

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
4909 Elkins Avenue
March 18, 2020

Application: Demolition

District: Park and Elkins Neighborhood Conservation Zoning Overlay

Council District: 24

Base Zoning: RS7.5

Map and Parcel Number: 09115027800

Applicant: Lynn Taylor

Project Lead: Paul Hoffman; paul.hoffman@nashville.gov

Description of Project: The applicant requests full demolition of the Horace. H. Hooper House, a contributing building, arguing for economic hardship.

Recommendation Summary: Staff recommends disapproval of the application for full demolition, finding that there is a reasonable use of the property. The proposed demolition meets Section III.B.1 for inappropriate demolition as it is a historic building and it does not meet section 17.40.420 D for economic hardship as there is a reasonable for the property.

Attachments

A: Staff biographies

B: Photographs

C: Walk-thru Notes

D: Owners letter

E: Engineers' Report

F: Rehab estimates

G: Property tax info

H: Appraisals

I: Market valuation

J: Correspondence

Applicable Design Guidelines:

III.B. DEMOLITION

1. Demolition is not appropriate
 - a. if a building, or major portion of a building, is of such architectural or historical interest and value that its removal would be detrimental to the public interest; or
 - b. if a building, or major portion of a building, is of such old or unusual or uncommon design and materials that it could not be reproduced or be reproduced without great difficulty and expense.

2. Demolition is appropriate
 - a. if a building, or major portion of a building, has irretrievably lost its architectural and historical integrity and significance and its removal will result in a more historically appropriate visual effect on the district;
 - b. if a building, or major portion of a building, does not contribute to the historical and architectural character and significance of the district and its removal will result in a more historically appropriate visual effect on the district; or

Generally, non-historic (non-contributing) structures may be demolished for new construction that will have a more historically appropriate effect on the district.

- 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 (Historic Zoning Regulations), Metropolitan Comprehensive Zoning Ordinance.

Ordinance 17.40.420 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)

Background: The Horace H. Hooper House, 4909 Elkins Avenue, is a contributing building in the Park and Elkins Neighborhood Conservation Zoning Overlay. It was constructed c. 1925.



Figure 1: 4909 Elkins Avenue, 2020



Figure 2: 4909 Elkins Avenue, 2011



Figure 3: 4909 Elkins Avenue, 1968

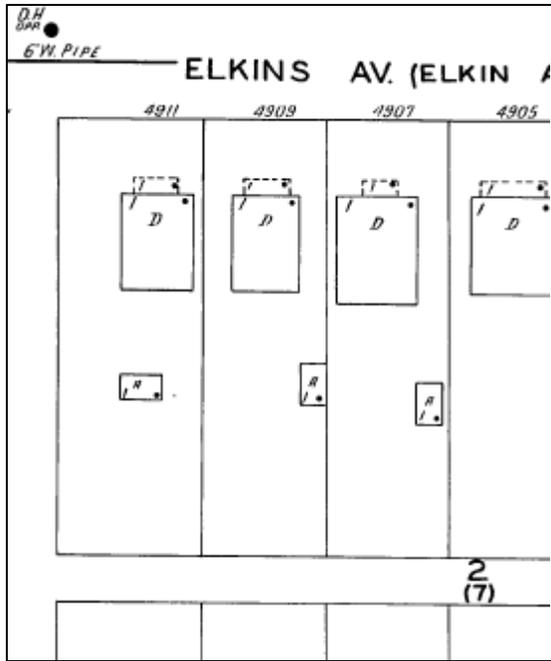


Figure 4: This block was not developed in 1914, according to the Sanborn Fire Insurance Map, but a matching footprint to the existing building appears on this 1932 Fire Insurance Maps.

Since it is the Commission’s primary goal to ensure the preservation of historic buildings, demolition requests are reviewed by staff in detail providing not only an analysis of the information given but an analysis of what questions remain. It is the responsibility of the applicant to prove hardship rather than for staff to disprove hardship. According to articles published by the National Trust for Historic Preservation and the National Alliance of Preservation Commissions, economic hardship requires a property owner to establish that disapproval of demolition denies them of all reasonable beneficial use or return on the property. In this case, the building is currently occupied and functioning as a family home.

Staff met with the homeowners and Lynn Taylor on site August 2, 2019. Staff found that in general the integrity of the home was sound. Staff’s inspection did not indicate that the condition of the building warranted economic hardship. Staff advised the homeowners that rehabilitation and adding onto the home would be the most appropriate course of action. Later in 2019 when the owners got preliminary pricing for renovations and a dormer addition for \$300,000-\$350,000, they elected to apply to the Commission for demolition.

Three MHZC Commissioners met with the applicant and the engineer to review the interior on March 4, 2020. Please see attached meeting notes from the meeting.

Analysis and Findings: The applicant proposes to demolish the building arguing for economic hardship. They have provided an engineer’s report from Rhodes Engineering and Environmental Services, LLC as well as the additional documentation attached.

The stated purpose of the Rhodes Engineering and Environmental Services, LLC report was to “make determination as to whether full demolition is needed or to recommend other foundation and structural improvements that would be needed to facilitate the rear addition proposed.” Mr. Rhodes’ recommendation was to replace the roof and that that exterior wall improvements need to be made before constructing the proposed addition. The desire or need for new construction is not an argument for economic hardship. Mr. Rhodes did not recommend demolition and he does not label the house as unlivable or unsafe. He notes that the interior is generally in “fair to good condition.”

Mr. Rhodes recommended the roof pitch of the home should change in order to accommodate the proposed dormer. This recommendation reinforces the fact that full demolition of the home is not required for livability but rather to accommodate a rear dormer. In addition, a change to the house’s roof form would not meet the design guidelines. He noted that wood trim needs to be replaced and provided advise on addressing water intrusion; however, these are common repairs for a building of this age. The report was written on December 16, 2019 and staff received an amendment on March 4, 2020 providing advise for a new ceiling beam and with a statement that foundation repairs may be high; however, the amendment still does not state that full demolition is required for the building to be usable.

The case against demolition is further reinforced by a 2017/2018 appraisal of \$355,000. The report states that the property sits “below the predominant value of the neighborhood due to its size and condition. This does not have a negative effect on the subject’s marketability.” This report notes that the low comparable value is due to the size of the house, not its visible condition; further it notes the property could rent for approximately \$2,000 a month.

The repair estimates include improvements that are not considered in the calculation of economic hardship such as the construction of a new dormer, new HVAC, fireplace repair, new security system, new closet shelving and screening in the front porch. Typically, only those repairs that are necessary to ensure that the building is safe and usable are considered in an economic hardship case. Since the engineer’s report does not state that the building is a life-safety concern, staff finds that the estimates are not applicable in this case.

The appraisal report states that the condition is “low average” and that there has been deferred maintenance. Deferred maintenance is also implied in the engineer’s report. The applicant states that the building has served as the family home for the past 14 years and that the only repairs have been a roof replacement, 10 years ago and heating installed in 2018. The home was without heat between 2013 and 2018. If the argument is made that the home needs to be demolished due to the deferred maintenance, than the request does not meet section 17.40.420 (D) (8) of the ordinance which states that economic hardship cannot have been “created by the previous actions or inactions of any person having an interest in the property.”

The applicant states that they do not want to construct a large addition or a DADU and they should be commended for planning such small-scale addition that is appropriate for the home; however, the desire to add a dormer is not a reason for demolition of a usable historic building.

In summary, the documentation provided, including the engineer's report, and the fact that the family currently lives in the home, shows that there is reasonable use of the property. It is not the role of the economic hardship process to ensure the highest and best use but just to ensure a reasonable use.

Recommendation:

Staff recommends disapproval of the application for full demolition, finding that there is a reasonable use of the property. The proposed demolition meets Section III.B.1 for inappropriate demolition as it is a historic building and it does not meet section 17.40.420 D for economic hardship as there is a reasonable for the property.

ATTACHMENT A: BIOGRAPHIES FOR REPORT RESEARCH & WRITERS

Robin Zeigler is the Historic Zoning Administrator with the Metropolitan Historic Zoning Commission. She has been a local preservation specialist for more than 12 years working as the Senior Historic Preservation Planner for the Planning Division of the Salt Lake City Corporation and the Preservation Planner for the City of Bowling Green in Kentucky. In addition, she has taught historic preservation planning as an adjunct professor at Western Kentucky University. She is a former board member of the National Alliance of Preservation Commissions. Zeigler holds a graduate degree from Middle Tennessee State University's Public History Program.

Paul Hoffman is a Historic Preservationist 1 with the Metropolitan Historic Zoning Commission. For more than a decade prior to joining MHZC, he worked on rehabilitation and preservation projects on historic structures in middle Tennessee, including the Tennessee State Capitol, Ryman Auditorium, Belmont Mansion, and Rosenwald schools in Sumner County. Paul earned his M.A. in the historic preservation program at Middle Tennessee State University, specializing in early Tennessee history and building pathology.

ATTACHMENT B: PHOTOGRAPHS



















ATTACHMENT C: NOTES FROM COMMISSIONER'S WALK-THROUGH

Meeting Notes March 4, 2020

Commissioners Present: Chairperson Menie Bell, Vice Chair Cyril Stewart, Kaitlyn Jones

Zoning Staff:, Paul Hoffman

Applicants: Sandra Moss and Chuck Fullmer (owners), Michael Curtis (Borntrager Homes), Chet Rhodes (Rhodes Engineering and Environmental Services, LLC), Lynn Taylor (Taylor Made Plans)

Public: None in attendance

The meeting began at 1:30 p.m. at 4909 Elkins Avenue. The purpose of the special call meeting was to review a historic home that has submitted an application for demolition due to economic hardship. The meeting was led by Lynn Taylor and the homeowner Sandra Moss.

Ms. Taylor described her involvement in the project beginning in 2019. She had initially hoped to renovate and add on. She has not requested demolition of an historic building until this one. She stated that she had provided the owners not with full plans but with a working set of drawings, to get a sense of the scope of work. She noted that the plans that she drew up were for renovation and a rear dormer, and did not add to the footprint of the house, but even that amount of work would require significant structural work to support the house, and that the amount of money and work required would be problematic. She stated that with the tornado this week, labor, material and the timeframe are all likely to increase another twenty-five to fifty thousand dollars and this added cost increases the hardship for working on the house. Ms. Taylor noted that a few years ago, the cost of this project might have been half of what it costs at the current time, and those increased costs are part of the hardship. Mr. Curtis added that the costs of building have increased significantly just over the last few years.

The Commissioners toured the interior of the house. The original hardwood floors are in place. The majority of walls are plaster and there is drywall in the second story bedroom. The attic was not accessible. Commissioner Stewart asked about the structural condition of the building. While the group was underneath the house, Chet Rhodes, engineer, noted that the perimeter foundation is only one brick wide, which makes the additional renovation work and the proposed dormer questionable. He stated that the foundation must be improved significantly to provide the structural support that is currently lacking. Ms. Taylor observed that one of the structural issues is that the porch is not separated from the main house, and is not supported, noting that light is visible through the foundation under the porch, and it will need to be removed and rebuilt, and that in her opinion, by the time everything is done that needs to be done to this building, it really will not have anything left of its original materials.

While in the second story, Ms. Moss noted that their intent is to keep the second story as a bedroom, but that they wanted to get the main floor accessible for a wheelchair or walker so that they could remain in the house. Mr. Rhodes noted that since his initial report, he had observed that the water-damaged ceiling structure needs to be replaced with a new beam across the house, especially if the rear dormer were undertaken. Ms. Taylor and Mr. Rhodes discussed the possibility of a ridge raise. Mr. Rhodes opined that the ridge raise would help, with additional headroom making the stairs easier to access.

Mr. Rhodes summarized that with the cost issues, it seems more reasonable to start new with this house. Ms. Taylor agreed, stating that with everything that needs to be done on the structure, she did not know how to tackle it without starting over, and that of numerous historic properties she has worked on, she had not until this point requested demolition of one. Mr. Curtis agreed that in his experience he would have to take the house down. Chairperson Bell asked about the contractors who have looked at the house. Ms. Taylor referred to Mr. Curtis, as well as another bid provided by Greg Davis. She emphasized that both contractors who provided bids have experience with historic buildings, and that both bids made it clear that it would be more expensive to fix the foundation, than to remove the house and build new. Ms. Moss mentioned that Christie Wilson, a neighbor and realtor, had done a valuation of the home, and asked if any

Commissioners had questions about the documentation they had put together for the application. She gave MHZC staff a copy of the addendum to the engineer's report.

February 2, 2020

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

Attn: Robin Zeigler, Historic Zoning Administrator

Dear Ms. Zeigler (Robin),

This compilation of paperwork is our complete application to tear down and rebuild our home at 4909 Elkins Avenue, based on economic hardship. As we initially did not anticipate having to go this route, the most relevant information is located in several places throughout the documents, which were obtained at different times during the process. What follows is my attempt to provide a more coherent narrative, referencing specific pages (with footnotes) in the various sections.

I hope this makes your team's deliberation process easier. Should you have any questions at all, Lynn or I would be happy to answer them. We both have hardcopies exactly matching yours, which should help make working with your office over the phone or via email (even in some detail) fairly straight-forward.

Our initial plan was to make substantial repairs to the outside of the house, reconfigure and improve the inside, and add a half dormer to the upper story on the rear of the property. However, in the process of obtaining two bids for the work, we discovered that the foundation is only one brick wide, calling the feasibility of the dormer, and perhaps even some of the downstairs work, into question.

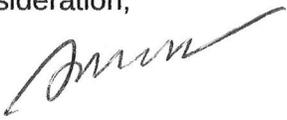
We then consulted with a structural engineer about what could be done to make it possible to proceed. The engineer's report, and his estimation of the costs involved, made it clear that it would be more expensive to try and "fix" the foundation and add a beam to the interior, than it would be to raze the house and reconstruct.

We obtained further information from realtors Christie Wilson and John Fairhead as to the probable market value of our home given the two scenarios. It appears highly unlikely we will be able to add enough value to our house to equal our expenses (or justify them to a lender) without a complete tear down.

I have laid out (in broad strokes) our calculations, and cited the Part and page numbers in the full application where the supporting figures were drawn from.

Thank you for your consideration,

Sandra (Sandy) Moss
4909 Elkins Avenue
Nashville, TN 37209
615/476-7054


smossnashville@yahoo.com

Letter
1 of 3

Metropolitan Historic Zoning Commission
Submission for 4909 Elkins 37209
Calculations: Demo vs. Rebuild

Value of Property Now

The home at 4909 Elkins, in its current condition, is worth anywhere from \$250,000¹ to \$370,000². Estimates in between include \$358,500³ and \$355,000⁴. These all assume an assessed land value of \$250,000⁵.

Bids to Improve/Upgrade Existing Structure

The MCR Group quoted this work at \$299,999 on 10/8/19.⁶ There is an additional estimation of \$52,350 for "Optional Contract Additions" (appliances, finishes and such)⁷, for a total of \$352,349.

Borotrager Homes quoted this work at \$365,698 on 10/19/19.⁸ (It appears that at least some of the items included in MCR's Optional Additions figure are folded into Borotrager's overall quote.)

These preliminary bids were based on a final square footage of 1,900 (adding a half dormer upstairs). Therefore, the job price per square foot (assuming a low of \$325K for MCR, and a high of \$375K for Borotrager), is between \$171/sq.ft. and \$197/sq.ft.

Michael Curtis (of Borotrager Homes) specifically puts his figure at \$189/sq. ft.⁹

Additional Foundation Costs

On the advice of Lynn and the contractors, we had Chet Rhodes conduct a Structural Inspection of 4909 Elkins, asking him to specifically focus on the foundation with regard to our project.¹⁰

¹ John Fairhead, low end estimate, Pt. 3, pg. 2

² Christie Wilson, high end estimate, Pt. 3, pg. 4

³ Property Record Card, Pt. 8, pg. 2

⁴ Joe Pat McGuigan Pt. 10, pg. 2

⁵ Metropolitan Board of Equalization, Pt. 8, pg. 5

⁶ Metro Construction Rehab, Pt. 4, pg. 12

⁷ Metro Construction Rehab, Pt. 4, pg. 5

⁸ Borotrager Homes, Pt. 4, pg. 3

⁹ Michael Curtis email, Pt. 1, pg. 1

¹⁰ Rhodes Engineering and Environmental Services, Pt. 2, pgs. 2 - 11

All cited/footnoted figures highlighted in blue in original application.

Letter
2 of 3

Additional Foundation Costs (continued)

In subsequent conversations, Chet informed us that a beam would have to be replaced/inserted for any upstairs expansion. (Please let me know if I need to contact him and have him forward you that information.) However, even without that additional cost, Chet's cover email indicated, "The foundation remedy will be fairly expensive, I estimate it to be between 40 to 45K, +/- 5K".¹¹

This places the structural engineering estimate for foundation work between \$35 - \$50K. Bortrager and MCR had both included a budget for foundation work before the engineering report at \$33,300 (\$18,500 + \$14,800)¹² and \$12,600¹³, respectively. This places their budget well below, or at the very bottom end, of what was recommended by the structural engineer, raising the probable/potential costs upward of between \$16,700 and \$37,400. Again, this is without consideration of the beam needed on the first floor.

Estimated Market Value after Construction

From John Fairhead's market analysis, to bring our home up to the \$320 - \$400K range (comparable with other homes in our neighborhood with modest improvements) would require an extensive list of repairs and upgrades.¹⁴ John also states that while a newer version of our home would list for between \$480 and \$560K, it would require "start(ing) from scratch".¹⁵

Given our contractor estimates (before considering the additional foundation expense) range from \$171 - \$197/sq. ft., to address the house as it is, it is not economically viable to salvage a structure for so much more than it would cost to build it anew for a higher end value. (See references to average cost per square foot of new construction in the Southern United States¹⁶, and Michael Curtis' email estimating his cost at \$155-165 per square foot.¹⁷)

Christie Wilson's market analysis reflects the same reality. While her square footage figures for the house as it is, and after the proposed dormer, don't accurately reflect what has been proposed and bid on, if anything it only underscores the stark difference between the cost of repairing and renovating and building new on the site. (See Christie's comparables to tear downs.¹⁸) She also presumes a full dormer¹⁹, which would be an expense not recouped (\$90,000²⁰).

I will be happy to contact Christie to clarify any ambiguities in her estimate, if necessary.

¹¹ Chet Rhodes email 12/16/19, Pt. 1, pg.

¹² Bontrager Homes Quote Sheet, Pt. 4, pg. 2

¹³ MCR Group Construction Proposal, Pt. 4, pg. 6

¹⁴ John Fairhead email, bullet points, Pt. 3, pgs. 2-3

¹⁵ John Fairhead email, Pt. 3, pg. 3

¹⁶ Appendix Tab

¹⁷ Michael email page 1

¹⁸ The Wilson Group Letter, Pt. 3, pg. 4

¹⁹ The Wilson Group Letter, Pt. 3, pg. 4

²⁰ Michael email pg. 2

All cited/footnoted figures highlighted in blue in original application.

RE Rhodes Engineering and Environmental Services, LLC

December 16, 2019 Revised 3 4, 2020

Sandy Moss and Chuck Fullmer
4909 Elkins Avenue
Nashville, Tennessee 37209
615 498 4994

smossnashville@gmail.com

chuckfullmer7@gmail.com

Structural Inspection of Residence located at 4909 Elkins Avenue, Nashville, Tennessee 37209 Park and Elkins Neighborhood Conservation Zoning Overlay District – Metropolitan Government

Dear Ms. Moss and Mr. Fullmer:

At your request and with permission to copy Ms. Lynn Taylor of Taylor Made Plans, Rhodes Engineering has performed a Structural Inspection of the subject property and prepared this report for your use and reliance as the owner of this site. Rhodes Engineering and Environmental Services, LLC has performed a structural inspection of the existing residence on Thursday December 5, 2019.



Front Façade of 4909 Elkins Avenue as Photographed during December 5, 2019 Inspection

The house located at 4909 Elkins Avenue, Nashville, Tennessee 37209 is a single-family home that contains 1,632 sq. ft. and was built in 1935. It contains 2 bedrooms and 2 bathrooms. I reviewed the marked-up plans by Lynn Taylor provided to me by Sandy Moss and Chuck Fullmer at the time of the inspection. The house is in an Historic Overlay District and as such proposed improvements will not change the front façade. The primary objective of this report was to make structural inspection of the existing home and review proposed plans and then make determination as to whether full demolition is needed, or to recommended other foundation and structural improvements that would be needed to facilitate the rear addition proposed in light of the Overlay District that it is located in.

Although no dormer windows can be added to make the top area of the stairs safer as we discussed at the site, we can increase the overall roof height by up to 2 feet according to the Owners Home Designer, Ms. Lynn Taylor who has extensive experience with Metro's Historic Zoning Board in these type situations, therefore on this matter we defer to her. The roof height should go up as much as is allowed to deal with

the safety height issue of occupants hitting their head on the ceiling when entering the second-floor area proposed as the owners move forward with renovation or residence improvement plans. Existing stairs are structurally in good condition and should be used in the renovation plans.

Comments on the plans reviewed

Goal of this is to remain consistent with the plans developed by the owners and their home improvement designer as much as possible. The set reviewed was a marked up working set only and not for construction, but they did give me a sense of what was being planned for the house improvements.

Basically, the major proposed change to the structure would be most prominently seen in the Side elevation provided and shown below:



Major Findings:

All wood trim work needs to be replaced around the exterior of the structure. The foundation is a single brick width around the perimeter with old brick column buttresses every 6 feet around the perimeter. This must be improved in a significant way to provide the structural support needed for the planned rear addition.

If the house designer wishes they could proposed and addition of two feet to the height, however I would propose the existing front roof slope be custom framed/built from the existing eave height to a new house height 2 feet a]higher than the current highest point of the roof. This would change the slope of the roof but would essentially leave the front façade unchanged and would help the headroom upon entering the second floor through the existing stairs.

Exterior Inspection

Entire roof will be replaced with new shingles to match the existing as closely as possible. The roof is in fair to poor condition and should be replaced within the year if possible.

Interior Inspection

Most areas were in generally good condition however one area shown below had previously water damage and should be replaced as soon as possible. Treatment of the area with chlorinated water and then allowed to dry is recommended to killed and bacteria or fungus which could exist at the surface where damage was observed.



Foundation / Crawl Space Inspection



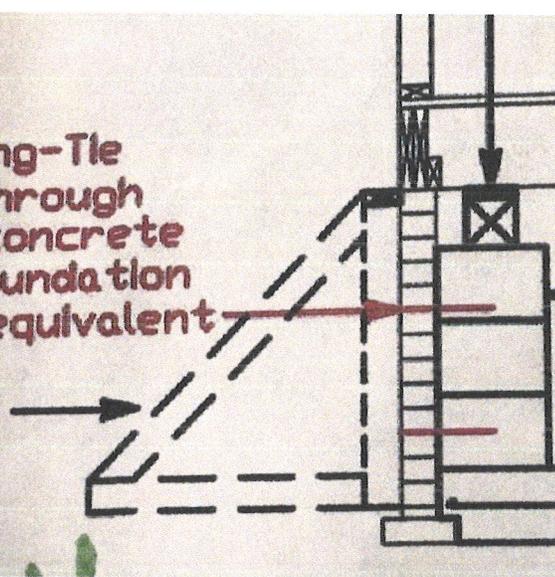
typical exterior wall section picture also some

wall sections perpendicular to the exterior walls

We recommend leaving these walls which are original walls and improve them by using either a reinforced concrete poured wall 8-inch wide with 4 bars every 12 inches both ways by Middle Tennessee Concrete or an engineer approved equal wall around the perimeter and formed up and around the existing brick columns. Alternatively 12x16 concrete blocks can be used as shown below, Whether a reinforced poured concrete wall is used or a concrete block wall cored filled is chosen, either way these exterior foundation walls should tie into the existing wall by the method shown on the detail below by Example detail provided to the owners by Lynn Taylor and which is shown below:

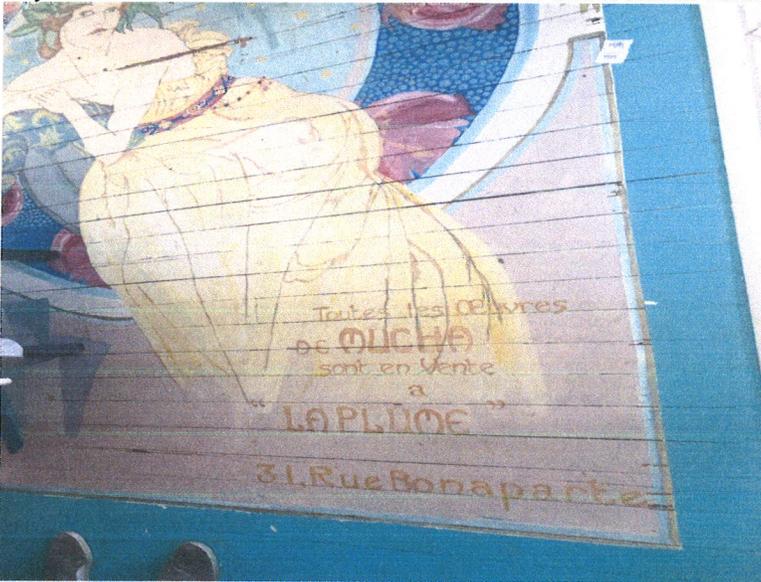
Install four Simpson Strong-Tie Hell-Tie Helical Wall Ties through brick mortar joints into concrete blocks to anchor brick foundation to piers or an approved equivalent

Temporarily brace brick foundation wall during strengthening process



Second Floor Inspections

Generally, the areas were in good condition and pictures of area are kept on file for future reference as may be needed. Wood floors on limited second floor area to remain where possible.



The house was found to be generally in fair to good condition structurally throughout the interior. Some exterior elements were rotted and water-damaged and were in poor condition and should be replaced with same type and size structural members as soon as possible in light of the proposed renovations. The floor support system consisted of many wood columns, some of these were loose connections and should be secured as soon as possible.

The whole house and the exterior were inspected. Focus was foundation walls and columns supporting the wood floor joists. Conclusion the roof of the house should be replaced completely when the proposed improvements are being made. The house will need exterior wall improvements before the proposed addition in the rear can be loaded on the exterior foundation walls.

Any questions about the recommendations should be directed to the engineer. We appreciate the opportunity to provide this report for your use and reliance on this 85-year-old structure/house in the Historic Park and Elkins Neighborhood.

Select exterior, interior, and foundation/crawl space pics are incorporating fully into this report by reference and are attached along with the report. Please feel free to contact me at 615 480 7535 should you have any questions and/or comments regarding this report.

Chet Rhodes

Chet Rhodes, PE, REPA
Rhodes Engineering and Environmental Services, LLC
Civil * Structural * Geotechnical

ATTACHMENTS

2 pages of Photographs (selected) from photographic record on file

12/16/19

Select pictures are attached and are incorporated herein by reference. These may assist any future repair work. Please notify the engineer if additional or unforeseen issues arise and we will gladly assist in dealing with these as well.

Regarding soils remaining under the house

As a professional engineer I would say it is common and desirable for soils in an old home to remain in void locations between areas where repairs were made, as opposed to removing them. This is so because we are dealing with a nearly 85-year-old house being renovated. Unnecessary movement of material is not recommended or warranted.

The inspection did observe the Drainage in the yard:

The main issue is to prevent water from getting into this area. As built and inspected water is not impacting this area frequently. One incident of flooding due to sewer pipe backup was remedied by suction and pipe by the present owner. No unnecessary disturbance of the remaining soil material is recommended at this time. Yard work to drain stormwater away from the house should be implemented when improvements are being made to prevent stormwater from reaching the crawl space unnecessarily in the future.

Copy of report is being sent to:

lynn@taylormadeplans.com

Permission is herein given to owner and or her/his representative to provide a copy of my report to the Metro Government Entity listed below:

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

Amended comments 3 4 2020

Analysis of beams and foundation cost and practicality.

Water damaged wood on the existing ceiling as noted needs to be replaced with a new beam that would go

from the east exterior wall across the middle of the structure parallel to the front wall at spans of 16 or 24 feet may be needed depending on the final agreed floor plan. A 16 foot beam would need to be a double 2x14 lbf. A 24 ft beam span would need to be a triple 2x18 lbf.

The unique nature of the existing foundation will likely cause the cost of specialized foundation repairs to be high. In addition to this the new beams that are required will add a significant expense as well. Therefore, it would be reasonable to request that the entire structure be allowed to be removed and replaced while still keeping the front façade intact. Structurally and for cost effectiveness this may be the desired option it will certainly be a viable solution and would include demolition of the existing foundation and replacement with a standard type foundation walls and would include foundation walls.

Given the historic nature of the area we of course would recommend keeping the rebuild in line with the historic district standards for this structure. But demolition of the entire structure minus the façade may be warranted.

1117 Whitney Drive, Columbia, Tennessee 38401

615 480 7535

RhodesEngineering@gmail.com

Metropolitan Historic Zoning Commission
Submission for 4909 Elkins Avenue 37209

4. Two detailed estimates.

See estimates from Borntreger Homes and The MCR Group

Borotrager Homes Quote Sheet

721 Adkisson Lane
Nashville, TN 37205

4909 Elkins Ave.
Nashville, TN

DESCRIPTION	BASE BUDGET
Preparation Preliminaries	
1010 - Building Permits (City)	\$1,650.00
1130 - Engineer Site Visit	\$370.00
1300 - Demolition Labor and Material	\$9,750.00
1500 - Port-A-Pot	\$525.00
1600 - Trash Removal	\$2,840.00
Excavation and Foundation	
2005 - French Drain Labor and Material	\$1,650.00
2100 - Footings Labor and Material	\$18,500.00
2110 - Foundation Labor and Material	\$14,800.00
2300 - Termite Treatment Labor and Material	\$150.00
Rough Structure	
3110 - Lumber Package	\$32,500.00
3210 - Framing Labor and Material	\$22,500.00
3300 - Windows (Budget)	\$9,740.00
3400 - Siding and Soffit Labor and Material	\$9,780.00
3450 - Screen panels	\$650.00
3410 - Exterior Trim Labor and Material	\$3,450.00
3610 - HVAC—Rough Labor and Material	\$4,250.00
3720 - Plumbing—Rough Labor and Material	\$6,000.00
3810 - Electrical—Rough Labor and Material	\$7,700.00
3910 - Gutters Labor and Material (Budget)	\$2,250.00
Full Enclosure	
4150 - Roofing Labor and Material	\$16,700.00
4250 - Masonry Labor and Material (Budget)	\$3,400.00
4300 - Exterior Doors (Budget)	\$1,680.00
4400 - Insulation Labor and Material	\$4,352.00
4500 - Fireplaces Labor and Material (Budget)	\$1,800.00
4600 - Painting—Exterior Labor and Material	\$9,850.00

Finishing Trades		
5100 - Drywall Labor and Material		\$9,660.00
5200 - Interior Trim Material		\$3,850.00
5250 - Interior Trim Labor and Material		\$4,200.00
5300 - Painting—Interior Labor and Material		\$8,400.00
5400 - Cabinets and Vanities Labor and Material (Budget)		\$16,433.00
5450 - Countertops Labor and Material (Budget)		\$6,780.00
5510 - Ceramic Tile Material (Budget)		\$4,200.00
5515 - Tile Labor and Setting Material		\$11,900.00
5550 - Hardwood Flooring Install Labor and Material (Budget)		\$13,600.00
5615 - Hardware Labor and Material (Budget)		\$18,500.00
5620 - Shower Doors and Mirrors Labor and Material (Budget)		\$2,850.00
5630 - Appliances Labor and Material (Budget)		\$8,000.00
5700 - HVAC—Final Labor and Material		\$4,250.00
5710 - Plumbing—Final Labor and Material		\$2,625.00
5730 - Electrical—Final Labor and Material		\$3,048.00
5715 - Plumbing Fixtures (Budget)		\$4,965.00
5720 - Electrical Fixtures (Budget)		\$2,800.00
5900 - Miscellaneous Punchout Labor and Material		\$450.00
Completion and Inspection		
6100 - Clean-up Labor and Material		\$1,400.00
6105 - Floor Protection and Dust Containment Labor and Material		\$650.00
6110 - Pressure Washing Labor and Material		\$300.00
6200 - Final Grade and Lot Cleanup Labor and Material		\$1,800.00
6240 - Seed and Straw Labor and Material		\$400.00
6400 - Patios Labor and Material (Budget)		\$3,800.00
Estimate		\$321,698.00
Contractor's Profit		\$44,000.00
Total		\$365,698.00

The MCR Group

Full Service General Contractor
P.O. Box 40504 Nashville, TN 37221
615.596.2625 - gregd@mcrsouth.com - themcrgroup.us

Construction Proposal

Metro Construction Rehab Inc.

October 8, 2019
Moss & Fullmer Project
4909 Elkins Avenue
Nashville, Tennessee 37209

Metro Construction Rehab Inc.
P.O. Box 40504
Nashville, Tennessee 37204
United States
615.596.2625
Company Fax

Proposal

October 8, 2019

Between the Owner: **Sandy Moss**
Contact Primary Telephone

And the Contractor: **Metro Construction Rehab Inc.**
P.O. Box 40504
Nashville, Tennessee 37204
United States
00049768
615.596.2625

For the Project: **Moss & Fullmer Project**
4909 Elkins Avenue
Nashville, Tennessee 37209

TOTAL BASE PRICE: **\$299,199.60**

OPTIONAL CONTRACT ADDITIONS (NOT INCLUDED IN BASE PRICE):

Design Services	\$2,550.00
Hazardous Material Abatement	\$1,000.00
Electrical Fixtures	\$3,000.00
Cabinetry/Hardware	\$20,000.00
Countertops	\$7,000.00
Interior Doors	\$2,000.00
Tile Materials	\$3,500.00
Closet Shelving	\$1,500.00
Bath Hardware Materials	\$800.00
Mirrors	\$2,000.00
Shower Doors	\$2,000.00
Appliances	\$6,000.00
Security System	\$1,000.00
Options Total:	\$52,350.00

Project Totals:

4909 Elkins Part: **4**
Sof 12

Name	Description	Total Cost
Planning		
Permits		
Building Permit	Building Permit	\$2,800.00
Permits Subtotal:		\$2,800.00
Planning Subtotal:		\$2,800.00
Demolition		
Demolition Labor/Materials		
First Floor/Front-Rear Porch	Demolition/Dumpsters	\$10,950.00
Second Floor	Demolition/Dumpsters	\$3,800.00
Demolition Labor/Materials Subtotal:		\$14,750.00
Demolition Subtotal:		\$14,750.00
Foundation		
Foundation Materials		
Piers	Install piers per engineering report for similar job (approx. 26 piers & 6 x 6)	\$9,100.00
Rear Porch Piers	Install piers for support columns (10)	\$3,500.00
Foundation Materials Subtotal:		\$12,600.00
Foundation Subtotal:		\$12,600.00
Framing		
Framing Labor/Materials		
First Main Floor	Frame per plans	\$5,900.00
Front Porch/Ramp	Frame per plans	\$6,500.00
Rear Screened Porch	Frame per plans	\$6,900.00
Second Floor	Frame Per Plans	\$8,000.00
First Main Floor Structural	no engineer report at this time	\$10,000.00
Framing Labor/Materials Subtotal:		\$37,300.00
Framing Subtotal:		\$37,300.00

Name	Description	Total Cost
Ext. Windows & Doors		
Windows/Doors		
Windows	No details at this time (allowance)	\$12,000.00
Doors	No details at this time (allowance)	\$5,000.00
Window/Door Installation	No details at this time	\$4,750.00
Windows/Doors Subtotal:		\$21,750.00
Ext. Windows & Doors Subtotal:		\$21,750.00
Electrical Systems		
Electrical Labor/Materials		
First Main Floor	No electrical schematics at this time	\$12,948.00
Second Floor	No electrical schematics at this time	\$3,800.00
Electrical Labor/Materials Subtotal:		\$16,748.00
Electrical Systems Subtotal:		\$16,748.00
Plumbing Systems		
Plumbing Labor/Materials		
First Main Floor	8 openings/1 dishwasher/2 hose bibs/1 water heater	\$7,760.00
Plumbing Labor/Materials Subtotal:		\$7,760.00
Plumbing Fixtures		
Fixtures	Client will purchase directly	\$4,000.00
Plumbing Fixtures Subtotal:		\$4,000.00
Plumbing Systems Subtotal:		\$11,760.00
HVAC System		
HVAC System		
First Main Floor	No details at this time	\$9,250.00
Second Floor	No details at this time	\$4,300.00

Name	Description	Total Cost
HVAC System Subtotal:		\$13,550.00
HVAC System Subtotal:		\$13,550.00
Fireplaces & Trim		
Trim Surround		
Hearth	No details at this time	\$400.00
Trim Surround Subtotal:		\$400.00
Mantle		
Installation Labor	no details at this time	\$200.00
Mantle Subtotal:		\$200.00
Fireplaces & Trim Subtotal:		\$600.00
Roofing		
Roofing Labor/Materials		
Shingles	No details at this time	\$9,000.00
Roofing Labor/Materials Subtotal:		\$9,000.00
Roofing Subtotal:		\$9,000.00
Insulation & Drywall		
Insulation		
Insulation	Install R-13 (walls) R-19 (floors)	\$4,200.00
Foam	Install open cell foam roof	\$3,800.00
Insulation Subtotal:		\$8,000.00
Drywall Labor/Materials		
Drywall	Install/sand/finish	\$12,000.00
Drywall Labor/Materials Subtotal:		\$12,000.00
Insulation & Drywall Subtotal:		\$20,000.00
Exterior Veneer		
Brick Labor		

Name	Description	Total Cost
reinstall front porch brick foundation	mason will need to evaluate	\$3,000.00
Brick Labor Subtotal:		\$3,000.00
Siding		
remove existing aluminum	demo siding	\$2,500.00
Gable ends	install hardi shingle in gable ends	\$4,000.00
Hardiplank	install hardiplank on lower elevation of home	\$11,000.00
Fascia/Soffit Repair	no final details at this time	\$3,500.00
Siding Subtotal:		\$21,000.00
Exterior Veneer Subtotal:		\$24,000.00
Interior Trim & Stairs		
Interior Trim Labor/Materials		
Installation	assuming matching existing /reinstalling existing window casings	\$8,800.00
Interior Trim Labor/Materials Subtotal:		\$8,800.00
Interior Trim & Stairs Subtotal:		\$8,800.00
Floorcovering		
Hardwood Flooring Labor/Materials		
Installation	install 1 1/2" Oak hardwood flooring/sand/finish	\$8,000.00
Hardwood Flooring Labor/Materials Subtotal:		\$8,000.00
Floorcovering Subtotal:		\$8,000.00
Tile & Ceramics		
Tile (Floor)		
Installation	Install tile - no final details at this time (2) bathrooms	\$2,700.00
Tile (Floor) Subtotal:		\$2,700.00
Tub/Shower Tile		

Name	Description	Total Cost
Tile	No details at this time	\$3,700.00
Waterproofing	Install Schuler products (3) showers	\$1,800.00
Tub/Shower Tile Subtotal:		\$5,500.00
Tile & Ceramics Subtotal:		\$8,200.00
Interior Finishes		
Paint Labor		
Exterior Paint Labor	No details at this time	\$8,700.00
Interior Paint Labor	No details at this time	\$9,300.00
Paint Labor Subtotal:		\$18,000.00
Interior Finishes Subtotal:		\$18,000.00
Bath Hardware		
Bath Hardware Labor		
Bath Installation Labor	No details at this time	\$350.00
Bath Hardware Labor Subtotal:		\$350.00
Bath Hardware Subtotal:		\$350.00
Site Improvements		
Stormwater System		
Gutters/Downspouts	no final details at this time	\$2,200.00
Downspout Drainage	No final details at this time	\$2,000.00
Stormwater System Subtotal:		\$4,200.00
Site Improvements Subtotal:		\$4,200.00
Exterior Areas & Finishes		
Porch Materials		
Screened Porches	Install Screen using ScreenEze	\$850.00
Porch Materials Subtotal:		\$850.00
Exterior Areas & Finishes Subtotal:		\$850.00

Name	Description	Total Cost
Construction Clean Up		
Clean Up		
Clean Up	Clean Up during length of job	\$5,000.00
Clean Up Subtotal:		\$5,000.00
Construction Clean Up Subtotal:		\$5,000.00
Jobsite Facilities		
Portable Restrooms		
Monthly Rental		\$700.00
Portable Restrooms Subtotal:		\$700.00
Jobsite Facilities Subtotal:		\$700.00
Miscellaneous		
Rental Equipment		
Lift		\$800.00
Scaffolding		\$800.00
Rental Equipment Subtotal:		\$1,600.00
Miscellaneous Subtotal:		\$1,600.00
Supervision		
Supervision		
Jobsite Supervision	65.00/hr x 5 hrs/wk x 27 wks	\$8,775.00
Supervision Subtotal:		\$8,775.00
Supervision Subtotal:		\$8,775.00
Company Overhead & Margin		
Company Overhead		
Company Overhead Percentage		\$24,933.30
Company Overhead Subtotal:		\$24,933.30

Name	Description	Total Cost
Company Margin		
Company's Profit Margin		\$24,933.30
Company Margin Subtotal:		\$24,933.30
Company Overhead & Margin Subtotal:		\$49,866.60
Grand Total		\$299,199.60

Acceptance of Agreement

Witness our hand and seal on this _____ day of _____, 20__.

Signed in the presence of:

Witness

Witness

Contractor Signature

Owner Signature

9. Real estate taxes for the previous four years.

See the Property Tax Details for Map and Parcel/Account (2019) #09115027800.

Map And Parcel/Account (2019) #09115027800



Property Tax Details for Map And Parcel/Account (2019) #09115027800

General Information

Bill #: 110512
 Property: 4909 ELKINS AVE
 Owner: MOSS, SANDRA L. REVOCABLE LIVING TRUST,
 Mailing Address: 4909 ELKINS AVE NASHVILLE, TN 37209
 Control Map:
 Group: 15
 Parcel: 278.00
 P/I: R
 S/I: 0
 City Code: 518 NASHVILLE

Appraisal Information

Appraisal Year: 2017
 Land Value: 250,000.00
 Improvement Value: 108,500.00
 Personal Property Value: 0.00
 Total Property Value: 358,500.00

Tax Information

Appraised Property Value: 358,500.00
 Taxable Property: x 25%
 Assessed Taxable Value: 89,625.00
 2019 Tax Rate: 3.15500 (%)
 2019 Tax Levy: 2,827.67
 Interest: 0.00 (+)
 Existing Payments: 0.00 (-)
 State Relief: 0.00 (-)
 County Relief: 0.00 (-)
Balance Due: 2827.67

[Return to Property Lookup](#)

Parcel History

Year	Map&Parcel/Account #	Rcpt #	Balance Due	Confirm #
1	2019	09115027800	2,827.67	
2	2018	09115027800	3921461	0.00
3	2017	09115027800	3652037	0.00
4	2016	09115027800	3385166	0.00
5	2015	09115027800	2834457	0.00
6	2014	09115027800	160404	0.00
7	2013	09115027800	363021	0.00
8	2012	09115027800	641523	0.00
9	2011	09115027800	904123	0.00
10	2010	09115027800	1171141	0.00
11	2009	09115027800	1474960	0.00

ZZZZ-65DL-DAVD

Make A Payment

IF YOU HAVE A MORTGAGE COMPANY THAT PAYS YOUR PROPERTY TAXES, DO NOT REMIT PAYMENT.

CLICK HERE TO PAY 2019 TAXES

Payment History - 2018 Tax Year

Date	Status	Paid By	Amount
1 02/01/2019	COMPLETED	SANDRAMOSS	2,827.67
			2,827.67

Payment History - 2017 Tax Year

Date	Status	Paid By	Amount
1 02/12/2018	COMPLETED	MOSS, WILLIAM E. & PANSY L., TRUSTEES	2,827.67
			2,827.67

Payment History - 2016 Tax Year

Date	Status	Paid By	Amount
1 02/17/2017	COMPLETED	MOSS, WILLIAM E. & PANSY L., TRUSTEES	3,497.63
			3,497.63

Payment History - 2015 Tax Year

Date	Status	Paid By	Amount
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4909 Elkins Part: 2 of 3

9

	Date	Status	Paid By	Amount
1	02/19/2016	COMPLETED	FTB LOCKBOX	3,497.63
				3,497.63

Payment History - 2014 Tax Year

	Date	Status	Paid By	Amount
1	03/02/2015	COMPLETED	MOSS, WILLIAM E. & PANSY L., T	3,497.63
				3,497.63

Payment History - 2013 Tax Year

	Date	Status	Paid By	Amount
1	02/18/2014	COMPLETED	Paid by RPS/Mail	3,497.63
				3,497.63

Payment History - 2012 Tax Year

	Date	Status	Paid By	Amount
1	02/15/2013	COMPLETED	Paid by RPS/Mail	3,422.79
				3,422.79

Payment History - 2011 Tax Year

	Date	Status	Paid By	Amount
1	02/27/2012	COMPLETED	Paid by RPS/Mail	3,033.51
				3,033.51

Payment History - 2010 Tax Year

	Date	Status	Paid By	Amount
1	04/04/2011	COMPLETED	MOSS, WILLIAM E. & PANSY L., T	3,079.01
				3,079.01

Parcel History

Year	Map&Parcel/Account #	Rcpt #	Balance Due	Confirm #
1	2019	<u>09115027800</u>	2,827.67	
2	2018	<u>09115027800</u>	3921461	0.00
				ZZZ2-65DL-DAVD
3	2017	<u>09115027800</u>	3652037	0.00
4	2016	<u>09115027800</u>	3385166	0.00
5	2015	<u>09115027800</u>	2834457	0.00
6	2014	<u>09115027800</u>	160404	0.00
7	2013	<u>09115027800</u>	363021	0.00
8	2012	<u>09115027800</u>	641523	0.00
9	2011	<u>09115027800</u>	904123	0.00
10	2010	<u>09115027800</u>	1171141	0.00
11	2009	<u>09115027800</u>	1474960	0.00
			0	

If you would like to print a copy of your receipt, bill or all available parcel history, please click the appropriate button below.



[Parcel History](#)



[Bill](#)

If your bill has been turned over to the Clerk & Master, please contact their office 615-862-5710 to get the current balance and to pay the balance. You will not be able to make a payment online.

10. All appraisals obtained within the last two years by the owner or applicant in connection with the purchases, financing or ownership of the property.

See the appraisal from Joe Pat McGuigan. This appraisal was required as part of valuing all the assets of the Moss Family Trust prior to its dissolution. Therefore, the date on the assessment is as of November 12, 2017, the date of my father's death. However, the appraisal was actually completed in January of 2018.

See Appraisal, Death Certificate, and Check (payment to Joe Pat McGuigan) dated in January of 2018.

Sandy Moss
4909 Elkins Ave
Nashville, TN 37209

File Number: 4909 Elkins Ave Bo

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

4909 Elkins Ave
Nashville, TN 37209

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

In my opinion, the defined value of the property as of November 12, 2017 is:

\$355,000
Three Hundred Fifty-Five Thousand Dollars

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


Joe Pat McGuigan

Client: Sandy Moss
Property Address: 4909 Elkins Ave
City: Nashville

File No.: 4909 Elkins Ave Bo
Case No.:
State: TN Zip: 37209

10770499

State of Tennessee

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
JOSEPH PATRICK MCGUIGAN

This is to certify that all requirements of the State of Tennessee have been met.



IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE

ID NUMBER: 3168
LIC STATUS: ACTIVE
EXPIRATION DATE: December 31, 2019

APPRAISAL OF



LOCATED AT:

4909 Elkins Ave
Nashville, TN 37209

CLIENT:

Sandy Moss
4909 Elkins Ave
Nashville, TN 37209

AS OF:

November 12, 2017

Residential Appraisal Report

File No. 4909 Elkins Ave Bo

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

Client Name/Intended User **Sandy Moss** E-mail **cbfullmer@yahoo.com**

Client Address **4909 Elkins Ave** City **Nashville** State **TN** Zip **37209**

Additional Intended User(s) **The intended user is the client. No additional Intended Users are identified by the appraiser.**

Intended Use **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.**

Property Address **4909 Elkins Ave** City **Nashville** State **TN** Zip **37209**

Owner of Public Record **William E & Pansy L Trustess** County **Davidson**

Legal Description **Pt Blk 35 Charlotte Park**

Assessor's Parcel # **278.00** Tax Year **2016** R.E. Taxes \$ **3,497.64**

Neighborhood Name **Sylvan Park** Map Reference **091-15-0** Census Tract **134**

Property Rights Appraised Fee Simple Leasehold Other (describe)

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

Prior Sale/Transfer: Date _____ Price _____ Source(s) **MTRMLS, Tax Records**

Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) **The subject has not sold within the past three years.**

Offerings, options and contracts as of the effective date of the appraisal **The appraiser is unaware of any current listings and/or sales agreements as of the date of the appraisal.**

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %			
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	84 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	215 Low	0	Multi-Family	5 %
Neighborhood Boundaries	NORTH to Charlotte Pike, SOUTH to Westlawn Dr, EAST to 42nd Ave, WEST to 54th Ave						1,075 High	118	Commercial		5 %
						465 Pred.	70	Other Vacant		1 %	

Neighborhood Description **The subject property is located within a well established residential area in the Nashville metropolitan area. Major roads and thoroughfares provide convenient access to restaurants, schools, medical facilities, places of employment and all other necessary support services.**

Market Conditions (including support for the above conclusions) **Supply and demand are generally in balance in the subject neighborhood. Marketing times are average. Buydowns and excessive sales are not typical. The subject property sits below the predominant value of the neighborhood due to its size and condition. This does not have a negative effect on the subject's marketability.**

Dimensions +/- **46 x 180 IRR** Area **0.19 Acres** Shape **Irregular** View **Sim Residential**

Specific Zoning Classification **Rs7.5** Zoning Description **Single Family - (7,500 Square Foot Lot)**

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe. **See Attached**

Addendum

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley Asphalt	<input type="checkbox"/>	<input type="checkbox"/>

Site Comments **There are no apparent adverse easements, encroachments or other conditions adversely affecting the subject site.**

4909 Elkins Part: 10
5 of 21

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials		INTERIOR materials	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>	<input type="checkbox"/> Concrete Slab	<input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Brick/Average	Floors	Hw, Ct/LowAvg
# of Stories	2	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Frame/LowAverage	Walls	Drywall/LowAvg
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq. ft.	Roof Surface	FgShingle/LowAvg	Trim/Finish	Wood/LowAvg
Condition	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum/LowAvg	Bath Floor	Ct/LowAverage
Design (Style)	Cottage	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	DHung	Bath Wainscot	None
Year Built	1935			Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	40			Screens	None	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0	Driveway Surface	Dirt
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Wood	<input type="checkbox"/> Garage	# of Cars 0

Residential Appraisal Report

File No. 4909 Elkins Ave Bo

FEATURE	SUBJECT	COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
4909 Elkins Ave Address Nashville		140 46th Ave N Nashville, TN 37209			117 37th Ave N Nashville, TN 37209			4408 Colorado Ave Nashville, TN 37209		
Proximity to Subject		0.45 miles SE			1.12 miles SE			0.61 miles SE		
Sale Price	\$	\$ 389,900			\$ 357,416			\$ 367,500		
Sale Price/Gross Liv. Area	\$	0.00 sq. ft. \$ 226.95 sq. ft.			372.31 sq. ft. \$ 357,416			377.70 sq. ft. \$ 367,500		
Data Source(s)		MTRMLS #1851736			MTRMLS #1832417			MTRMLS #1787907		
Verification Source(s)		Closed Sale, Tax Records			Closed Sale, Tax Records			Closed Sale, Tax Records		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing Concessions		Conventional	0		Conventional	0		Conventional	0	
Date of Sale/Time		10/10/2017			07/06/2017			01/05/2017		
Location	Suburban	Suburban			Suburban			Suburban		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	0.19 Acres	0.20 Acres			0.18 Acres			0.19 Acres		
View	Sim Residential	Sim Residential			Sim Residential			Sim Residential		
Design (Style)	Cottage	Cottage			Cottage			Cottage		
Quality of Construction	Average	Average			Average			Average		
Actual Age	83	93			83			81		
Condition	LowAverage	Average		-22,000	Average/Good		-30,000	Average		-22,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	7 2 2.0	7 2 2.0			4 2 1.0	5,000		5 2 1.1	2,500	
Gross Living Area 30.00	1,630 sq. ft.	1,718 sq. ft.		2,640	960 sq. ft.		20,100	973 sq. ft.		19,710
Basement & Finished Rooms Below Grade	0 Unfinished	990 sqft Unfinished		-5,000	0 Unfinished		0	0 Unfinished		0
Functional Utility	Adequate	Adequate			Adequate			Adequate		
Heating/Cooling	Central	Central			Central			Central		
Energy Efficient Items	Insulation	Insulation			Insulation			Insulation		
Garage/Carport	2 Car Driveway	2 Car Driveway			2 Car Garage		-8,000	2 Car Garage		-8,000
Porch/Patio/Deck	Porch,Deck	Porch		2,000	Porch,Deck			Porch,Deck		
Add'l Amenities	1 F/P	1 F/P			None			None		
Add'l Amenities	Fence	Fence			Fence			Fence,Studio		-10,000
Driveway	Dirt	Blacktop		-3,000	Gravel		-1,000	Gravel		-1,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 30,640	<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 13,900	<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 16,290
Adjusted Sale Price of Comparables		Net Adj. -7.9%			Net Adj. -3.9%			Net Adj. -4.4%		
		Gross Adj. 8.9%		\$ 359,260	Gross Adj. 17.9%		\$ 343,516	Gross Adj. 17.9%		\$ 351,210

SALES COMPARISON APPROACH

COMMENTS

Summary of Sales Comparison Approach The above chosen comparables are from the subject's competitive market area and offer good evidence of market value. These sales were chosen due to their similarity to the subject in size and appeal. All sales compare well with the subject as is evident by the low percentage adjustments. All sales were given consideration in estimating the market value for the subject property. Condition adjustments were derived via an estimate of the cost to cure the subject's deferred maintenance and the difference in updating between the comparable sales. The GLA and comparable sale three's studio were adjusted at \$30 per square foot, Unfinished basement was adjusted at \$5 per square foot. Although comparable sale three has exceeded six months, it was necessary to implement this sale due to its similarities to the subject in regards to quality, bedroom count, and overall appeal.

Discussion of methods and techniques employed, including reason for excluding an approach to value: Because buyers rely heavily on comparisons, the direct sales comparison approach is considered the best indicator of market value. The cost approach has been omitted due to its limited accuracy when appraising homes of this age. There was insufficient data available to process the income approach.

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

The scope of this assignment included an exterior and interior inspection of the subject property on 01/03/2018. This appraisal is completed as of 11/12/2017.

The Intended User of this appraisal report is the Client. 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.

No additional Intended Users are identified by the appraiser.

Information about the subject property was gathered via visual observations. The appraiser's observations are limited to those things readily apparent without the use of any special testing or equipment. The appraiser is not responsible for items hidden or unapparent. The appraiser is not a licensed home inspector, and the appraiser's observations do not constitute a "home inspection."

The necessary comments concerning differences in condition, square footage, quality of construction, distances from the subject property, and time of sale have been provided in the above commentary section of the report.

Residential Appraisal Report

File No. 4909 Elkins Ave Bo

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's 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.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by: **Registered Trainee #5226 Robert Duling** has contributed to the market analysis, comparable selection, and reconciliation of this report.

Additional Certifications:

Definition of Value: Market Value Other Value: _____

Source of Definition: Fannie Mae

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 or she considers his or her 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.

ADDRESS OF THE PROPERTY APPRAISED:

4909 Elkins Ave

Nashville, TN 37209

EFFECTIVE DATE OF THE APPRAISAL: 11/12/2017

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 355,000

APPRAISER

Signature: _____

Name: Joe Pat McGuigan

SUPERVISORY APPRAISER

Signature: _____

Name: _____

4909 Elkins Part: **10**
9 of 21

ADDENDUM

Client: Sandy Moss

File No.: 4909 Elkins Ave Bo

Property Address: 4909 Elkins Ave

Case No.:

City: Nashville

State: TN

Zip: 37209

Highest and Best Use

There were no apparent adverse easements or encroachments noted upon inspection. 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.

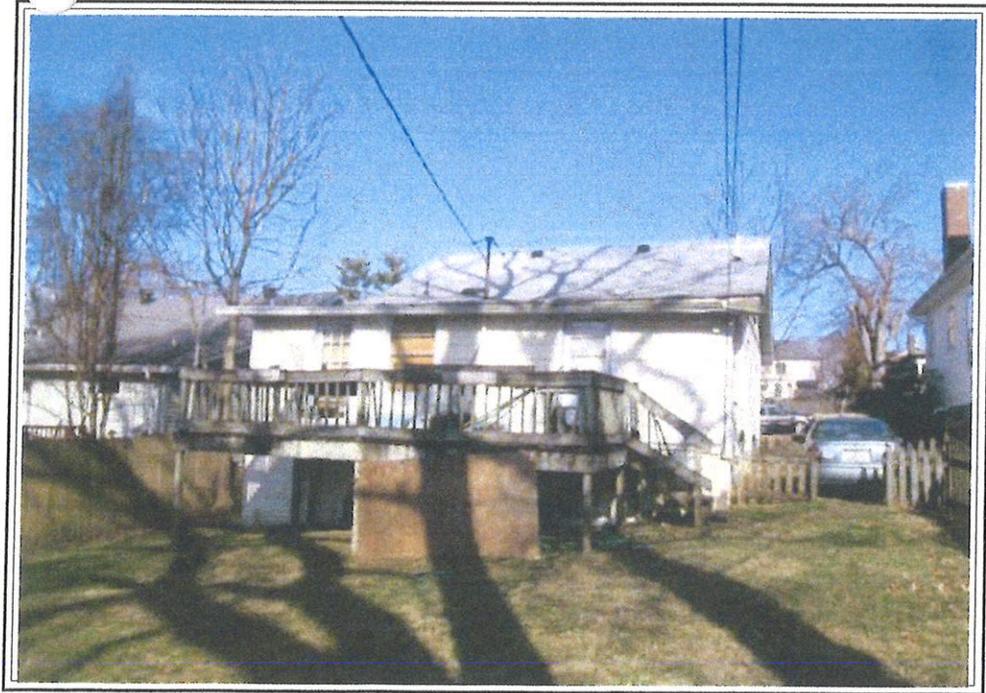
SUBJECT PROPERTY PHOTO ADDENDUM

Client: Sandy Moss	File No.: 4909 Elkins Ave Bo
Property Address: 4909 Elkins Ave	Case No.:
City: Nashville	State: TN Zip: 37209

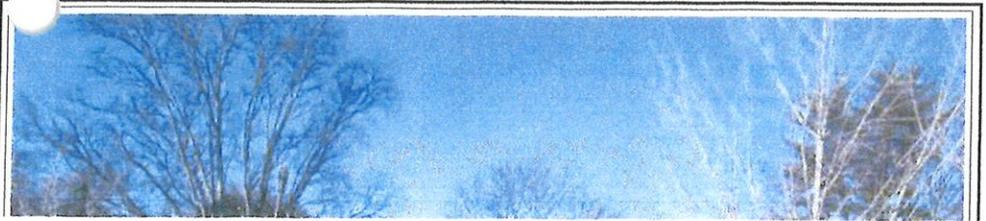


**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: November 12, 2017
Appraised Value: \$ 355,000



**REAR VIEW OF
SUBJECT PROPERTY**

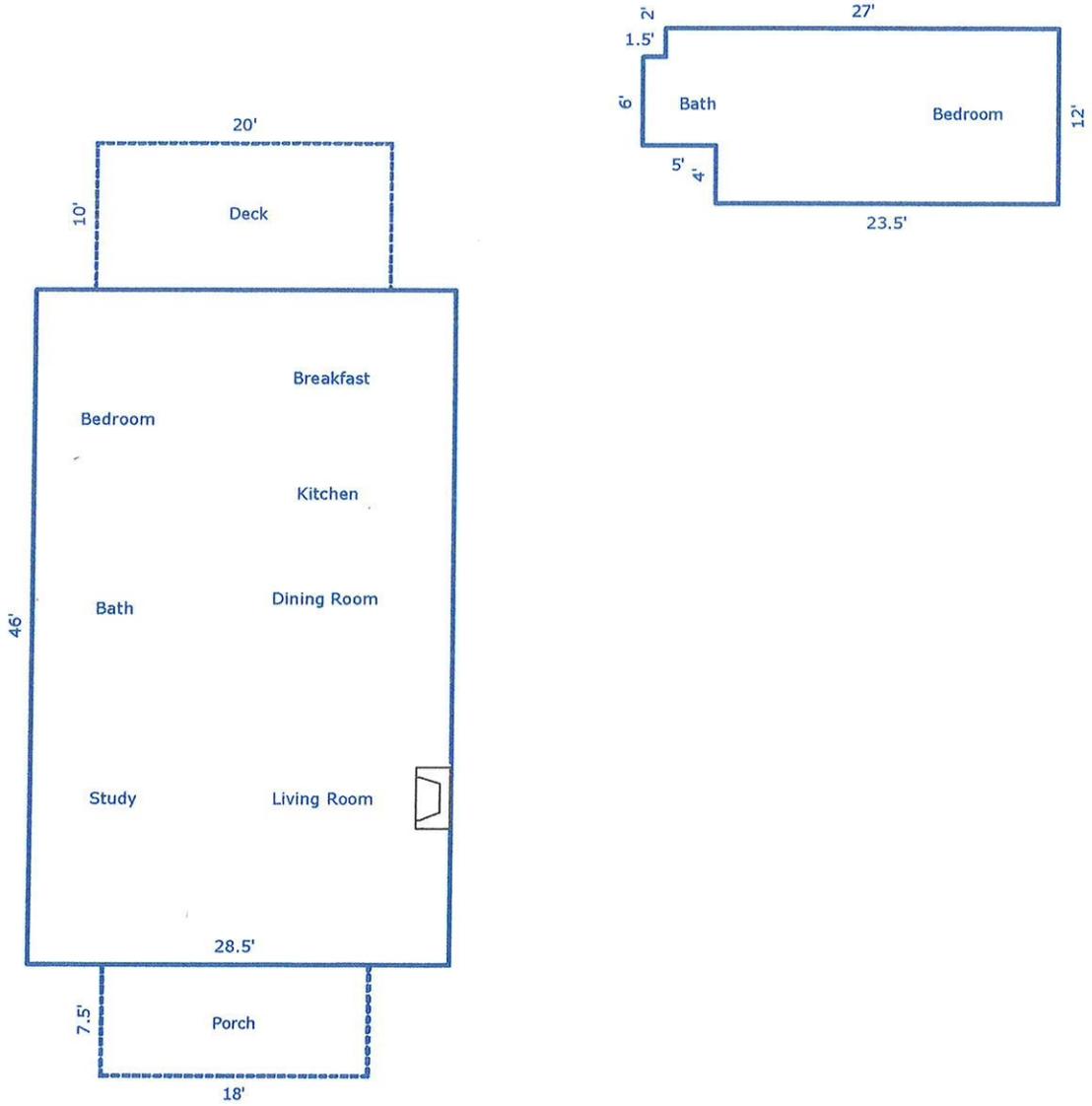


STREET SCENE

FLOORPLAN SKETCH

Client: Sandy Moss
 Property Address: 4909 Elkins Ave
 City: Nashville

File No.: 4909 Elkins Ave Bo
 Case No.:
 State: TN Zip: 37209



Sketch by Apex Sketch v5 Standard™

Comments:

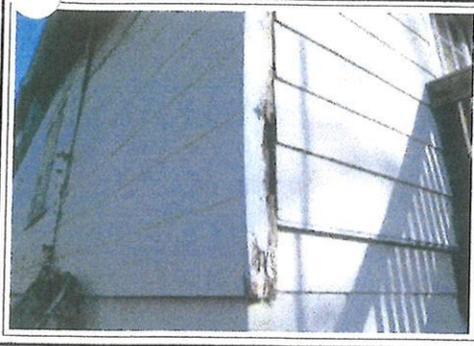
AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Totals
GLA1	First Floor	1311.00	1311.00
GLA2	Second Floor	319.00	319.00
P/P	Porch	135.00	
	Wood Deck	200.00	335.00

LIVING AREA BREAKDOWN

Breakdown			Subtotals
First Floor			
28.5	x	46.0	1311.00
Second Floor			
2.0	x	27.0	54.00
4.0	x	23.5	94.00
6.0	x	28.5	171.00

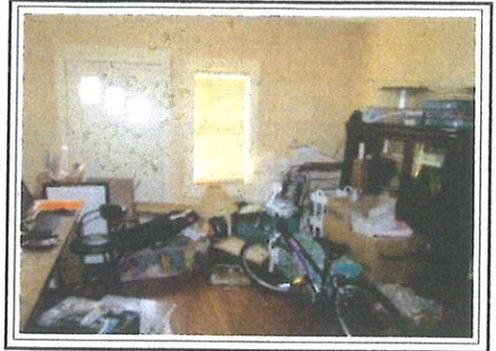
4909 Elkins Part: **10**
 12 of 21



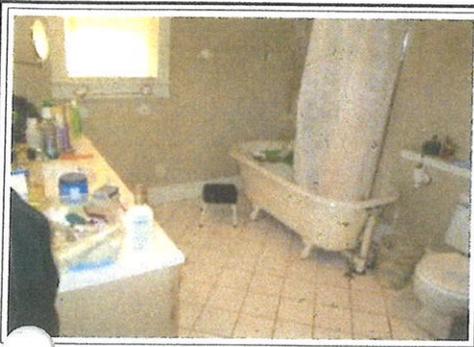
Siding Showing Age



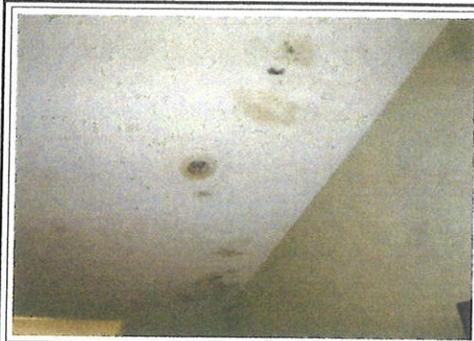
Windows Showing Age



Living Room



Bathroom



Ceiling Damage/Organic Growth In Bedroom



Kitchen



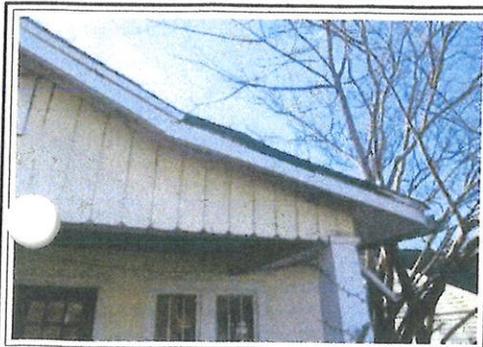
Ceiling Damage In Kitchen



Bathroom



Bedroom



Facia Board and Roof Showing Age



Spilled Paint on Front Porch



Siding Showing Age

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Sandy Moss
Property Address: 4909 Elkins Ave
City: Nashville

File No.: 4909 Elkins Ave Bo
Case No.:
State: TN
Zip: 37209



COMPARABLE SALE #1

140 46th Ave N
Nashville, TN 37209
Sale Date: 10/10/2017
Sale Price: \$ 389,900



COMPARABLE SALE #2

117 37th Ave N
Nashville, TN 37209
Sale Date: 07/06/2017
Sale Price: \$ 357,416



4909 Elkins Part: 10
14 of 21

COMPARABLE SALE #3

4408 Colorado Ave Nashville
Nashville, TN 37209

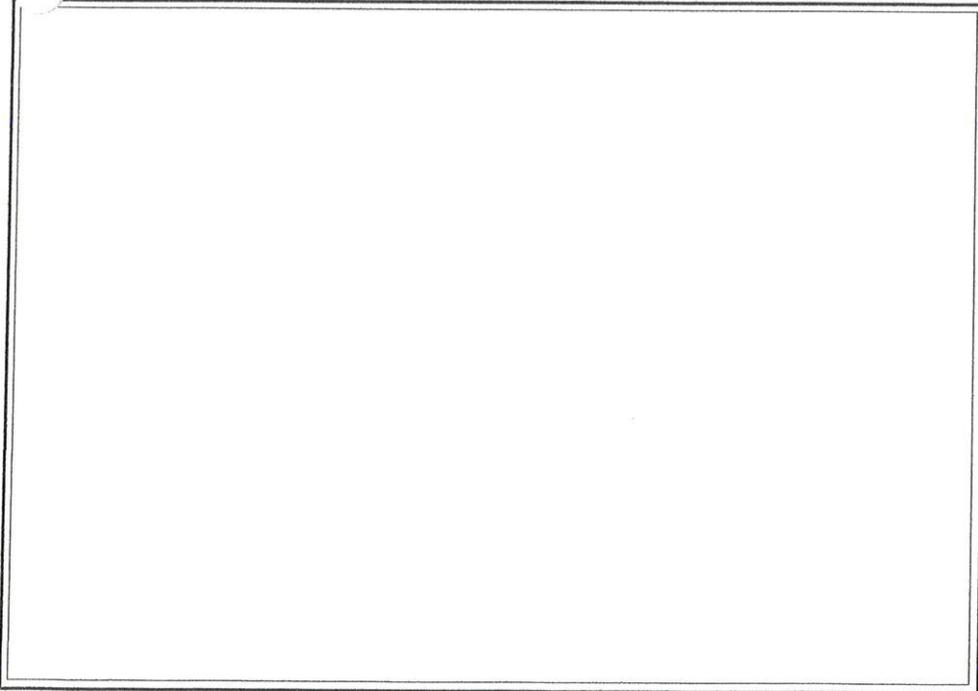
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Sandy Moss	File No.: 4909 Elkins Ave Bo
Property Address: 4909 Elkins Ave	Case No.:
City: Nashville	State: TN
	Zip: 37209



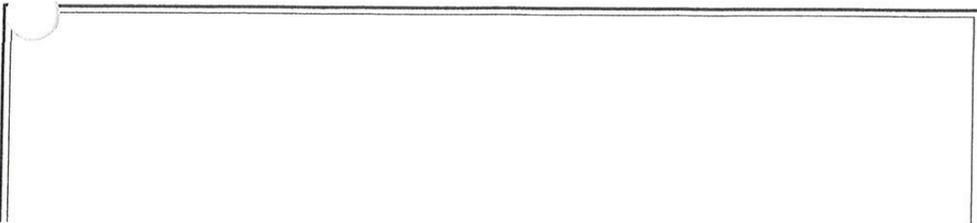
COMPARABLE SALE #4

110 40th Ave N
Nashville, TN 37209
Sale Date: 09/01/2017
Sale Price: \$ 375,000



COMPARABLE SALE #5

Sale Date:
Sale Price: \$



COMPARABLE SALE #6

SINGLE FAMILY COMPARABLE RENT SCHEDULE

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property.
Adjustments should be made only for items of significant difference between the comparables and the subject property.

File No. 4909 Elkins Ave Bo

ITEM	SUBJECT	COMPARABLE NO. 1			COMPARABLE NO. 2			COMPARABLE NO. 3		
Address	4909 Elkins Ave Nashville	4410 Elkins Ave Nashville, TN 37209			4011 Colorado Ave Nashville, TN 37209			4107 Utah Ave Nashville, TN 37209		
Proximity to Subject		0.36 miles NE			0.89 miles SE			0.72 miles SE		
Date Lease Begins		Unknown			Unknown			Unknown		
Date Lease Expires		Unknown			Unknown			Unknown		
Monthly Rental	If Currently Rented: \$	\$ 1,995			\$ 2,300			\$ 1,795		
Less: Utilities	\$	\$ None			\$ None			\$ None		
Furniture	\$	\$ None			\$ None			\$ None		
Adjusted Monthly Rent	\$	\$ 1,995			\$ 2,300			\$ 1,795		
Data Source		MTRMLS			MTRMLS			MTRMLS		
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Rent		None Knoww		None Known		None Known				
Concessions										
Location/View	Suburban Sim Residential	Suburban Sim Residential		Suburban Sim Residential		Suburban Sim Residential				
Design and Appeal	Cottage	Cottage		Cottage		Cottage				
Age/Condition	83 Average/Good	98 Average/Good		85 Average/Good		84 Average/Good				
Below Grade		Total	Bdrms	Baths	Total	Bdrms	Baths			
Room Count	7 2 2.00	4	2	2.00	5	2	2.00			
Gross Living Area	1,630 Sq. Ft.	1,400 Sq. Ft.		1,334 Sq. Ft.		1,302 Sq. Ft.				
Other (e.g., basement, etc.)	0 Unfinished	0 Unfinished		0 Unfinished		0 Unfinished				
Other:	1 F/P Fence	1 F/P Fence		1 F/P Fence		1 F/P Fence				
Net Adj. (total)		<input checked="" type="checkbox"/> +	<input type="checkbox"/> -	\$ 0	<input checked="" type="checkbox"/> +	<input type="checkbox"/> -	\$ 0			
Indicated Monthly Market Rent		0.0 \$ 1,995		0.0 \$ 2,300		0.0 \$ 1,795				

COMPARABLE RENT SCHEDULE

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.)

An extensive search of the area was made to find similar rental properties. Very few were found. The rentals chosen are deemed similar in location and appeal. The above properties provide good evidence of market rent for properties similar to the subject. The subject property should rent for approximately \$2,000 per month. The current condition of the subject property is currently low average. This rent schedule is completed under the hypothetical condition that the subject property is average to good condition. It is noted that the use of a hypothetical condition or extraordinary assumption may have an affect on the assignment results.

Final Reconciliation of Market Rent: The current condition of the subject property is currently low average. This rent schedule is completed under the hypothetical condition that the subject property is average to good condition. It is noted that the use of a hypothetical condition or extraordinary assumption may have an affect on the assignment results.

COMPARABLE RENTALS PHOTO ADDENDUM

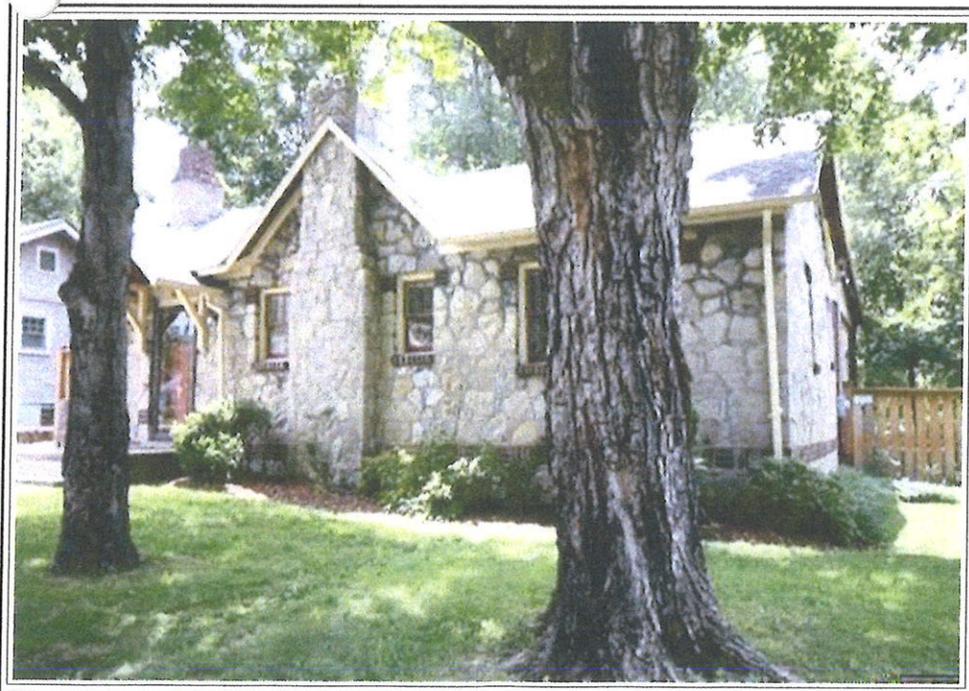
Client: Sandy Moss
Property Address: 4909 Elkins Ave
City: Nashville

File No.: 4909 Elkins Ave Bo
Case No.:
State: TN Zip: 37209



COMPARABLE RENTAL #1

4410 Elkins Ave



COMPARABLE RENTAL #2

4011 Colorado Ave



COMPARABLE RENTAL #3

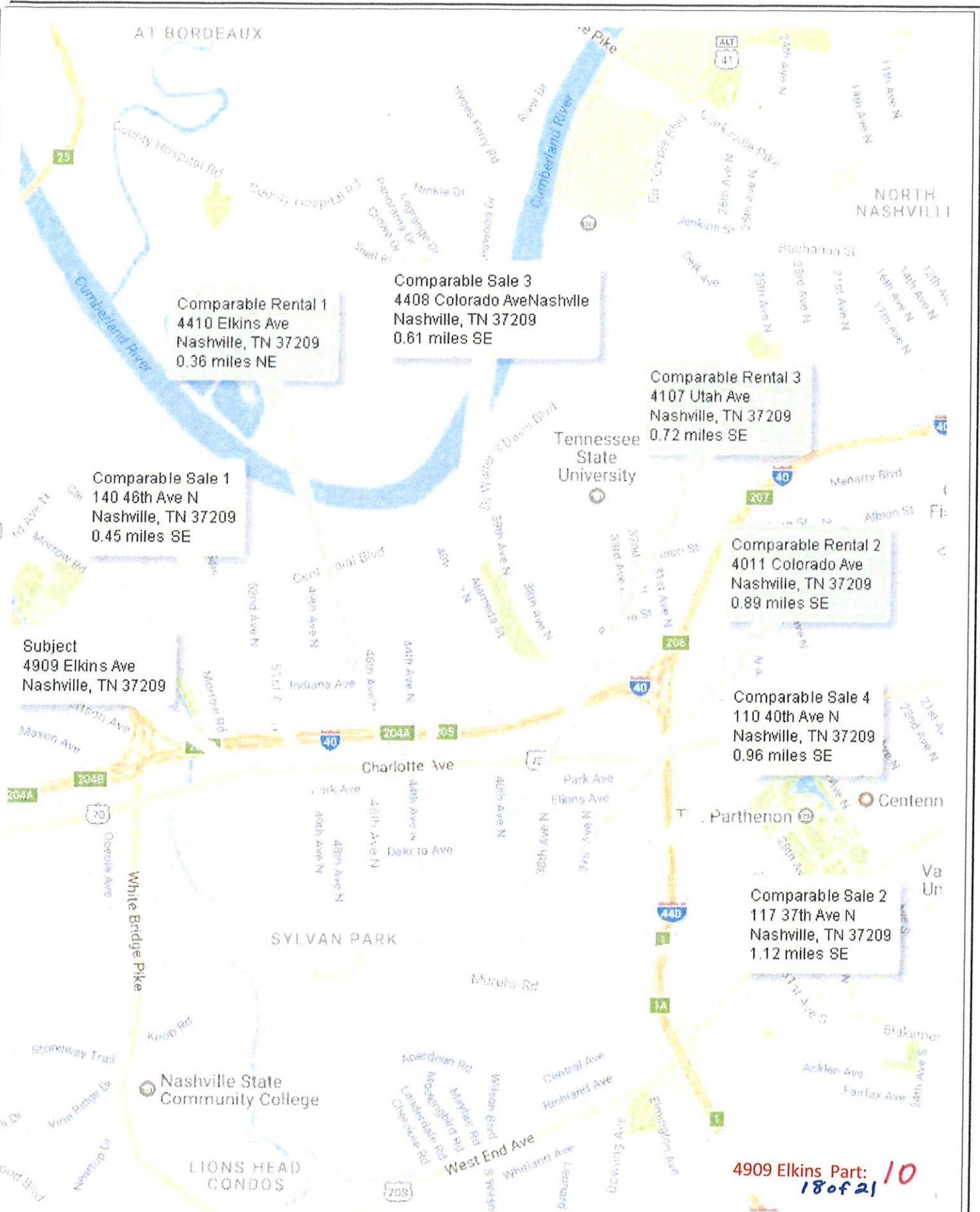
4107 Utah Ave

4909 Elkins Part: 10
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LOCATION MAP

Client: Sandy Moss
Property Address: 4909 Elkins Ave
City: Nashville

File No.: 4909 Elkins Ave Bo
Case No.:
State: TN
Zip: 37209



USPAP ADDENDUM

File No. 4909 Elkins Ave Bo

Borrower:							
Property Address:	4909 Elkins Ave						
City:	Nashville	County:	Davidson	State:	TN	Zip Code:	37209
Lender:	Sandy Moss						

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 3-6 Months

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

Based on an analysis of the subject's market area, it is my opinion the estimated exposure time for the subject property to be three to six months. Exposure time is a "retrospective" opinion, looking back (from the effective date) to the beginning of the "hypothetical" process of selling the asset, so that the sale would have been consummated on the "effective date" of appraisal.

Additional Certifications

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

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

Additional Comments

14. Evidence of regular maintenance of the property.

Prior to my gaining control of the house, my father replaced the roof through the insurance company because of storm damage. This took place about ten years ago, and the cost was approximately \$10,000 (paid by insurance, less the deductible). I do not have any paperwork associated with the roof replacement.

In 2013 our furnace broke to the point it needed replacement. The gas to the property was cut off. This situation was not rectified the entire time my father was in control of the home. When it fell to my brother and I to re-insure the property, we were informed that it could not be re-insured without functional central heat.

In April of 2018 we replaced the HVAC unit and obtained insurance.

The house was quit claimed to Sandra in late 2018, and in early 2019 we contacted Lynn Taylor about making substantial repairs/improvements to the home.

See gas cut-off notice, notes regarding re-insuring the property, invoice for replacement HVAC system and new Certificate of Insurance.

3. Estimated market value.

See analyses from John Fairhead of Village Real Estate, and Christie Wilson of the Wilson Group.

(Note that the Wilson Group analysis presumes a full dormer in the rear of the house. However, our plan is to add only a half dormer, thereby reducing the square footage and estimated value.)

Lynn Taylor

From: Sandy Moss <smossnashville@yahoo.com>
Sent: Friday, December 20, 2019 2:00 PM
To: Lynn Taylor
Subject: from john

Follow Up Flag: Follow up
Flag Status: Flagged

Sent from my iPad

Begin forwarded message:

From: John Fairhead <jfairhead@villagetn.com>
Date: December 20, 2019 at 1:30:20 PM CST
To: Sandy Moss <smossnashville@yahoo.com>
Subject: market analysis

Sandy,

It was a pleasure to see you and Charles yesterday. Thank you for showing me around. Having seen your home and discussed your ideas about necessary minimal but long-lasting improvements, I reviewed market activity over the past year in Sylvan Park.

The market analysis provides valuable context. In its current condition the property could list for between \$250,000 and \$320,000 depending on staging & preparations, and time of year. The lower end of that range is most likely. Homes with modest mechanical and cosmetic improvements in the area and size range are selling in the \$320,000-400,000 range. To get the home into the condition comparable to homes that have sold in this price range one would have to:

- stabilize the foundation,
- remove and replace the asbestos siding,
- replace the rotted exterior trim and windows,
- remove and replace the roof
- replace the gutters and fascia and repair soffits
- correct the grading
- repair water damage and remediate mold/mildew from roof leaks and water penetration from negative grading and faulty gutters
- there is much about the current layout that is functional obsolete and not marketable, especially if handicap access is required
- the pitch and depth of the stairway require replacement to safely access the upstairs
- the top of the roofline is likely acceptable but the current pitch of the roof and location of stairway renders much of the current upstairs level not accessible or marketable because of ceiling height.
- walls are needed for the upstairs bathroom. Closets too.
- Interior walls on the main floor should be modified to improve functionality/livability.
- Duct work, electrical, and plumbing need to be addressed depending on how bathrooms and kitchen are improved.

- There is a wide range of choices related to improving the baths and kitchen.
- The front and back porches require stabilization or replacement.
- Structural issues, windows, porches, roof, water penetration/mold & mildew growth all have health and safety considerations.
- The engineer's estimate of approximately \$50,000 to stabilize the structure/foundation puts you in an untenable financial position even before any exterior, cosmetic, mechanical, functionality improvements are made.

The market analysis shows homes in good condition in this size range are selling in the \$300-350/sqft range. A newer version of your house would list for \$480,000-560,000 but I think because of the current layout & ceiling height, etc. one would have to start from scratch to get that level of functionality/livability even with modest finishes in the kitchen and baths.

I hope this information helps.

Best,

- jf

John Fairhead



Village Real Estate
ifairhead@villagetn.com

www.johnfairhead.com

c: (615) 474-8841

o: (615) 383-6964



Sandy Fulmer
4909 Elkins Avenue
Nashville, TN 37209

December 23, 2019

Dear Sandy,

It was so nice seeing you this weekend to view your home. Per your request and the instruction of Metro Historic, I am providing for you what I believe to be an accurate market analysis of your home in it's current as-is condition, as well as a market analysis of what the value of your home would be upon bringing the exterior of the home to code with a dormer addition.

Currently the outside of your home appears to need a new front porch, new windows, new soffits, fascia and gutters/downspout, a new safe and secure deck, new siding to replace the asbestos shingle siding. You told me that you had a structural engineer already look at the foundation, so that may possibly be part of what codes would require, too.

I looked at homes that have sold in the past year that are comparable in condition, location, square footage and age. The majority of homes that fit this requirement ended up being tear downs. They ranged in price from \$350,000-\$370,000 in value.

Your home is approximately 1,694 square feet (1,316 on the main level and 378 on a second level). The second level is not a full 7' ceiling height, so the upstairs could actually be a little less than that). Your home is a 3 bedroom, 2 bath, however, it is unclear if the upstairs bathroom plumbing is currently functional.

Based on this square footage, the work that needs to be done to bring to codes on the exterior and the current interior condition, the values of comparable homes would put this home in \$375,000-\$385,000 value range. The most comparable home (even though it was torn down) was located at 4604 Nevada Avenue, and sold for \$354,000 (\$225/SF). This home had the same upstairs configuration with the lower ceiling, although it did ultimately sell as a tear down.

Upon bringing it up to code and putting a dormer on the rear of the home (assuming a full dormer of 569 square feet), that would up your square footage to approximately 1,885 square feet. Although this is a good increase in square footage, with the lower ceiling height upstairs, I'm not confident how this addition will work if the new dormer is taller than the ridge of the roof. So even though you're getting more square footage, the market would not recognize the complete upstairs square footage at a higher price per square foot for the entire home. (this is common when having to evaluate older homes with the low ceiling upstairs and/or basement square footage.



4909 Elkins Part:
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3

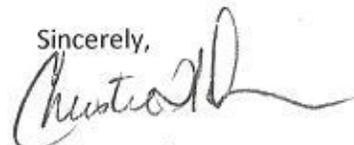
Based on this new square footage and repairs made, the market supports a value of \$440,000-\$450,000 based on just exterior repairs and dormer. This reflects utilizing price per square feet of comparable homes on the first level (\$292/SF), and utilizing a less price per square foot of the upstairs similar to how appraisers factor this square footage (\$100/SF). This also makes an assumption that interior repairs would have to be made to damaged ceilings from previous water damage.

If no dormer or square footage addition is put onto the house, but just brought to code, then the value of the home would be approximately \$420,000, utilizing the same criteria as above but with the square footage of 378 square feet upstairs.

Dear Metro Historic:

My name is Christie Wilson, and I am both a neighbor of Sandy Fulmer on Elkins Avenue as well as a real estate broker and owner of The Wilson Group Real Estate Services. I have been actively working in real estate in Sylvan Park for the past 25 years. My real estate firm is also located in Sylvan Park. I also am a licensed real estate appraiser, however, my appraisal license is in retirement. Having been trained in appraisals, this adds greatly to my ability to be able to help accurately understand and justify values of real estate.

Sincerely,



Christie Wilson

**UNSAFE, INSEGURO,
DANGEREUX, GEFÄHRLICH**
116025

Customer Name 4909 Elkins Ave
Address 4909 ELKINS AVE
City NASHVILLE State TN
Date 2-26-13 Service Order No. _____

- Natural Gas equipment is not installed in accordance with manufacturer's installation instructions or local codes as indicated herein
- A hazardous condition exists on or near customer-owned natural gas equipment as indicated herein
- Appliance stop has been turned off and warning tape applied
- Customer-owned piping is improperly installed or does not comply with local codes as indicated herein
- Leak exists within customer-owned natural gas lines

This equipment has not been checked for any other hazardous conditions that may exist. Qualified personnel (duly licensed when so required) should make a detailed inspection of the equipment, natural gas piping and other equipment or conditions as necessary.

- Range
- Room heater
- Water heater
- Central heating
- Dryer
- Piping
- Other/comments FURNACE not burning properly and causing bad odor at FURNACE exhaust. - producing Carbon ~~monoxide~~ ^{monoxide} Need to have FURNACE checked by Contractor. Not safe to be

Manufacturer: _____ Model #: _____ Serial #: on.
Meter Left On Off Appliance disconnected

I acknowledge, with my signature, that I have been informed of this hazardous condition. I understand that operation of this equipment could result in property damage, personal injury or death and the hazards associated therewith.

Print Name _____
Signature _____
 Owner Tenant Other Not Present Refused to sign
Technician Signature _____

This appliance SHOULD NOT BE USED NOR THIS TAG REMOVED until the UNSAFE condition has been corrected.
NO tocar este aparato
N'opereerez pas cet appareil
Nicht sekbstandig einschalten
Record of this notice is on file with our company.

Customer Service (800) 752-7504



Leak Odor called in by Neighbor

4909 Elkins Part: 14
2 of 8

Piedmont 800-752-7504
116025 → # on Red notice

acct# 8000108100002

~~John~~ M. Dole

P. word - "SCOOTER"

Security deposit 150⁰⁰

conf# 19930877

Oct-1 - All day Appt.

WC-30MIN prior

New

Acct# 80001081000003

Following is a summation of our efforts to obtain homeo... by chuckfullmer7@gmail.com

Apr 11, 2018

Following is a summation of our efforts to obtain homeowner's insurance for the house at 4909 Elkins Ave, Nashville, 37209.

We were informed as we were trying to bring the policy up to date that we were required to have Functional Central Heat in the home.

We obtained bids and had Mick McGauran at One-Hour Air replace the old system with a new one from York Air. This was finished on Saturday 4/7/18. Enclosed is a quote/estimate for \$8500.

On Monday, 4/9/18, We called Geico, who represent Travelers Home Owners Ins., to reinstate the original policy. After talking to Harrison, Sanje and Gretchen, we were finally able to secure a policy through Ryan Hall at Foremost/Geico for \$2,159.00 per year (\$802.00 more than the original policy). The reason for the dramatic increase and the change in insurer was said to be because the house is now in a "Historical Overlay".

We sent a down payment of \$455.09 good through May, 2018, with momthly payments of \$195.99. We are actively seeking other, more affordable insurance at this time.

Enclosed find notes, emails and working documents, (old policy on 4909 Elkins) connected to this purchase.

Charles Fullmer

Sandra Moss

Invoice

OHAC of Middle Tennessee, LLC

1007 Elm Hill Pike
Nashville TN 37210
615-687-5100

Account # 324021

Invoice # 407431
Date: 04/02/18
Page # 1 of 1

CHARLES FULMER
4909 Elkins Ave
Nashville TN 37209

Service At:
CHARLES FULMER
4909 Elkins Ave
Nashville TN 37209

Service Date 04/03/18 PO # Job # 255289 Contract # Claim #

3.5 ton 14 SEER split gas system w/90% furnace
10 year parts warranty
10 year labor warranty
1 year Comfort club
(Maintenance required by MFR to keep warranties in force.)
New trunk line and return duct
Lifetime workmanship warranty on duct work

Description Of Service	Quantity	Unit Price	Extended Price	Tax
INSTALLATION	1	\$8,500.00	\$8,500.00	
1 YEAR PREPAID DELUXE (#420327)	1	\$0.00	\$0.00	
Balance Due			\$8,500.00	


Work Authorized


Work Approved

Terms: Due Upon Receipt

Please pay from this Invoice. Thank You

Please Detach and Return with Remittance

Check Enclosed []	Method of Payment
Master Card [] Visa [] AmExp [] Discover []	
Acct # _____	Exp Date _____
Name on Card _____	
Signature _____	

Invoice # 407431
Date : 04/02/18
Account # 324021
FULMER, CHARLES

Remit To:
OHAC of Middle Tennessee, LLC
1007 Elm Hill Pike
Nashville TN 37210

Amount Due \$8,500.00

Amount Paid \$ 8500.00



Chuck Fulmer
Sandy Moss
4909 Elkins Avenue
Nashville, TN 37209
615-476-1588 chuck
615-476-7054 sandy
smossnashville@yahoo.com

New HVAC system option 1:

3 ½ ton 14 seer Energy efficient 90+% Gas Split:

- 3 ½ ton capacity (per ACCA standards, Manual J)
- 14 SEER AC efficiency
- Warranty: 10 years parts, 10 year labor
- includes installation of all equipment and material, any needed electrical and drainage, removal and disposal of existing equipment, required permits with local codes dept, digital thermostat.
- 1 year Comfort Club maintenance plan (maintenance required by Manufacturers to keep warranties in force)
- New refrigerant line set.

- Complete New Main trunk line System
- New return ductwork
- Trunk / branch design
- All ducts wrapped with R8 Insulation (3")
- All duct connections sealed with mastic to TVA requirements
- Lifetime Workmanship Warranty for all ductwork

Ductwork for new addition is not included.

Total cost \$8,500

New HVAC system option 2:

2 ½ ton 14 seer Energy efficient 90+% Gas Split:

- 2 ½ ton capacity (per ACCA standards, Manual J)
- 14 SEER AC efficiency
- Warranty: 10 years parts, 10 year labor
- includes installation of all equipment and material, any needed electrical and drainage, removal and disposal of existing equipment, required permits with local codes dept, digital thermostat.
- 1 year Comfort Club maintenance plan (maintenance required by Manufacturers to keep warranties in force)
- New refrigerant line set.

- Complete New Main trunk line System

1007 Elm Hill Pike Nashville TN 37210 / (615) 234-8888

- New return ductwork
- Trunk / branch design
- All ducts wrapped with R8 Insulation (3")
- All duct connections sealed with mastic to TVA requirements
- Lifetime Workmanship Warranty for all ductwork

Ductwork for new addition is not included.

Total cost \$8,000

As Always at One Hour, our Guarantees to you:

Property Protection and Client Respect Guarantee
Background checked, drug tested, properly trained employees
Stringent Code Compliance
Fully Licensed and Insured

1007 Elm Hill Pike Nashville TN 37210 / (615) 234-8888

4909 Elkins Part: 14
7 of 8

Date: 04/09/2018

To: THE MOSS FAMILY TRUST
4909 ELKINS AVE
NASHVILLE, TN 37209-3422

CERTIFICATE OF INSURANCE

New Hampshire:

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage, terms, exclusions, and conditions afforded by the policy or policies referenced herein.

All Other States:

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not affirmatively or negatively amend, extend or alter the coverage, terms, exclusions, conditions, or other provisions afforded by the policy referenced herein.

In the event the policy is cancelled prior to the expiration date, notice will be delivered in accordance with the policy provisions.

POLICYHOLDER: THE MOSS FAMILY TRUST		
POLICY NUMBER: 381-5000437880-01	EFFECTIVE DATE: 04/10/2018	EXPIRATION DATE: 04/10/2019
ISSUED BY: Foremost Insurance Company Grand Rapids, Michigan NAIC# 11185		
POLICY TYPE: Dwelling	UNIT COVERED (MH ONLY):	SERIAL NUMBER (MH ONLY):
LOCATION ADDRESS: 4909 ELKINS AVE, NASHVILLE, TN 37209-3422		
ADDITIONAL INTEREST #1: SANDRA MOSS, 4909 ELKINS AVE, NASHVILLE, TN, 37209-3422		LOAN NUMBER:
ADDITIONAL INTEREST #2:		LOAN NUMBER:

Coverage	Limit
Dwelling	\$ 355,000
Liability: <input checked="" type="checkbox"/> CPL <input type="checkbox"/> LL <input type="checkbox"/> PL <input type="checkbox"/> CGL (TX) ..	\$ 300,000
Medical Payments	\$ 1,000
Deductible: \$ 500	
Total Annual Premium: \$ 2,159.00	

For Flood Verification- Check if applicable:
 This document serves as verification that the policy listed includes the peril of flood.

For Golf Cart Liability Verification:
All States: The referenced policy is not a motor vehicle liability policy and will not meet your state's financial responsibility laws for operation of a motor vehicle on public highways.
North Carolina: Per the terms of the policy, golf cart liability coverage only applies if the golf cart is used for golfing.
Texas: If the golf cart is used in connection with farming activities, there is no coverage per the terms of the policy.

To obtain additional policy information, please contact:
Agent Name: GEICO INSURANCE AGENCY INC, FULFILLMENT DEPT LOC 2200
Telephone Number: 800-958-6121

For Certificates issued in Louisiana:	LA Dept. of Ins. LDI	Cert. of Ins. COI	Assigned LDI No. N/A	Date (mm/year) N/A
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745144 04/11

4909 Elkins Part: 14
8 of 8

15. Feasibility of alternative uses for the property that could earn a reasonable economic return.

None – the property serves as our home.

16. Any inspection reports if the building has been purchased in the last 12 months.

None – after the initial assessment conducted after my father's death, no inspection reports were required for the quit claims transferring the property to Sandra.

17. Evidence that substantial avenues for reuse were attempted.

None – as the house is not an investment property, but our residence, we don't wish to repurpose it. The proposed addition of a half dormer increases the square footage by a small amount, but not enough to make it an economically viable option. We do not want to significantly increase the footprint of our home, and have absolutely no desire to construct a DADU at this time.

18. Any additional information requested.

I have included a letter of support from Ann M. McGauran. Ann is a neighbor and architect. She can also speak to the history of the property before our residency.

1 of 1
4909 Elkins Part: *15*

1 of 1
4909 Elkins Part: *16*

1 of 1
4909 Elkins Part: *17*

1 of 2
4909 Elkins Part: *18*

+ Ann M. McGauran, AIA

4910 Elkins Avenue
Nashville, TN 37209
Phone: 615-207-6931
E-Mail: ammcgauran@gmail.com

July 29, 2019

Metropolitan Historic Zoning Commission
Metro Government of Nashville and Davidson County
Attn: Mr. Sean Alexander

Dear Metropolitan Historic Zoning Commission:

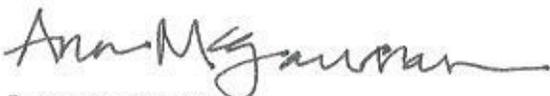
I am writing to you on behalf of my neighbor, Ms. Sandy Moss, who's home is located at 4909 Elkins Avenue directly across from my house. Sandy has been my neighbor since 2006 and we have watched our children and the other children on our block grow up together.

Like many homeowners who live on great streets with older homes, Sandy appreciated that her home needed some significant repairs to assure that she and her husband would be a comfortable for the next 20+ years. Since design and construction is not part of her natural skill set, Sandy reached out to her community to find guidance. We spoke in detail about her desires for her home and I was, and continue to be, supportive of her plans. Although I am an architect, my specialty is not residential architecture and I serve as the State Architect for TN so I suggested Sandy contact Lynn Taylor of Taylor Made Plans. I have known and admired Lynn since my very first days in Nashville over 25 years ago. Lynn has a very real flair for historic residential architecture and I knew that she would appropriately guide Sandy in her quest to stabilize and upgrade her home.

Being an avid student of construction in Sylvan Park, and the various modifications done over the years to 4909 Elkins, I knew that there was quite a bit of necessary work to be done to Sandy's home and also appreciated that there is very little of the original historic fabric remaining outside of the 'bones' of the house. When my husband and I moved into our home, 4909 Elkins was a duplex and in the intervening years modest interior renovations have allowed it to once again be a single family home but the exterior has continued to be a challenge due to the asbestos siding and aging wood. I have since learned that the brick foundation is only one brick deep, which means the house would need to be completely rebuilt structurally putting the very bones of the house in question.

After evaluating the many structural needs of this house, Lynn has ultimately had to recommend demolition and new construction in character with the context of Elkins and Sylvan Park. I am supportive of this approach because I am confident Sandy and Lynn weren't looking to build but rather renovate until left with no other viable option. I am hopeful that you will also see the necessity to build a home that fits within the historic fabric of Elkins Avenue rather than attempting to artificially salvage a structure that has reached the end of its useful life.

Sincerely,



Ann McGauran, AIA

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4909 Elkins Part: 18