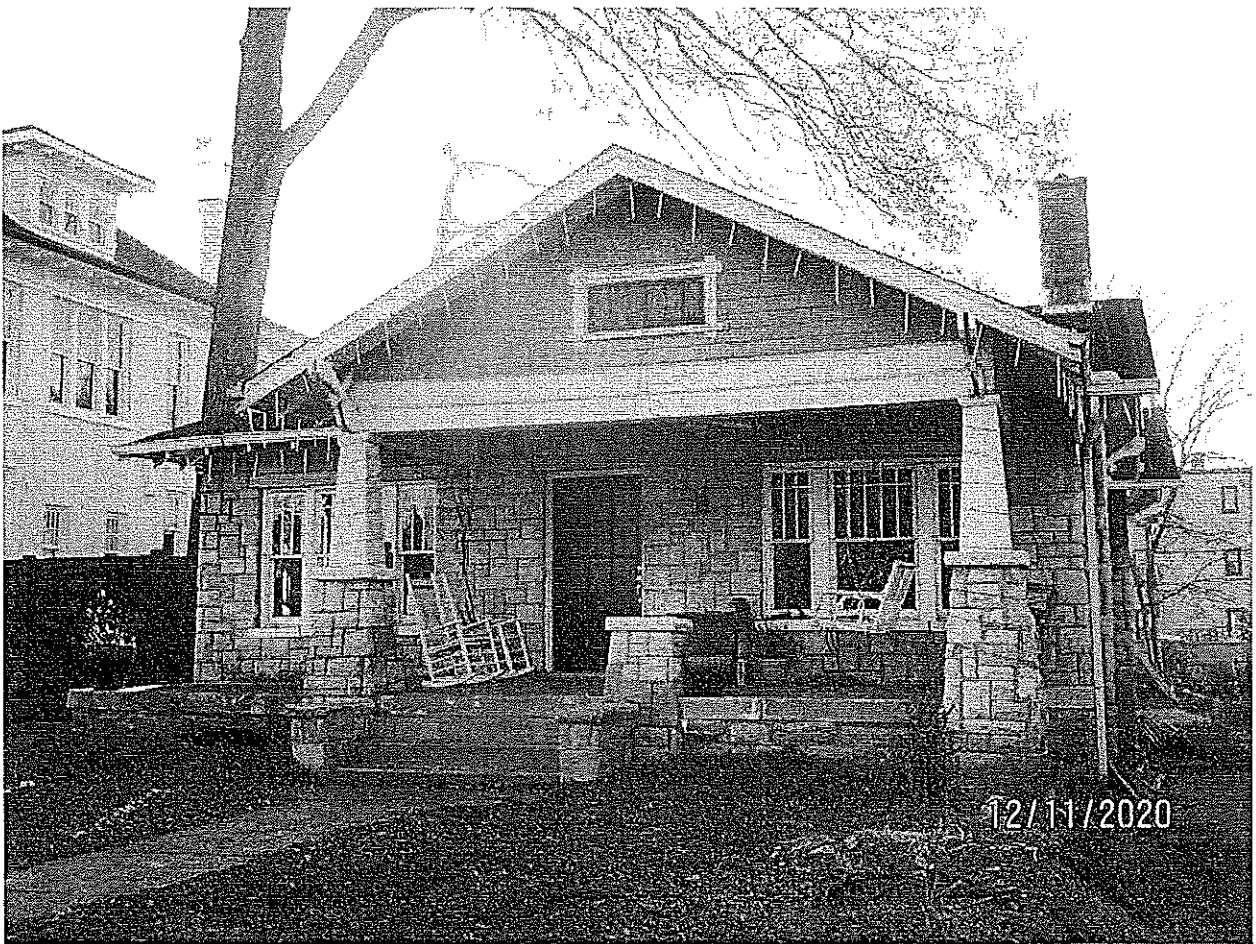
Mark E. Buchanan, P.E.
Principal

MEB/pjs

Enclosure

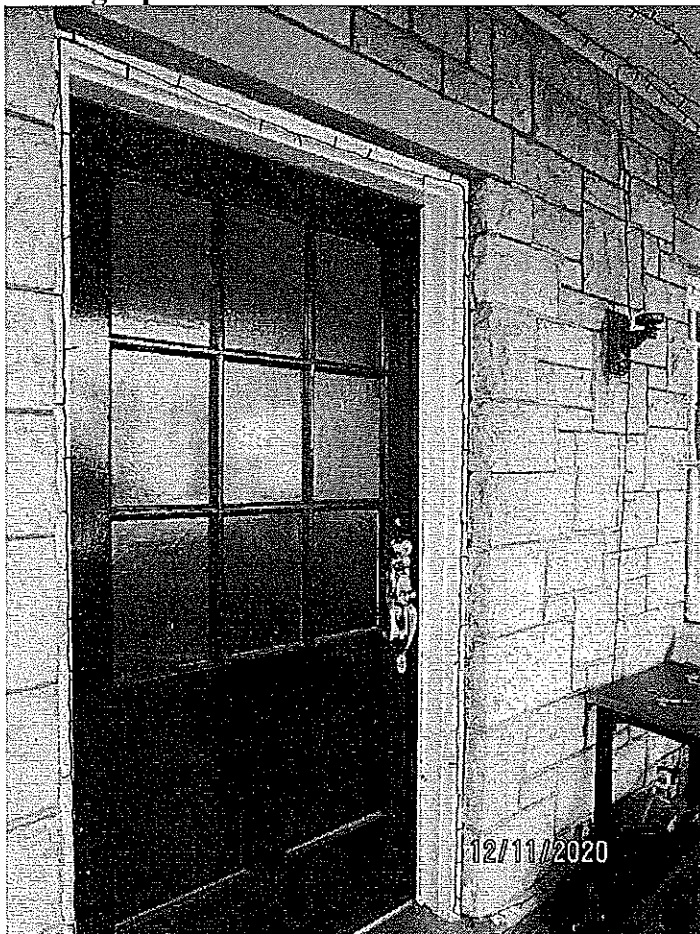


PHOTOGRAPHS



Photograph 1: Front elevation.

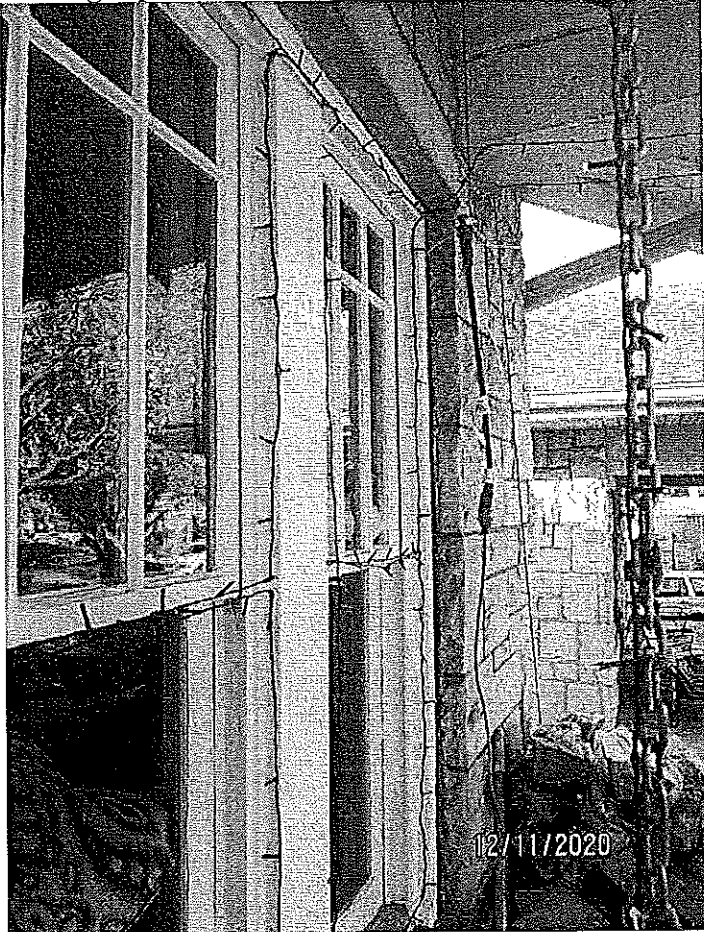
Photograph 2: Wall movement at front wall at doorway.

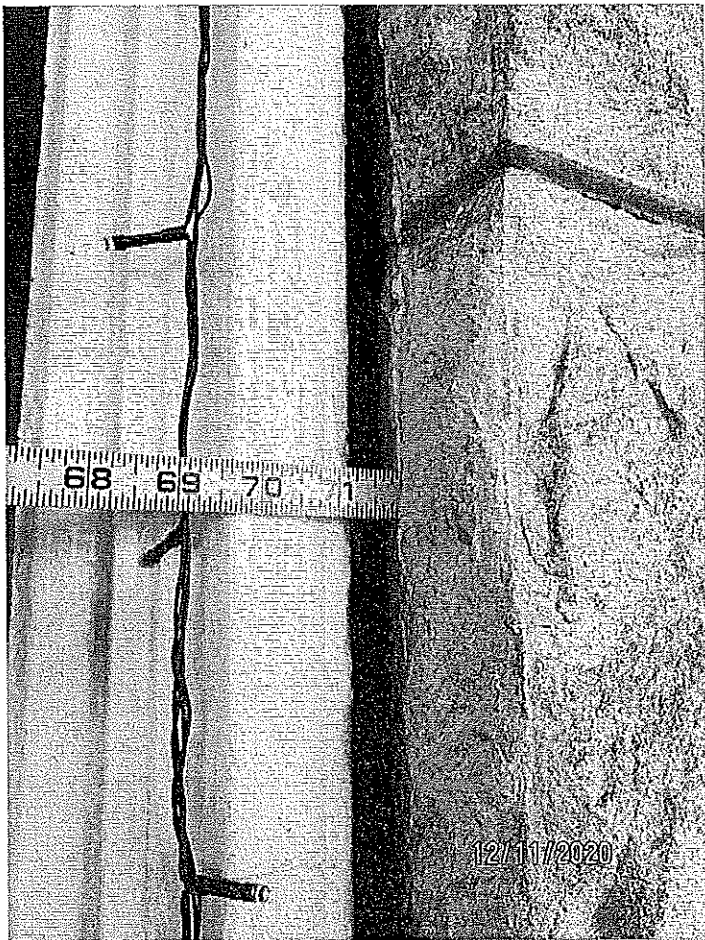




Photograph 3: Wall movement at front wall at doorway.

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





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

Photograph 6: Right side elevation.





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

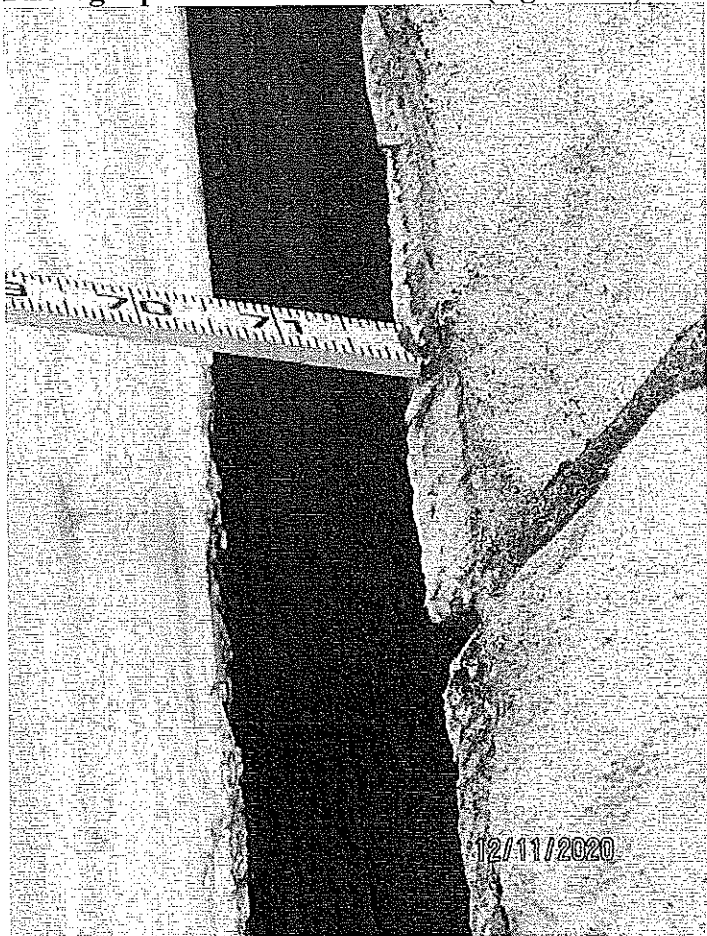
Photograph 8: Wall movement (right side) at window casement.

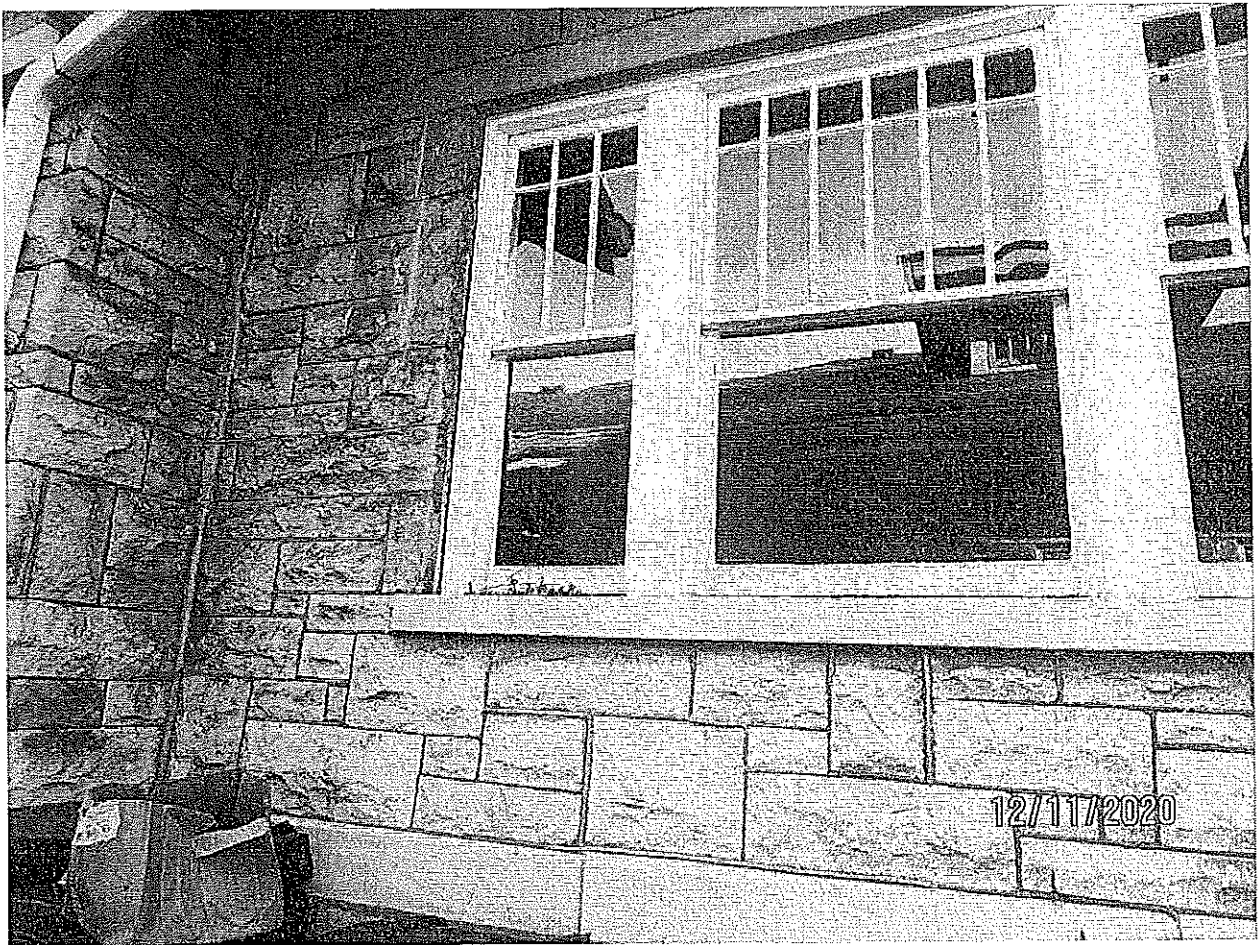




Photograph 9: Wall movement (right side) at window casement.

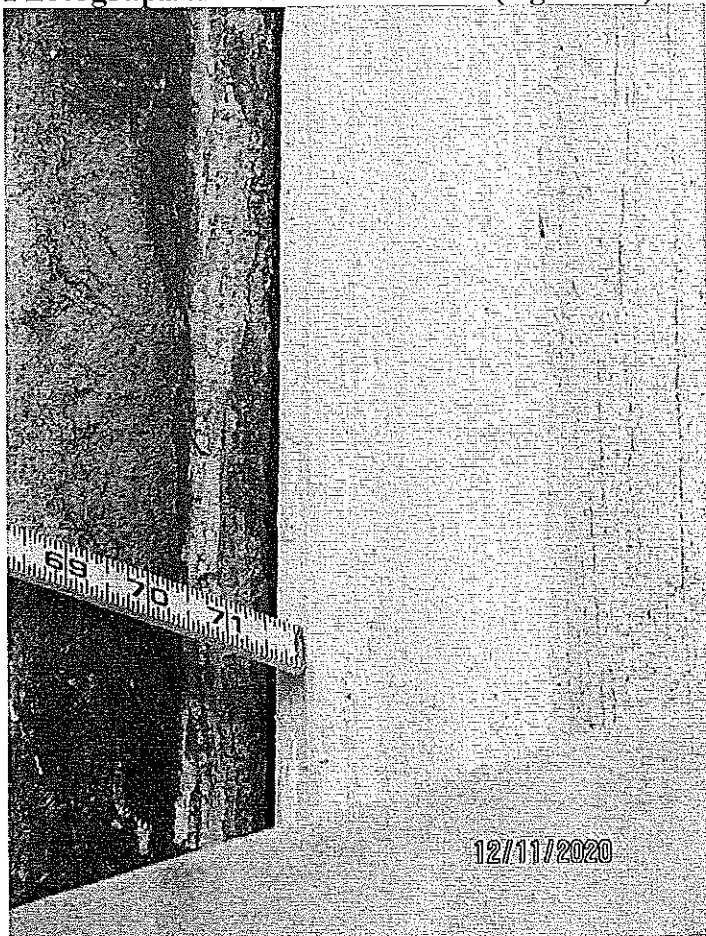
Photograph 10: Wall movement (right side) at window casement.





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

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

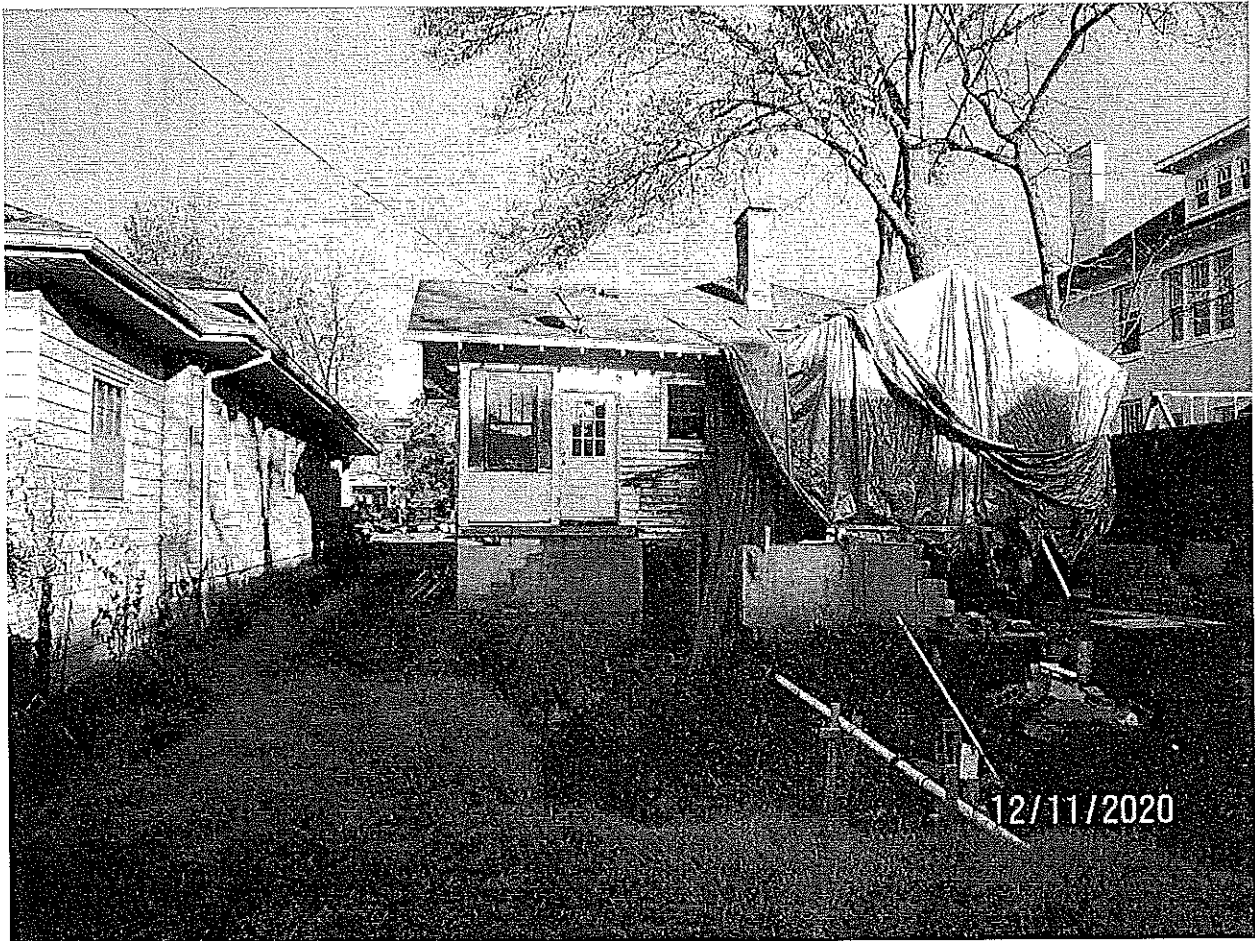




Photograph 13: Wall movement (right side) at window casement.

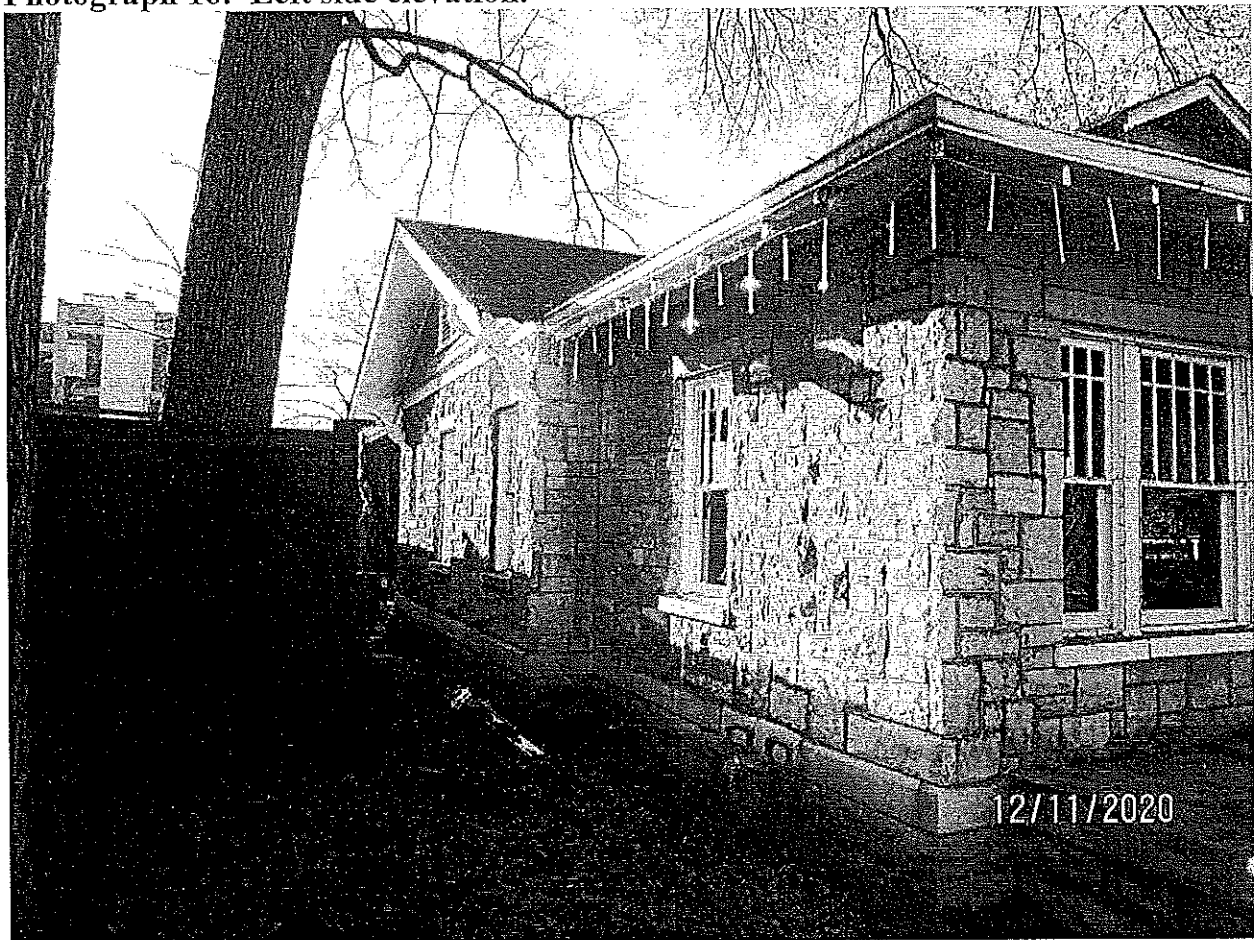
Photograph 14: Wall movement (right side) at window casement.

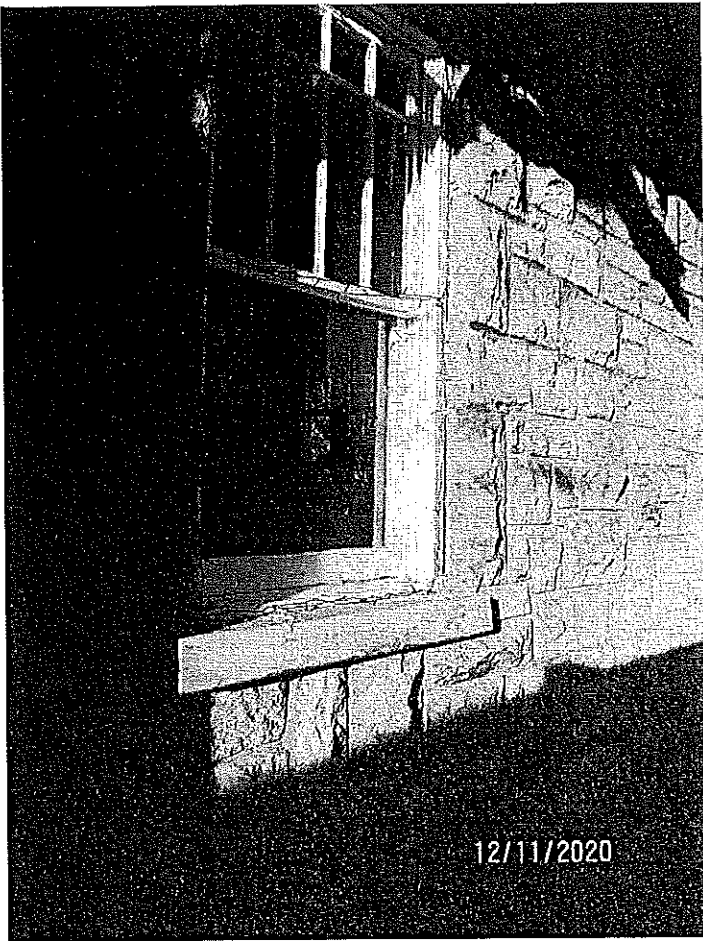




Photograph 15: Rear elevation.

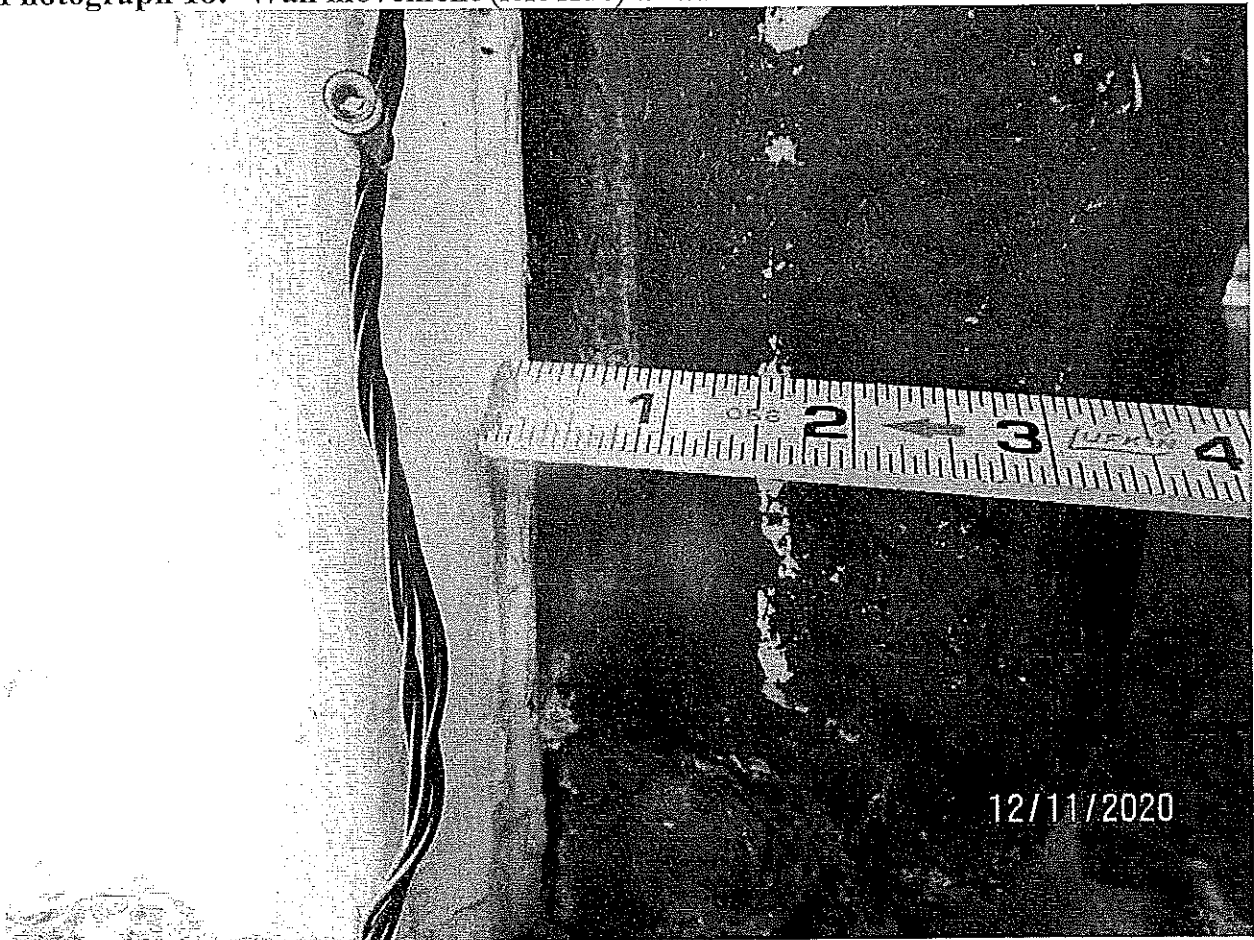
Photograph 16: Left side elevation.

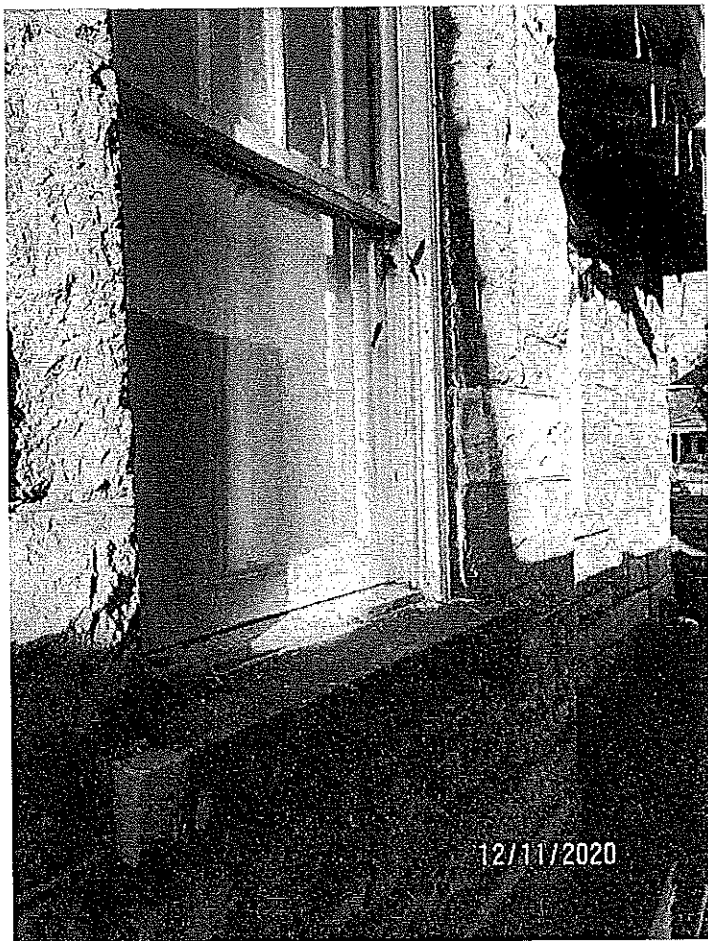




Photograph 17: Wall movement (left side) at window casement.

Photograph 18: Wall movement (left side) at window casement.





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

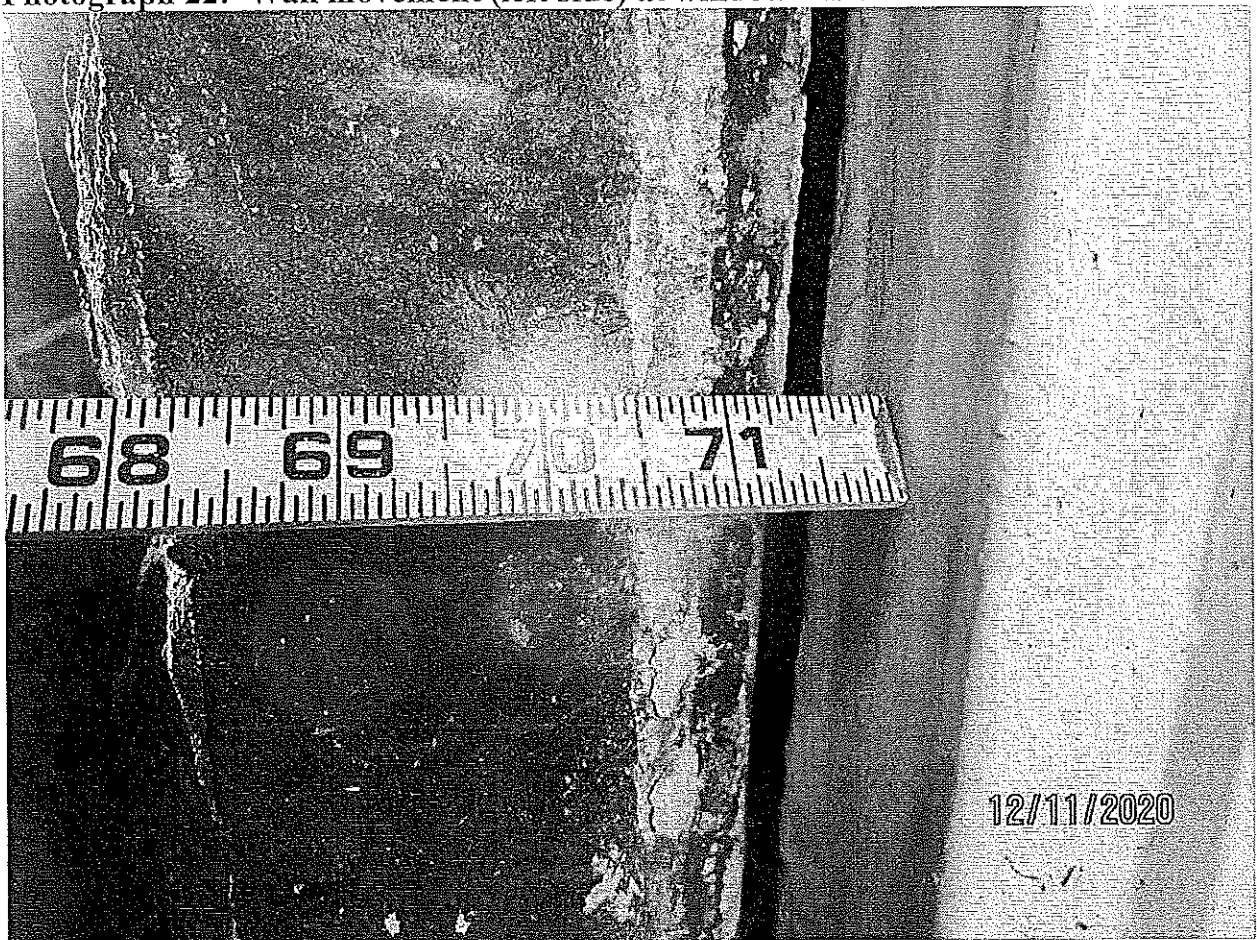
Photograph 20: Wall movement (left side) at window casement.

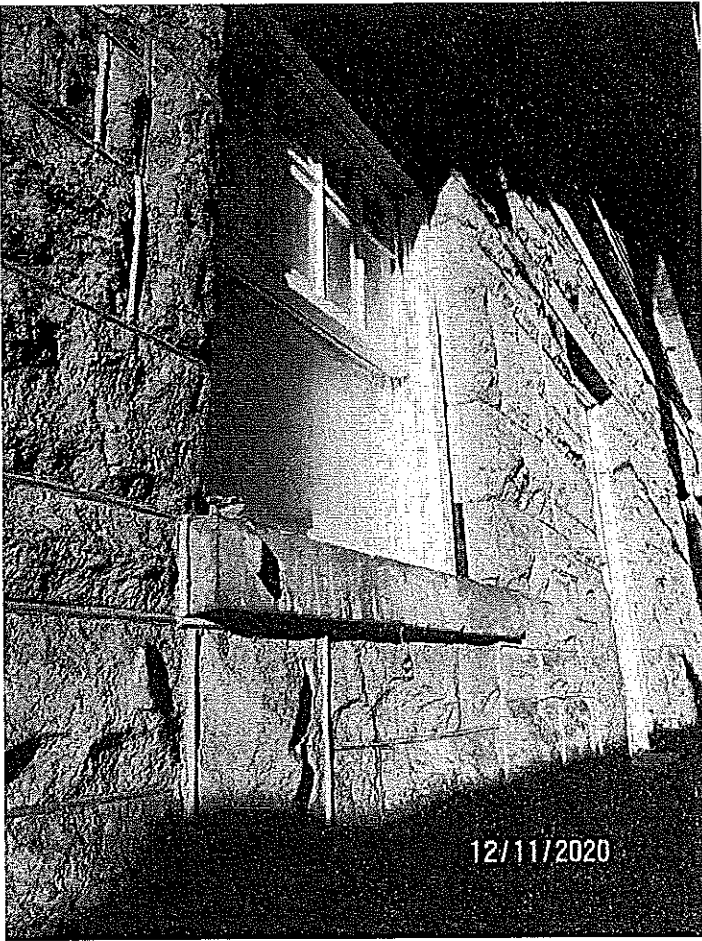




Photograph 21: Wall movement (left side) at window casement.

Photograph 22: 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.

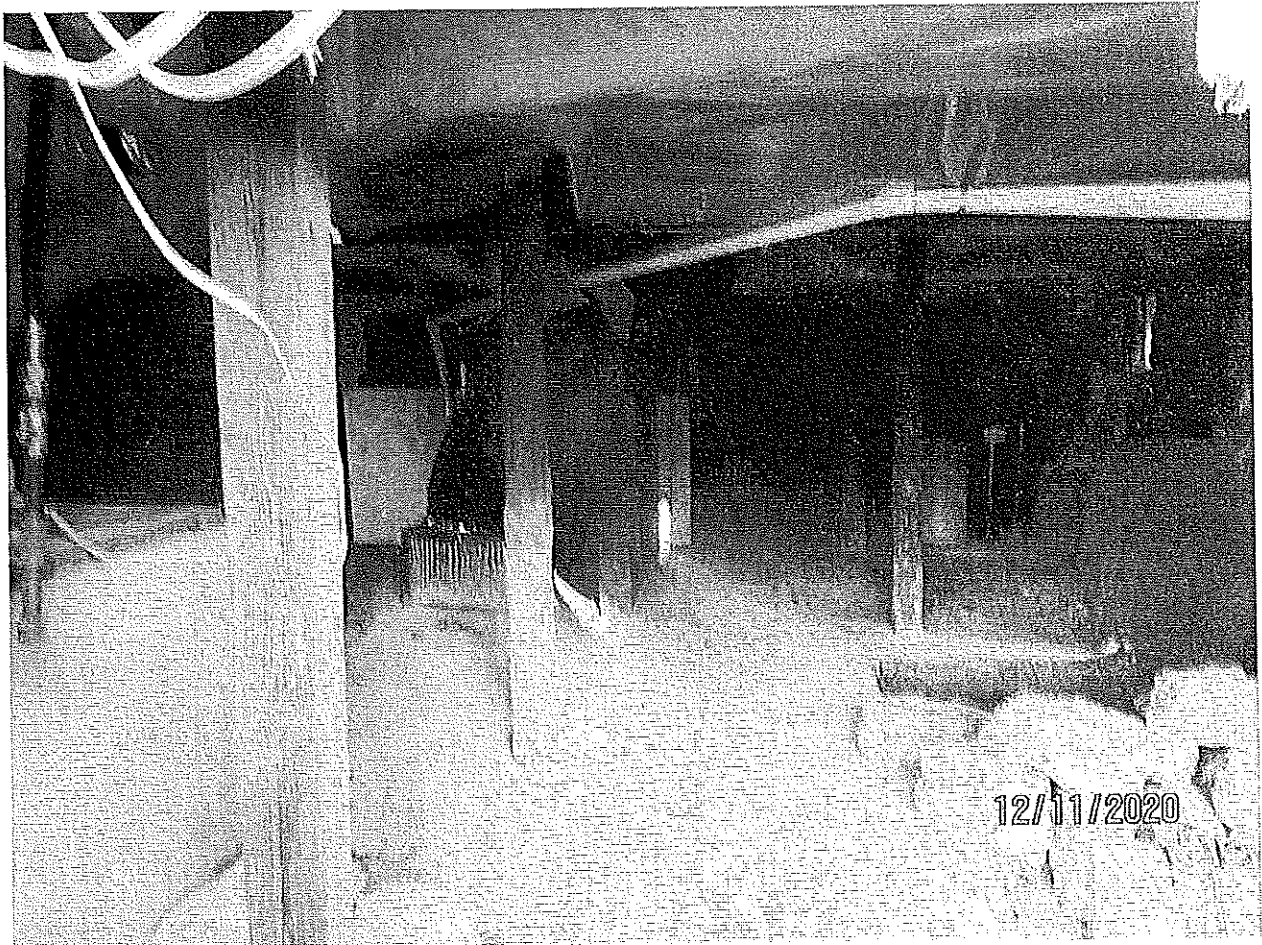




Photograph 25: Wall movement (left side) at window casement.

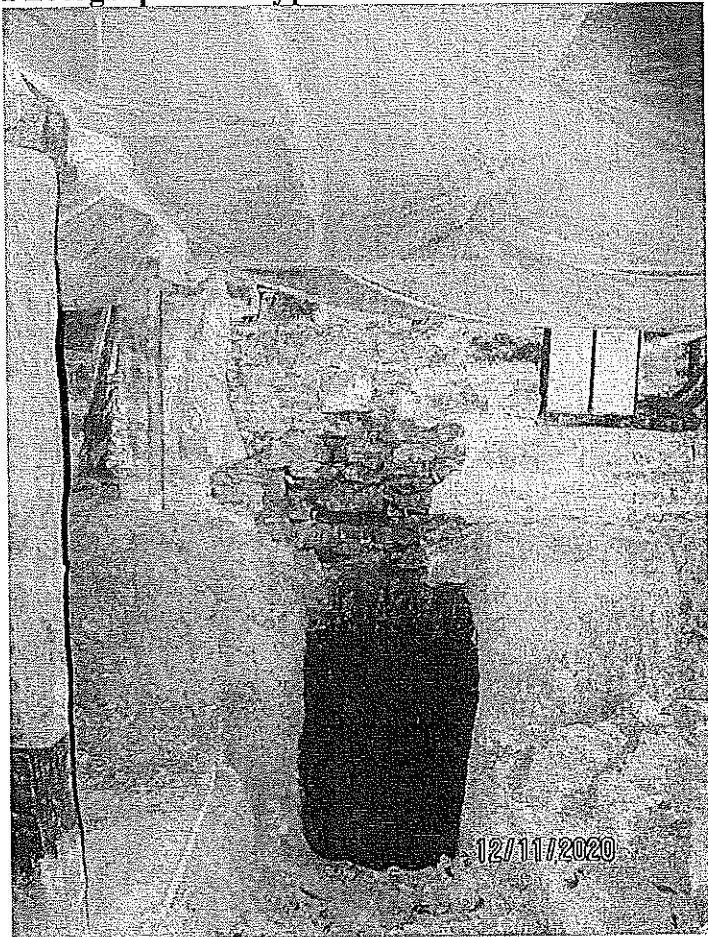
Photograph 26: Wall movement (left side) at window casement.





Photograph 27: Overview of cellar.

Photograph 28: Typical altered foundation wall.

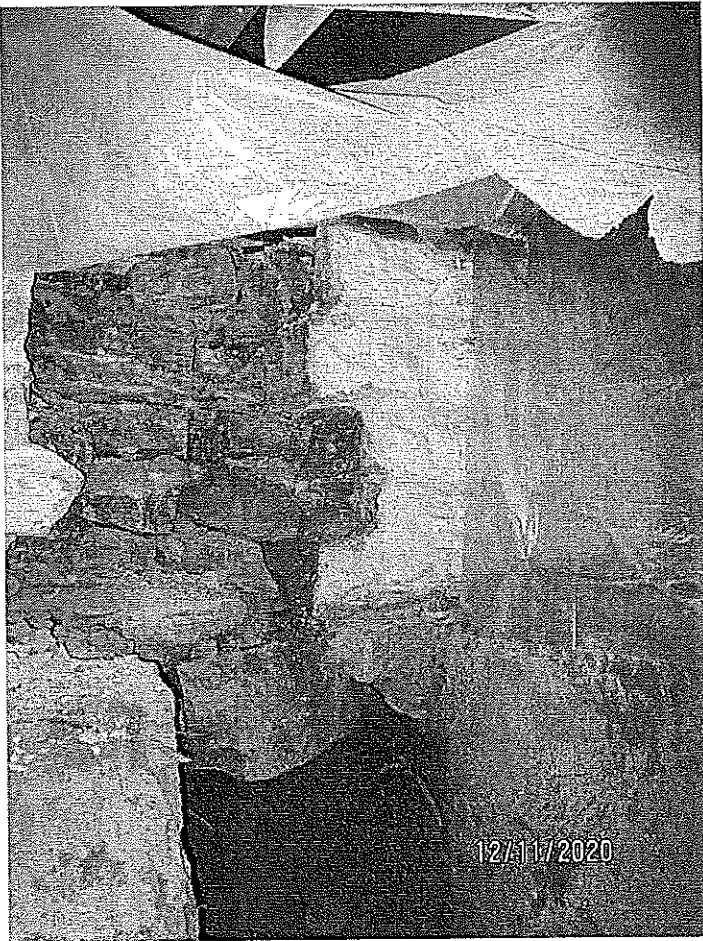




Photograph 29: View of two wythes of stone foundation wall.

Photograph 30: Typical altered foundation wall.





Photograph 31: Typical altered foundation wall.

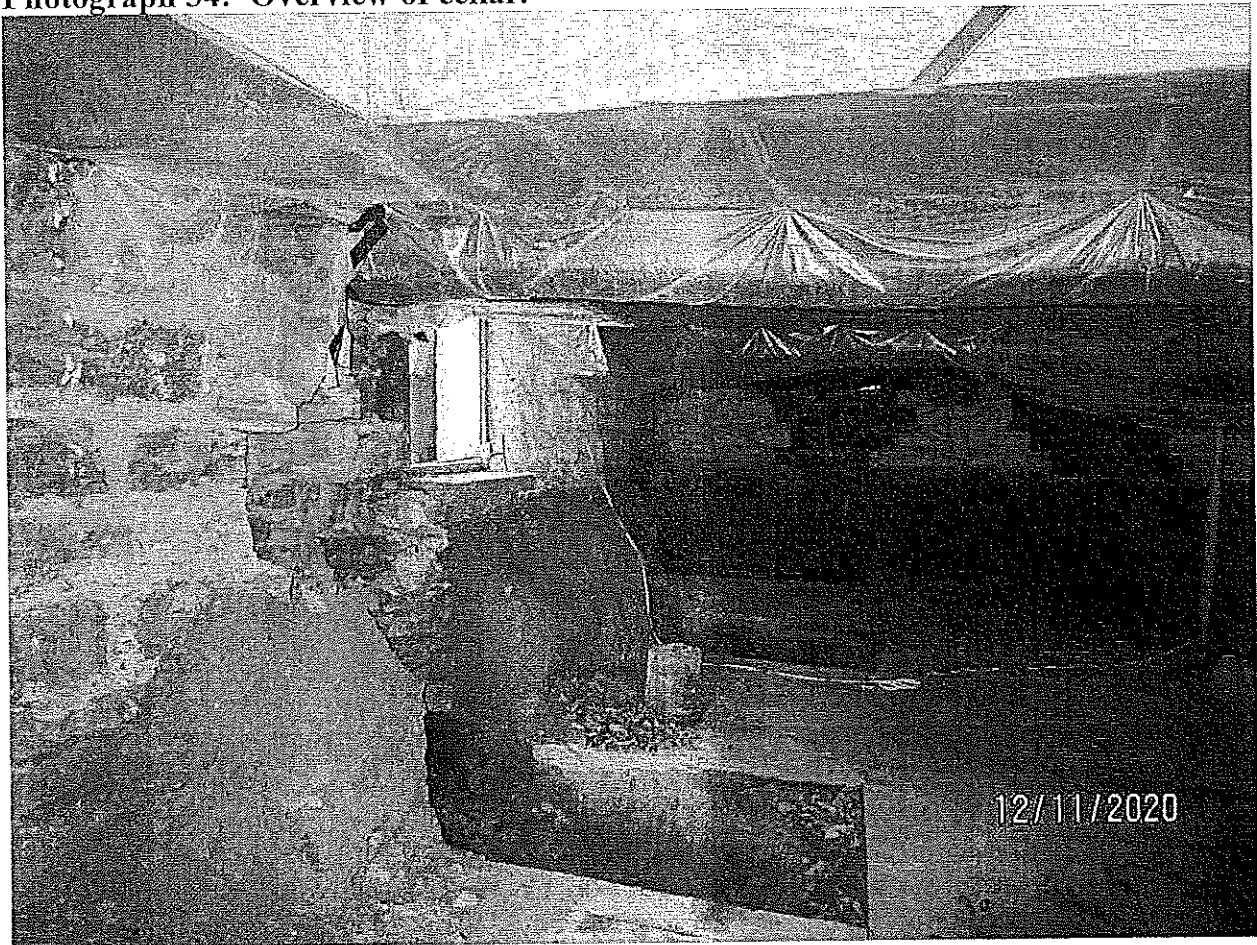
Photograph 32: Typical altered foundation wall.





Photograph 33: Typical altered foundation wall.

Photograph 34: Overview of cellar.

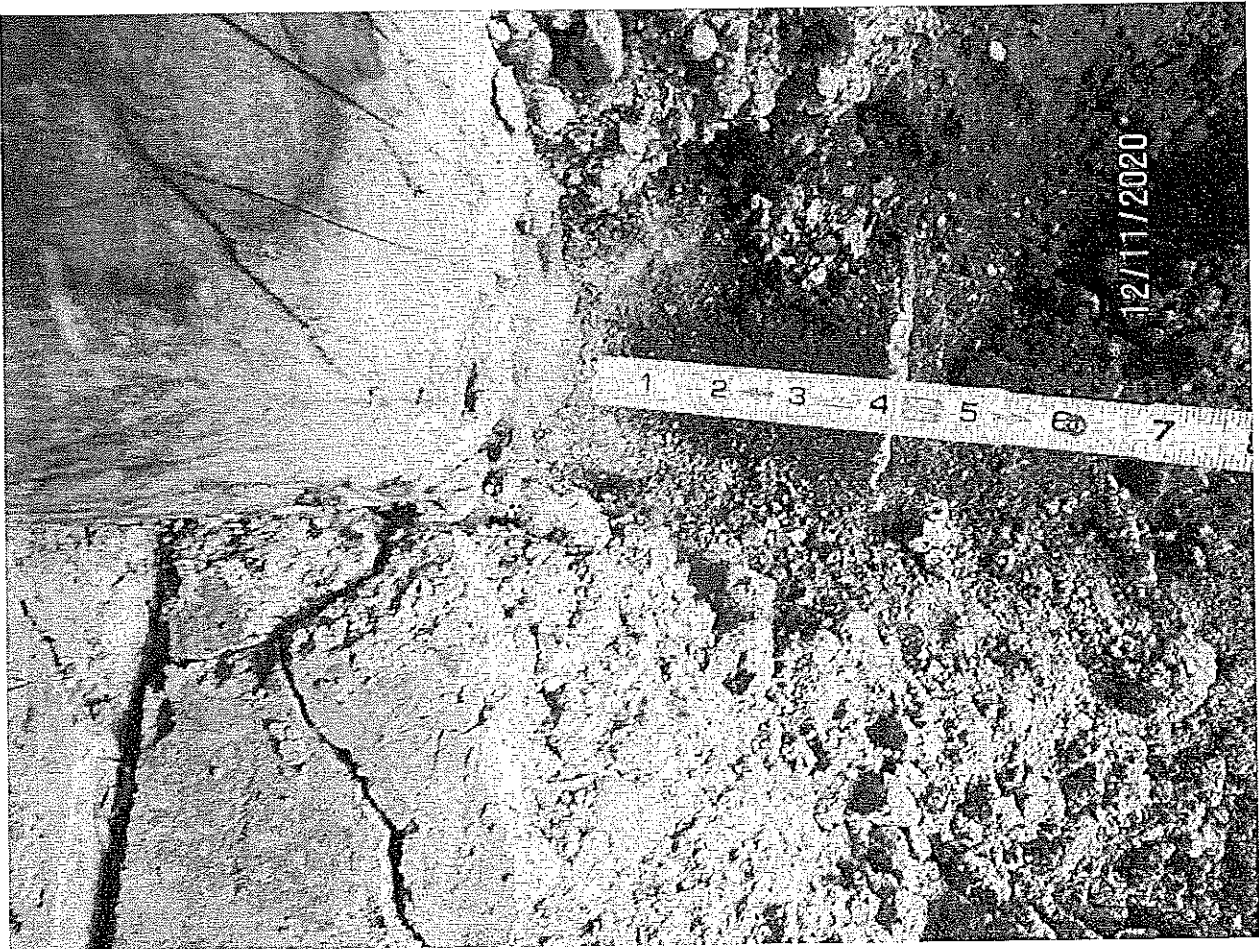




Photograph 35: Typical underpinning techniques.

Photograph 36: Typical interior wood column.





Photograph 37: Typical interior wood column footing.



Form 100.05*

Client File #:

Appraisal File #:

210120022

Appraisal Report • Residential

Appraisal Company: Manier and Exton

Address: P.O. Box 150668, Nashville, TN 37215-0668

Phone: (615) 383-8751

Fax:

Website: www.exton.biz

Appraiser: Richard J. Exton

Co-Appraiser:

AI Membership (if any): SRA MAI SRPA AI-GRS AI-RRS

AI Membership (if any): SRA MAI SRPA AI-GRS AI-RRS

AI Status (if any): Candidate for Designation Practicing Affiliate

AI Status (if any): Candidate for Designation Practicing Affiliate

Other Professional Affiliation:

Other Professional Affiliation:

E-mail: richard@exton.biz

E-mail:

Client: Dan Huffstutter

Contact:

Address: 1211 16th Ave., S, Nashville, TN 37212

Phone: Fax: E-mail:

SUBJECT PROPERTY IDENTIFICATION

Address: 3707 Richland Ave

City: Nashville

County: Davidson

State: TN

ZIP: 37205

Legal Description: Part of Lot 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 Date of Value: Single Family Residence

Use of the Real Estate Reflected in the Appraisal: Single Family Residence

Opinion of highest and best use (if required): Vacant Residential Tract

SUBJECT PROPERTY HISTORY

Owner of Record: Dan E. Huffstutter

Description and analysis of sales within 3 years (minimum) prior to effective date of value: An interest in the subject was transferred on 12/3/2019 by Quit Claim Deed. This was a transfer between family members. The subject was purchased in a normal market transaction on 4/30/2018 for \$545,000. It was on the market for 1 day, with a list price of \$550,000. According to property records and MLS there have been no other sales or transfers in the 36 month prior to the date of valuation.

Description and analysis of agreements of sale (contracts), listings, and options: The subject is not currently listed for sale, it has not been offered for sale in the past 12 months and there is no offer to purchase the property to my knowledge.

RECONCILIATIONS AND CONCLUSIONS

Indication of Value by Sales Comparison Approach

\$ 240,000

Indication of Value by Cost Approach

\$ Not Applicable

Indication of Value by Income Approach

\$ 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: 1/11/2021

\$ 240,000

Exposure Time: This valuation is based estimated exposure time for the subject of 90 days.

The above opinion is subject to: Hypothetical Conditions and/or Extraordinary Assumptions cited on the following page.

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

MARKET AREA ANALYSIS					
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Built Up <input type="checkbox"/> Under 25% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Over 75%	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Supply & Demand <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	Value Trend <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Decreasing	Typical Marketing Time <input checked="" type="checkbox"/> Under 3 Months <input type="checkbox"/> 3-6 Months <input type="checkbox"/> Over 6 Months
Neighborhood Single Family Profile		Neighborhood Land Use		Neighborhood Name: Richland- Central	
Price	Age	1 Family	90% Commercial	PUD <input type="checkbox"/> Condo <input type="checkbox"/> HOA: \$ /	
400,000	Low	0		Amenities:	
2,250,000	High	110	10% Vacant		
600,000	Predominant	75	Multifamily %		

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 200	Area: 10,000 sf		
View: Average	Shape: Rectangular		
Drainage: Adequate	Utility: Average		
Site Similarity/Conformity To Neighborhood		Zoning/Deed Restriction	
Size: <input type="checkbox"/> Smaller than Typical <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Larger than Typical	View: <input type="checkbox"/> Favorable <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Less than Favorable	Zoning: RS-7.5 - Single Family with a 7500 SF minimum lot size <input checked="" type="checkbox"/> Legal <input type="checkbox"/> No zoning <input type="checkbox"/> Legal, non-conforming <input type="checkbox"/> Illegal	Covenants, Condition & Restrictions <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Documents Reviewed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent \$ /
Utilities		Off Site Improvements	
Electric <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Gas <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Water <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Sewer <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other
		Street <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	Alley <input type="checkbox"/> Public <input type="checkbox"/> Private
		Sidewalk <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	Street Lights <input checked="" type="checkbox"/> Public <input type="checkbox"/> 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 USE ANALYSIS	
<input type="checkbox"/> Present Use	<input type="checkbox"/> Proposed Use <input checked="" type="checkbox"/> 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 the house must be retain, and can not be demolished.	

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

IMPROVEMENTS ANALYSIS

General Design: Cottage No. of Units: 1 No. of Stories: 1 Actual Age: 100 Effective Age: 50
 Existing Under Construction Proposed Attached Detached Manufactured Modular
 Other:

Exterior Elements Roofing: Asphalt Shingle Siding: Stone/Siding Windows: Wood Double Hung
 Patio Deck Porch Part Covered Pool Fence
 Other:

Interior Elements Flooring: Hardwood Walls: Plaster Fireplace # 1
 Kitchen: Refrigerator Range Oven Fan/Hood Microwave Dishwasher Countertops: Granite
 Other:

Foundation Crawl Space Slab Basement Full unfinished
 Other:

Attic None Scuttle Drop Stair Stairway Finished
Mechanicals HVAC: FWA Fuel: Gas Air Conditioning: Central
Car Storage Driveway Gravel Garage Carport Finished
Other Elements The subject offers a partially covered front porch.

Above Grade Gross Living Area (GLA)											
	Living	Dining	Kitchen	Den	Family	Rec.	Bedrms	# Baths	Utility	Other	Area Sq. Ft.
Level 1	1	1	1				2	1	C	Parlor	1,644
Level 2											
Finished area above grade contains:			Bedroom(s): 2			Bath(s): 1			GLA: 1,644		

Summarize Above Grade Improvements: The subject offers nine foot ceilings and crown moulding. There is chair rail in the dining room. The kitchen has granite counters and stainless appliances. There is a tankless water heater.

Below Grade Area or Other Area											
	Living	Dining	Kitchen	Den	Family	Rec.	Bedrms	# Baths	Utility	% Finished	Area Sq. Ft.
Below Grade										0	1,644
Other Area											

Summarize below grade and/or other area improvements: The basement is unfinished, and has limited headroom.

Discuss physical depreciation and functional or external obsolescence: See attached addenda.

Discuss style, quality, condition, size, and appeal of improvements including conformity to market area: The subject's size, quality and style are consistent with many of the properties found in the immediate area and the neighborhood as a whole. The condition is below the typical home in the area.

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

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARISON 1		COMPARISON 2		COMPARISON 3	
Address	3707 Richland Ave Nashville, TN 37205	3805 Richland Ave Nashville, TN 37205		3505 Richland Ave Nashville, TN 37205		232 Leonard Ave Nashville, TN 37205	
Proximity to Subject		0.17 miles SW		0.27 miles NE		0.38 miles S	
Data Source/ Verification		MLS/Tax Assessor/Agent Register Deeds		MLS/Tax Assessor/Agent Register Deeds		Appraisal/MLS/Assessor Register Deeds	
Original List Price	\$		\$ 695,000		\$ 850,000		\$ 529,000
Final List Price	\$		\$ 695,000		\$ 850,000		\$ 529,000
Sale Price	\$		\$ 751,724		\$ 800,000		\$ 517,975
Sale Price % of Original List	%		108.2 %		94.1 %		97.9 %
Sale Price % of Final List	%		108.2 %		94.1 %		97.9 %
Closing Date		6/17/2020		7/1/2020		6/5/2020	
Days On Market		2		14		5	
Price/Gross Living Area	\$	\$	359.85	\$	328.95	\$	308.32
	DESCRIPTION	DESCRIPTION	+ (-) Adjustment	DESCRIPTION	+ (-) Adjustment	DESCRIPTION	+ (-) Adjustment
Financing Type		Conventional		Conventional		Cash	
Concessions		None Known		None Known		None Known	
Contract Date		4/21/2020		6/10/2020		5/14/2020	
Location	Good	Good		Good		Superior	
Site Size	10,000 sf	0.22 Acres		0.15 Acres		0.25 Acres	
Site Views/Appeal	Typical	Typical		Typical		Flood Plain +20,000	
Design and Appeal	Cottage/Gd	Cottage/Gd		Cottage/Gd		Traditional/Good	
Quality of Construction	Stone/Siding/Gd	Stone/Siding/Gd		BV/Sid/Gd		Brick/Siding/Gd	
Age	100	100		100		75	
Condition	Poor	Average/Good -360,000		Good -435,000		Average -310,000	
Above Grade Bedrooms	Bedrooms 2	Bedrooms 3	-10,000	Bedrooms 4	-10,000	Bedrooms 2	
Above Grade Baths	Baths 1	Baths 2.5	-30,000	Baths 3	-40,000	Baths 1.5	-10,000
Gross Living Area	1,644 Sq.Ft.	2,089 Sq.Ft.	-49,000	2,432 Sq.Ft.	-86,700	1,680 Sq.Ft.	
Below Grade Area	1,644 Sq.Ft.	1,425 Sq.Ft.	+1,100	562 Sq.Ft.	+5,400	958 Sq.Ft.	+3,400
Below Grade Finish	Unfinished	Unfinished		Unfinished		Unfinished	
Other Area	None	None		None		None	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC	
Car Storage	Open	2 Detached	-20,000	Open		Open	
Porch/Patio/Deck	Porch	Por/CvdDck/Fnc	-7,500	Por/Cvd/Dck/Fnc	-10,000	Porches	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Net Adjustment (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -475,400	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -576,300	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -296,600
Adjusted Sale Price		Net Adj. 63.2 %		Net Adj. 72 %		Net Adj. 57.3 %	
		Gross Adj. 63.5 %	\$ 276,324	Gross Adj. 73.4 %	\$ 223,700	Gross Adj. 66.3 %	\$ 221,375
Prior Transfer	12/3/2019 - \$0	No sale in the 12 months		No sale in the 12 months		No sale in the 12 months	
History	5/1/2018 - \$545,000	prior to this sale.		prior to this sale.		prior to this sale.	
Comments and reconciliation of the sales comparison approach: See attached addenda.							

Indication of Value by Sales Comparison Approach \$ 240,000

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Supplemental Addendum

File No. 210120022

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

• **Appraisal Report - Residential: Improvements Analysis - Discuss physical depreciation and functional or external obsolescence**

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.

• **Appraisal Report - Residential: Sales Comparison Approach - Comments and Reconciliation of the Sales Comparison Approach**

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. Sale One offered a renovated kitchen and similar baths. Sale Two had been extensively renovated with new kitchen and three new baths. Sale Three 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	\$1,500
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:

Supplemental Addendum

File No. 210120022

Borrower					
Property Address	3707 Richland Ave				
City	Nashville	County	Davidson	State	TN Zip Code 37205
Lender/Client	Dan 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 and Two are on the subject's street, and Sale Three is 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.

Client:	Dan 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.

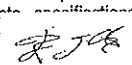
VALUE DEFINITION

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

APPRAISER CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the report assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None Name(s)

As previously identified in the Scope of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

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 property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment: None Specify services provided:

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS, CANDIDATES AND PRACTICING AFFILIATES

Appraisal Institute Designated Member, Candidate for Designation, or Practicing Affiliate Certify:

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

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APPRAISERS SIGNATURES

APPRAISER:

Signature _____

Name Richard J. Exton

Report Date 01/23/2021

Trainee Licensed Certified Residential Certified General

License # TNCG-187 State TN

Expiration Date 10/31/2021

CO-APPRAISER:

Signature _____

Name _____

Report Date _____

Trainee Licensed Certified Residential Certified General

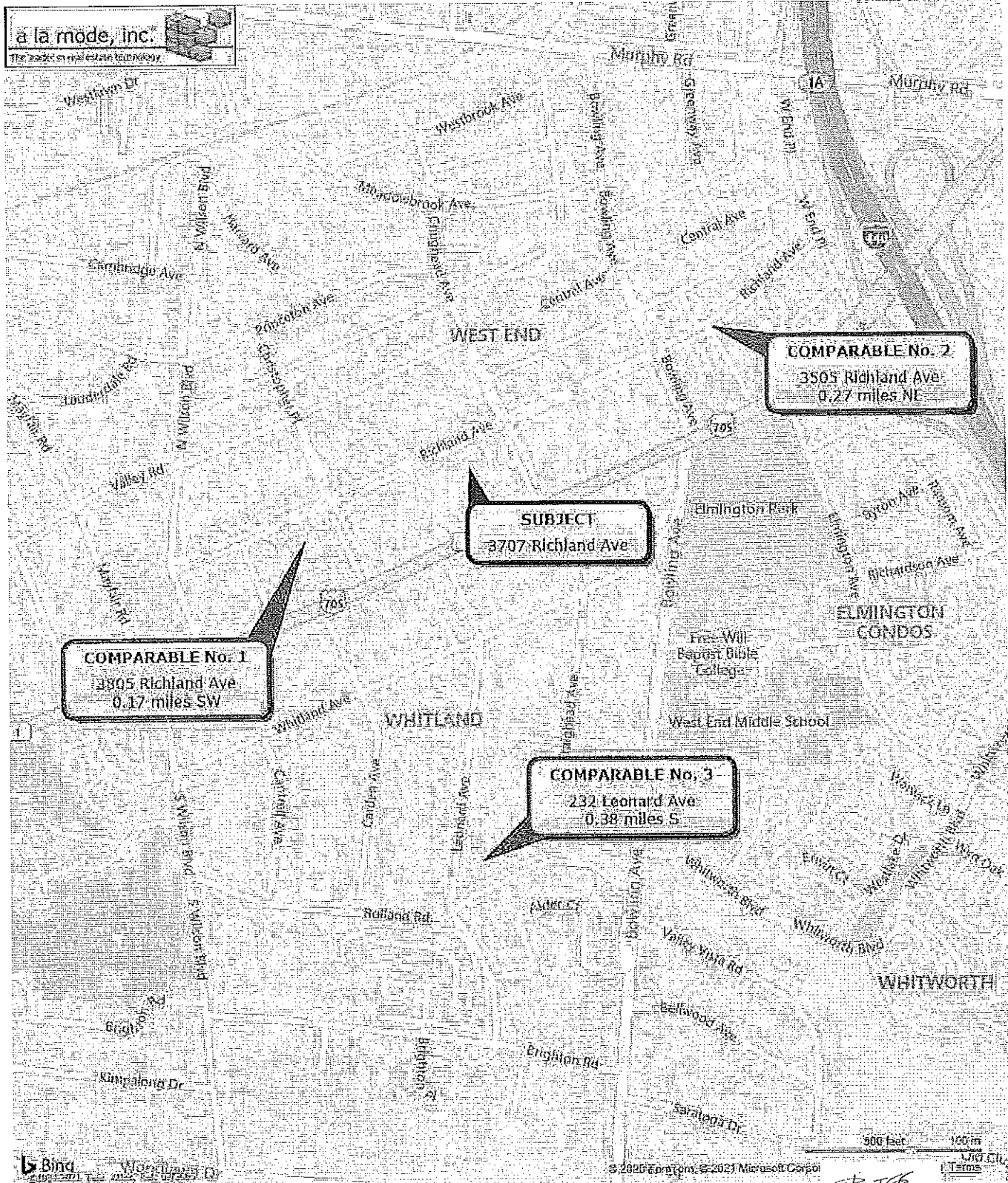
License # _____ State _____

Expiration Date _____

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Location Map

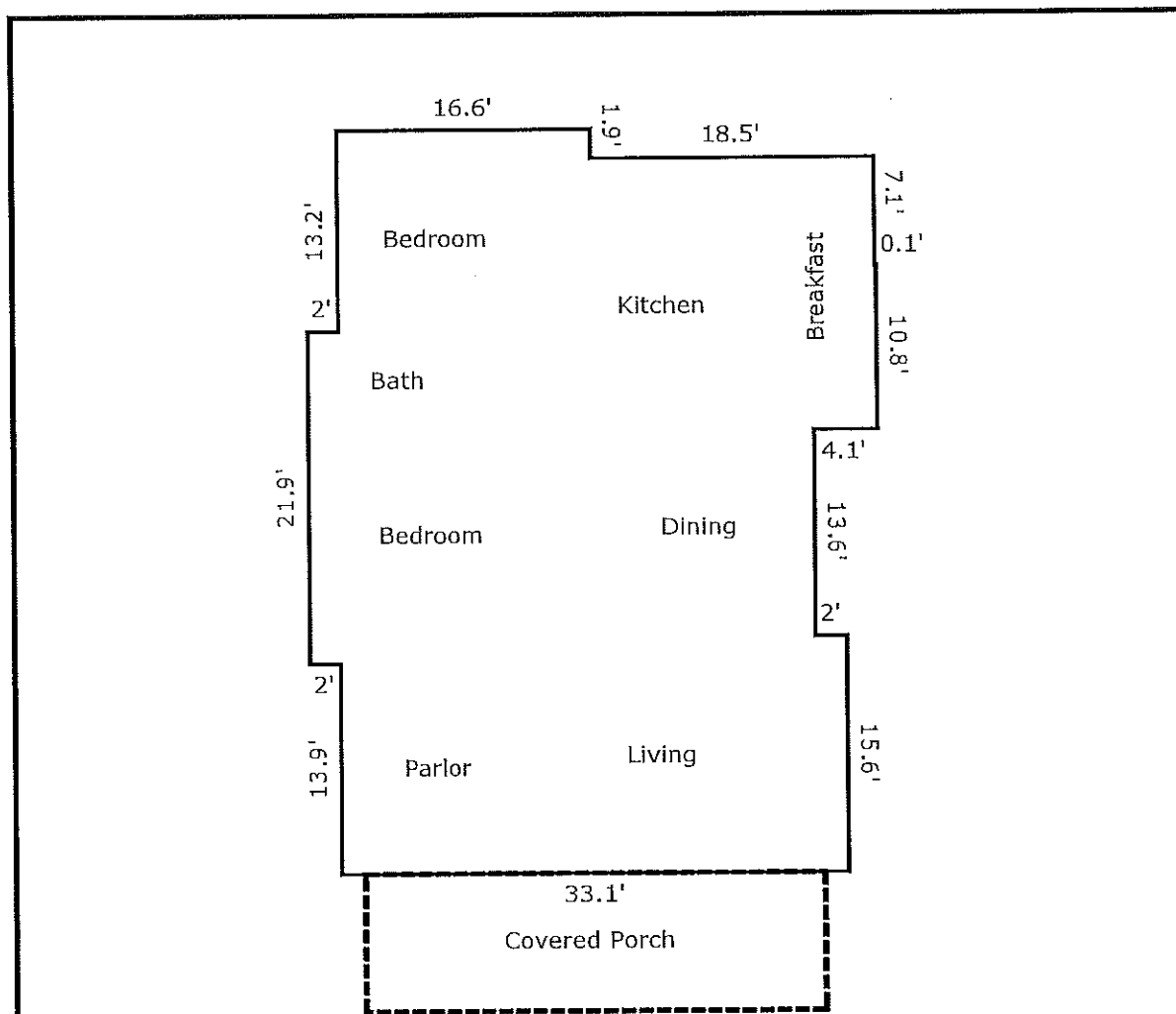
Borrower			
Property Address	3707 Richland Ave	County	Davidson
City	Nashville	State	TN
Lender/Client	Dan Huffstutter	Zip Code	37205



JJA

Building Sketch

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



TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area	Area Calculations Summary	Calculation Details
First Floor	1644 Sq ft	$21.9 \times 2 = 43.8$ $33.1 \times 15.6 = 516.4$ $33.4 \times 16.6 = 554.4$ $14.5 \times 13.6 = 197.2$ $17.9 \times 18.5 = 331.2$ $0.1 \times 10.8 = 1.1$
Total Living Area (Rounded):	1644 Sq ft	
Non-living Area		
Covered Porch	273.9 Sq ft	$30.1 \times 9.1 = 273.9$

JLB

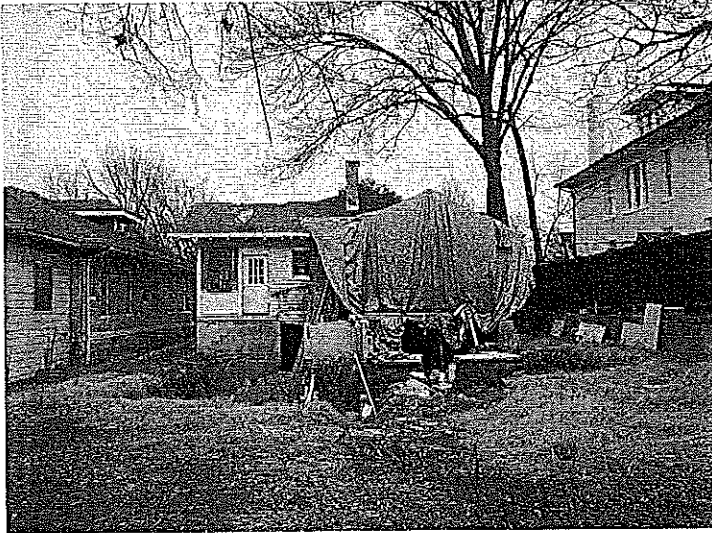
Subject Photo Page

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

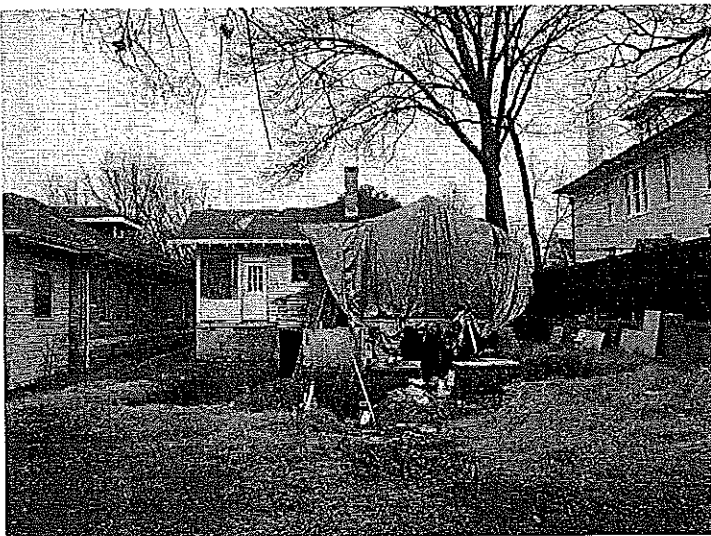


Subject Front

3707 Richland Ave
Sales Price
Gross Living Area 1,644
Total Rooms
Total Bedrooms 2
Total Bathrooms 1
Location Good
View Typical
Site 10,000 sf
Quality Stone/Siding/Gd
Age 100



Subject Rear



Subject Street

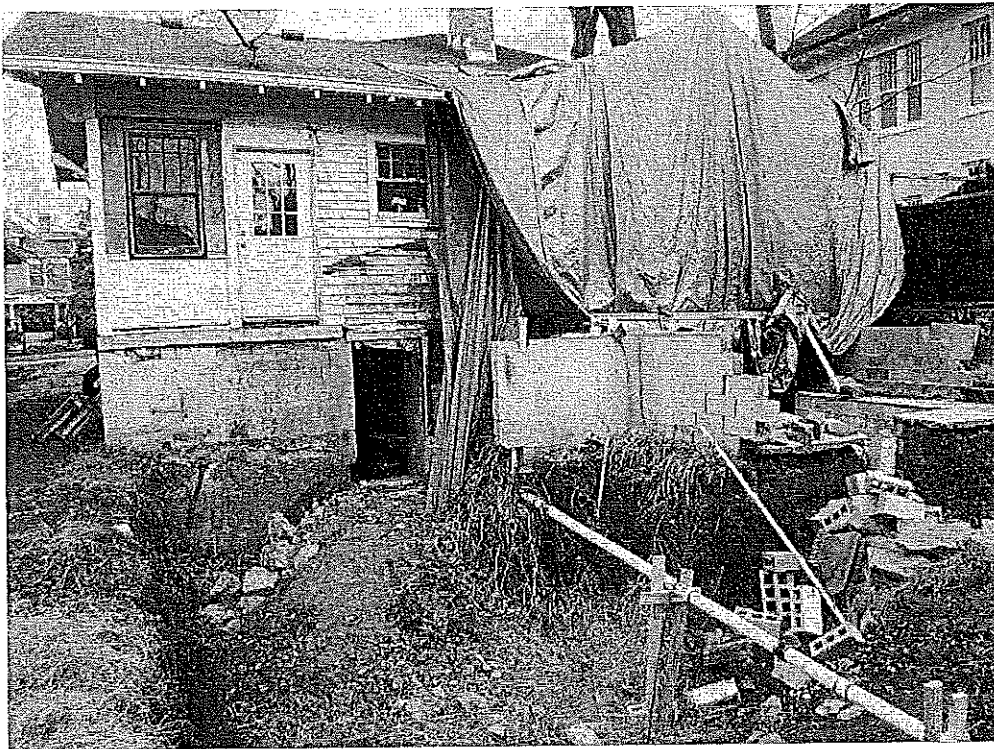
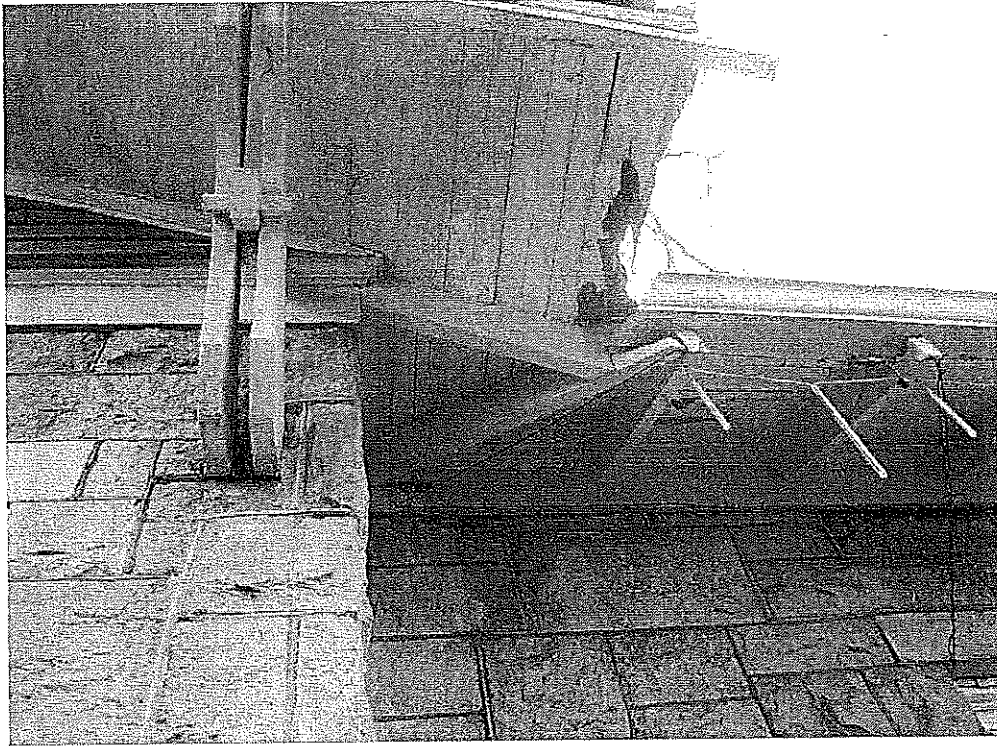
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Borrower			
Property Address	3707 Richland Ave		
City	Nashville	County Davidson	State TN Zip Code 37205
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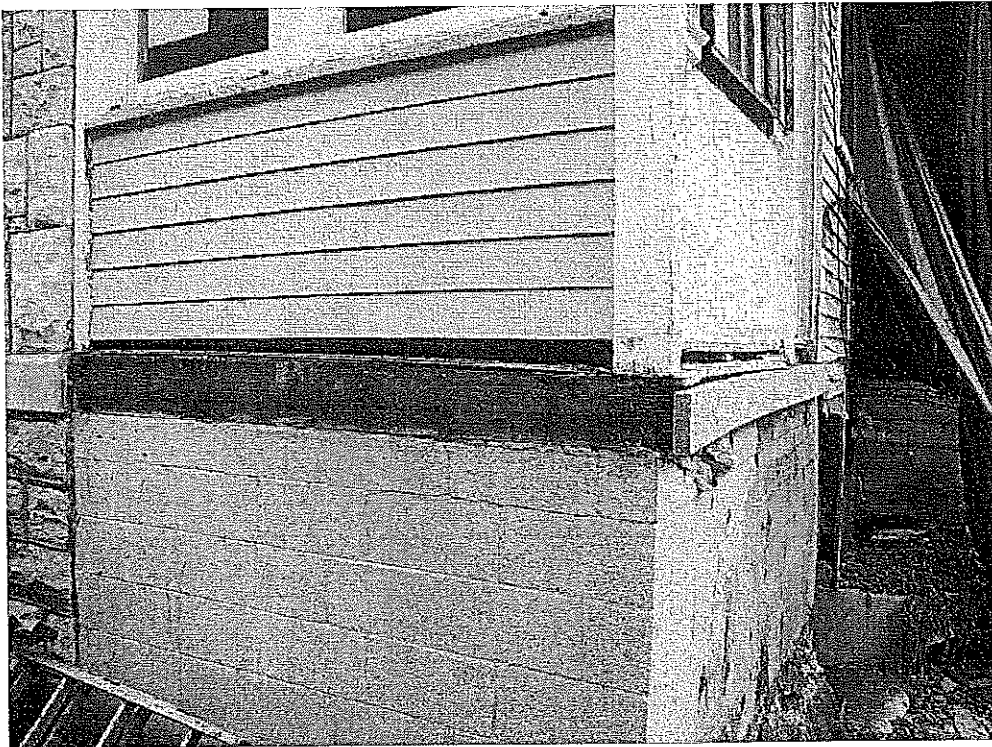
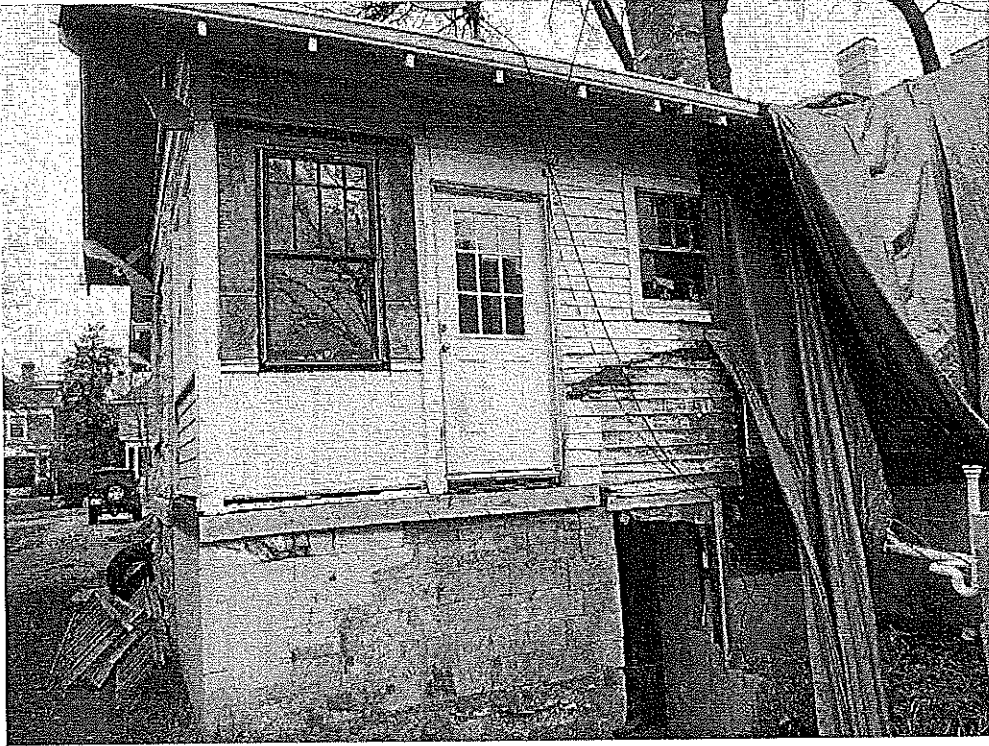
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Borrower				
Property Address	3707 Richland Ave			
City	Nashville	County	Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter			



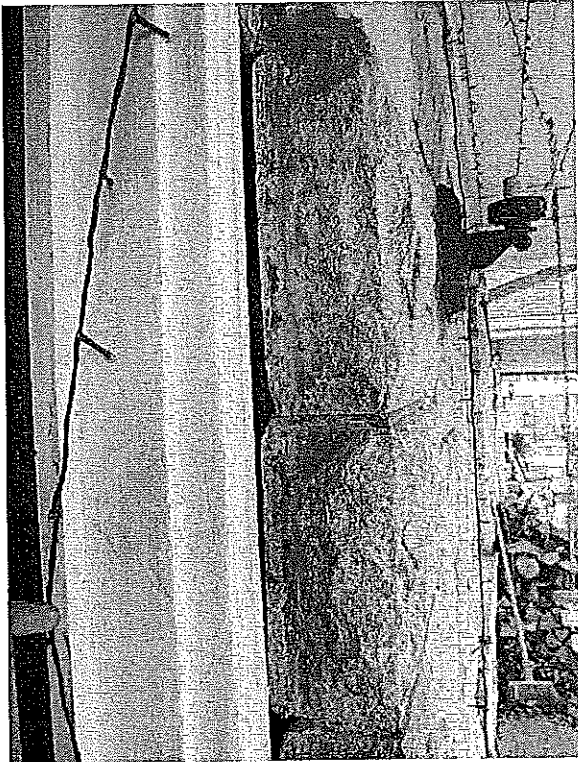
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Borrower			
Property Address	3707 Richland Ave		
City	Nashville	County Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter		



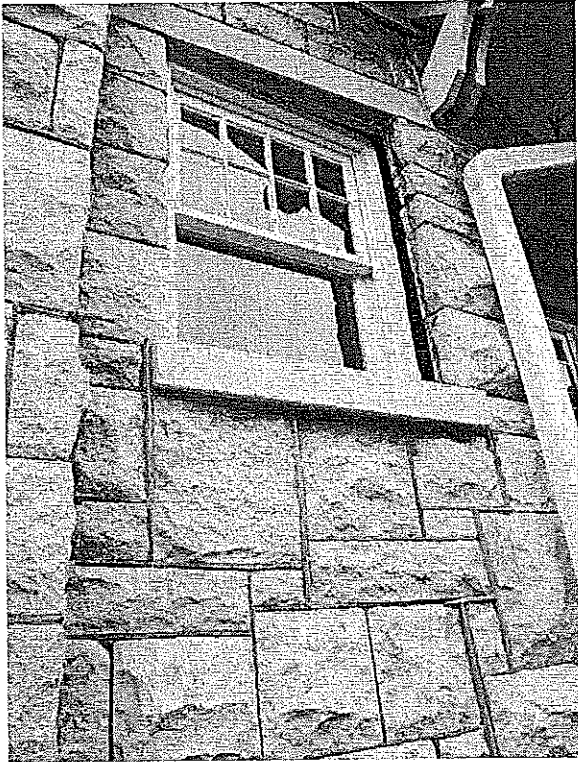
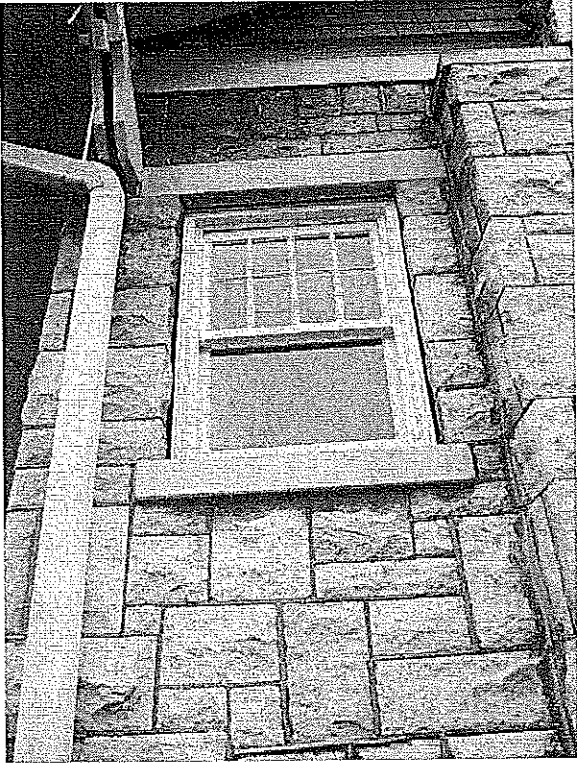
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City	Nashville	County Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter		



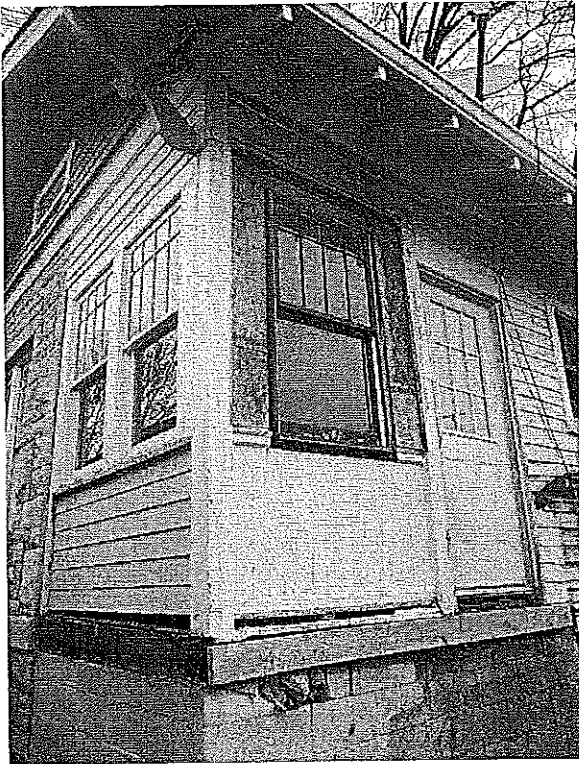
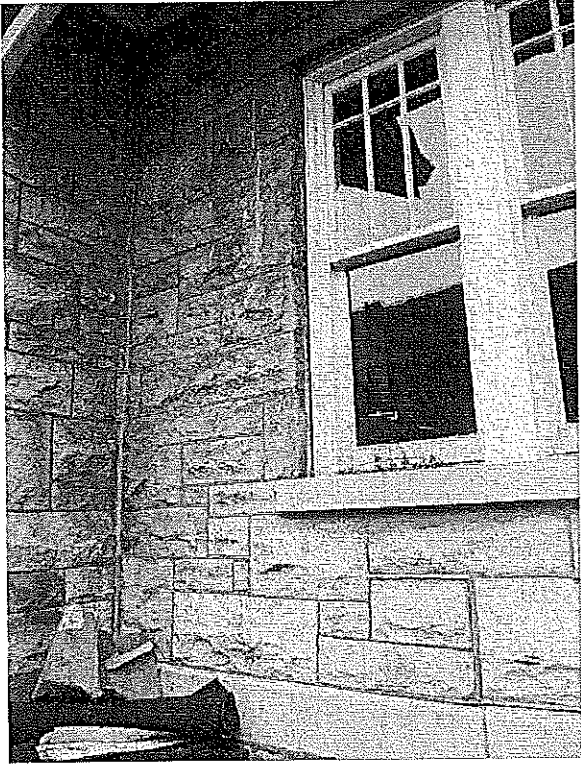
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City	Nashville	County	Davidson	State	TN	Zip Code	37205
Lender/Client	Dan Huffstutter						



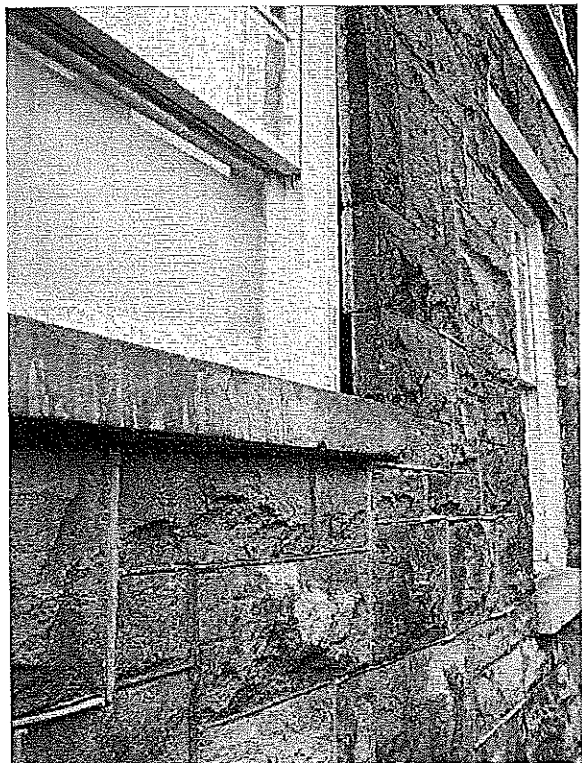
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City	Nashville	County	Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter			



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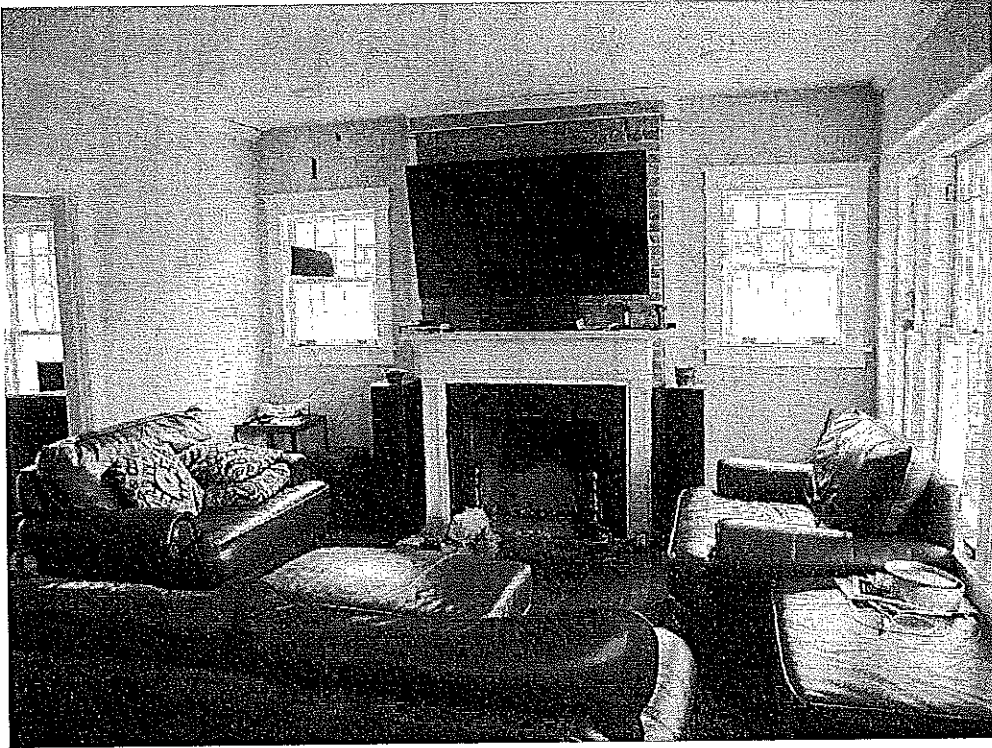
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Property Address	3707 Richland Ave			
City	Nashville	County	Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter			



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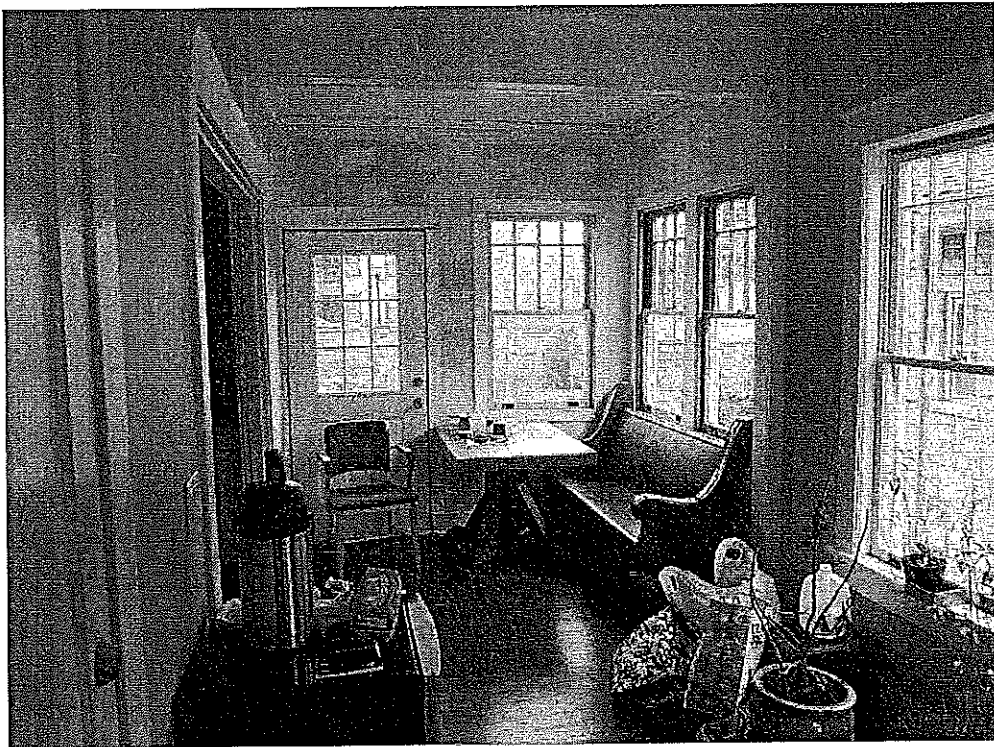
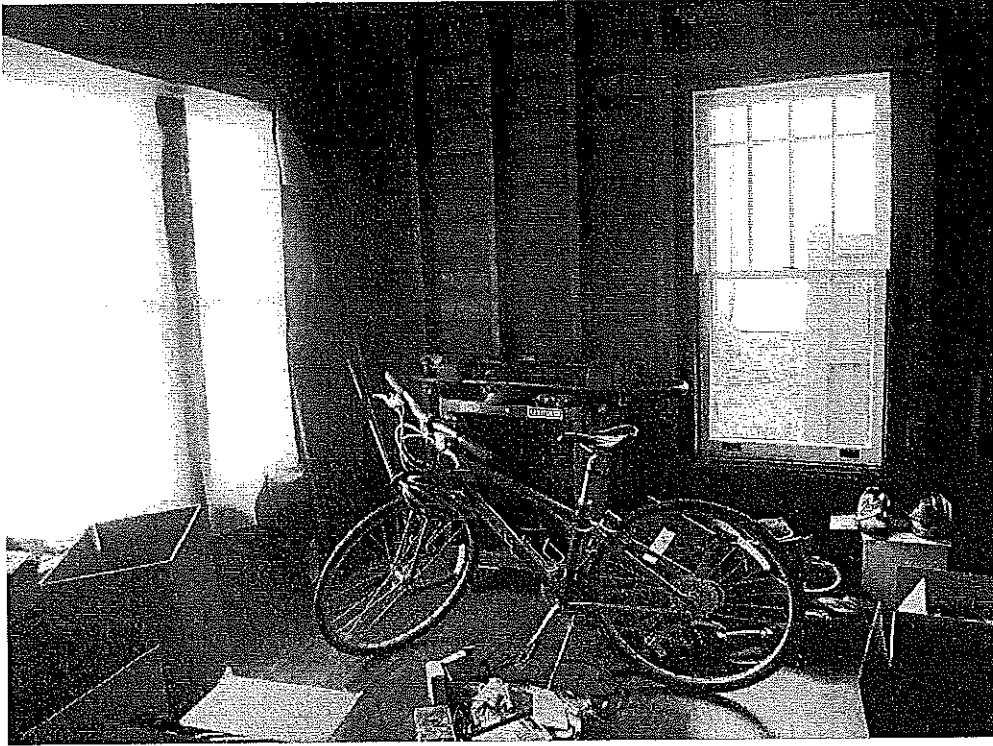
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Property Address	3707 Richland Ave		
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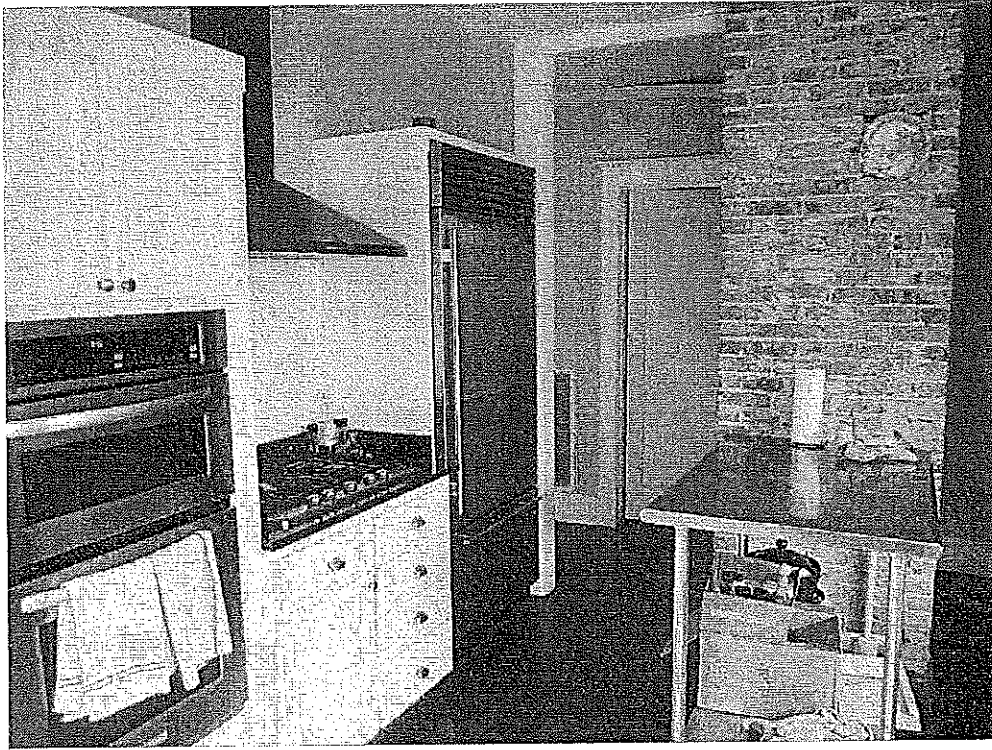
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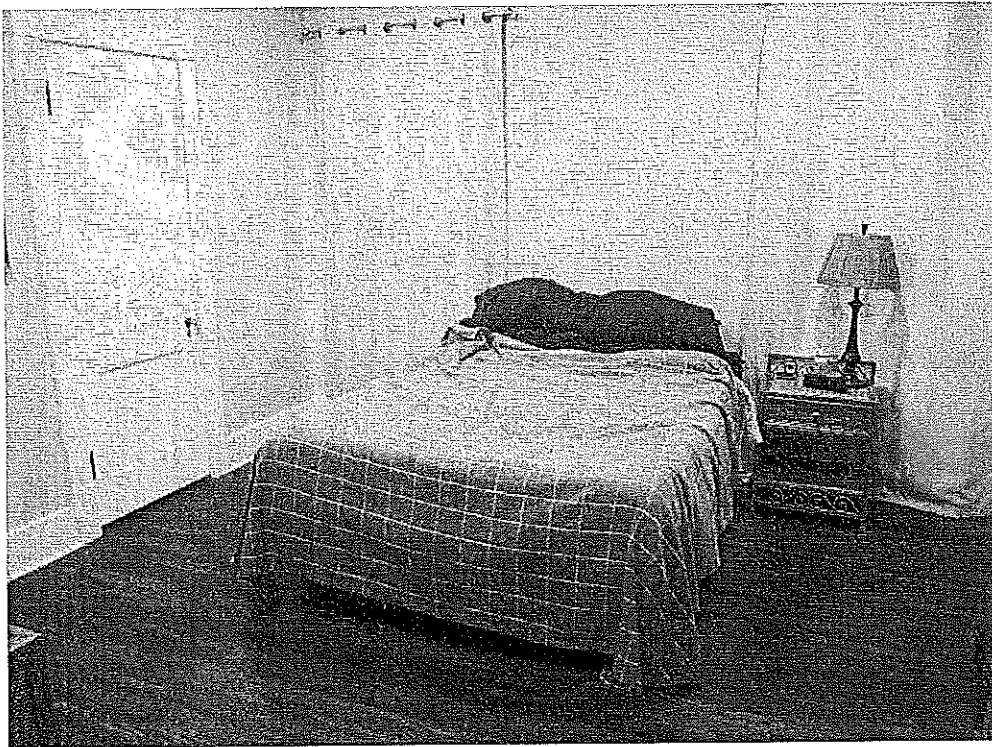
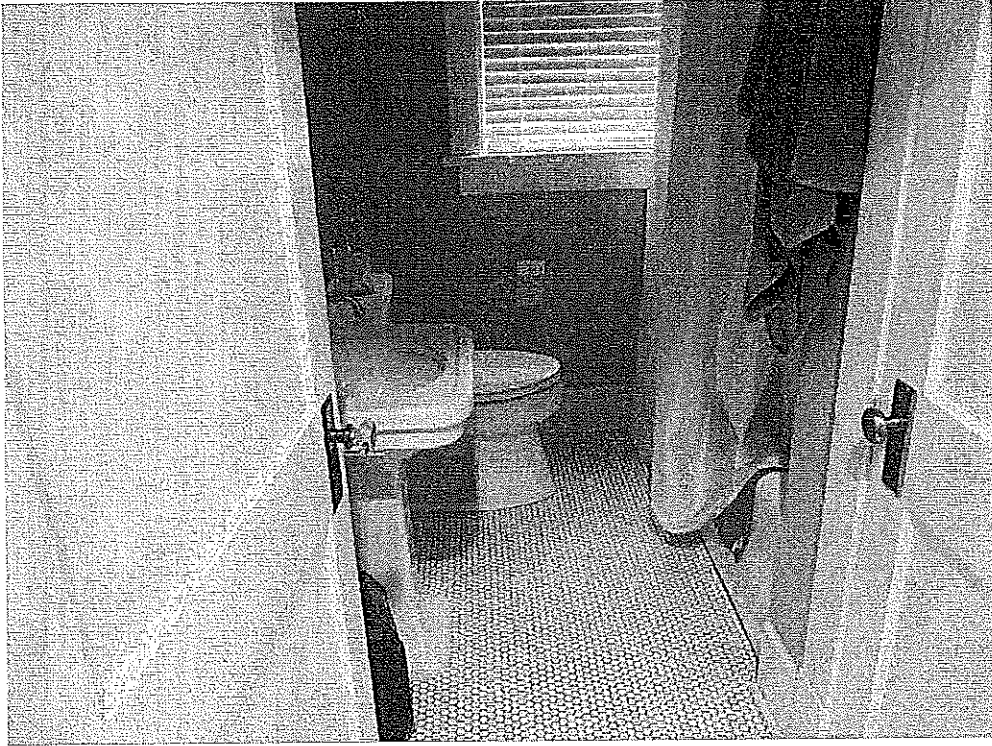
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City	Nashville	County	Davidson	State	TN	Zip Code	37205
Lender/Client	Dan Huffstutter						



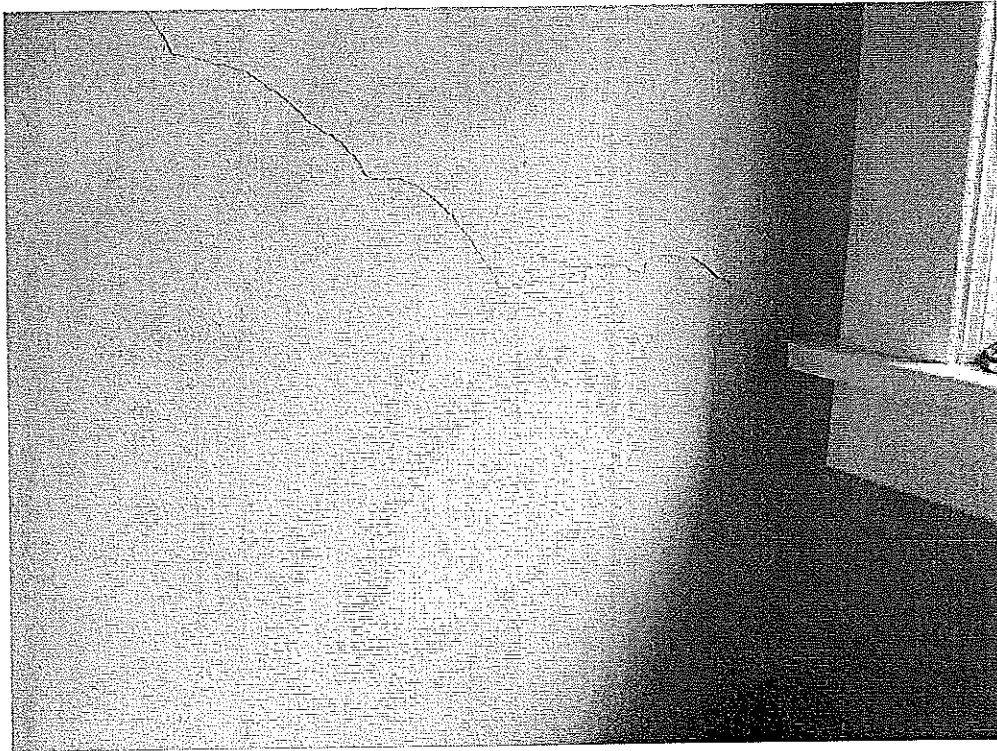
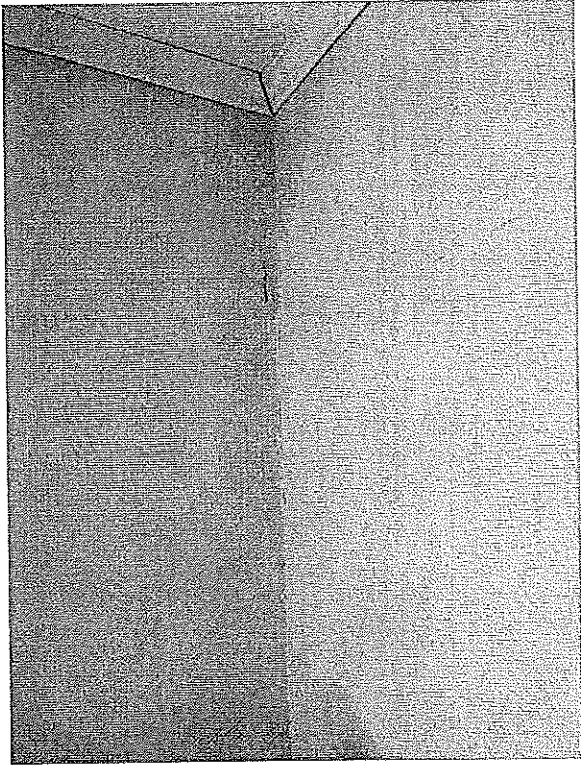
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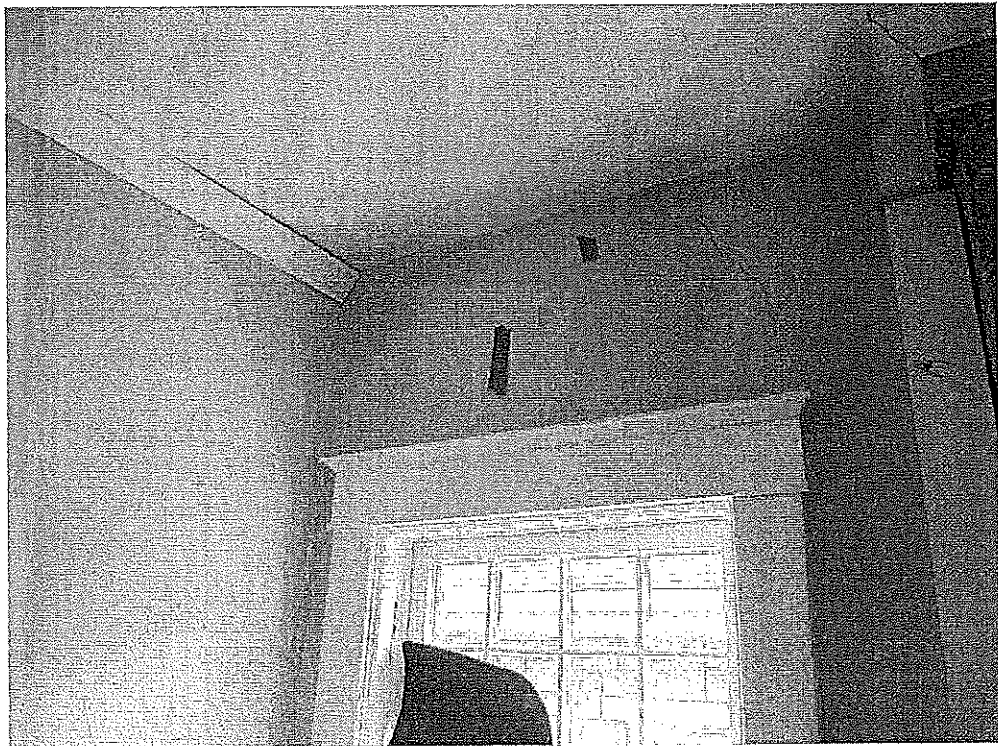
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City	Nashville	County	Davidson	State	TN	Zip Code	37205
Lender/Client	Dan Huffstutter						



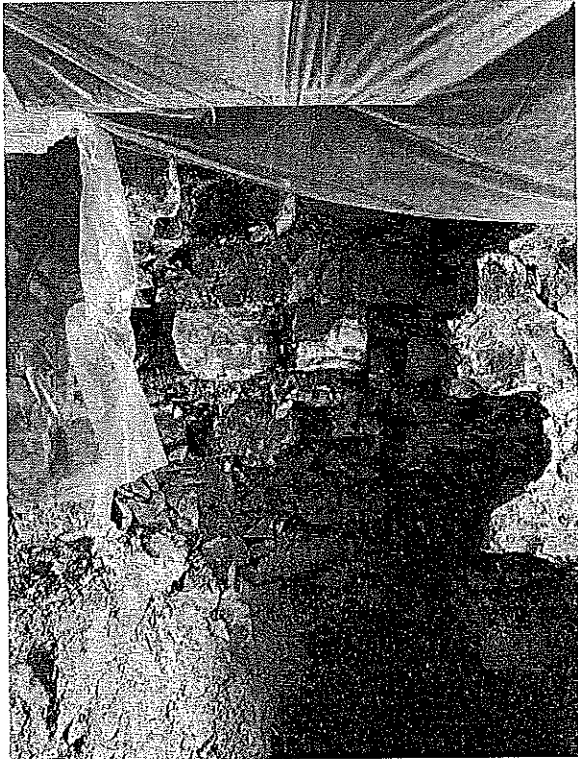
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City	Nashville	County Davidson	State TN Zip Code 37205
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Photograph Addendum

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



Photograph Addendum

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



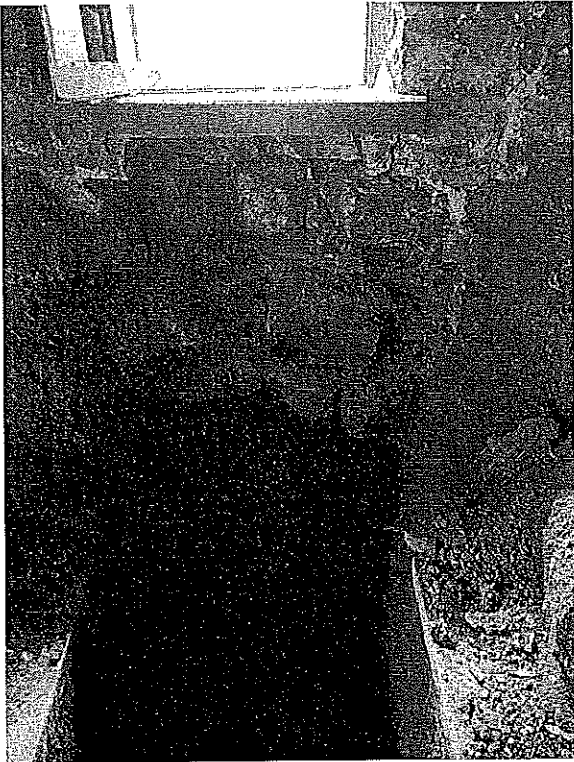
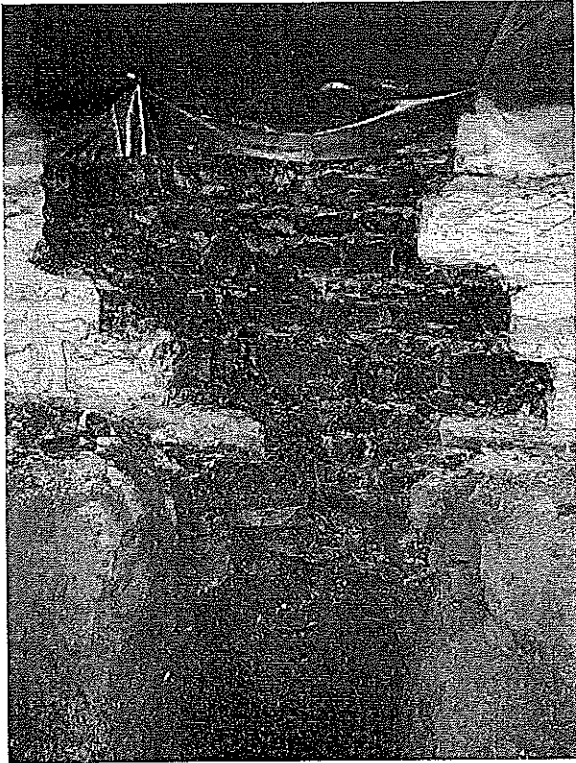
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Borrower					
Property Address	3707 Richland Ave				
City	Nashville	County	Davidson	State	TN Zip Code 37205
Lender/Client	Dan Huffstutter				



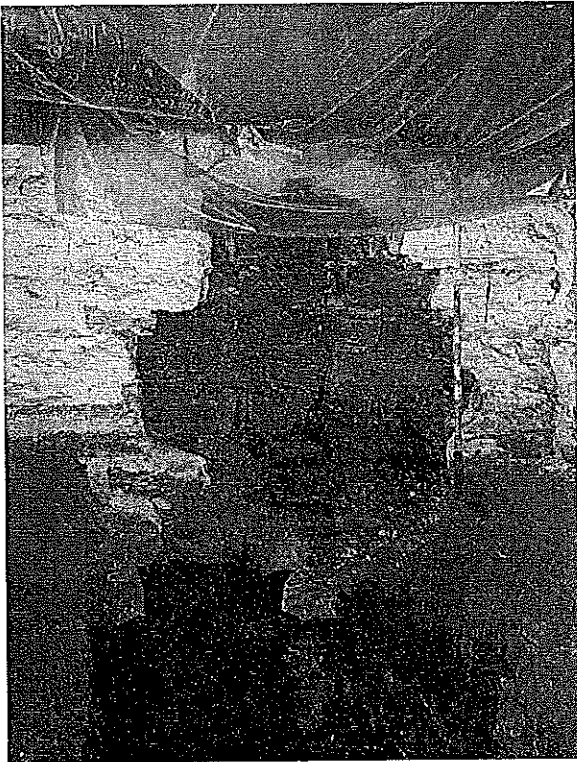
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City	Nashville	County	Davidson	State	TN	Zip Code	37205
Lender/Client	Dan Huffstutter						



Photograph Addendum

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



Photograph Addendum

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



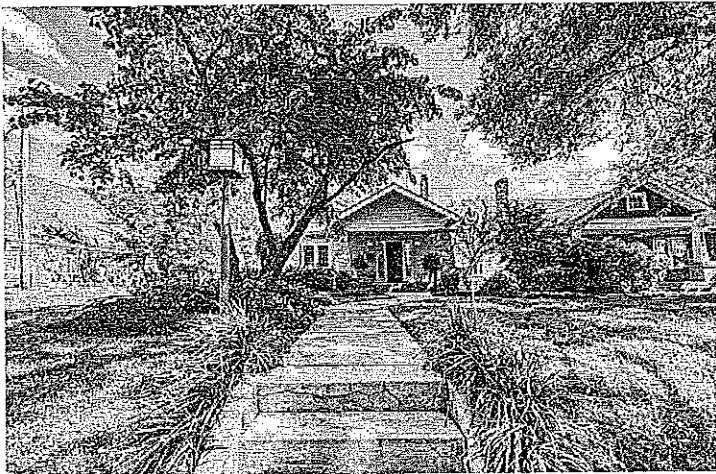
Comparable Photo Page

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



Comparable 1

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



Comparable 2

3505 Richland Ave	
Prox. to Subject	0.27 miles NE
Sale Price	800,000
Gross Living Area	2,432
Total Rooms	
Total Bedrooms	4
Total Bathrooms	3
Location	Good
View	Typical
Site	0.15 Acres
Quality	BV/Sid/Gd
Age	100



Comparable 3

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

[Handwritten Signature]

Serial# 5F247ADF
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Client File #: _____ Appraisal File #: 210122023

Appraisal Report · Land

Appraisal Company: Manier and Exton
 Address: P.O. Box 150668, Nashville, TN 37215-0668
 Phone: (615) 383-8751 Fax: _____ Website: www.exton.biz

Appraiser: Richard J. Exton	Co-Appraiser:
AI Membership (if any): <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA <input type="checkbox"/> AI-GRS <input type="checkbox"/> AI-RRS	AI Membership (if any): <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA <input type="checkbox"/> AI-GRS <input type="checkbox"/> AI-RRS
AI Affiliation (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate	AI Affiliation (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate
Other Professional Affiliation:	Other Professional Affiliation:
E-mail: richard@exton.biz	E-mail:
Client: Dan Huffstutter	Contact:
Address: 1211 16th Ave., S, Nashville, TN 37212	
Phone: _____ Fax: _____	E-mail: _____

SUBJECT PROPERTY IDENTIFICATION

Address: 3707 Richland Ave
 City: Nashville County: Davidson State: TN ZIP: 37205
 Legal Description: Part of Lot 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 Date of Value: Single Family Residence
 Use of the Real Estate Reflected in the Appraisal: Vacant Residential Tract
 Opinion of highest and best use (if required): Vacant Residential Tract

SUBJECT PROPERTY HISTORY

Owner of Record: Dan E. Huffstutter
 Description and analysis of sales within 3 years (minimum) prior to effective date of value: An interest in the subject was transferred on 12/3/2019 by Quit Claim Deed. This was a transfer between family members. The subject was purchased in a normal market transaction on 4/30/2018 for \$545,000. It was on the market for 1 day, with a list price of \$550,000. According to property records and MLS there have been no other sales or transfers in the 36 month prior to the date of valuation.
 Description and analysis of agreements of sale (contracts), listings, and options: The subject is not currently listed for sale, it has not been offered for sale in the past 12 months and there is no offer to purchase the property to my knowledge.

RECONCILIATIONS AND CONCLUSIONS

Indication of Value by Sales Comparison Approach	\$ 540,000
Indication of Value by Cost Approach	\$ Not Applicable
Indication of Value by Income Approach	\$ 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. 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: 1/11/2021 \$ 540,000

Exposure Time: This valuation is based estimated exposure time for the subject of 30 days.

The above opinion is subject to: Hypothetical Conditions and/or Extraordinary Assumptions cited on the following page.

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

ASSIGNMENT PARAMETERS

Intended User(s): Dan Huffstutter

Intended Use: Estimate market value assuming the house can be demolished.

This report is not intended by the appraiser for any other use or by any other user.

Type of Value: Market Value Effective Date of Value: 1/11/2021

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 can be demolished.

This is an Appraisal Report in accordance with Standard Rule 2-2(a) of the Uniform Standard of Professional Appraisal Practice (USPAP).

SCOPE OF WORK

Definition: The scope of work is the type and extent of research and analysis 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 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: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: 1/11/2021 Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: See below.	Cost Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis
Co-Appraiser Property Inspection: <input type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:	Sales Comparison Approach: <input checked="" type="checkbox"/> Is necessary for credible results and is developed in this analysis <input type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis
	Income Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> 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 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. Market data from Davidson County was compiled and evaluated. The time period studied was from 1/1/2018 through 1/11/2021. 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 Name(s) and contribution:

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

MARKET AREA ANALYSIS					
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Built Up <input type="checkbox"/> Under 25% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Over 75%	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Supply & Demand <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	Value Trend <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Decreasing	Typical Marketing Time <input checked="" type="checkbox"/> Under 3 Months <input type="checkbox"/> 3-6 Months <input type="checkbox"/> Over 6 Months
Neighborhood Single Family Profile		Neighborhood Land Use		Neighborhood Name: Richland- Central	
Price	Age	1 Family	90% Commercial	PUD <input type="checkbox"/> Condo <input type="checkbox"/> HOA: \$ /	
400,000	Low	0		Amenities:	
2,250,000	High	110	Condo 10% Vacant		
600,000	Predominant	75	Multifamily %		

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 200	Area: 10,000 sf		
View: Average	Shape: Rectangular		
Drainage: Adequate	Utility: Average		
Site Similarity/Conformity To Neighborhood		Zoning/Deed Restriction	
Size: <input type="checkbox"/> Smaller than Typical <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Larger than Typical	View: <input type="checkbox"/> Favorable <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Less than Favorable	Zoning: RS-7.5 - Single Family with a 7500 SF minimum lot size <input checked="" type="checkbox"/> Legal <input type="checkbox"/> No zoning <input type="checkbox"/> Legal, non-conforming <input type="checkbox"/> Illegal	Covenants, Condition & Restrictions <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Documents Reviewed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent \$ /
Utilities		Off Site Improvements	
Electric <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Gas <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Water <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Sewer <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other
		Street <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	Asphalt Paved
		Alley <input type="checkbox"/> Public <input type="checkbox"/> Private	
		Sidewalk <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	
		Street Lights <input checked="" type="checkbox"/> Public <input type="checkbox"/> 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 USE ANALYSIS	
<input type="checkbox"/> Present Use	<input type="checkbox"/> Proposed Use <input checked="" type="checkbox"/> 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 the construction of a single family home. This analysis assumes that the house can be demolished.	

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

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 properties that have been sold recently, then applying appropriate units of comparison and making adjustments to the sale prices of the comparables based on the elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as though vacant; it is the most common and preferred method of land valuation when 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 improved property is estimated and 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 total sale price of the property.
- Alternative Method: (Describe methodology and rationale)

Site Valuation

ITEM	SUBJECT	COMPARISON 1	COMPARISON 2	COMPARISON 3
Address	3707 Richland Ave Nashville, TN 37205	814 Wilson Blvd Nashville, TN 37215	3960 Woodlawn Dr Nashville, TN 37205	3024 23rd Ave S Nashville, TN 37215
Proximity to Subject		1.00 miles S	0.84 miles SW	1.24 miles SE
Data Source/ Verification		MLS/Tax Assessor/Agent Register Deeds	MLS/Tax Assessor/Agent Register of Deeds/Agent	MLS/Tax Assessor/Agent Register of Deeds/Agent
Sales Price	\$	\$ 530,000	\$ 1,100,000	\$ 560,500
Price/ Acre	\$	\$ 2,261,904.76	\$ 2,291,666.67	\$ 1,437,179.49
Sale Date		6/7/2019	6/22/2018	5/29/2018
Location	Good	Good	Good	Superior
Site Size	10,000 sf	0.42 Acres	0.48 Ac per Lot	-25,000 0.39 Acres
Site View	Typical	Typical	Typical	Typical
Site Improvements	House	House	House	House
Topography	Rolling	Slightly Rolling	Slightly Rolling	Slightly Rolling
Zoning	RS-7.5	RS-15	R-40	RS-10
Potential/Actual Use	One House	One House	Two Lots/1 Hse per Lot	-550,000 One Lot
Net Adjustment		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -19,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -575,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -16,000
Indicated Value		Net Adj. 3.6 % Gross Adj. 3.6 % \$ 511,000	Net Adj. 52.3 % Gross Adj. 52.3 % \$ 525,000	Net Adj. 2.9 % Gross Adj. 2.9 % \$ 544,500
Prior Transfer History	12/3/2019 - \$0 5/1/2018 - \$545,000	No sale in the 12 months prior to this sale.	No sale in the 12 months prior to this sale.	No sale in the 12 months prior to the date of valuation.

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 indicated range is believed to be the most representative indication of the subject's value.

Opinion of Site Value **\$ 540,000**

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ADDITIONAL COMPARABLE SITES

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

SITE VALUATION							
ITEM	SUBJECT	COMPARISON 4		COMPARISON 5		COMPARISON 6	
Address	3707 Richland Ave Nashville, TN 37205	606 Estes Rd Nashville, TN 37215		913 Cantrell Ave Nashville, TN 37215			
Proximity to Subject		0.83 miles SW		1.11 miles S			
Data Source/ Verification		Tax Assessor/Planning Com Register of Deeds		Tax Assessor/Planning Com Register of Deeds			
Sales Price	\$		\$ 515,000		\$ 450,000		\$
Price / Acre	\$		\$ 903,508.77		\$ 666,666.67		\$
Sale Date		2/29/2018		1/30/2018			
Location	Good	Good		Superior			
Site Size	10,000 sf	0.57 Acres		0.27 Acres			
Site View	Typical	Typical		Typical			
Site Improvements	House	House		Vacant		-5,000	
Topography	Rolling	Near Level		Slightly Rolling			
Zoning	RS-7.5	RS-10		RS-15			
Potential/Actual Use	One House	One House		One House			
Net Adjustment		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -25,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -5,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Indicated Value		Net Adj. 4.9%		Net Adj. 1.1%		Net Adj. %	
		Gross Adj. 4.9%	\$ 490,000	Gross Adj. 1.1%	\$ 445,000	Gross Adj. %	\$
Prior Transfer History	12/3/2019 - \$0 5/1/2018 - \$545,000	No sale in the 12 month prior to the date of valuation.		No sale in the 12 months prior to the date of valuation.			
Comments:							

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Client:	Dan 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 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

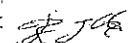
Market Value Definition (below)

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

APPRAISER CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the report assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None Name(s)

As previously identified in the Scope of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

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 property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment: None Specify services provided:

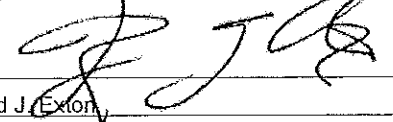
ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS, CANDIDATES AND PRACTICING AFFILIATES

Appraisal Institute Designated Member, Candidate for Designation, or Practicing Affiliate Certify:

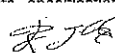
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

 esign.alamode.com/verify Serial:978CFF9E

APPRAISERS SIGNATURES

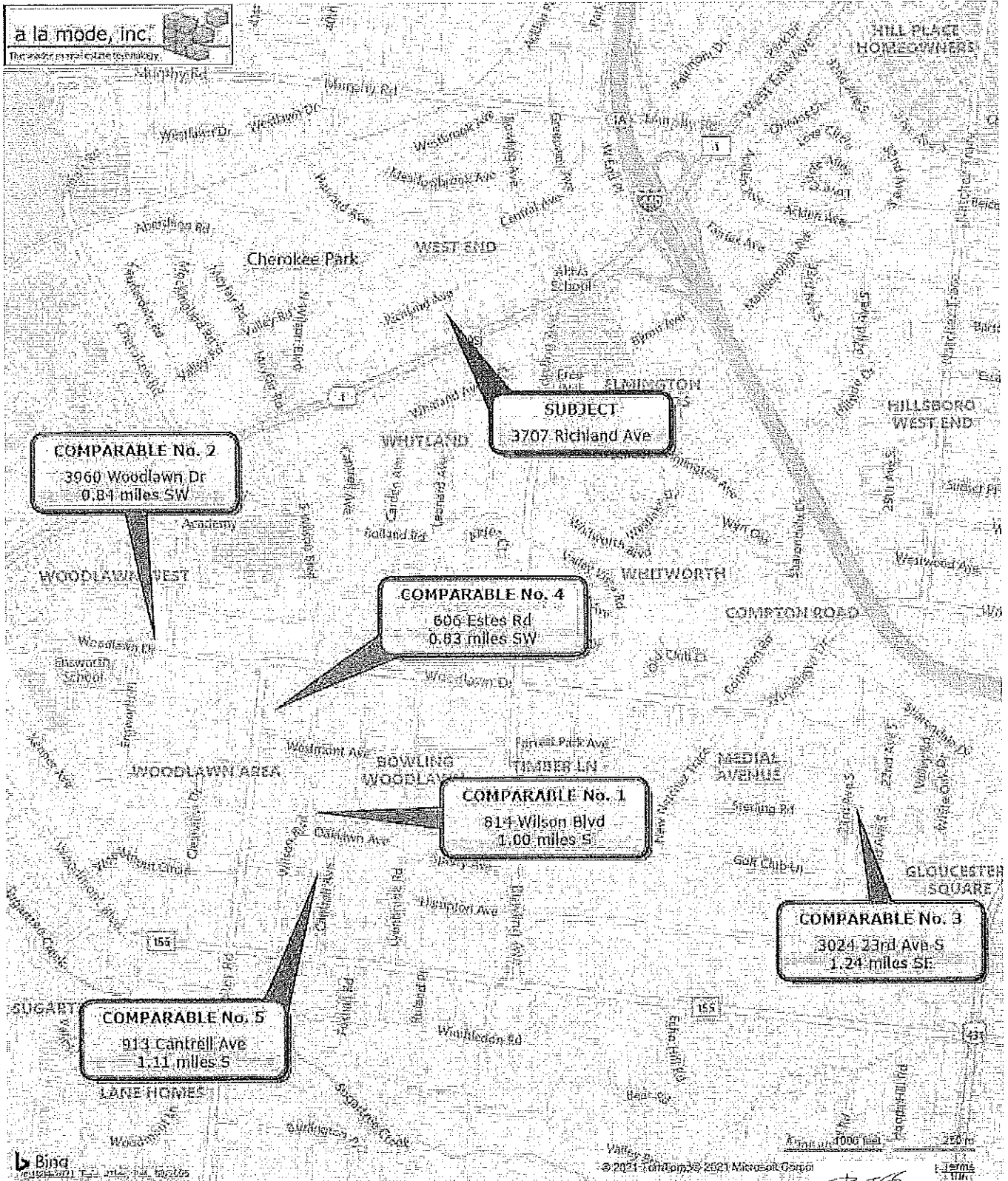
APPRAISER:
 Signature 
 Name Richard J. Exton
 Report Date 01/23/2021
 Trainee Licensed Certified Residential Certified General
 License # TNCG-187 State TN
 Expiration Date 10/31/2021

CO-APPRAISER:
 Signature _____
 Name _____
 Report Date _____
 Trainee Licensed Certified Residential Certified General
 License # _____ State _____
 Expiration Date _____

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Location Map

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

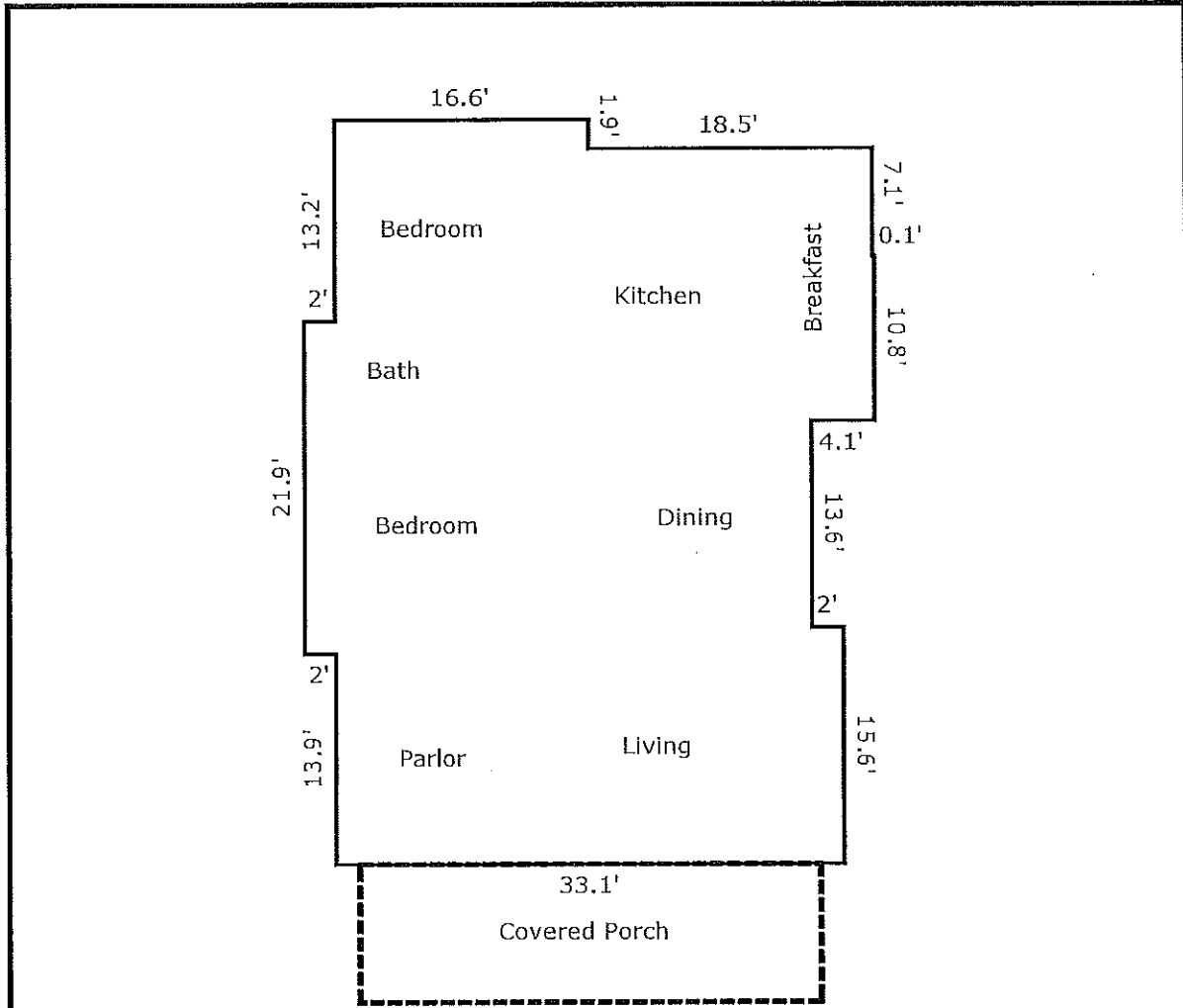


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Building Sketch

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



TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area	Area Calculations Summary	Calculation Details
First Floor	1644 Sq ft	$21.9 \times 2 = 43.8$ $33.1 \times 15.6 = 516.4$ $33.4 \times 16.6 = 554.4$ $14.5 \times 13.6 = 197.2$ $17.9 \times 18.5 = 331.2$ $0.1 \times 10.8 = 1.1$
Total Living Area (Rounded):	1644 Sq ft	
Non-living Area		
Covered Porch	273.9 Sq ft	$30.1 \times 9.1 = 273.9$

[Handwritten Signature]

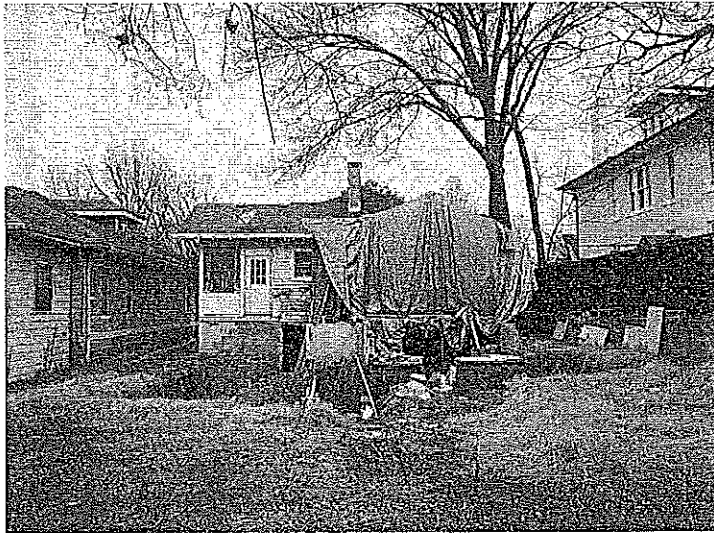
Subject Photo Page

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

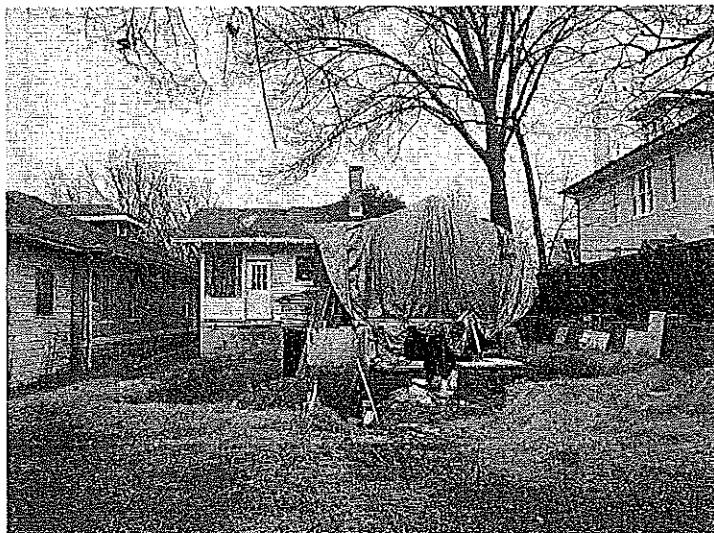


Subject Front

3707 Richland Ave
Sales Price
Gross Living Area 1,644
Total Rooms
Total Bedrooms 2
Total Bathrooms 1
Location Good
View Typical
Site 10,000 sf
Quality Stone/Siding/Gd
Age 100



Subject Rear

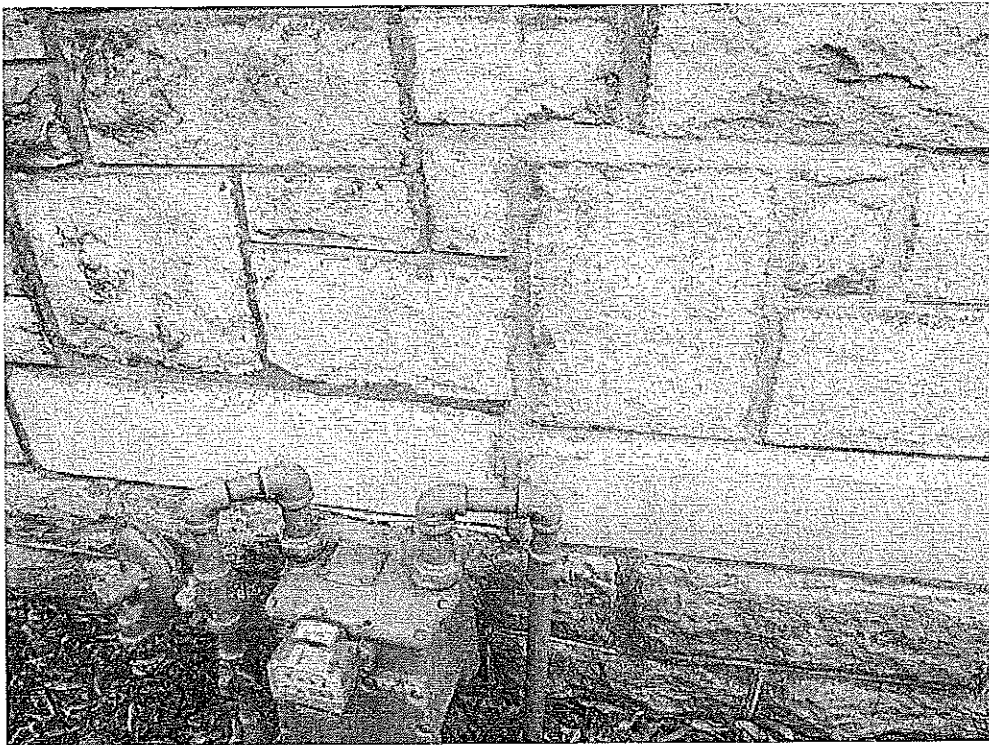
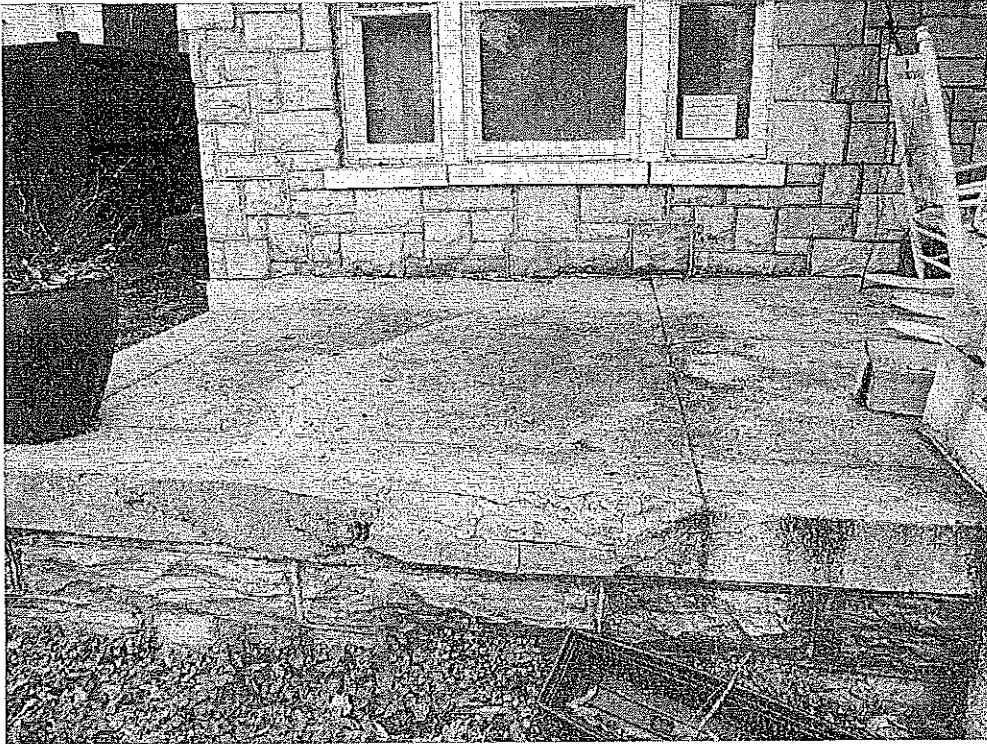


Subject Street

Serial# 978CFF9E
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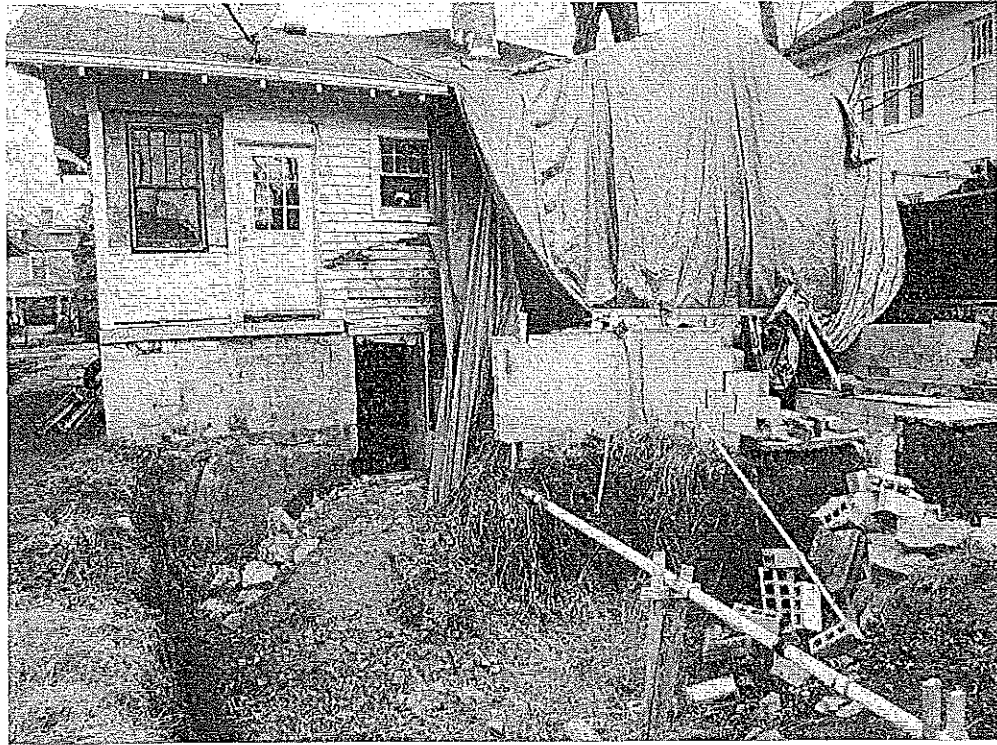
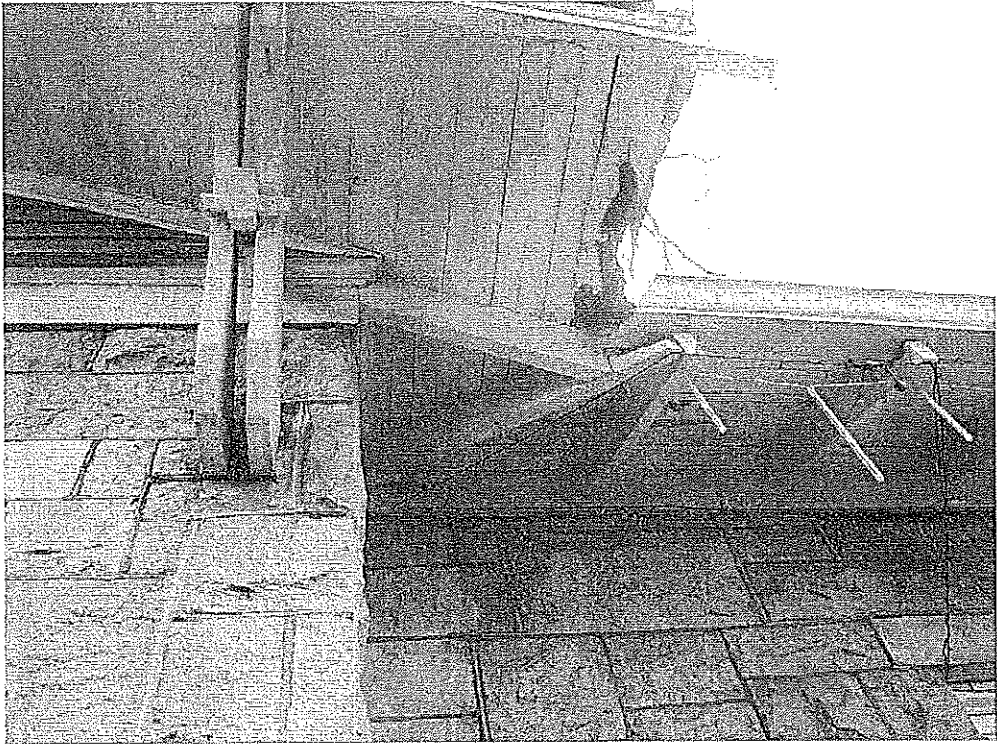
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Property Address	3707 Richland Ave			State	TN
City	Nashville	County	Davidson	Zip Code	37205
Lender/Client	Dan Huffstutter				



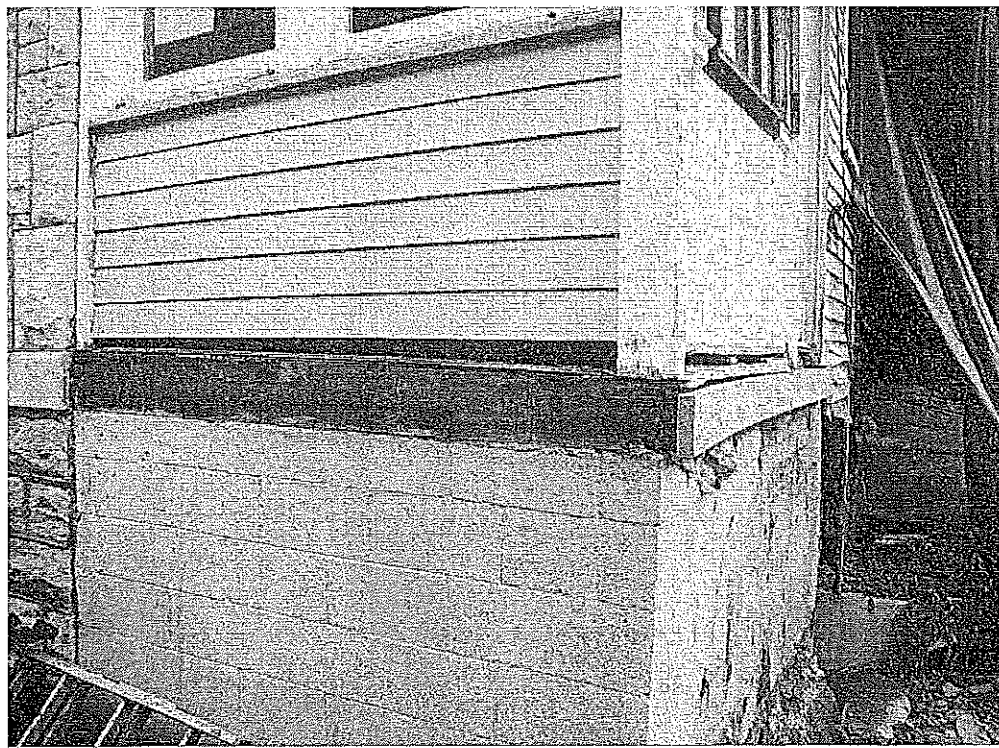
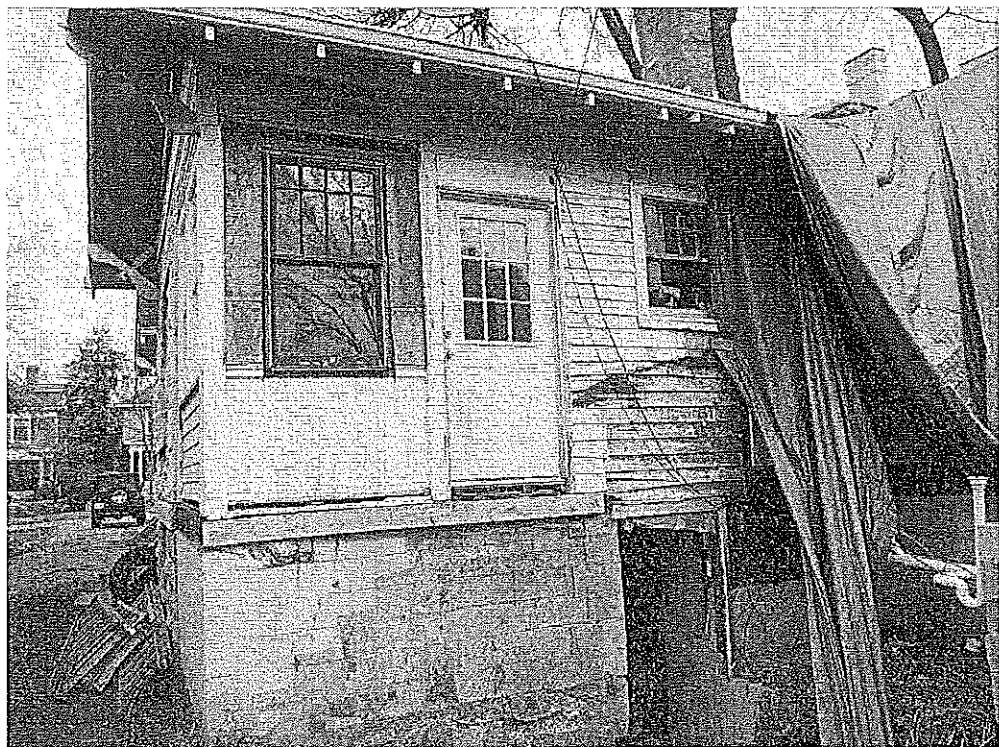
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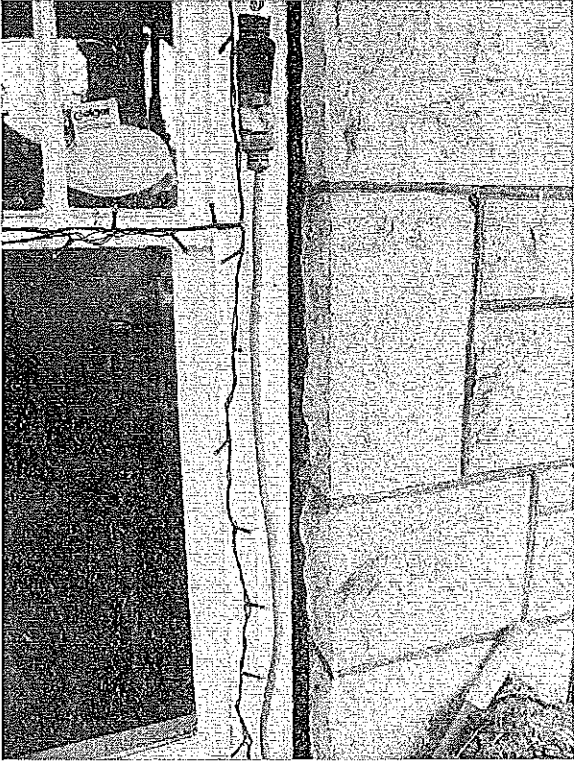
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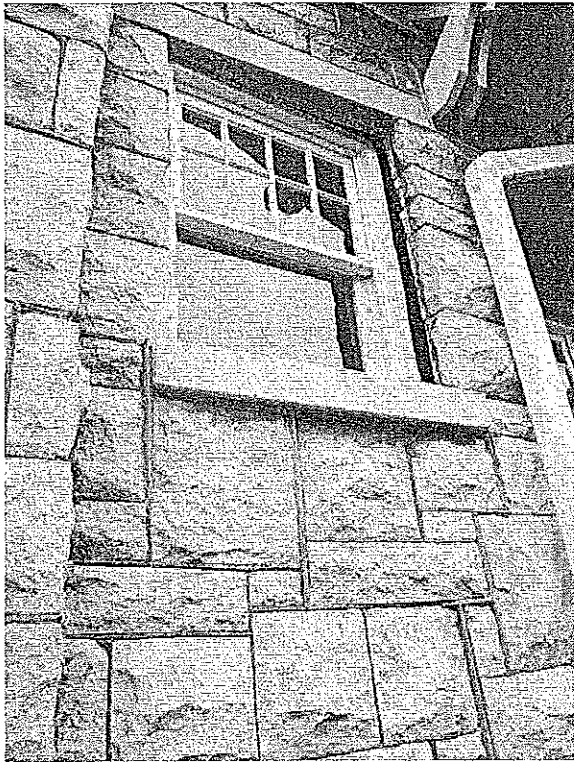
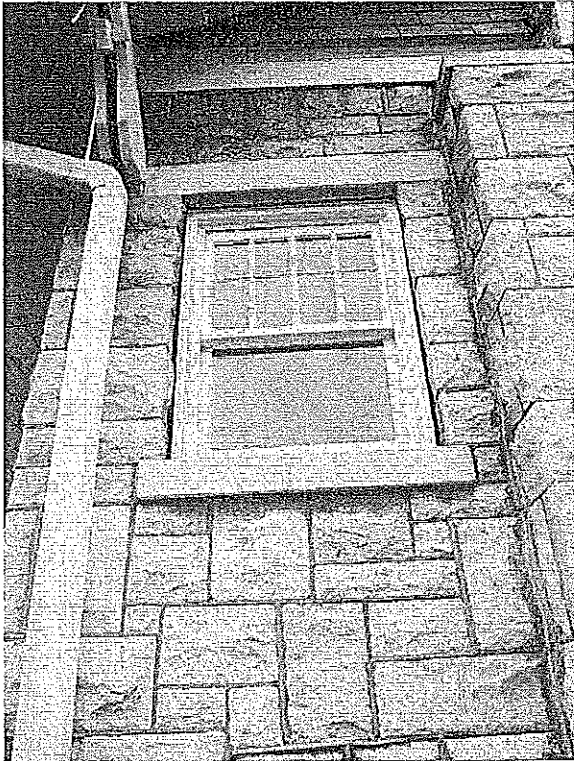
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Property Address	3707 Richland Ave			
City	Nashville	County	Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter			



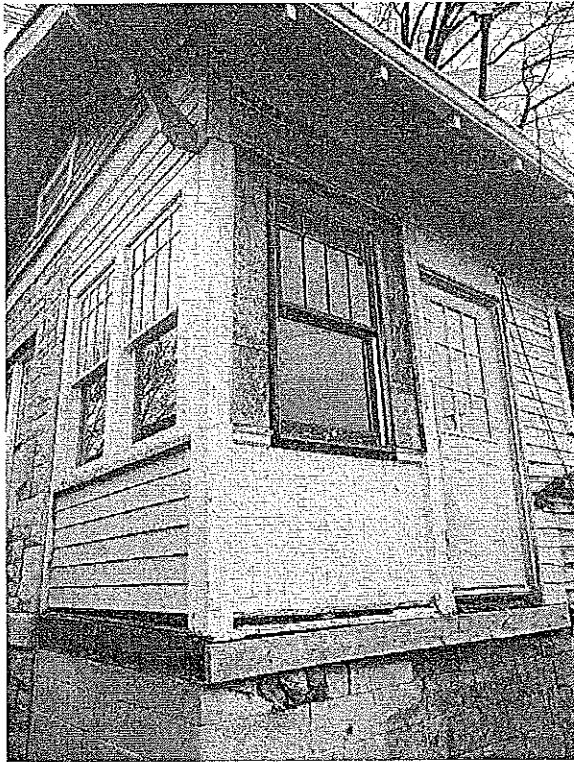
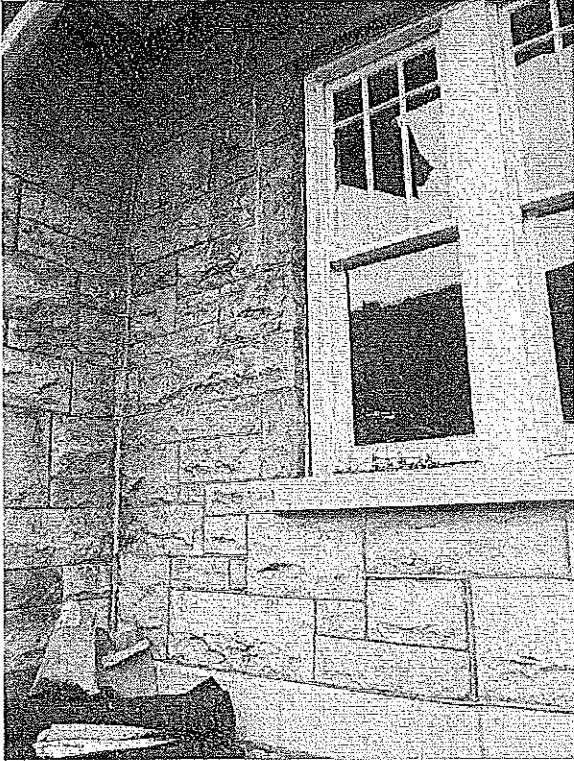
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Property Address 3707 Richland Ave				
City	Nashville	County	Davidson	State TN Zip Code 37205
Lender/Client Dan Huffstutter				



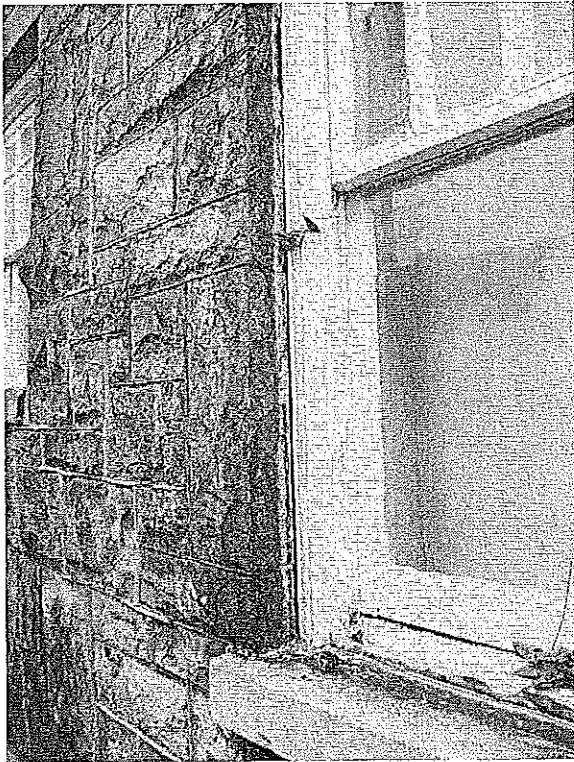
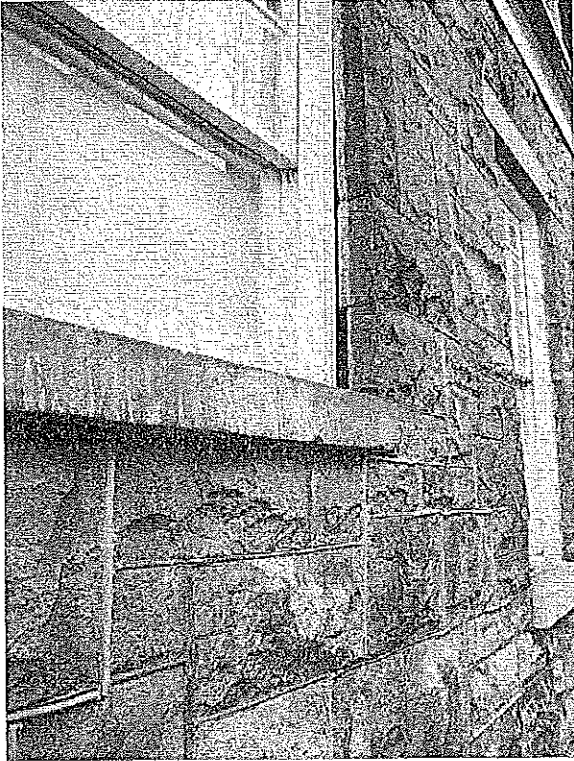
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City	Nashville	County	Davidson	State	TN Zip Code 37205
Lender/Client	Dan Huffstutter				



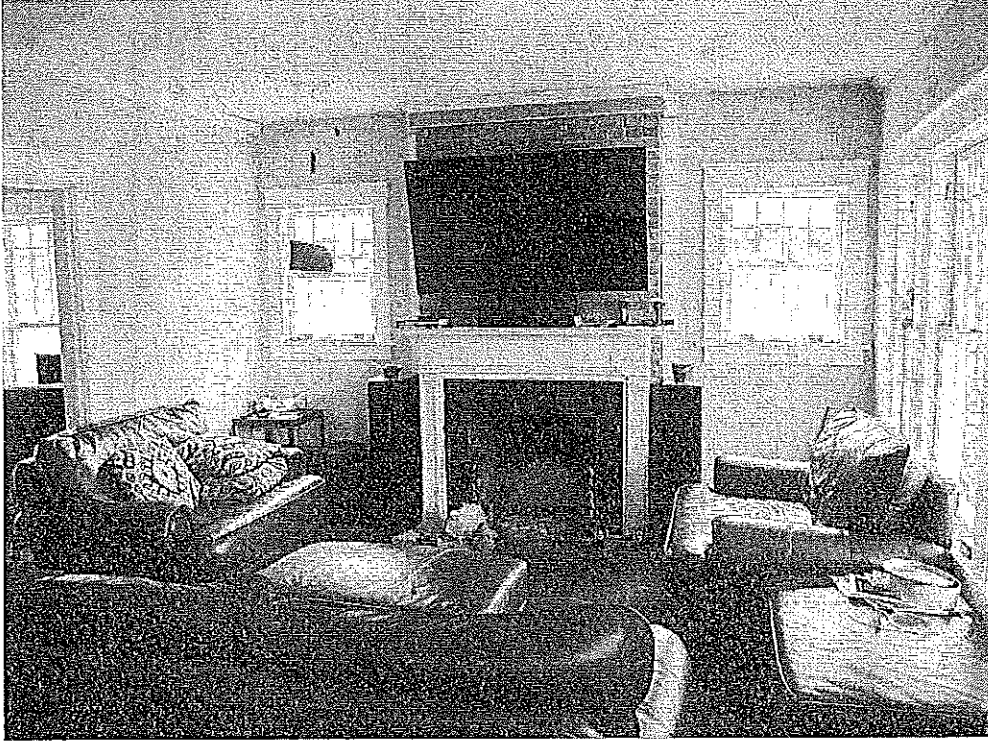
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City	Nashville	County Davidson	State TN Zip Code 37205
Lender/Client	Dan Huffstutter		



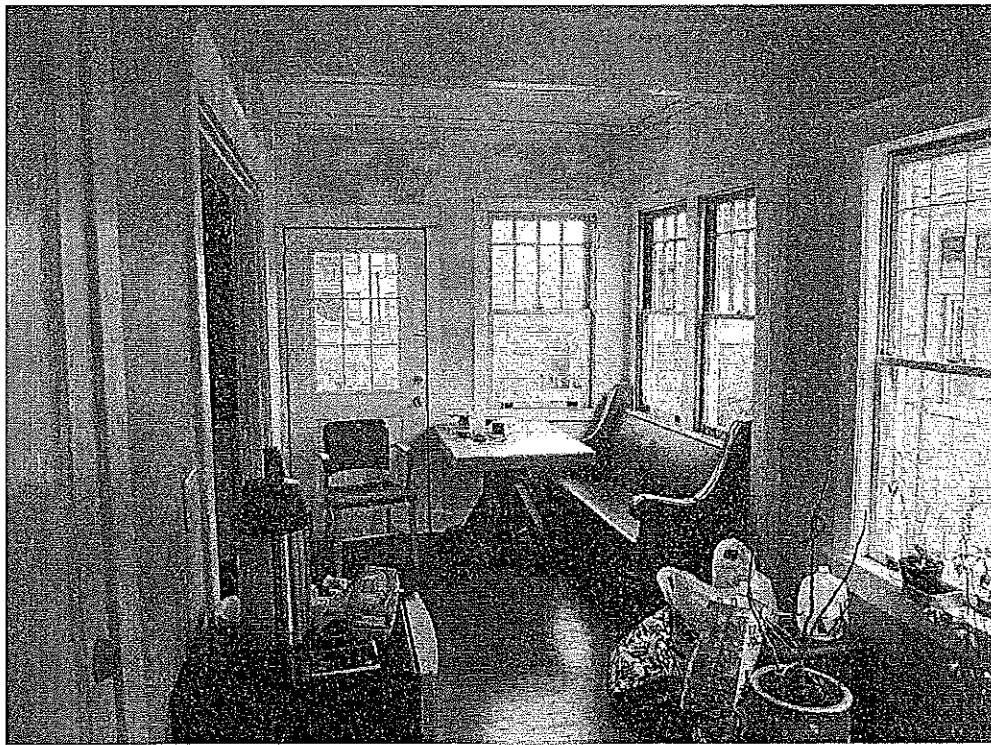
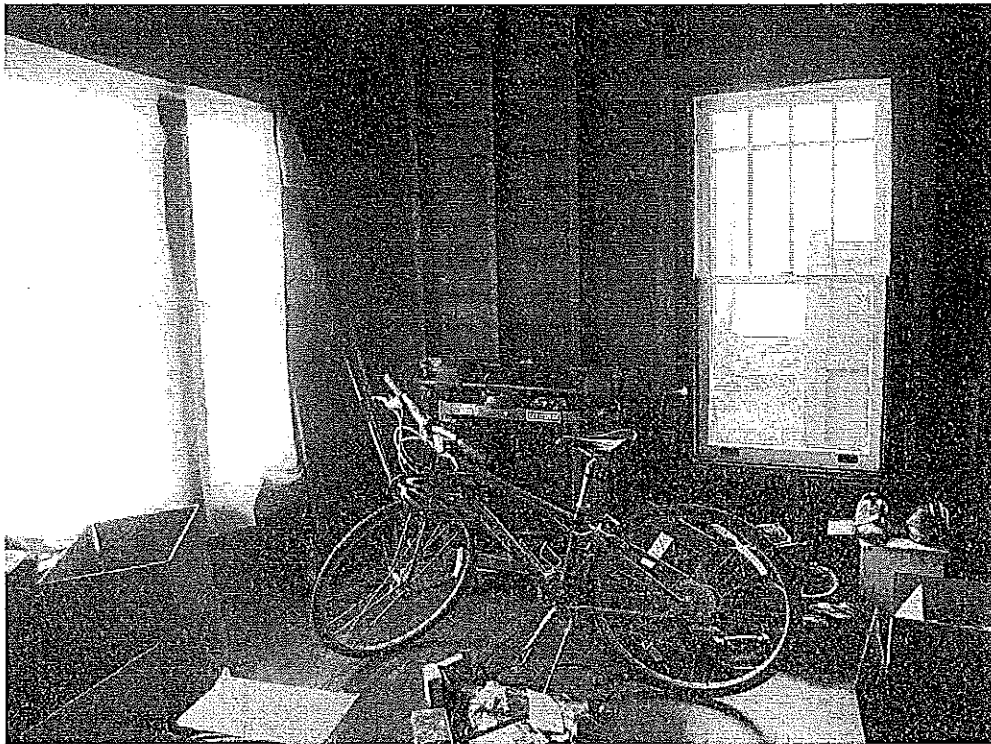
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City	Nashville	County	Davidson	State	TN Zip Code 37205
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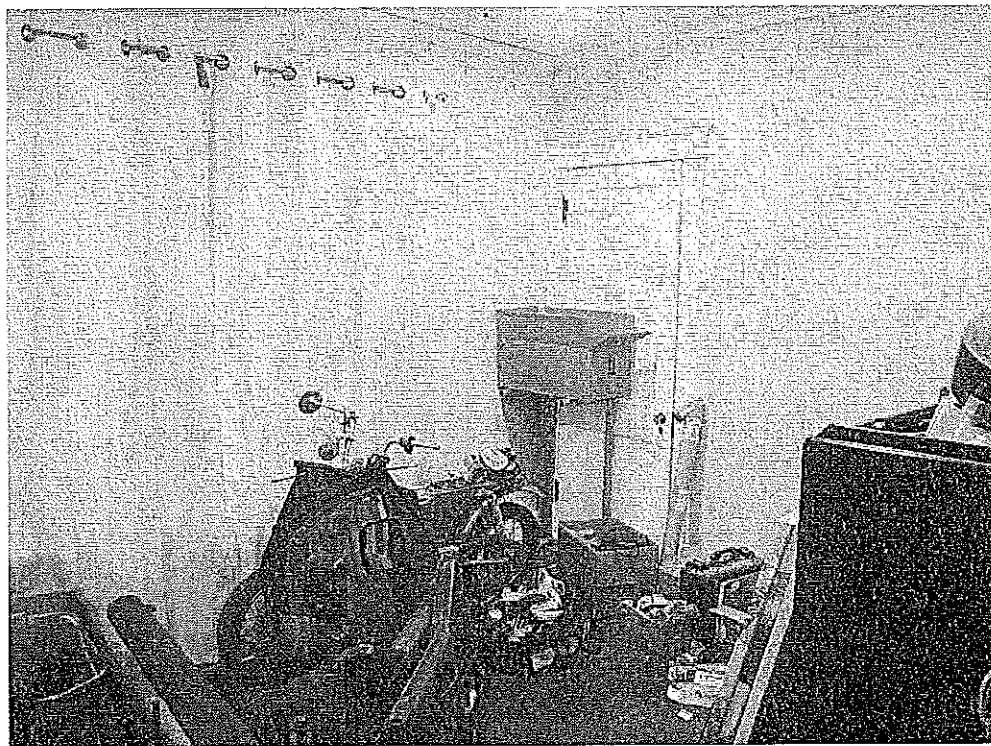
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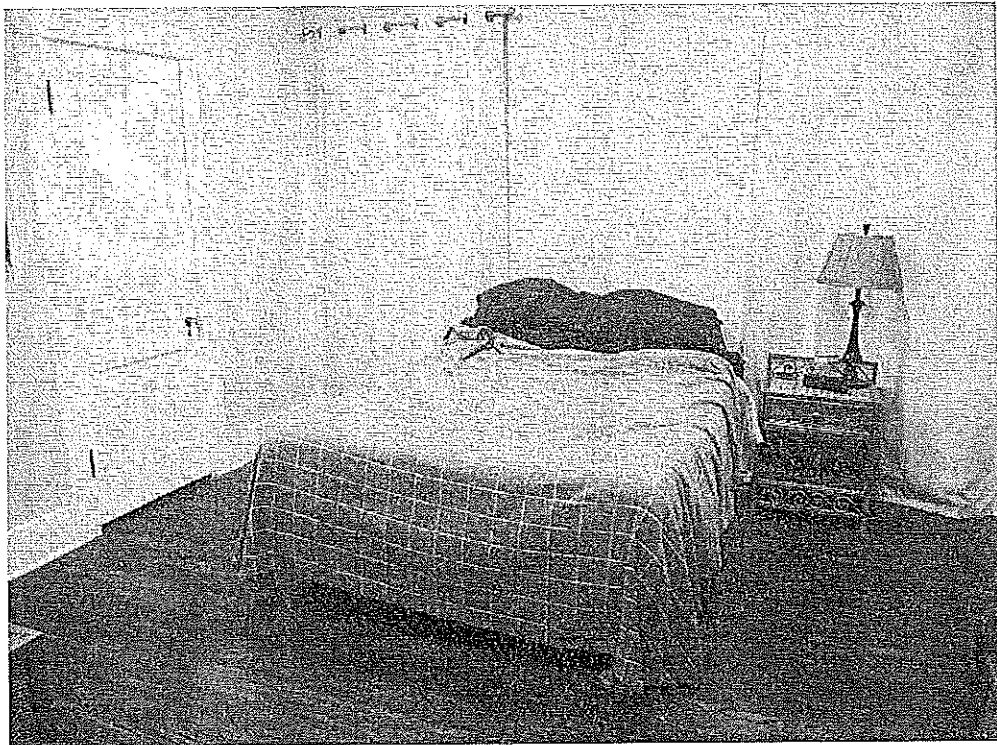
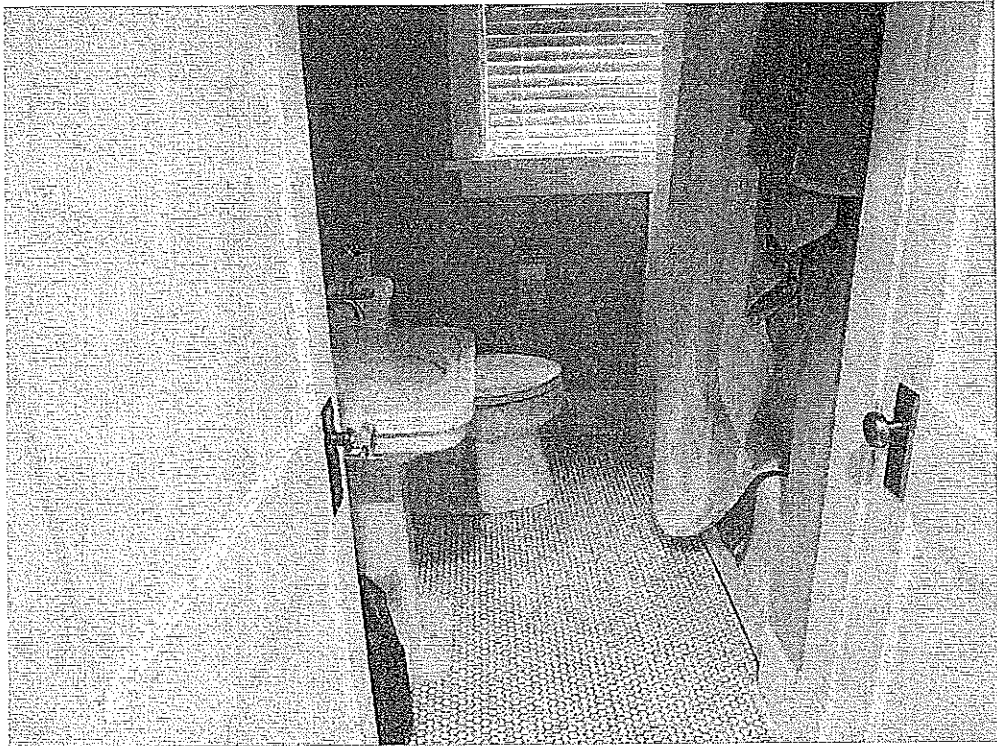
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City	Nashville	County	Davidson	State	TN	Zip Code	37205
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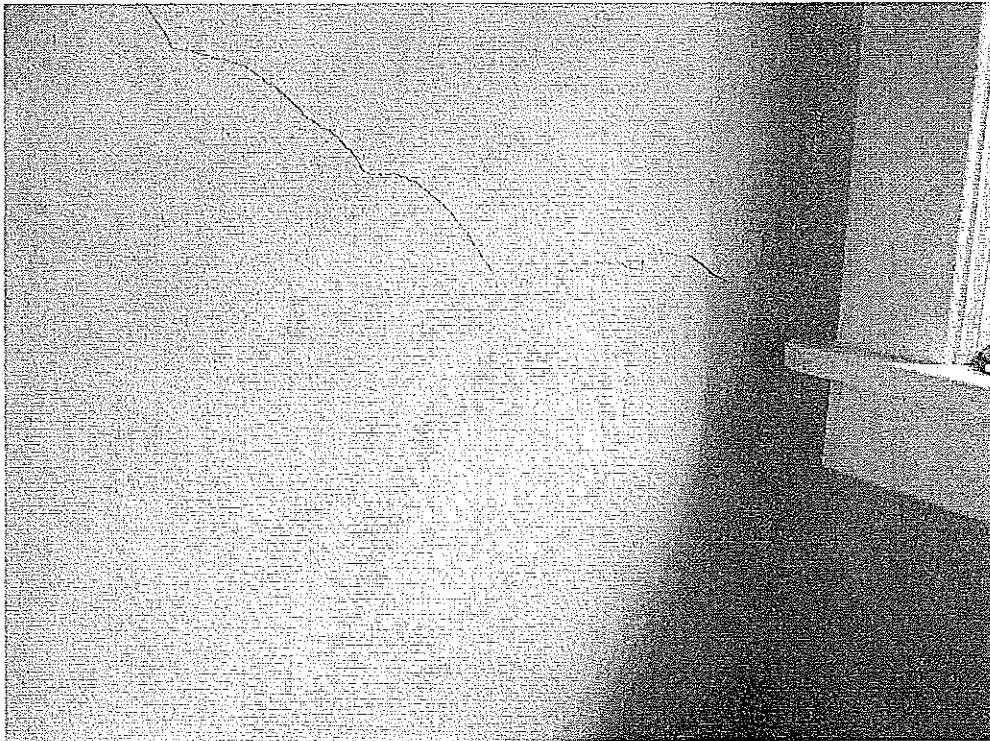
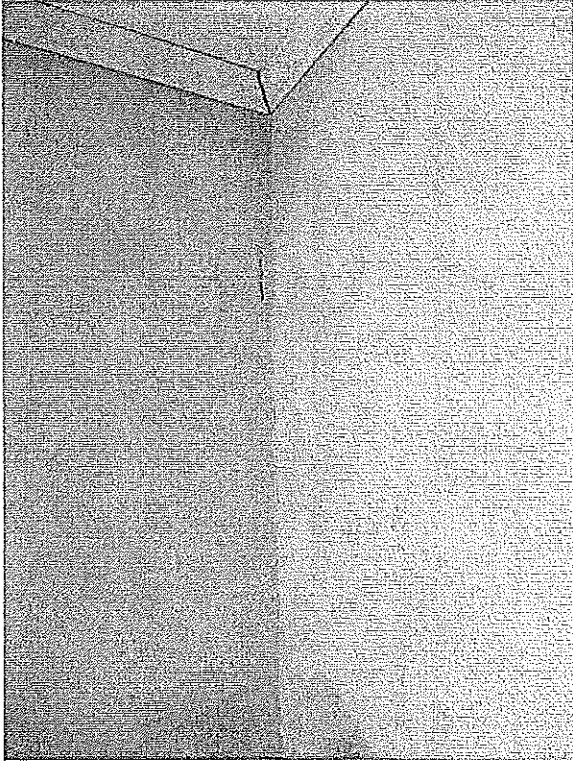
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Lender/Client	Dan Huffstutter						



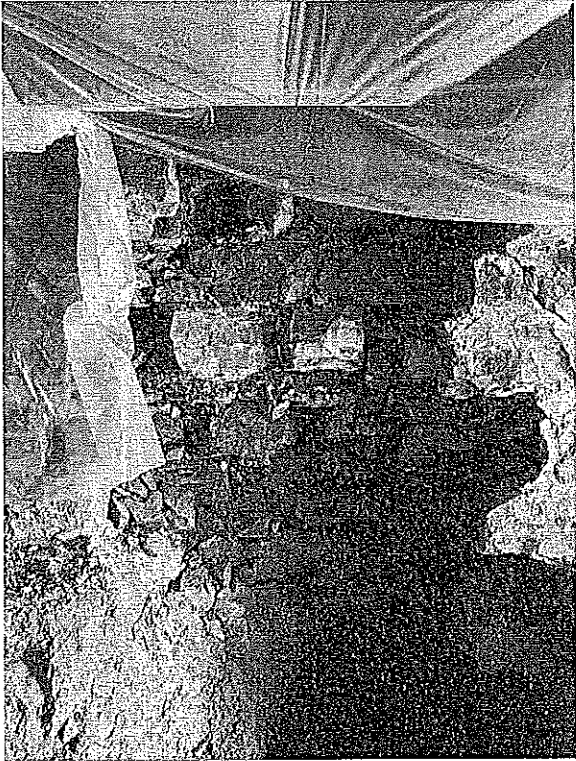
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City	Nashville	County	Davidson	State	TN	Zip Code	37205
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City	Nashville	County	Davidson	State	TN Zip Code 37205
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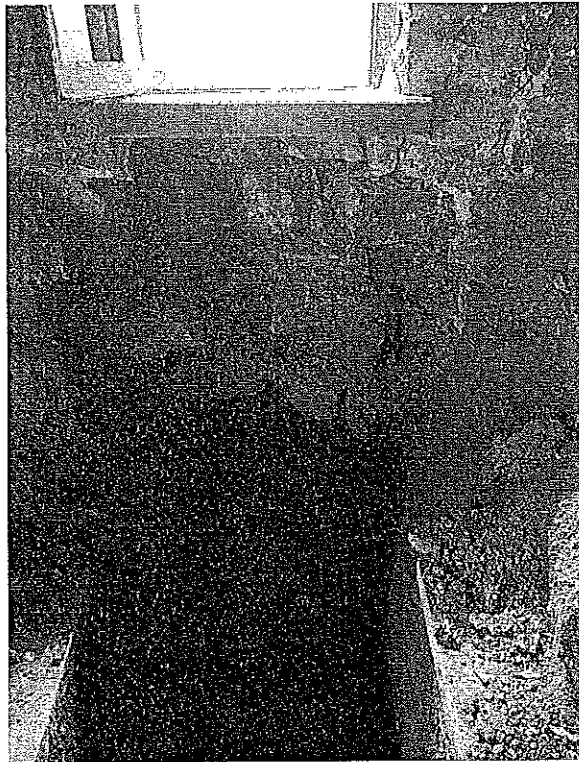
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Lender/Client	Dan Huffstutter						



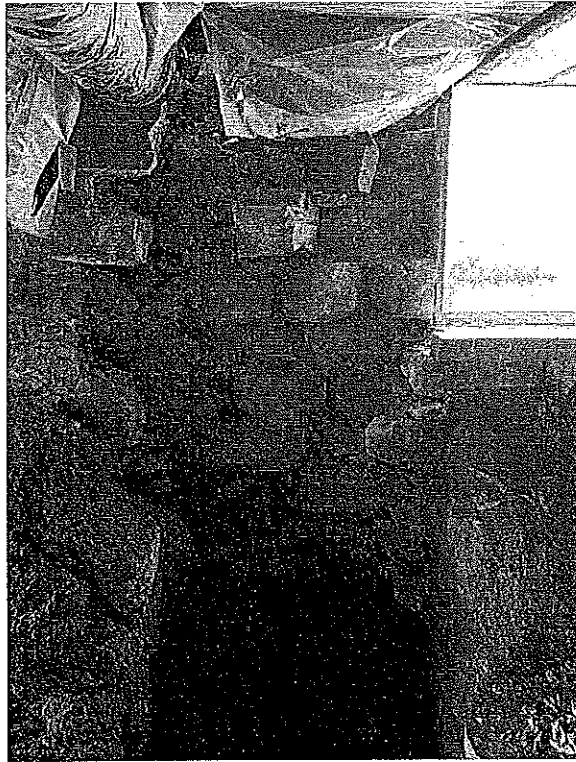
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City	Nashville	County	Davidson	State	TN Zip Code 37205
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Photograph Addendum

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



Karen Johnson Davidson County
Batch# 397075 DEEDQC
05/07/2020 02:57:07 PM 2 pgs
Fees: \$12.00 Taxes: \$0.00

This Instrument
Prepared By:

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



20200507-0047874

QUITCLAIM DEED

This Quitclaim Deed, executed as of the 3 day of December, 2019, at Nashville, Davidson County, Tennessee, by Grantors, Meghan Ashley Huffstutter and husband Alex Harlan Huffstutter, to Grantee, Dan E. Huffstutter.

Witnesseth:

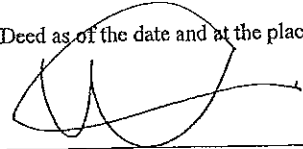
That Grantors have this day transferred and conveyed unto the Grantee, to have and to hold to himself, and to his assigns and successors forever, a certain tract or parcel of land situated in Davidson County, Tennessee, more particularly described as being the easterly one-half of Lot No. 30, Block 7, 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:

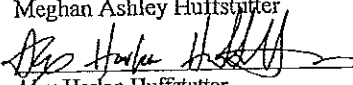
Beginning at a point in the southerly margin of Richland Avenue, 200 feet West of Craighead Street,
thence southerly at right angles to Richland Avenue, 200 feet to a point;
thence westerly at right angles 50 feet to a point;
thence northerly at right angles 200 feet to the southerly margin of Richland 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 Meghan Ashley Huffstutter and Alex Harlan Huffstutter and by general warrant deed of record as instrument number 20180502-0041882 in the Register of Deed's Office for Davidson County, TN.

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



Meghan Ashley Huffstutter


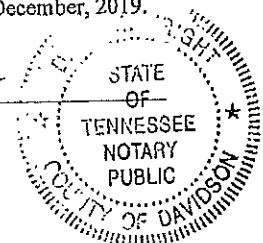
Alex Harlan Huffstutter

State of Tennessee)
County of Davidson)

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

Witness my hand and seal at office in Nashville, Tennessee, this 3rd day of December, 2019.

Dawn E. Wright
Notary Public



My Commission Expires:

05/05/2020

Name and Address of Property Owner:	Person Responsible For Payment of Property Taxes:	Map & Parcel Number:
Dan E. Huffstutter 3707 Richland Avenue Nashville, TN 37205	Dan E. Huffstutter 3707 Richland Avenue Nashville, TN 37205	104-09-0-120.00

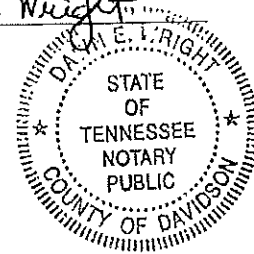
State of Tennessee)
County of Davidson)

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
Dan E. Huffstutter, Affiant

Sworn to and subscribed before me 3rd day of December, 2019

Dawn E. Wright
Notary Public



My Commission Expires:

05/05/2020

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 EXHIBIT B attached hereto.

Bill Garrett Davidson County
Batch# 87560 DEEDWARI
05/02/2018 02:49:56 PM 6 pgs
Fees: \$33.00 Taxes: \$2,016.50



20180502-0041882

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is \$545,000.00.

[Signature]
Affiant

Subscribed and sworn to before me this 10 day of April, 2018.

[Signature]
Notary Public
My Commission Expires: 1/20/19

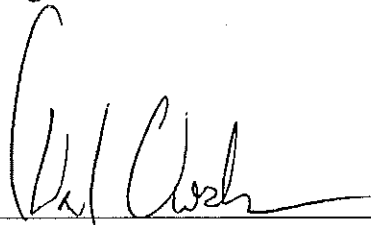
Grantors further covenant and bind themselves to warrant and forever defend the title to the Property to the said Grantees, Grantees' heirs and assigns, against the lawful claims of all persons.

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 27th day of April, 2018.

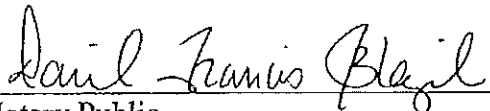


DAVID OWSLEY

STATE OF ALABAMA
COUNTY OF Jefferson

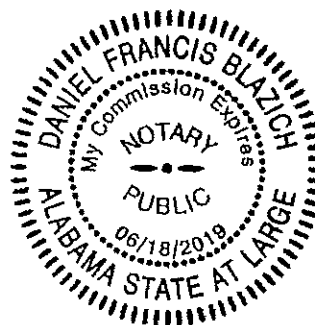
Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared DAVID OWSLEY, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged the he executed the within instrument for the purposes there in contained.

27th WITNESS my hand and seal at office in Gardendale, Alabama, this the 27th day of April, 2018.



Notary Public

My Commission Expires:
06/18/2019



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

Rachel Owsley
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 Oakland, California,
this the 27 day of April, 2018.

Jean H. Kim
Notary Public

My Commission Expires:
July 8, 2021

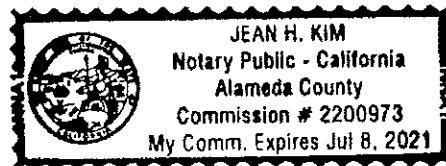


EXHIBIT A

(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 20180502-0041881, 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:

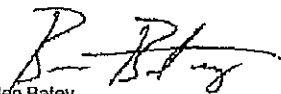
3707 Richland Avenue
Nashville, TN 37205

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 is:

\$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.



Ben Batey

Real Estate Appraiser

LAND APPRAISAL REPORT

File No. 3707richland new ben

Borrower Alex Huffstutter Census Tract 167 Map Reference 104-09-0
 Property Address 3707 Richland Avenue
 City Nashville County Davidson State TN Zip Code 37205
 Legal Description Lot T Richland Realty Co.
 Sale Price Unknown Date of Sale Unknown Loan Term yrs. Property Rights Appraised Fee Leasehold De Minimus PUD
 Actual Real Estate Taxes 4835.04/2017 (yr.) Loan charges to be paid by seller Other sale concessions None Noted
 Lender/Client First Jackson Bank Address 43243 U.S. 72, Stevenson, AL 35772
 Occupant Vacant Appraiser Ben Batey Instructions to Appraiser None Noted

NEIGHBORHOOD

Location Urban Suburban Rural
 Built Up Over 75% 25% to 75% Under 25%
 Growth Rate Fully Dev. Rapid Steady Slow
 Property Values Increasing Stable Declining
 Demand/Supply Shortage In Balance Over Supply
 Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present 76 % One-Unit 5 % 2-4 Units % Apts % Condo 12 % Commercial
 Land Use % Industrial % Vacant 2 %
 Change in Present Land Use Not Likely Likely Taking Place(*)
 Predominant Occupancy Owner Tenant % Vacant
 One-Unit Price Range \$ 450,000 to \$ 2,500,000 Predominant Value \$ 700,000
 One-Unit Age New yrs. to 115 yrs. Predominant Age 70 yrs.
 Employment Stability Good Avg Fair Poor
 Convenience to Employment
 Convenience to Shopping
 Convenience to Schools
 Adequacy of Public Transportation
 Recreational Facilities
 Adequacy of Utilities
 Property Compatibility
 Protection from Deirmental Conditions
 Police and Fire Protection
 General Appearance of Properties
 Appeal to Market
 Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) See Attached Addendum

SITE

Dimensions Approximately 50 X 200 = 10019 SF Corner Lot
 Zoning Classification Rsr7.5 (7500 Square Foot Lot) / Multi-Ovly; Multi-Ovly Present Improvements Do Do Not Conform to Zoning Regulations
 Highest and Best Use Present Use Other (specify)
 Elec. Public Other (Describe) OFF-SITE IMPROVEMENTS
 Gas Street Access Public Private
 Water Surface Asphalt
 San. Sewer Maintenance Public Private
 Storm Sewer Curb/Gutter
 Sidewalk Street Lights
 Topo Gently Rolling
 Size 10019 SF
 Shape Rectangular
 View Similar Residential
 Drainage Appears Adequate
 Property located in a HUD identified Special Flood Hazard Area? Yes No
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions) There are no apparent adverse easements, encroachments or other conditions adversely affecting the subject site.

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

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	3707 Richland Avenue Nashville, TN 37205	205 Leonard Avenue Nashville, TN 37205	204 Elmington Avenue Nashville, TN 37205	3901 Kimpalong Drive Nashville, TN 37205
Proximity to subject		0.26 miles SW	0.36 miles SE	0.69 miles SW
Sales Price	\$ Unknown	\$ 630,000	\$ 395,000	\$ 465,000
Price \$/Sq. Ft.	0			
Data Source	Inspection/Tax Records	Tax Records	Tax Records	Tax Records
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
		+(-) Adjust.	+(-) Adjust.	+(-) Adjust.
		05/05/2017	09/09/2016	10/30/2015
Location	Suburban	Suburban	Suburban	Suburban
Site/View	10019 SF	11761 SF	11326 SF	17860 SF
View	Sim. Residential	Sim. Residential	Sim. Residential	Sim. Residential
Price/SF		\$56.05 / SF	\$37.63 / SF	\$29.21 / SF
Sales or Financing Concessions		Unknown None Known	Unknown None Known	Unknown None Known
Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 29,170	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 31,167	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 56,692
Indicated Value of Subject		Gross Adj. 0.0 % Net Adj. 0.0 % \$ 659,170	Gross Adj. 0.0 % Net Adj. 0.0 % \$ 426,167	Gross Adj. 0.0 % Net Adj. 0.0 % \$ 521,692

Comments on Market Data See Attached Addendum

Comments and Conditions of Appraisal This appraisal has been completed "as is".

Final Reconciliation Because buyers rely heavily on comparisons, the direct sales comparison approach is considered the best indicator of value.

ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF 04/10/2018 TO BE \$ 560,000

RECONCILIATION

APPRaiser Ben Batey SUPERVISORY APPRAISER (if applicable)
 Signature [Signature] Signature
 Name Ben Batey Name
 Title Real Estate Appraiser Title
 Date Report Signed 05/14/2018 Date Report Signed
 State Certification # CR-2768 State State Certification # State
 State License # State State License # State
 Expiration Date of Certification or License 9/30/2019 Expiration Date of Certification or License
 Date of Inspection 04/10/2018 Did Did Not Inspect Property Date of Inspection

ADDENDUM

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

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 legal uses, its feasible uses, and finally the maximally 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 contributory 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 contributory 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 contributory 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 contributory value of the improvements setting at \$18,447. This value has been rounded to \$20,000.

The contributory 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 contributory 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 contributory 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	File No.: 3707richland new ben	
Property Address: 3707 Richland Avenue	Case No.:	
City: Nashville	State: TN	Zip: 37205
Lender: First Jackson Bank		



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 sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

STATEMENT OF 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.
9. 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 appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal 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 mortgagee 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 appraisal 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 appraised 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.
8. 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.

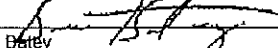
Your appraiser has provided no services concerning the subject property within the past three years of the effective date of this appraisal.

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)

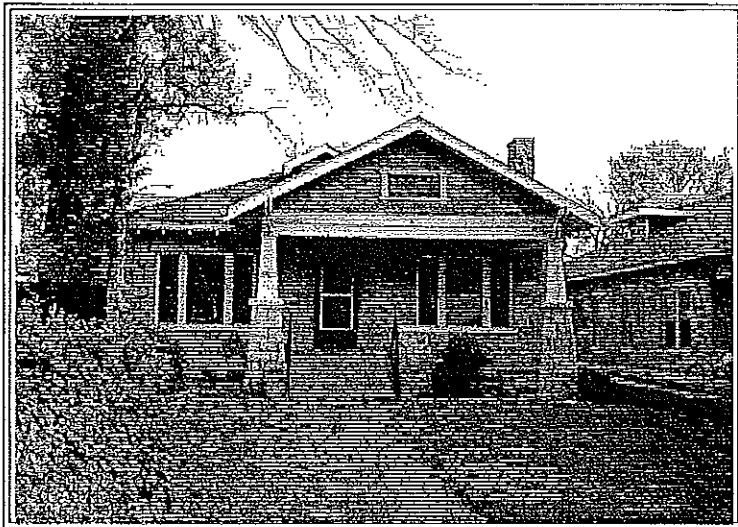
Signature: 
 Name: Ben Batey
 Date Signed: 05/14/2018
 State Certification #: CR-2768
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: 9/30/2019

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Did Did Not Inspect Property

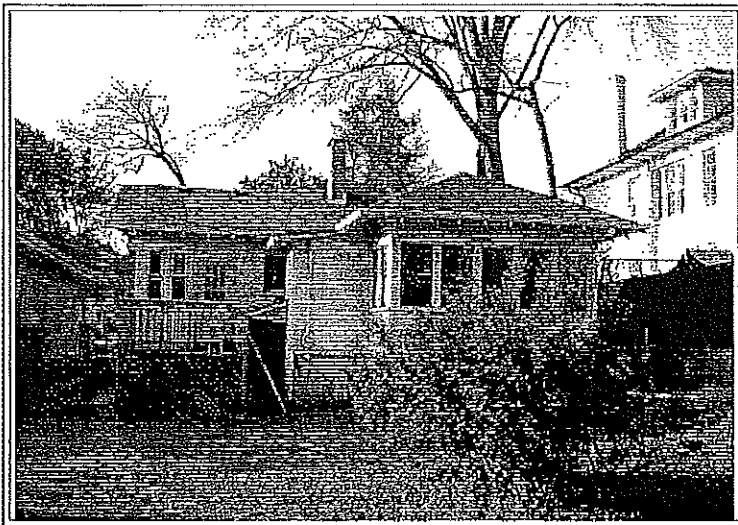
SUBJECT PROPERTY PHOTO ADDENDUM

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

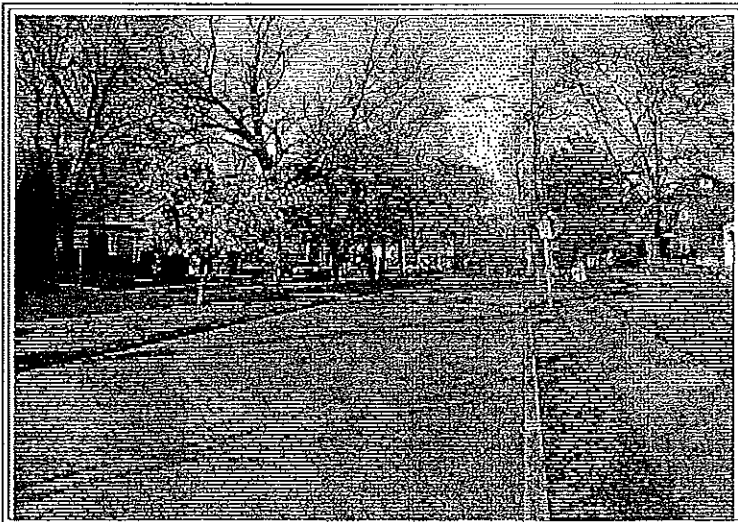


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: April 10, 2016
Appraised Value: \$ 660,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

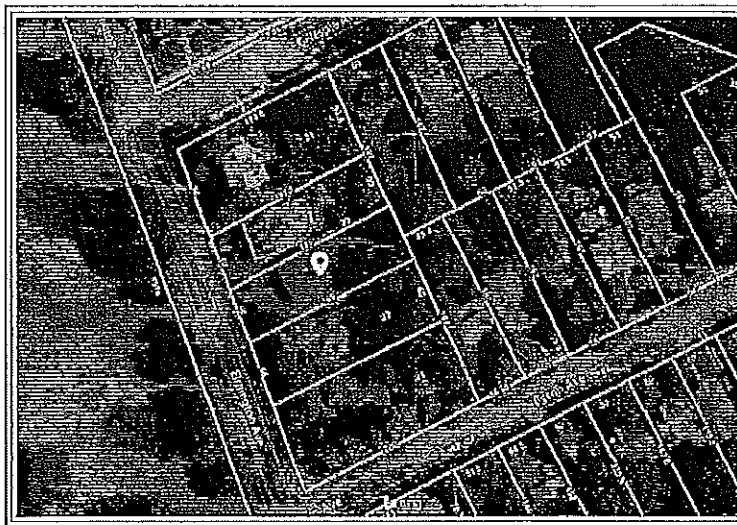
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Alex Huffstutter	File No.: 3707richland new ben	
Property Address: 3707 Richland Avenue	Case No.:	
City: 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 Date: 10/30/2015
Sale Price: \$ 465,000

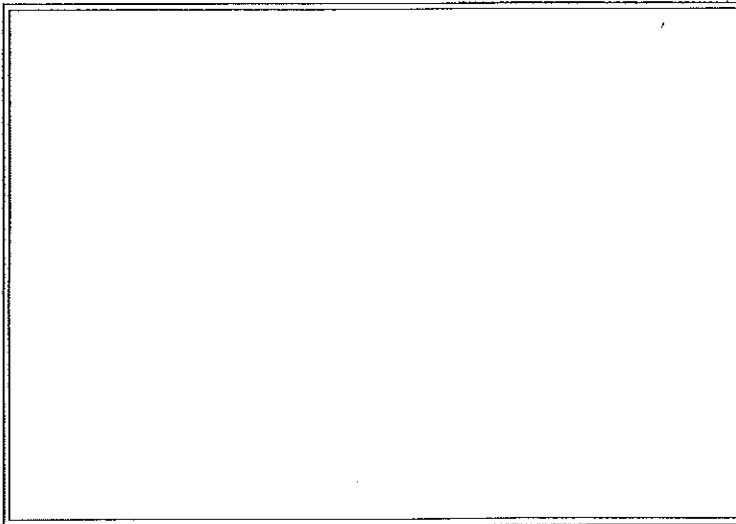
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Alex Huffstutter	File No.: 3707richland new ben	
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City: Nashville	State: TN	Zip: 37205
Lender: First Jackson Bank		



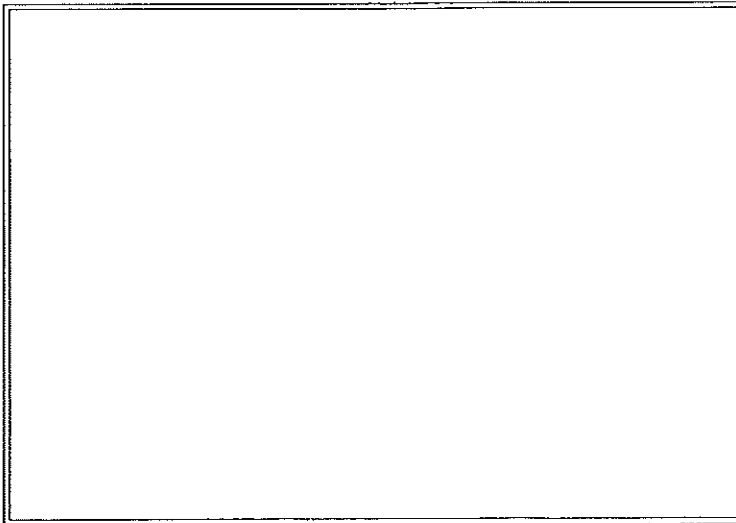
COMPARABLE SALE #4

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



COMPARABLE SALE #5

Sale Date:
Sale Price: \$

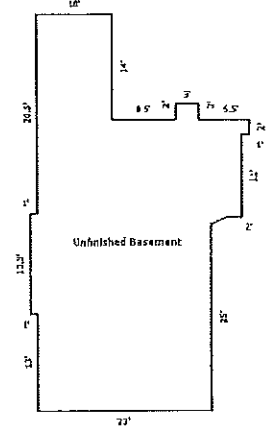
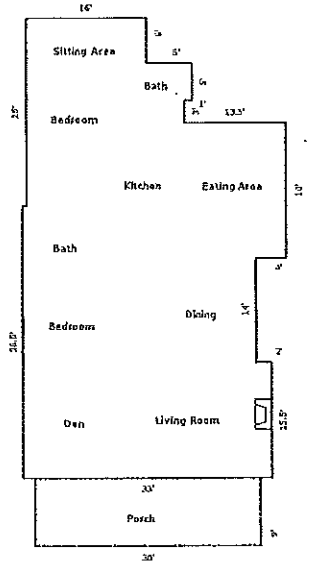


COMPARABLE SALE #6

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

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



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLAF	First Floor	1839.00	1839.00
BSMT	Basement	1111.50	1111.50
P/P	Porch	270.00	270.00
Net LIVABLE Area		(rounded)	1839

LIVING AREA BREAKDOWN			
Breakdown		Subtotals	
First Floor	33.0' x 15.5'		511.50
	14.0' x 31.0'		434.00
	35.0' x 7.0'		245.00
	3.0' x 21.0'		63.00
	11.0' x 34.5'		379.50
	22.0' x 5.0'		110.00
	6.0' x 16.0'		96.00
7 Items	(rounded)		1839

PLAT MAP

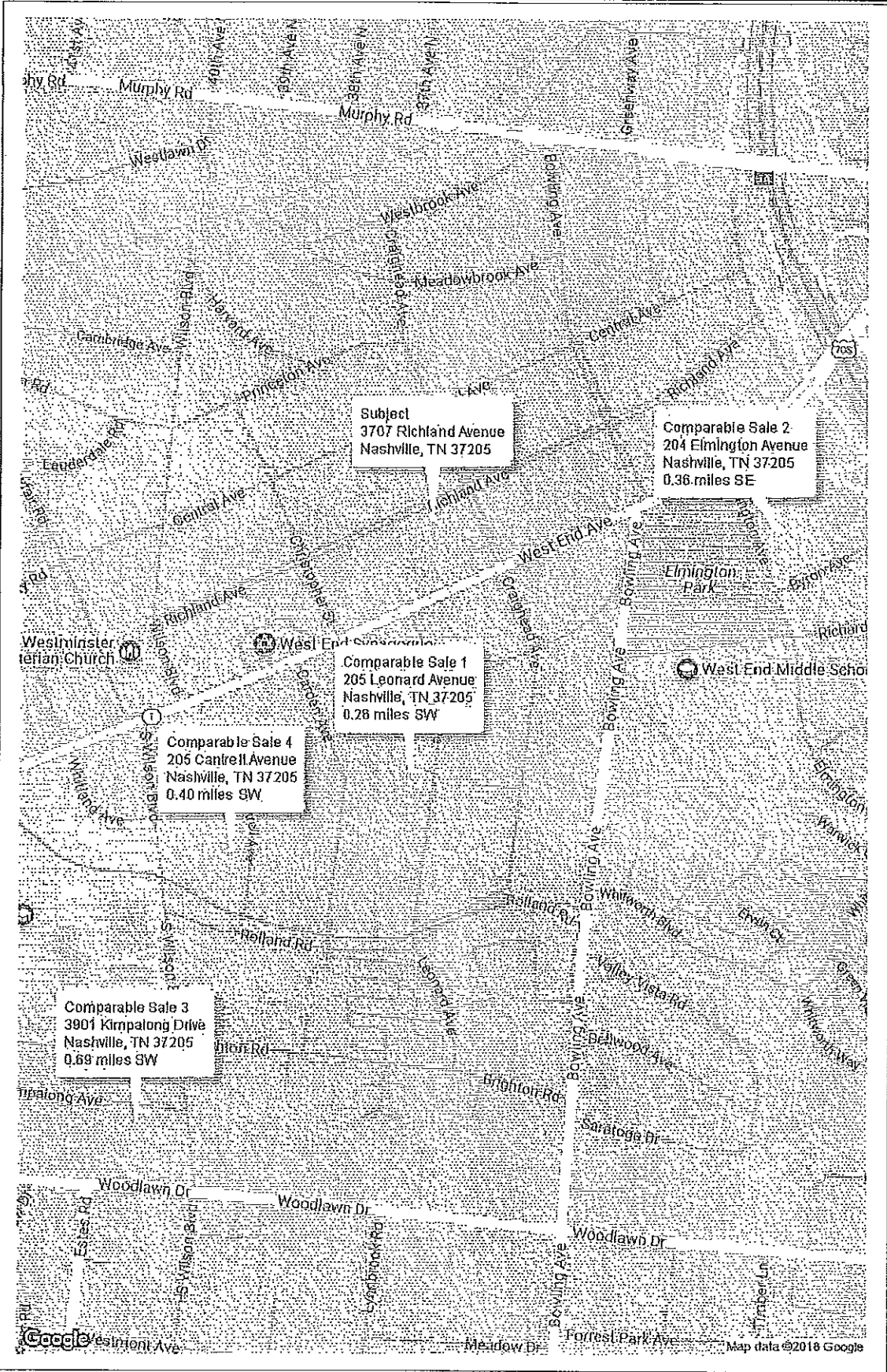
Borrower: Alex Huffstutter	File No.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case No.:
City: Nashville	State: TN Zip: 37205
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LOCATION MAP

Borrower: Alex Huffstutter
Property Address: 3707 Richland Avenue
City: Nashville
Lender: First Jackson Bank

File No.: 3707richland new ben
Case No.:
State: TN
Zip: 37205



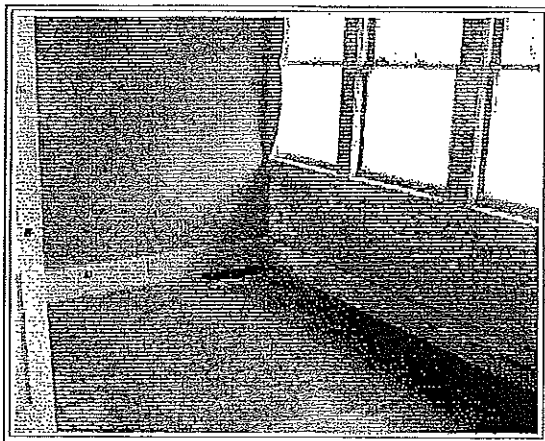
Borrower: Alex Huffstutter	File No.: 3707richland new ben
Property Address: 3707 Richland Avenue	Case No.:
City: Nashville	State: TN
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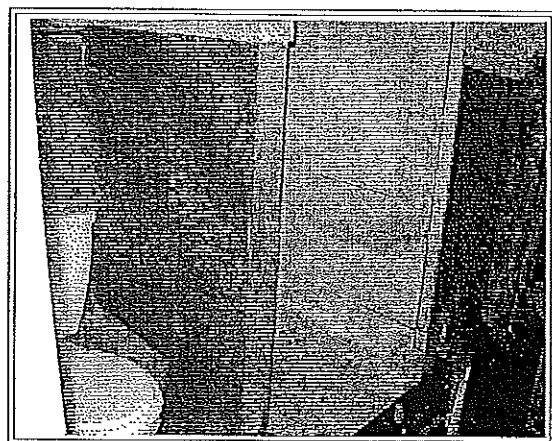
Floored Attic



Basement



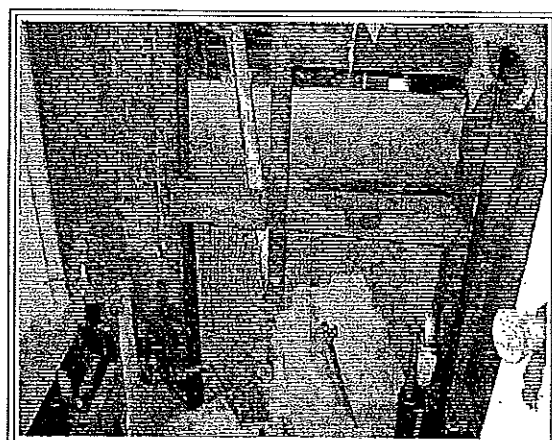
Dining Room



Bath



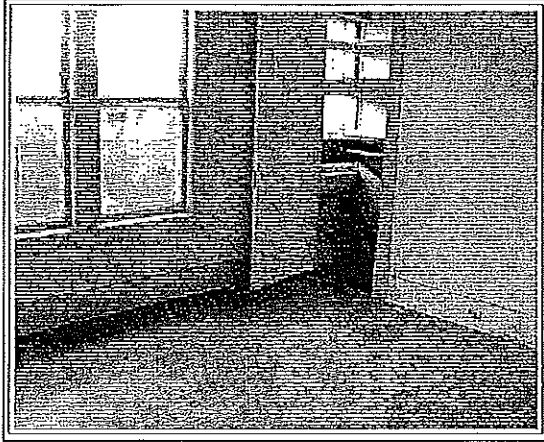
Ceiling within the Bath (Lack of ceiling in the bath)



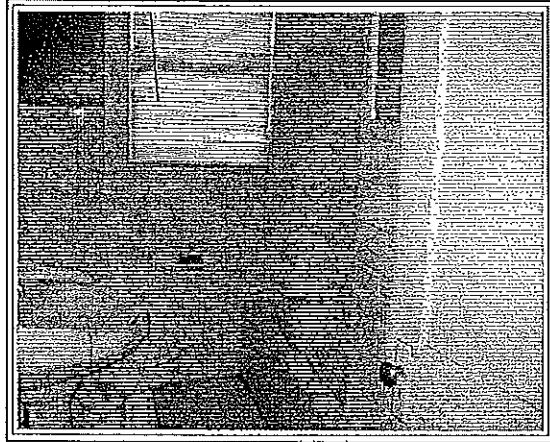
Wall in the bath

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City: Nashville
Lender: First Jackson Bank

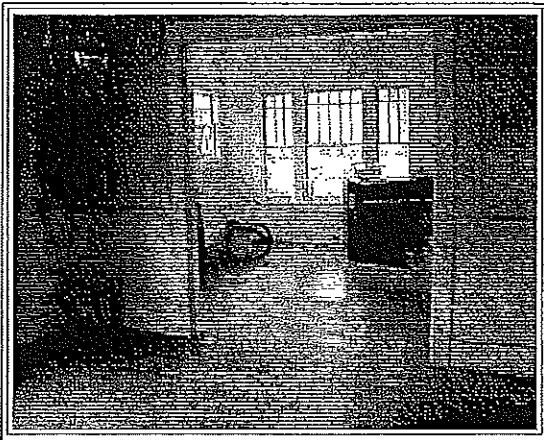
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Case No.:
State: TN
Zip: 37205



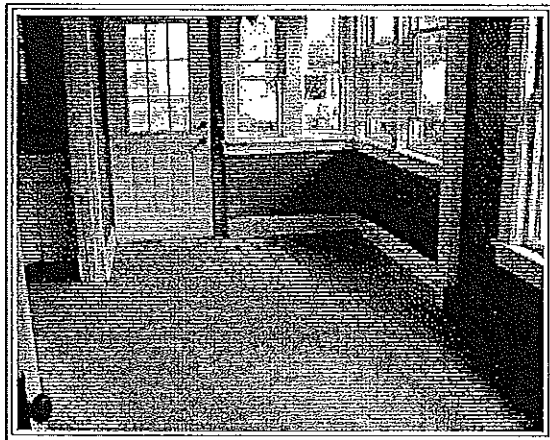
Bedroom



Bath



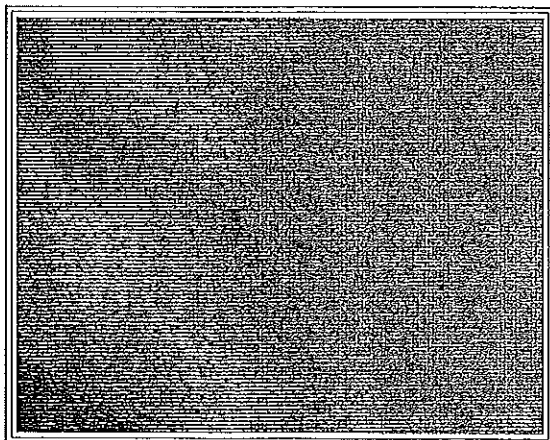
Dining Room



Eating Area



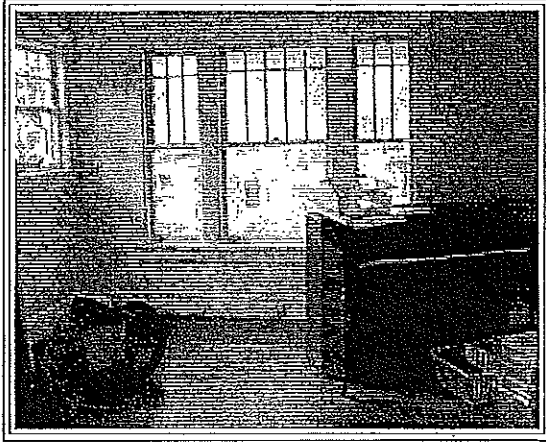
Kitchen



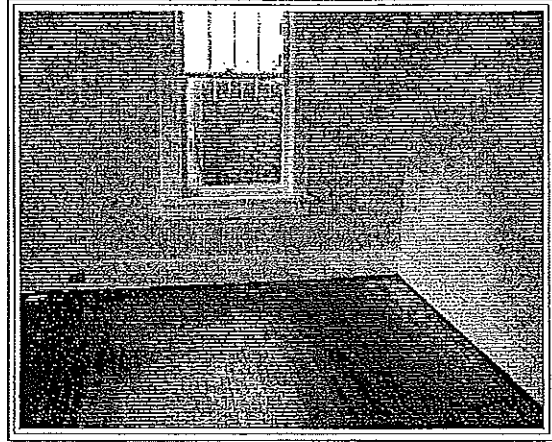
One of multiple cracks in the walls throughout the home

Borrower: Alex Huffstutter
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City: Nashville
Lender: First Jackson Bank

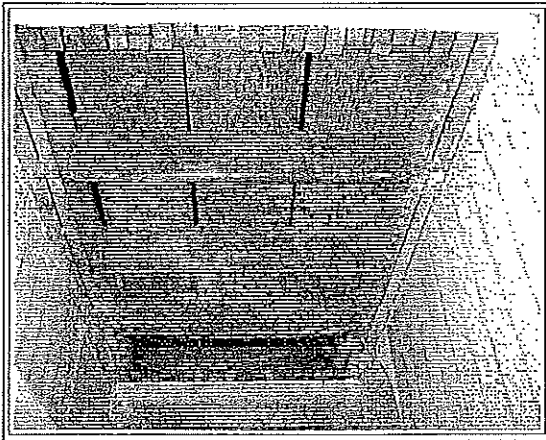
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Case No.:
State: TN
Zip: 37205



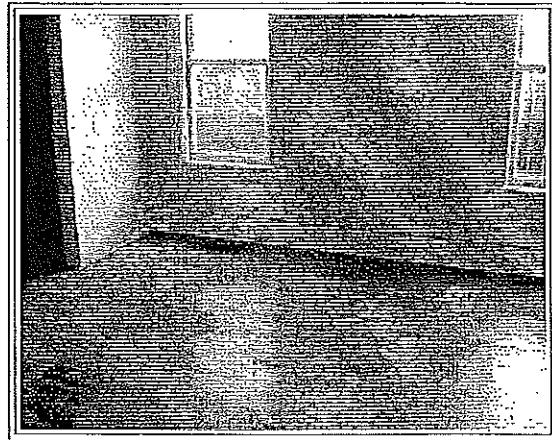
Den



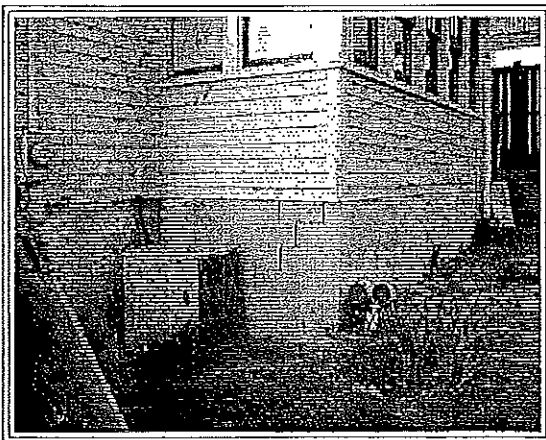
Living Room



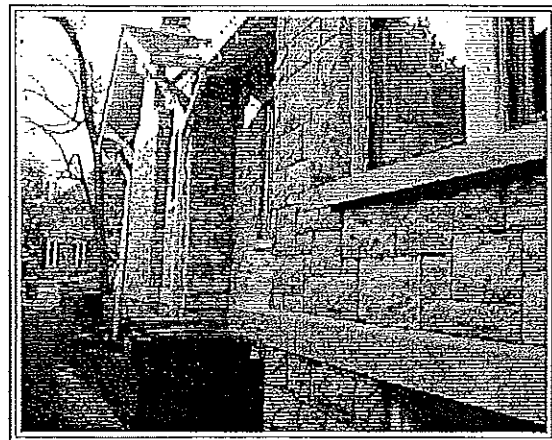
Ceiling in the hallway lacking drywall



Stained flooring in bedroom

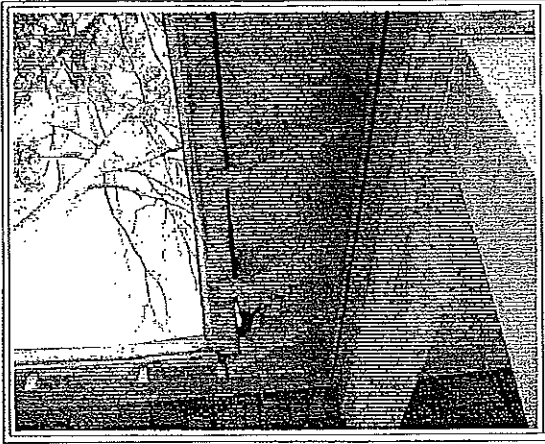


Cracking foundation

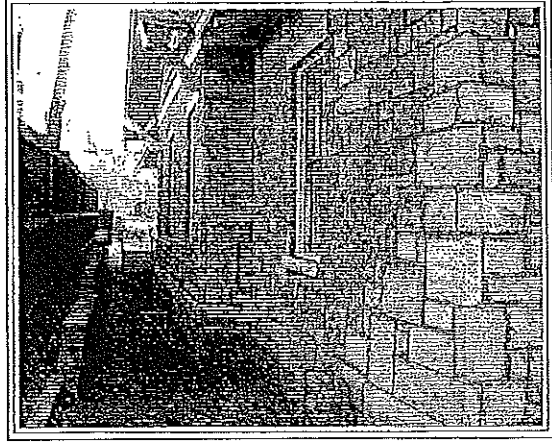


Side view of the home

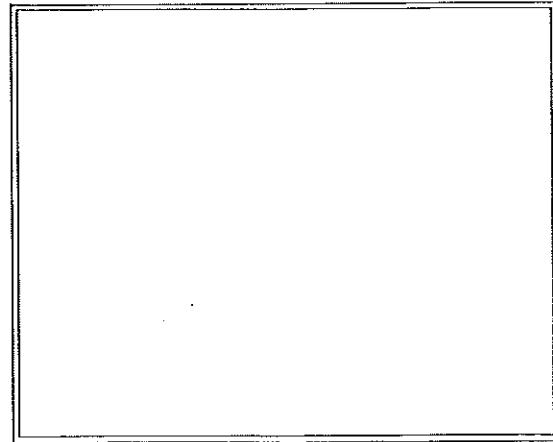
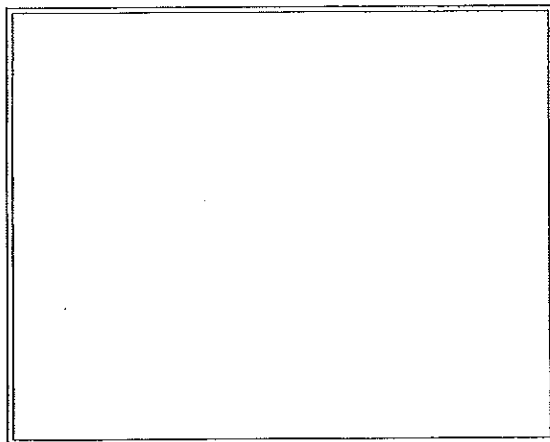
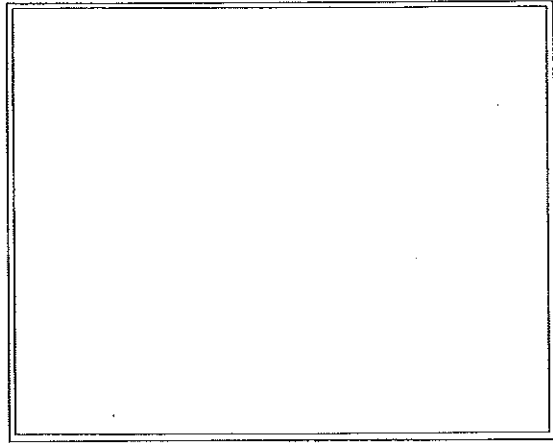
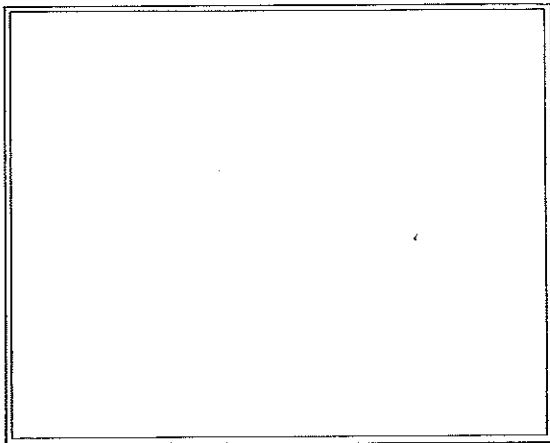
Borrower: Alex Huffstutter	File No.: 3707richland new ben	
Property Address: 3707 Richland Avenue	Case No.:	
City: Nashville	State: TN	Zip: 37205
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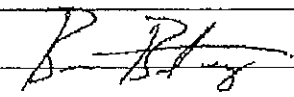
Hole in eave of roof



Side view of the home



FIRREA / USPAP ADDENDUM

Borrower Alex Huffstutter			
Property Address 3707 Richland Avenue			
City Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client First Jackson Bank			
Purpose The purpose of this report is to provide the client with an opinion of market value for the subject property for the lender to make an informed decision concerning potential lending.			
Scope The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from a reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in the appraisal report.			
Intended Use / Intended User This appraisal is to estimate the fair market value of the property, as of the specified date of valuation. The intended use of this appraisal is for the client to gain knowledge on market value for the subject property.			
History of Property Current listing information: MTRMLS/Tax Records - The subject property is presently listed at a price of \$550,000. The listing began on 02/26/2018. Prior sale: No sales in past three years.			
Exposure Time / Marketing Time A site within this market should sell within three to six months if priced appropriately and marketed aggressively. The marketing time and exposure time as of the effective date of this report are deemed to be equivalent.			
Personality (non-realty) Transfers N/A			
Additional Comments			
Certification Supplement 1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan. 2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.			
Appraiser(s): Ben Batey 		Supervisory Appraiser(s):	
Effective date/Report date: 05/14/2018		Effective date/Report date:	



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

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

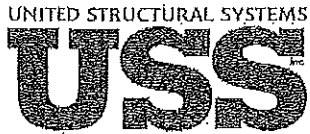
This proposal is based on 1 site visit, September 9, 2020 that included visual observation of both the exterior and basement interior stone foundation walls. At the time of my visit the walls were in distress and some areas were undermined in what appeared to be the start of a renovation to the existing 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.
3. 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.



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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 Christopher S. Smith



3692610



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

Historic District: Richland-West End NCZO

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.



3692610

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

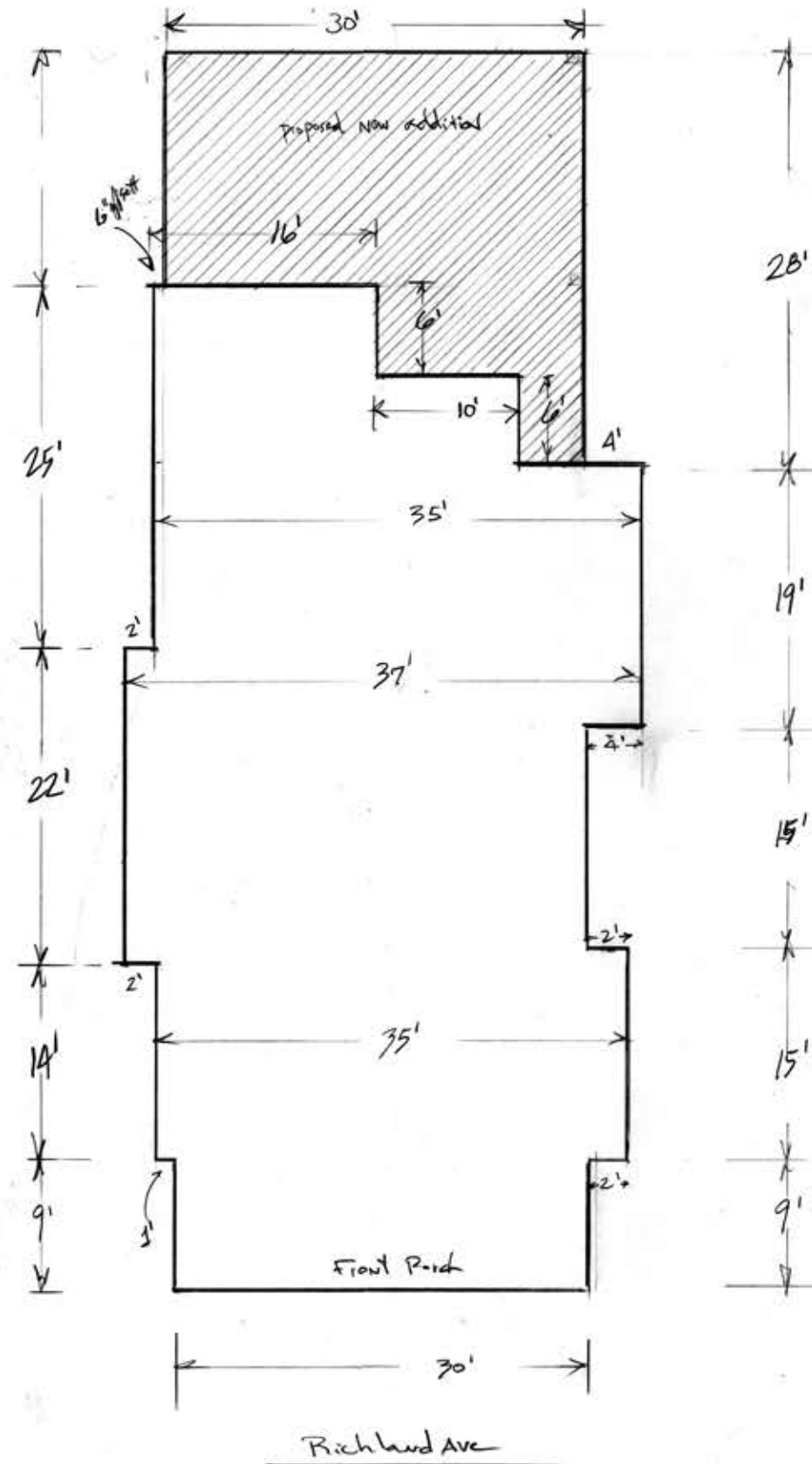
APPLICANT: Dan Huffstutter

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

HISTORICAL COMMISSION PERMIT 2019042830

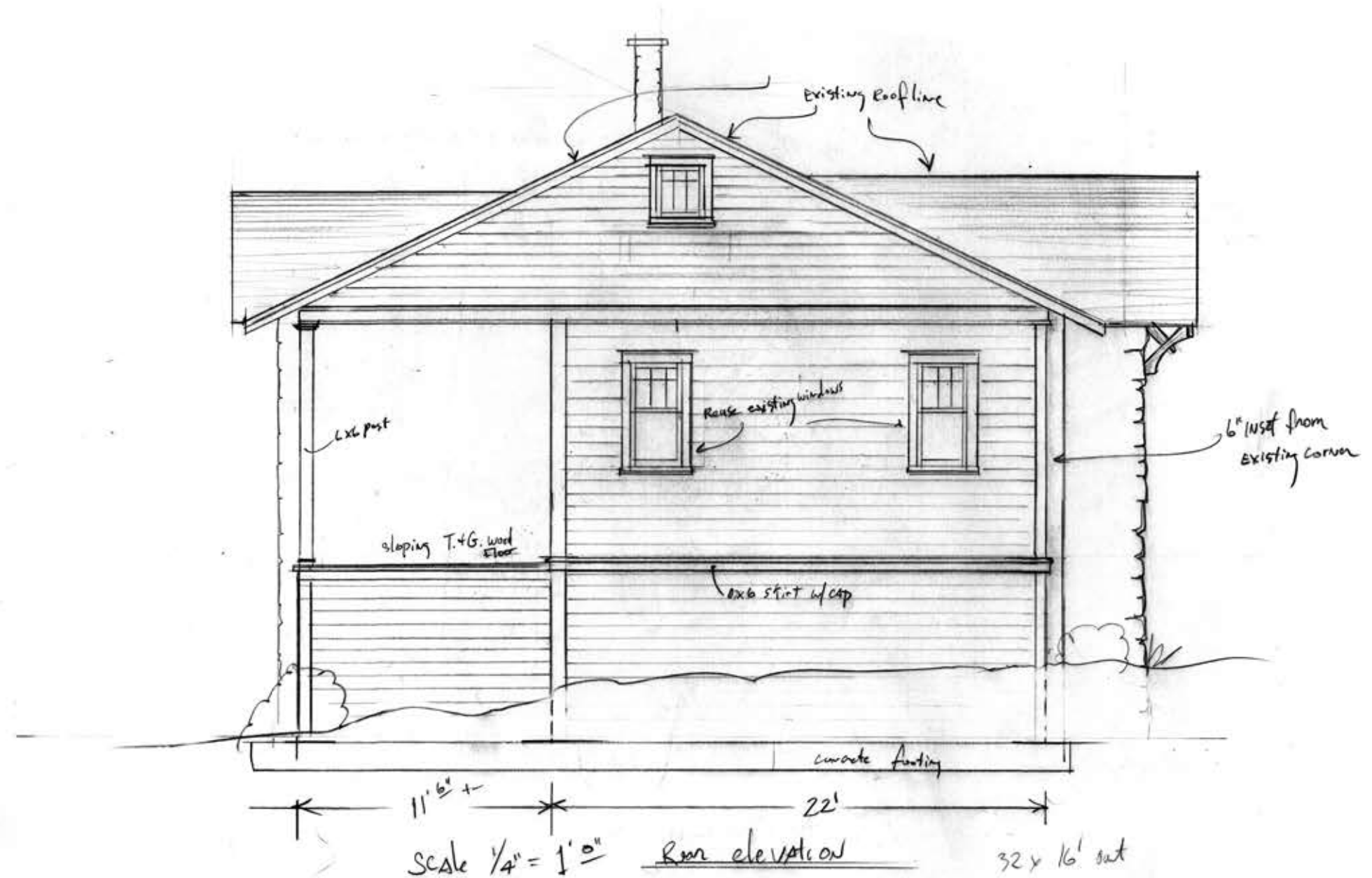
CALL 615-862-7970 FOR QUESTIONS AND TO SCHEDULE INSPECTIONS

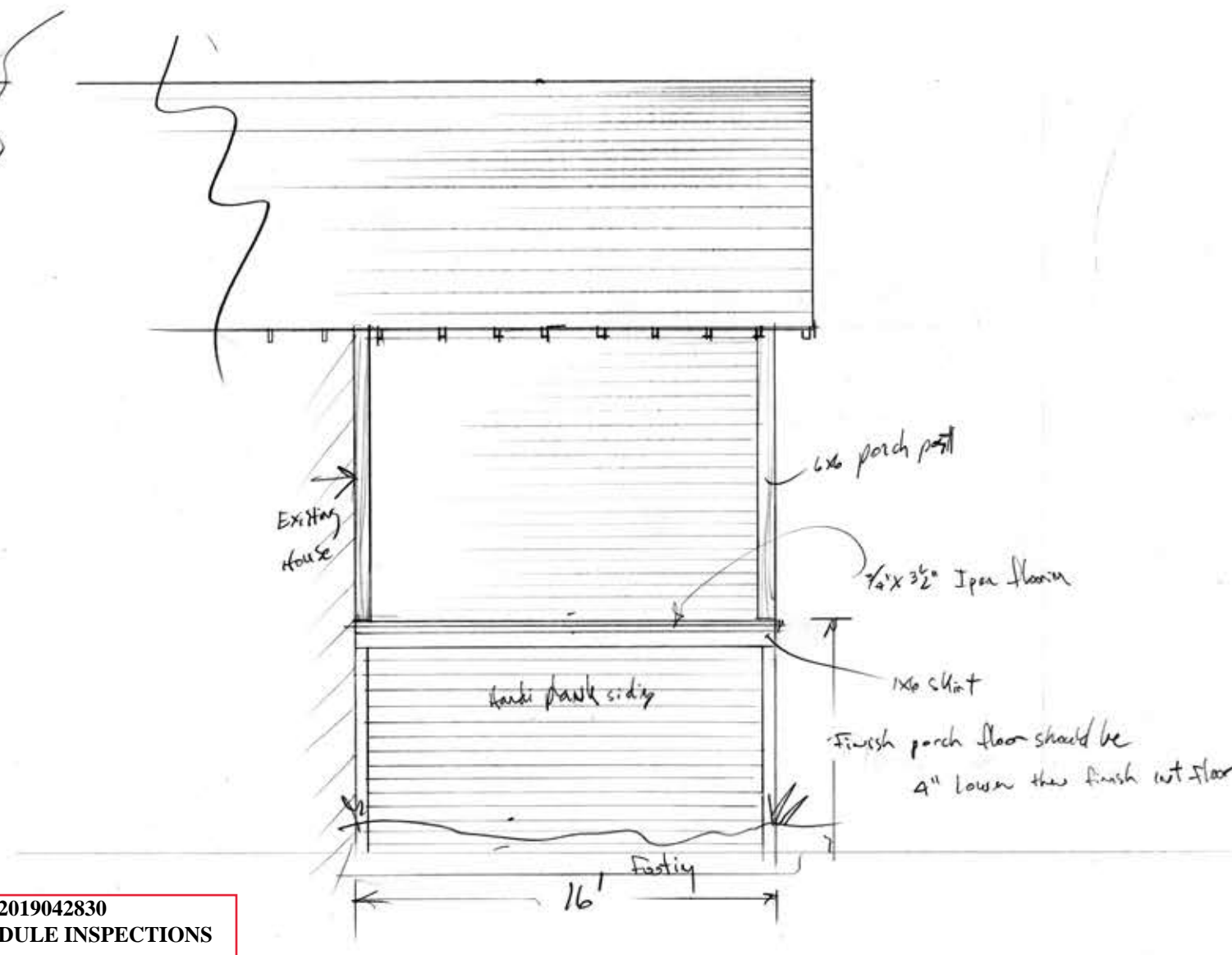
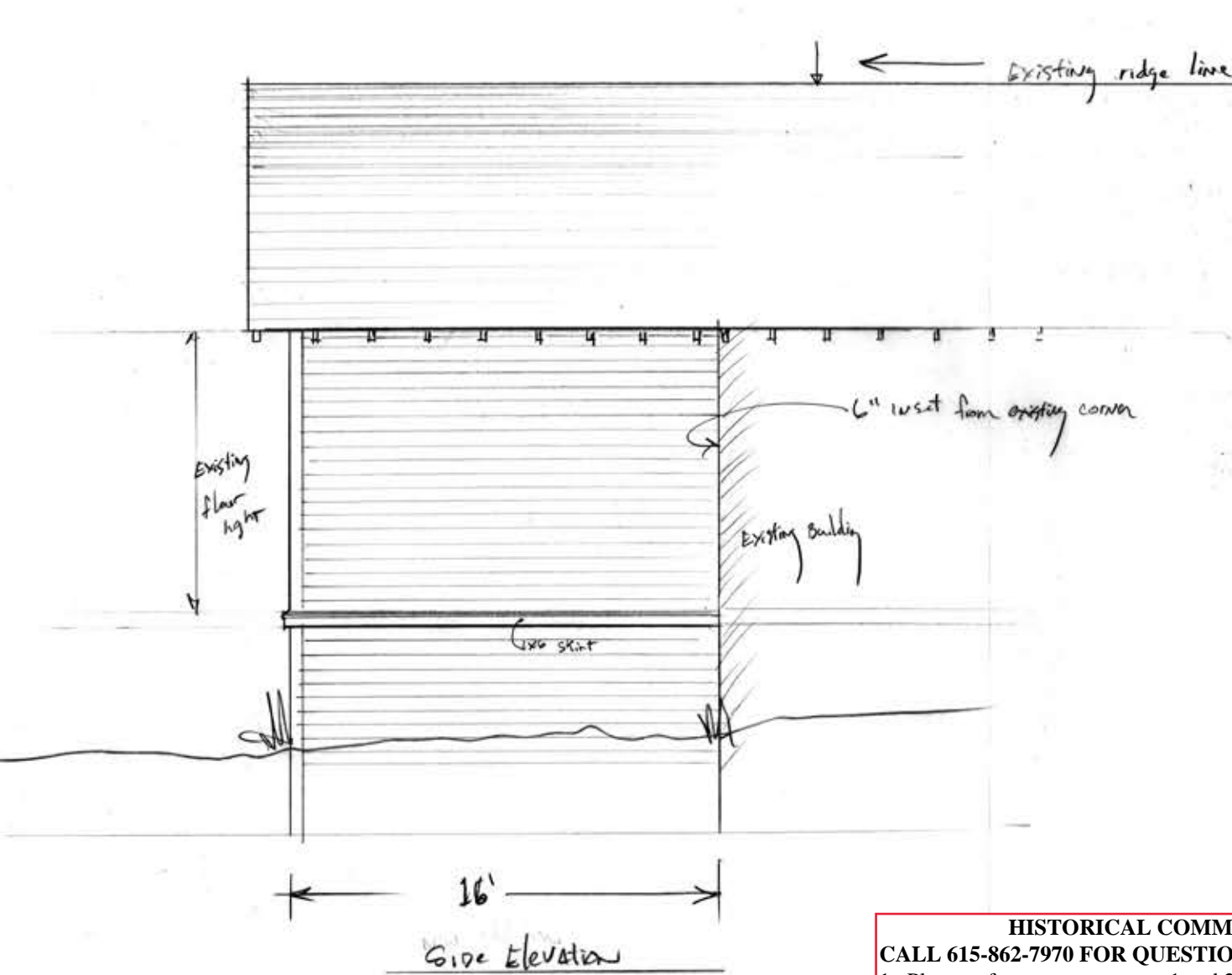
1. Please refer to notes on page 1 and 2.
2. Staff must approve the construction progress at the three following points:
 - a. After the building footprint has been field staked
 - b. After the foundation has been constructed
 - c. After the rough framing has been completed
3. Window and door selections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



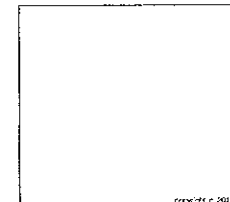


HISTORICAL COMMISSION PERMIT 2019042830
CALL 615-862-7970 FOR QUESTIONS AND TO SCHEDULE INSPECTIONS

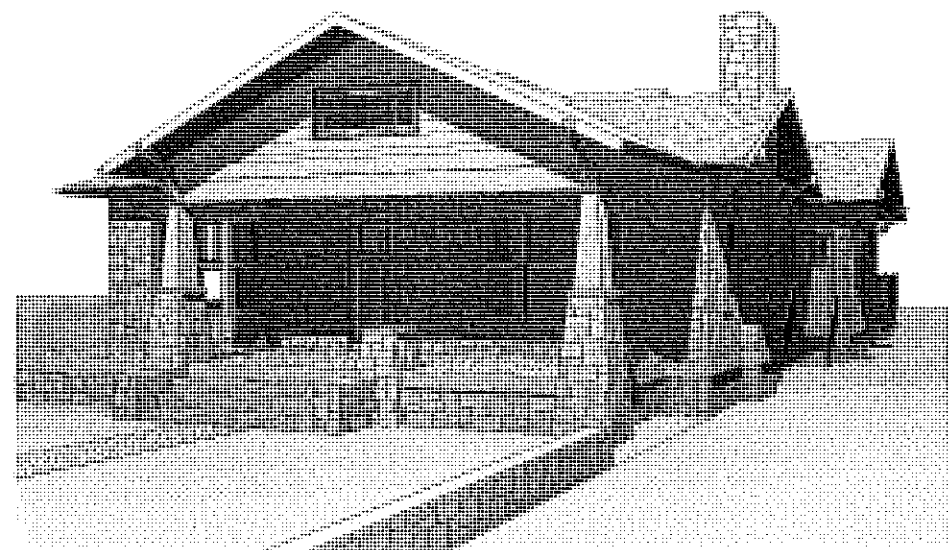
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HISTORICAL COMMISSION PERMIT 2019042830 - MHZC NOTES; CALL 615-862-7970 WITH ANY QUESTIONS

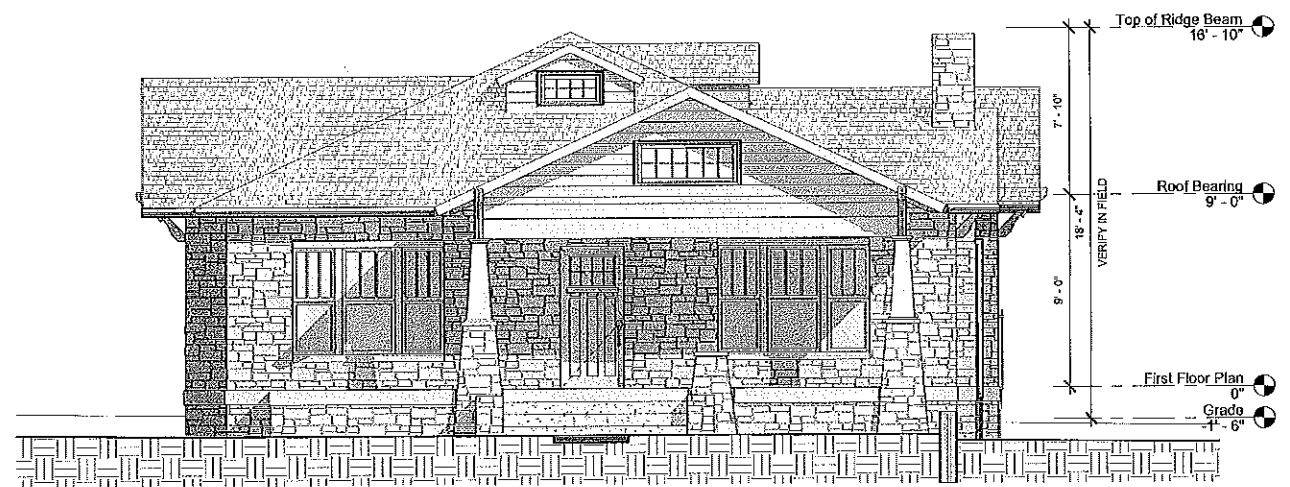
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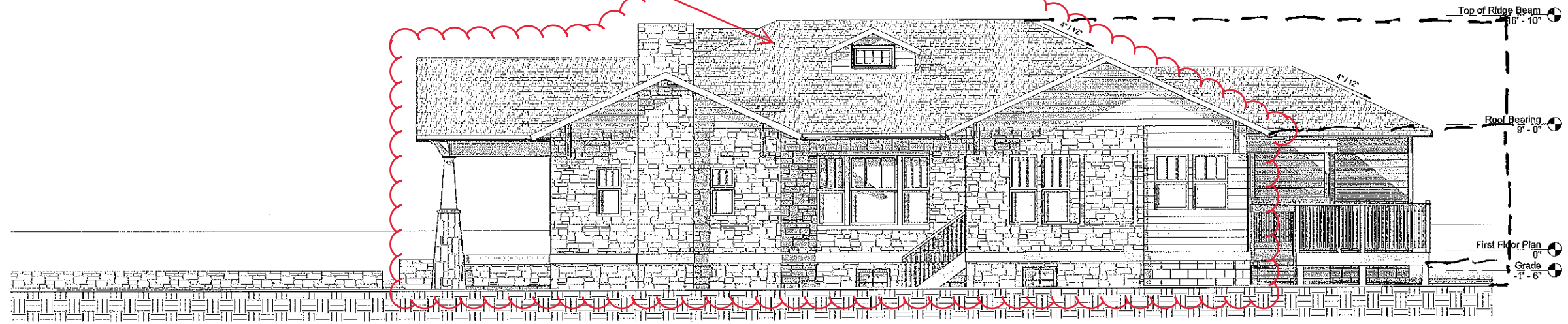


3 3D View 1 existing



2 SOUTH ELEVATION EXISTING
1/4" = 1'-0"

Existing Structure -
no demolition to
walls or roof.

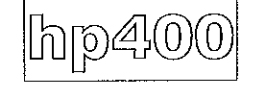


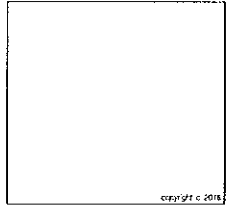
1 EAST ELEVATION EXISTING
1/8" = 1'-0"

project:
HUFFSTUTTER RESIDENCE
3707 Richland Avenue
Nashville TN

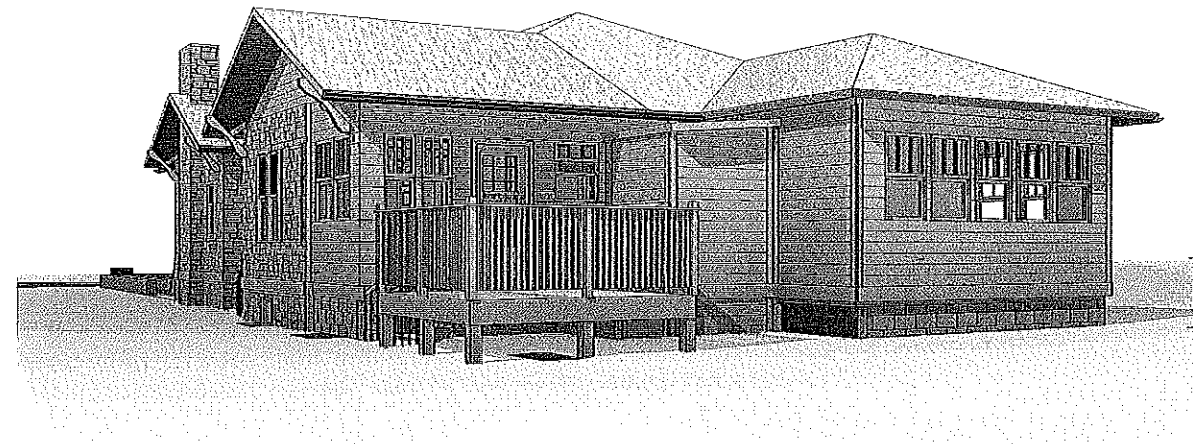
revisions	
▲	
▲	
▲	
▲	
date:	10-15-2018
project no.:	18.1001

elevations
existing

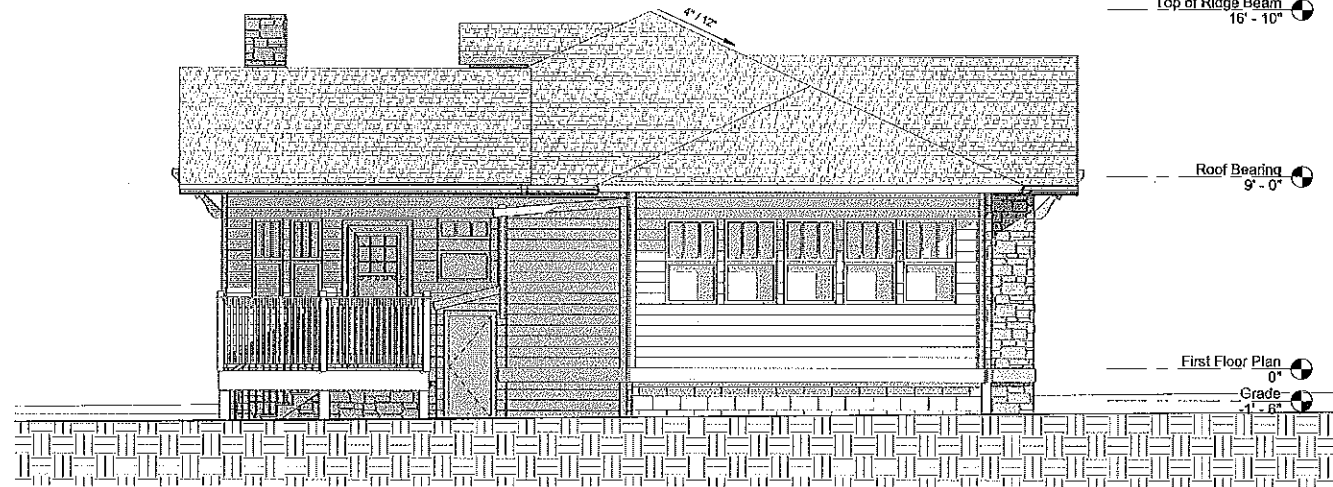




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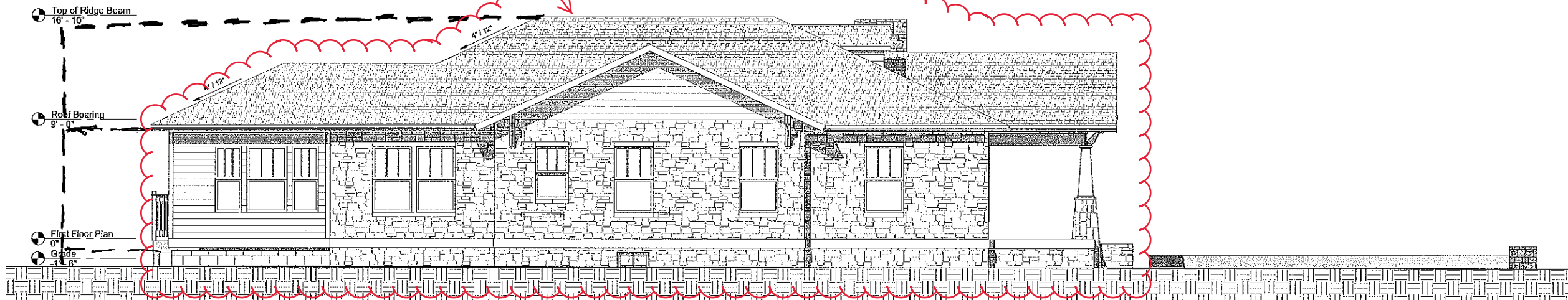


3 REAR VIEW PERSPECTIVE EXISTING



2 NORTH ELEVATION EXISTING
1/4" = 1'-0"

Existing Structure -
no demolition to
walls or roof.



1 WEST ELEVATION EXISTING
1/4" = 1'-0"

project:

HUFFSTUTTER RESIDENCE

3707 Fritchland Avenue
Nashville TN

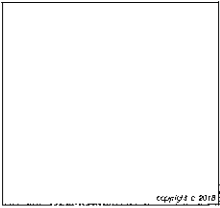
revisions

▲
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▲
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date: 10-15-2018
project no.: 18.1001

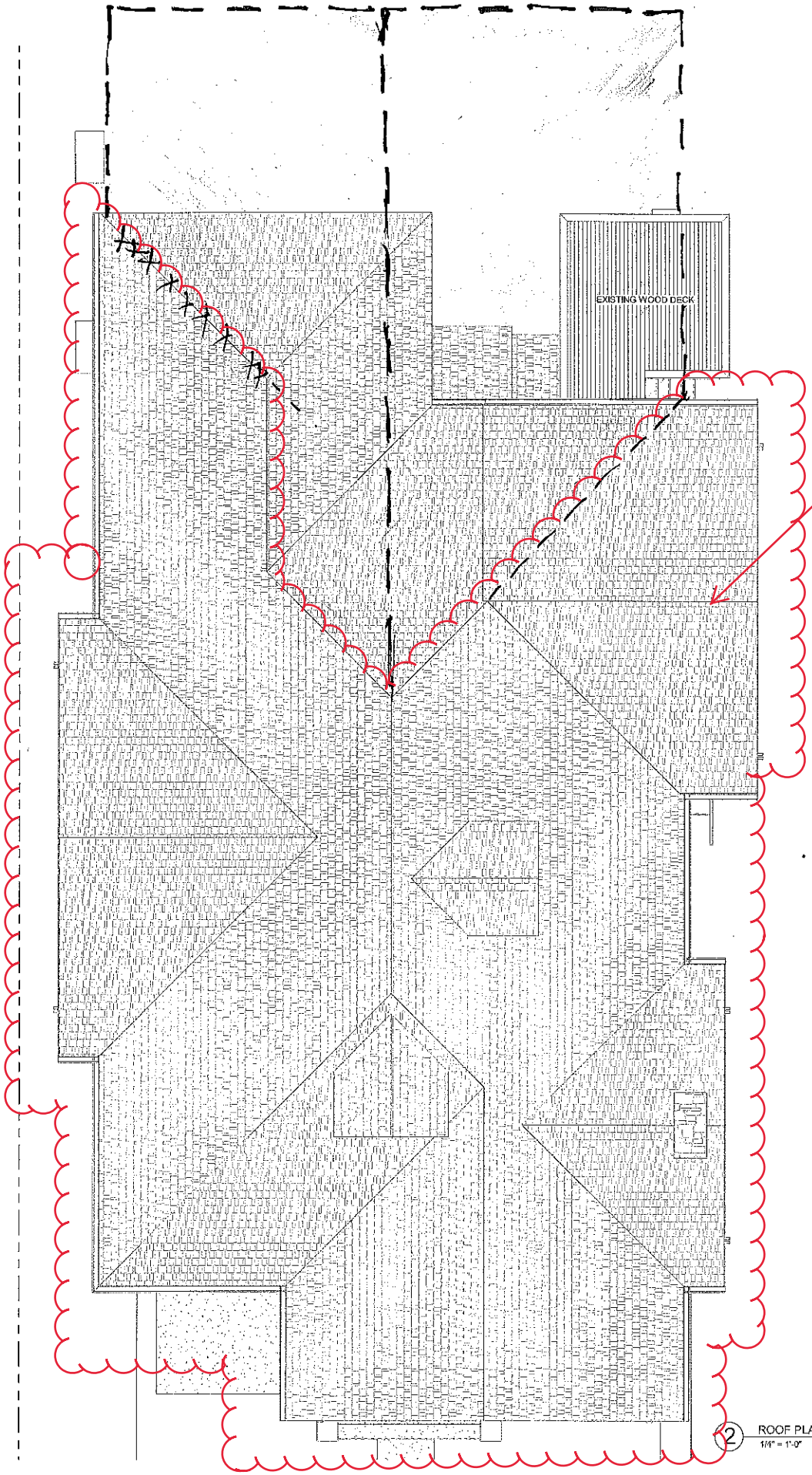
elevations
existing

hp401



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Existing Structure - no demolition to walls or roof.

project:
HUFFSTUTTER RESIDENCE

3707 Richard Avenue
Nashville TN

revisions

▲
▲
▲
▲
▲
▲

date: 10-16-2018
project no.: 18.1001

ROOF

hp110

2 ROOF PLAN EXISTING
1/4" = 1'-0"



**Metropolitan Government
of Nashville and Davidson County, Tennessee
Department of Codes and Building Safety
800 Second Avenue South, Nashville, TN 37210**



3884211

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

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**



3884211

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 MPH D 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:

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
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PERMIT DETAILS:

Estimated Value: \$7,500.00
Const Type:
Sq Footage:
Parking Required: N
Parking Provided: N
Sprinklers? N
Metro Water:
Public Constr? N

Number of Floors:
Sewer or Septic:
Total # Buildings:
Total # Units:
Garage: N
Number of Bedrooms:
Number of Kitchens:

ZONING ASSIGNMENTS:

OV-IMP I-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
800 Second Avenue South, Nashville, TN 37210**



3884211

BUILDING DEMOLITION PERMIT / CADM - T2020064412

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Approval (Where Required)

CADM

Date

FEE / PAYMENT:

[2020/10/13] CA BUILDING DEMOLITION FEE...	\$ 81.91	\$ -
PERMIT FEE/PAYMENT.....	\$ 81.91	\$ -

Payment Detail:

Issue Date: This Permit Has NOT Been Issued

Pmt Total:

Issued By:

Inspection Scheduling E-Permit Inspection Scheduling

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

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

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

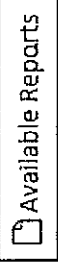
To schedule an inspection by phone have your Metro permit number ready for each job before calling our offices to request an inspection.

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/Mechanical 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
Fax Number for Inspection Division	(615) 862-6499
Fax Number for Zoning & Permits	(615) 862-6514

ARE YOU READY FOR U&O? ePermits.Nashville.gov

ALLOWS ANYONE TO CONFIRM U&O APPROVALS AND TRADES PERMIT SIGNOFFS WHICH MUST BE DONE PRIOR TO ISSUANCE OF THE U&O LETTER

- Go to ePermits.Nashville.gov
- Find your building permit by entering the building permit # number in the search box (you can also search by 'address', 'APN', 'owner' or 'contractor' to find your permit if you don't know the building permit #)
- Click on your building permit
- Click on the  Available Reports button found on the top right hand side
- Click on print next to 'CA Permit Status U&O REPORT'
- CONFIRM** any and all signoffs are APPROVED or signed off
- CONFIRM** any and all trades permits are on DONE status
- Request U&O letter (request letter only after all steps are completed)

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

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



STRUCTURAL ENGINEERS, P.C.



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
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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.