



November 20, 2017

FFIEC ASC  
James R. Park, ASC Executive Director  
1401 H. Street N.W. Suite 760  
Washington, DC 20005  
(202) 595-7575

Mr. Park,

Please consider this letter as TriStar Bank's official request to receive a one-year waiver of the appraisal regulation's requirements to utilize a certified appraiser for loan requests from January 1 to December 31 for the entire year of 2018. This request is based on Section 1119(b) of Title XI of the FIRREA of 1989. This request is specific for appraisals completed within the Nashville MSA during this period of time. We serve loan clients mostly in Dickson, Maury, Williamson and Davidson counties, but the availability of appraisers is an issue in the entire market. There is only one general certified appraiser in the county of Dickson, our headquarters. The demand is so great in the Nashville MSA area that we are having a difficult time receiving appraisals in a reasonable amount of time. The time delay and added cost is negatively impacting our clients.

We reviewed our appraisal logs in 2013 and in 2017 to determine the trend of pricing and timeliness of appraisals/evaluations during each year. Since 2013, the logs reflect an average increase of 82% in wait time to receive commercial appraisals/evaluations. During that time, the average cost to our clients for commercial appraisals/evaluations has increased 23%. The cost of time and money is putting pressure on our clients' ability to find value in our work. We believe that the new requirements to become a certified general appraiser are not producing enough qualified appraisers in the market. A current appraiser has little motivation to train someone that he or she will have to compete against in the future or the time to commit to train an apprentice during this time of tremendous growth.

We have a senior banking officer who has taken all the necessary schooling but has not had the opportunity to work with an appraiser to get the large number of appraisal samples completed. We believe we can continue to maintain a strong credit quality and arrive at a better independent fair value on properties by utilizing one of three options:

1. Obtain an estimated value from a realtor, selected from a small group of trusted realtors who are not involved in the property or transaction, and have our senior officer validate the value; or,
2. Obtain an evaluation from the Clarity Appraisal Management and then have our senior officer validate the value; or,
3. Our senior officer will research comparable sales from the local MLS data to determine the appropriate value.

We reserve the right to take the delayed process and have our client pay the high cost of a certified appraisal on unique or unusual properties. We would like to discuss how your approval of this waiver will be communicated to both of our regulatory agencies, the Tennessee Department of Financial Institutions and the Federal Deposit Insurance Corporation, and what coverage for Part 323 violations that the waiver will provide during the waiver term. Thank you for your consideration, we look forward to discussing this request with you soon.

Sincerely,



Ted H. Williams  
President and CEO

cc. Arthur Lindo, Senior Associate Director  
Board of Governors of the Federal Reserve System

Greg Gonzales, Commissioner  
Tennessee Department of Financial Institutions



January 10, 2018

FFIEC ASC  
James R. Park, ASC Executive Director  
1401 H. Street N.W. Suite 760  
Washington, D.C. 20005  
(202) 595-7575

Mr. Park,

This letter represents my effort to address the additional details requested in your letter dated November 30, 2017. This waiver request is for commercial appraisals provided by a general certified real estate appraiser.

- A. The Tennessee Law for appraisals is Code 62-39: 103-106 (attached).
- B. A description of the significant problems.
  1. Because of the requirement that the current general certified appraisers are the only inlet to create more general certified appraisers, we are not getting any new growth in the number of general certified appraisers in our market area. A listing of the general certified appraisers in the five most utilized counties in the state of Tennessee, used by our bank is attached in Exhibit 1. This list shows that since 2010, there have been only ten new appraisers added. None have been added in the last thirty months. These five counties have a total population of 1,069,546. Middle Tennessee has experienced tremendous growth since 2010 in every way, except in additional appraisers. We request a pilot waiver of the requirements for certificate granting to generate interest in the appraiser profession.
  2. The current education and work requirements for general certified appraisers does not guarantee the quality of their work. The regulatory reason to obtain an appraisal for a loan is to determine an appropriate value for the loan balances of banks. The quality level of attaining appropriate values on real estate has not improved since the appraisal regulation has been put into place. We are receiving approximately the same number of inaccurate values from appraisers today as we received 10 years ago.
  3. Being required to get a new appraisal at loan renewal is not valuable to the customer and slows the closing time for our clients. Our employees are vested in the performance and well-being of the bank and have a solid understanding of the value of the property.

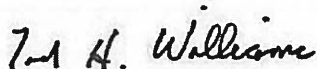


Having the regulators make this decision for us is overreaching. It is good to consider if we need an update, but that should be our decision. We request to have a waiver on this requirement. This would help reduce the stress on the appraisal demand in our market.

4. We believe the transaction limits that require general certified appraisers are too low, and banks should have the authority to decide how to obtain the value on a loan request of one million dollars or less.
- C. The scarcity of appraisers is shown in the list of appraisers in the five counties we mostly serve. Exhibit 2 shows the list by county. This list must serve the needs of over one million people.
- D. The delays experienced are summarized in Exhibit 3. Exhibit 3 is the summary and detail of our internal appraisal request log. This report clearly shows commercial appraisals/evaluations have increased 78.51% in average cost over the last four years, and it is taking twice as long to receive them compared to 2013. The more rural counties of Dickson and Maury have larger increases in time and cost. Both of these factors negatively affect our market and our ability to assist our clients.
- E. Our rationale of this request is straightforward. Current regulation and requirements are not allowing a healthy marketplace to obtain independent values. Without new appraisers entering the marketplace, there will be a worsening shortage in the future. The government has restricted competition in the market by limiting growth in the number of appraisers. This can only be fixed by allowing alternate paths of entry for new appraisers. Time delay of delivery and exploding cost is hindering job growth and economic activity. The low dollar amounts that require appraisals and the appraisals being required at renewals have increased the demand on appraisers.

We believe that these issues can only be resolved in a year with a major overhaul to the law. We believe allowing states and certain markets to pilot waivers will help identify a better appraisal marketplace for the country. We do hope that some relief can be achieved in a couple of year's waivers, to assist the state of Tennessee in creating incentive for individuals to enter the appraisal workforce. If the ASC can grant the waivers I have requested, it would make a tremendous impact to our marketplace. Clients will be better served, and safety and soundness will not be comprised.

Sincerely,



Ted H. Williams  
President and CEO

Enclosures

## Tennessee Appraisal Laws

### 62-39-103. License or certificate required.

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- **(a)** Except as provided in § 62-39-104, it is unlawful for anyone to solicit an appraisal assignment or to prepare an appraisal or an appraisal report relating to real estate or real property in this state without first obtaining a real estate appraiser's license or certificate.
- **(b)** This section shall not be construed to apply to individuals who render professional assistance in arriving at a real estate analysis, opinion or conclusion.
- **(c)** Nothing in this chapter shall be construed to prohibit any person who is licensed to practice in this state under any other law from engaging in the practice for which the person is licensed.

### 62-39-104. Applicability.

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- **(a)** This chapter does not apply to a real estate broker or salesperson licensed by this state who, in the ordinary course of business, gives an opinion to a potential seller or third party as to the recommended listing price of real estate or an opinion to a potential purchaser or third party as to the recommended purchase price of real estate. This opinion as to the listing price or the purchase price shall not be referred to as an appraisal and no opinion shall be rendered as to the value of the real estate or real property.
- **(b)** This chapter does not apply to a full-time employee who, in the ordinary course of business, gives an opinion of the value of real estate to the employee's employer; provided, that the opinion may not be represented as an appraisal.
- **(c)** This chapter shall in no way affect any person who is registered with the state board of equalization in accordance with § 67-5-1514 while performing any service of any nature for any taxpayer before any tax or assessment authority, agency or board of equalization.
- **(d) (1)** This chapter does not apply to any evaluation of the value of real estate serving as collateral for a loan made by a federally regulated financial institution or to any evaluation of the value of the assets of a trust held by the institution; provided, that:
  - **(A)** The applicable federal regulator does not require an appraisal by a state-licensed or state-certified appraiser for the loan or trust;
  - **(B)** The evaluation is used solely by the financial institutions in their records to document the collateral or asset value;

- (C) The evaluation shall be labeled on its face "this is not an appraisal"; and
- (D) Individuals performing these evaluations may be compensated for their services.
  - (2) Nothing in this chapter shall prevent a state-licensed or state-certified appraiser from performing the evaluation.

**62-39-105. Certification -- Restrictions on use -- Prerequisite to preparing and signing certified appraisal.**

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- (a) No person other than a state certified real estate appraiser under this chapter shall assume or use that title or any title, designation or abbreviation likely to create the impression of certification as a real estate appraiser by this state.
- (b)
  - (1) Only an individual who has qualified as a state certified real estate appraiser under this chapter is authorized to prepare and sign a certified appraisal report relating to real estate or real property in this state.
  - (2) If an appraisal report is prepared and signed by a state certified real estate appraiser and the appraisal report is certified as such by the state certified real estate appraiser, a holder of a real estate appraiser license or a certificate of registration as a real estate appraiser trainee who assisted in the preparation of the appraisal report is authorized to co-sign the appraisal report.
  - (3) An individual who has not qualified as a state certified real estate appraiser shall not describe nor refer to any appraisal or appraisal report relating to real estate or real property in this state by the terms "certified appraisal" or "certified appraisal report."

**62-39-106. State law not to be more stringent than federal law.**

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- No state law regulating real estate appraisers shall be more stringent than any federal law regulating real estate appraisers.

# Certified General Appraisers

County	Name	Rank	License #	Original Date of License
1 Williamson	Michael A. Frost	Certified General Real E	5109	6/24/2015
2 Davidson	Mark R. McConnell	Certified General Real E	5043	10/9/2014
3 Davidson	Jerrold C. Allen	Certified General Real E	4995	6/12/2014
4 Davidson	Drew P Gaw	Certified General Real E	4979	4/16/2014
5 Davidson	Anthony S. Fultz	Certified General Real E	3267	7/19/2013
6 Davidson	John C. Talbert	Certified General Real E	4881	5/17/2013
7 Williamson	Derrick T. Fox	Certified General Real E	4859	3/28/2013
8 Davidson	Paul L. Busdiecker	Certified General Real E	4129	9/14/2012
9 Davidson	Adam L. Hill	Certified General Real E	4698	7/25/2011
10 Williamson	Dale K. Berry	Certified General Real E	4696	7/20/2011
11 Dickson	Donald R. White	Certified General Real E	4601	9/13/2010
12 Dickson	Rebecca S. White	Certified General Real E	4597	9/2/2010
13 Williamson	Bradley B. Gauchat	Certified General Real E	4589	7/28/2010
14 Davidson	Timothy S. Rohling	Certified General Real E	4567	6/3/2010
15 Williamson	Jonathan M. Winn	Certified General Real E	4548	4/12/2010
16 Davidson	Andrew C. Renfro	Certified General Real E	4534	2/22/2010
17 Williamson	Michael B. Malone	Certified General Real E	4519	1/22/2010
18 Williamson	Adam E. Perutelli	Certified General Real E	4498	10/1/2009
19 Davidson	Brian M. Sharp	Certified General Real E	4487	8/26/2009
20 Williamson	Derrick A. Smith	Certified General Real E	4460	7/15/2009
21 Williamson	William N. Burton	Certified General Real E	4453	5/5/2009
22 Davidson	Thaddeus C. Jones	Certified General Real E	4354	5/16/2008
23 Davidson	Patrick A. McMakin	Certified General Real E	4341	4/29/2008
24 Davidson	Chad C. Conner	Certified General Real E	4190	10/2/2007
25 Davidson	Jon K. Norton	Certified General Real E	4187	10/2/2007
26 Davidson	Joseph P. Gibson	Certified General Real E	4183	9/24/2007
27 Williamson	Brian W. Webb	Certified General Real E	4132	7/30/2007
28 Davidson	Steven H. Williams	Certified General Real E	4087	5/10/2007
29 Davidson	Jesse E. Clanton	Certified General Real E	4005	2/9/2007
30 Williamson	Brett T. Jones	Certified General Real E	3975	12/28/2006
31 Davidson	Zachariah G. Dorris	Certified General Real E	3856	10/26/2006
32 Williamson	Lara S. Watson	Certified General Real E	3841	5/24/2006
33 Williamson	Brad L. Boyce	Certified General Real E	3766	2/14/2006
34 Maury	Clayton W. Haehl	Certified General Real E	3780	1/30/2006
35 Davidson	Jill M. Hunt	Certified General Real E	3735	12/23/2005
36 Williamson	Alisha M. Gammon	Certified General Real E	3748	12/19/2005
37 Maury	Elizabeth M. Sykes	Certified General Real E	3676	11/3/2005
38 Davidson	Kevin W. McGuigan	Certified General Real E	3717	10/31/2005
39 Davidson	Michael A. George	Certified General Real E	3701	10/6/2005
40 Williamson	Mark T. Watson	Certified General Real E	3655	7/1/2005
41 Davidson	Callen C. Martin	Certified General Real E	3579	3/2/2005
42 Davidson	Jared D. Smith	Certified General Real E	3556	1/19/2005
43 Williamson	John B. Cox	Certified General Real E	3498	9/17/2004
44 Williamson	George M. Hansberry	Certified General Real E	3362	2/11/2004
45 Williamson	Brian S. Jenkins	Certified General Real E	3350	2/5/2004
46 Williamson	John G. Martin	Certified General Real E	3315	11/26/2003
47 Williamson	Ben G. Jones	Certified General Real E	3082	9/19/2002
48 Davidson	Michael J. Berg	Certified General Real E	3060	8/9/2002
49 Williamson	William A. Gibson	Certified General Real E	3047	7/23/2002
50 Williamson	Michael L. Mooney	Certified General Real E	2814	7/23/2002
51 Davidson	Scott A. Watts	Certified General Real E	2864	7/13/2001
52 Davidson	Christopher S. Lassiter	Certified General Real E	2812	3/21/2001
53 Williamson	Thern Newbell	Certified General Real E	2629	10/14/1999
54 Cheatham	Latisha T. Drake	Certified General Real E	2567	7/15/1999
55 Davidson	James E. Justus	Certified General Real E	2474	3/29/1999
56 Davidson	Tally G. Williams	Certified General Real E	2272	5/22/1998
57 Davidson	Jeffery L. Batson	Certified General Real E	2264	5/13/1998
58 Davidson	David L. Smedley	Certified General Real E	2091	4/11/1997
59 Dickson	Peter H. Wilson	Certified General Real E	2099	3/11/1997

# Certified General Appraisers

County	Name	Rank	License #	Original Date of License
60 Davidson	Eugene L. Poe	Certified General Real E	1885	3/13/1995
61 Williamson	Christopher C. Hall	Certified General Real E	1507	12/16/1994
62 Williamson	Todd Morris	Certified General Real E	438	12/13/1994
63 Davidson	Roy W. Brindley	Certified General Real E	1424	3/22/1994
64 Maury	William A. Robinson	Certified General Real E	1800	3/7/1994
65 Davidson	Thomas H. Humphreys	Certified General Real E	1398	1/12/1994
66 Williamson	Jeff G. Hammers	Certified General Real E	1395	12/29/1993
67 Williamson	James D. Evans	Certified General Real E	55	12/14/1993
68 Davidson	Nicholas W. Nolte	Certified General Real E	1362	10/14/1993
69 Maury	Jonathan B. Saunders	Certified General Real E	1744	10/1/1993
70 Williamson	F M Headden	Certified General Real E	1249	2/26/1993
71 Williamson	Ted A. Boozer	Certified General Real E	973	2/8/1993
72 Williamson	Emmett L. Lawler	Certified General Real E	404	1/11/1993
73 Williamson	William W. Weiglein	Certified General Real E	458	12/18/1992
74 Davidson	Todd Rogers	Certified General Real E	1112	8/5/1992
75 Maury	Tony F. Sykes	Certified General Real E	1002	3/20/1992
76 Williamson	William R. Ingle	Certified General Real E	967	3/2/1992
77 Davidson	Jay o. Catignani	Certified General Real E	943	2/20/1992
78 Davidson	Billy R. Medley	Certified General Real E	822	1/16/1992
79 Davidson	Howard H. Clark	Certified General Real E	745	1/3/1992
80 Davidson	William J. Neiman	Certified General Real E	736	12/31/1991
81 Davidson	Patrick J. McGuigan	Certified General Real E	610	12/27/1991
82 Davidson	Robert M. Pickens	Certified General Real E	608	12/27/1991
83 Davidson	James F. Hagan	Certified General Real E	561	12/23/1991
84 Davidson	John T. Holland	Certified General Real E	562	12/23/1991
85 Davidson	Pamela W. Ishie	Certified General Real E	565	12/23/1991
86 Davidson	James E. Lamb	Certified General Real E	557	12/23/1991
87 Davidson	Herbert E. Phillips	Certified General Real E	506	12/20/1991
88 Maury	Barnie L. McDonald	Certified General Real E	430	12/13/1991
89 Dickson	Robert E. Moore	Certified General Real E	391	12/12/1991
90 Davidson	Don H. Burnell	Certified General Real E	382	12/12/1991
91 Davidson	James W. Comstock	Certified General Real E	392	12/12/1991
92 Maury	Wayne Edmondson	Certified General Real E	318	12/12/1991
93 Williamson	Eric L. Boozer	Certified General Real E	389	12/12/1991
94 Williamson	Edward C. Gracey	Certified General Real E	371	12/12/1991
95 Williamson	Gary L. Hart	Certified General Real E	366	12/12/1991
96 Williamson	Richard P. Perutelli	Certified General Real E	347	12/12/1991
97 Williamson	Jack L. Bailey	Certified General Real E	253	11/27/1991
98 Davidson	Thomas A. Bingham	Certified General Real E	229	11/15/1991
99 Williamson	Lynsley S. Roberts	Certified General Real E	221	11/15/1991
100 Davidson	Robert M. Collier	Certified General Real E	178	10/31/1991
101 Davidson	Richard J. Exton	Certified General Real E	187	10/31/1991
102 Davidson	Felix M. Puryear	Certified General Real E	171	10/31/1991
103 Davidson	James D. Turner	Certified General Real E	11	10/31/1991
104 Williamson	Robert K. Barnes	Certified General Real E	122	10/11/1991
105 Davidson	Diane M. Ange	Certified General Real E	92	10/4/1991
106 Davidson	Robert D. Chaffin	Certified General Real E	89	10/4/1991
107 Davidson	Todd S. Friedenber	Certified General Real E	84	10/4/1991
108 Davidson	Robert T. McDaniel	Certified General Real E	72	10/4/1991
109 Davidson	Philip R. Russ	Certified General Real E	100	10/4/1991
110 Davidson	Thomas K. Tegarden	Certified General Real E	93	10/4/1991
111 Maury	Terry L. Evans	Certified General Real E	74	10/4/1991
112 Davidson	Randall A. Button	Certified General Real E	3	9/16/1991



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103 Williamson	Emmett L. Lawler	Certified General Real E	404	1/11/1993
104 Williamson	William W. Weiglein	Certified General Real E	458	12/18/1992
105 Williamson	William R. Ingle	Certified General Real E	967	3/2/1992
106 Williamson	Eric L. Boozer	Certified General Real E	389	12/12/1991
107 Williamson	Edward C. Gracey	Certified General Real E	371	12/12/1991
108 Williamson	Gary L. Hart	Certified General Real E	366	12/12/1991
109 Williamson	Richard P. Perutelli	Certified General Real E	347	12/12/1991
110 Williamson	Jack L. Bailey	Certified General Real E	253	11/27/1991
111 Williamson	Lynsley S. Roberts	Certified General Real E	221	11/15/1991
112 Williamson	Robert K. Barnes	Certified General Real E	122	10/11/1991

## Appraisers

App/Eval	Date of Request	Date Received	Days to Deliver	Final Value	Fee Charged	Address
01/02/13	01/04/13	2		\$250.00	1102 OLD NASHVILLE HWY., MCEWEN	
01/08/13	01/22/13	14		\$250.00	21085 CAPTAIN SPENSE RD., LYLES	
01/10/13	01/15/13	5		\$250.00	AS BUILT 107 GILLIAM LANE, DICKSON	
01/14/13	01/23/13	9		\$250.00	1001 POND SWITCH ROAD, BURNS	
01/14/13	02/05/13	22		\$250.00	408 BELLWOOD DR. DICKSON, TN	
01/28/13	02/05/13	8		\$250.00	120 AC. GILLIAM HOLLOW ROAD, DICKSON	
01/30/13	02/03/13	4		\$250.00	100 EAST BROAD STREET, DICKSON	
01/30/13	02/03/13	4		\$250	304 CENTER AVENUE, DICKSON	
02/13/13	02/21/13	8		\$250.00	2384 WHITE BLUFF RD. BURNS	
02/13/13	03/04/13	19		\$250.00	1030 REBECCA DRIVE, DICKSON	
02/19/13	02/25/13	6		\$250.00	65.83 ACRES NAILS CREEK ROAD, DICKSON	
02/27/13	03/08/13	7		\$250.00	908 NANCY SHAWL RD., DICKSON, TN	
03/08/13	03/18/13	10		\$250.00	1522 STAYTON RD., CUMBERLAND FURNACE	
03/11/13	03/24/13	13		\$300.00	1088 PATTERSON DRIVE, KINGSTON SPRINGS	
03/12/13	04/10/13	29		\$250.00	302 EAST RAILROAD STREET, DICKSON	
02/20/13	03/27/13	35		\$250.00	607 BLUE ROAD, DICKSON	
03/27/13	04/09/13	13		\$250.00	104 MEADOW GREENWAY, DICKSON	
04/02/13	04/22/13	20		\$250.00	355 HALEY ROAD, WAVERLY	
04/02/13	04/09/13	7		\$250.00	10 ACRES WEST PINEY ROAD	
04/02/13	04/12/13	10		\$250.00	1012 TULIP BLOSSOM DRIVE, HERMITAGE, TN	
04/10/13	04/17/13	7		\$300.00	112 N. MAIN STREET, DICKSON	
04/15/13	04/23/13	8		\$250.00	20 ACRES EAST PINEY ROAD	
04/18/13	04/24/13	6		\$250.00	4206 HWY. 431 COLUMBIA, TN (ext only appraisal)	
04/24/13	05/03/13	9		\$250.00	1050 CHEEK ROAD, CUMBERLAND FURNACE (LAND)	
05/02/13	05/10/13	8		\$250.00	0 CHURCH RD., BON AQUA (AS BUILT	
05/07/13	05/21/13	14		\$450.00	536 THOMPSON LANE, NASHVILLE	
05/08/13	05/13/13	4		\$250.00	1591 MAPLE VALLEY ROAD, CHARLOTTE	
05/15/13	05/27/13	12		\$250.00	2211 HWY. 86 BURNS	
05/22/13	05/25/13	3		\$250.00	LOTS 4,5,6, & 7 MCCREARY HGTS. DICKSON	
05/22/13	06/10/13	19		\$475.00	1805 S. HAMILTON, NASHVILLE	
05/22/13	05/29/13	7		\$250.00	3212 HWY. 100, LYLES, TN	
05/24/13	05/29/13	5		\$250.00	18.38 ACRES LEATHERWOOD RD. VANLEER	
06/01/13	06/13/13	12		\$250.00	3149 VANLEER HWY. CHARLOTTE	
06/01/13	06/08/13	66		\$250.00	118 SCHRADER HEIGHTS, DICKSON	
06/10/13	06/27/13	17		\$250.00	LOT 4 & 5 PRINCE PHILLIP COURT, WAVERLY	
06/10/13	06/25/13	15		\$400.00	3658 TROUSDALE LANE, NASHVILLE, TN	
06/11/13	06/20/13	9		\$250.00	LOT 7 WYBURN DOWNS S/D (AS BUILT)	
06/13/13	06/20/13	7		\$250.00	1500 SLAYDENWOOD RD. CUMBERLAND FURNACE	
06/18/13	06/24/13	6		\$250.00	45.05 ACRES FRIENDSHIP LANE, LYLES	
06/18/13	06/25/13	7		\$250.00	1475 GILLIAM HOLLOW RD., DICKSON	
06/24/13	06/29/13	5		\$250.00	LOT #5 HILLVIEW, DICKSON (CONSTRUCTION LOAN)	
06/24/13	07/16/13	22		\$250.00	665 LEATHERWOOD ROAD, VANLEER, TN	
06/25/13	07/01/13	6		\$250.00	106 HOGIN ROAD, DICKSON	
06/25/13	07/01/13	6		\$250.00	509 CHURCH STREET, DICKSON	
06/25/13	07/03/13	8		\$275.00	2721 VILLAGE DRIVE, THOMPSON STATION TN	
07/02/13	07/08/13	6		\$250.00	409 MURRELL STREET, DICKSON (RENTAL)	
07/02/13	07/05/13	3		\$250.00	CLIFTON ROAD, DICKSON, TN (AS BUILT)	
07/09/13	07/13/13	4		\$250.00	7314 PARKER RD. LYLES, TN	
07/12/13	07/30/13	18		\$400.00	838 N. 2ND STREET, NASHVILLE (MCREYNOLDS)	
08/01/13	08/21/13	20		\$425.00	5073 TOLL DUGGER RD., CULLEOKA, TN	
08/02/13	08/14/13	12		\$250.00	202 GRANDVIEW DRIVE, DICKSON, TN	
08/06/13	08/12/13	6		\$250.00	LOT 8 SHERROLYN COURT (AS BUILT)	
08/12/13	08/15/13	3		\$250.00	8988 LYLES ROAD, LYLES	
08/13/13	08/28/13	15		\$250.00	2 LOTS BILLY WYNN RD. (10 acres)	
08/15/13	09/03/13	19		\$250.00	54 LOOKOUT LANE, WAVERLY	
08/15/13	08/28/13	13		\$250.00	AS BUILT NESBITT HOLLOW RD, MCEWEN	
08/16/13	08/29/13	13		\$250.00	249 COLLIER DRIVE, WAVERLY	
08/19/13	08/26/13	7		\$250.00	1 SUNRISE CIRCLE, ASHLAND CITY (LAND)	
08/27/13	09/05/13	9		\$175.00	0 DOUBLE BRANCH ROAD, COLUMBIA	
08/28/13	09/10/13	13		\$300.00	1375 RIDGE ROAD, DICKSON, TN	
09/09/13	09/25/13	16		\$300.00	219 CASSIE LANE, WHITE BLUFF	
09/09/13	09/12/13	3		\$250.00	439 CENTER AVENUE, DICKSON	
09/09/13	09/27/13	18		\$250.00	2 LOTS #415 BAIRD CEMETERY ROAD, LYLES	
09/12/13	09/18/13	6		\$250.00	1096 POLLY WILLEY ROAD, DICKSON	
09/16/13	09/18/13	3		\$300.00	1729 KELLOW STREET, NASHVILLE	
09/19/13	09/24/13	5		\$250.00	214 MEADOWLARK COURT, DICKSON	
09/25/13	10/23/13	28		\$250.00	APPROX. 29 AC. JUMP OFF & DAVIDSON RD.	
09/25/13	10/03/13	8		\$250.00	2310 LES ROBINSON RD., COLUMBIA	
09/27/13	10/11/13	14		\$400.00	1032 PARKWAY DRIVE, SPRING HILL	
10/01/13	10/10/13	9		\$250.00	(2) 35.02 AC. BAPTIST BRANCH, HAMPSHIRE, TN	
10/01/13	10/10/13	9		\$250.00	1310 TROTWOOD AVE., COLUMBIA	
10/01/13	10/07/13	6		\$250.00	9368 HWY. 70 EAST, MCEWEN	
10/01/13	10/08/13	7		\$250.00	WHITE RD., DICKSON, TN	
10/11/13	10/17/13	6		\$250.00	1463 E. BEAR CREEK RD. DICKSON, THN	
10/18/13	10/29/13	11		\$500.00	10025 JUDY RD., LYLES & 626 POND RD., DICKSON	
10/23/13	10/24/13	1		\$250.00	1092 MAPLEGROVE STREET, BURNS	
10/24/13	10/31/13	7		\$250.00	425 STAGE RD, CHARLOTTE (DRIVE BY ONLY)	
10/30/13	11/07/13	8		\$300.00	30 ACRES WALNUT GROVE RD. DICKSON, TN	
10/31/13	11/18/13	18		\$250.00	1001 WELLS RD, DICKSON (CONST)	
10/31/13	11/18/13	18		\$275.00	3605 CANTERBURY DRIVE, CULLEOKA, TN	
11/01/13	11/14/13	13		\$250.00	101 G & S ROCK RANCH ROAD, CAMDEN, TN	
11/06/13	11/14/13	8		\$400.00	103 OAK AVENUE, DICKSON	
11/08/13	11/23/13	15		\$325.00	(2) RIVER LOTS CLIFTON, TN	
11/08/13	11/18/13	10		\$250.00	REMODEL & PURCHASE 104 ANNETTE, DRIVE	
11/20/13	11/25/13	5		\$250.00	502 EVENING SHADE, WHITE BLUFF	
11/20/13	11/25/13	5		\$250.00	1301 YELLOW CREEK ROAD, DICKSON	
12/03/13	12/11/13	8		\$250.00	107 MCCREARY HEIGHTS, DICKSON	
12/06/13	12/12/13	6		\$250.00	2420 NEW DRY HOLLOW RD, CUM. FUR. (124.94)	
12/16/13	12/20/13	4		\$250.00	1076 MULBERRY STREET, BURNS	
12/17/13	12/28/13	9		\$300.00	407 S. MAIN ST. DICKSON	
12/18/13	12/31/13	13		\$250.00	105 LAKEWOOD DRIVE, DICKSON	

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AVERAGES - RESIDENTIAL EVALUATIONS

11

\$270.33

	EVAL	01/23/13	01/30/13	7	\$1,000.00	2047 HWY. 96 BURNS, TN (COMMERCIAL)	
	EVAL	02/13/13	02/25/13	12	\$400.00	209 2ND AVE. COLUMBIA, TN	
	EVAL	04/02/13	04/16/13	14	\$750.00	6029 NOLENNVILLE ROAD, NASHVILLE	
	EVAL	04/23/13	05/07/13	14	\$500.00	808 HIGHWAY 70 EAST, DICKSON	
	EVAL	05/09/13	05/19/13	10	\$700.00	114 N. MT. SINAI RD., DICKSON	
	EVAL	05/09/13	05/19/13	10	\$700.00	1615 HWY 48 S. DICKSON (DW MH)	
	EVAL	05/09/13	05/19/13	10	\$700.00	1600 HWY 48 S. DICKSON	
	EVAL	05/20/13	06/11/13	22	\$500.00	220 TENNSCO ROAD, DICKSON	
	EVAL	07/03/13	07/05/13	2	\$450.00	105 & 109 CLOVERDALE, COLUMBIA	
	EVAL	08/01/13	08/15/13	14	\$1,000.00	105, 110G, 110A-F APPLGATE	
	EVAL	10/31/13	11/08/13	8	\$1,000.00	1105 BROADWAY AVE., NEW JOHNSONVILLE	
	EVAL	11/19/13	11/23/13	4	\$500.00	105 EAST COLLEGE STREET, DICKSON (COMMERCIAL)	
	EVAL	11/26/13	12/03/13	7	\$500.00	202 DRAGON DRIVE, DICKSON (COMMERCIAL BUILDING)	

AVERAGES - COMMERCIAL EVALUATIONS

10

\$669.23

	APP	2013 06/07/13	06/14/13	7	\$400.00	5208 LITTLE MARROWBONE RD. ASHLAND CITY	Cheatham
	APP	01/30/13	02/01/13	2	\$500.00	33 TRIMBLE STREET, NASHVILLE (DUPEX)	Davidson
	APP	05/02/13	05/07/13	5	\$400.00	11 MUSIC SQUARE E., #306, NASHVILLE	Davidson
	APP	08/15/13	08/28/13	14	\$250.00	407 31ST AVE. NASHVILLE	Davidson
	APP	08/15/13	08/28/13	14	\$250.00	409 31ST AVE. NASHVILLE	Davidson
			9	4	\$350.00		
	APP	01/11/13	01/17/13	6	\$300.00	106 BISHOP LANE, BURNS, TN	Dickson
	APP	01/28/13	02/12/13	14	\$350.00	400 MT. LEBANON ROAD, DICKSON	Dickson
	APP	02/12/13	02/20/13	8	\$400.00	2425 NEW DRY HOLLOW RD., CUMBERLAND FUR (AS BULT)	Dickson
	APP	02/14/13	02/15/13	1	\$400.00	402 MURRELL STREET, DICKSON	Dickson
	APP	03/01/13	03/12/13	11	\$350.00	956 WILLS ROAD, DICKSON, TN	Dickson
	APP	03/11/13	03/18/13	7	\$400.00	1009 TWIN OAKS DRIVE, WHITE BLUFF	Dickson
	APP	03/19/13	03/21/13	2	\$400.00	1063 POTTER ROAD, DICKSON (AS BUILT)	Dickson
	APP	03/28/13	04/04/13	7	\$400.00	211 LEE ROAD, DICKSON, TN	Dickson
	APP	04/05/13	04/11/13	6	\$400.00	107 NEEDHAM LANE, BURNS (AS BUILT ADD ON)	Dickson
	APP	04/24/13	04/29/13	5	\$350.00	700 W. WALNUT STREET, DICKSON	Dickson
	APP	05/29/13	06/06/13	8	\$400.00	312 LEE ROAD, DICKSON	Dickson
	APP	06/07/13	06/19/13	12	\$400.00	2334 CENTER POINT RD., CUMBERLAND FURNACE	Dickson
	APP	07/09/13	07/15/13	6	\$400.00	3151A VANLEER HWY. CHARLOTTE	Dickson
	APP	07/11/13	07/18/13	7	\$250.00	30 ACRES 1440 JACKSON LANE, CHARLOTTE	Dickson
	APP	08/01/13	08/09/13	8	\$350.00	1379 RIDGE ROAD, DICKSON (HOME & 54.73AC.	Dickson
	APP	08/07/13	08/08/13	1	\$400.00	HARRELL CEMETERY ROAD	Dickson
	APP	08/14/13	08/15/13	1	\$400.00	ACREAGE WESTFIELD ROAD	Dickson
	APP	08/19/13	08/23/13	4	\$350.00	2210 SUNSET DRIVE, WHITE BLUFF	Dickson
	APP	09/05/13	09/08/13	3	\$400.00	104 COLLEGE COURT, DICKSON	Dickson
	APP	10/03/13	10/08/13	5	\$400.00	CONSTRUCTION WAYNE F. MILLS ROAD, WHITE BLUFF	Dickson
	APP	10/08/13	10/16/13	7	\$250.00	335 PLEASANT VIEW RD, WHITE BLUFF	Dickson
	APP	10/30/13	11/05/13	6	\$400.00	LOT 218 WHITE BLUFF HILLS, WHITE BLUFF (CONST)	Dickson
	APP	11/19/13	11/25/13	6	\$400.00	126 EASTDALE LANE DICKSON	Dickson
	APP	12/06/13	12/17/13	11	\$400.00	308 LEE ROAD, DICKSON	Dickson
	APP	12/18/13	12/26/13	8	\$400.00	2303 HWY. 48 S. DICKSON	Dickson
			6	25	\$374.00		
	APP	03/19/13	04/02/13	14	\$400.00	3921 AMANDA BETH COURT, COLUMBIA (AS BUILT)	Maury
	APP	04/25/13	05/04/13	9	\$400.00	408 WALL STREET, MT. PLEASANT	Maury
	APP	04/25/13	05/04/13	9	\$475.00	312 & 314 CALDWELL DRIVE, COLUMBIA (DUPEX)	Maury
	APP	04/30/13	05/17/13	17	\$400.00	2605 MCINTOSH DRIVE, COLUMBIA (DUPEX)	Maury
	APP	04/30/13	05/17/13	17	\$400.00	2603 MCINTOSH DRIVE, COLUMBIA (DUPEX)	Maury
	APP	05/17/13	05/30/13	13	\$450.00	2127 THOMAS AVE. COLUMBIA, TN	Maury
	APP	05/24/13	06/26/13	33	\$350.00	902 HANNAWAY ROAD COLUMBIA	Maury
	APP	06/17/13	06/28/13	11	\$600.00	LOTS 2407 & 2409 PLUS PARK DRIVE, COLUMBIA	Maury
	APP	01/11/13	01/17/13	6	\$400.00	507 WOODARD WAY, BON AQUA, TN	out
	APP	02/22/13	03/04/13	10	\$400.00	PLUNDERS CREEK RD., BON AQUA (AS BUILT)	out
	APP	04/29/13	05/14/13	15	\$400.00	1372 WHITE RD, BON AQUA (AS BUILT)	out
	APP	04/30/13	05/08/13	8	\$400.00	202 WILDWOOD CIRCLE, WINCHESTER, TN (LAKE)	out
			15	8	\$434.38		
	APP	04/15/13	04/23/13	8	\$300.00	225 MAPLE DRIVE, FRANKLIN (DRIVE BY)	Williamson
	APP	06/07/13	07/03/13	26	\$350.00	LOT 388 CHERRY GROVE S/D (AS BUILT)	Williamson
	APP	06/17/13	07/01/13	14	\$350.00	LOT 401 CAMPBELL STATION S/D, SPRING HILL (CONST)	Williamson
	APP	08/28/13	10/09/13	13	\$325.00	8031 FENWICK LANE, SPRING HILL	Williamson
	APP	10/16/13	10/23/13	7	\$400.00	4113 MURFREESBORO RD., FRANKLIN (3 PARCELS)	Williamson
			14	5	\$345.00		

AVERAGES - RESIDENTIAL APPRAISALS

9

\$381.91

	APP	01/24/13	02/11/13	18	\$1,200.00	1205 JAMES CABBELL BLVD., COLUMBIA, TN	Maury
	APP	05/08/13	06/06/13	29	\$3,000.00	2082 ELLIS STREET, MILAN, TN (ROSE GARDEN APTS)	out
	APP	10/31/13	11/14/13	14	\$3,000.00	WAVERLY PLAZA, WAVERLY, TN	out
	APP	03/08/13	03/28/13	21	\$1,200.00	108 WALNUT STREET, SPRING HILL, TN (COMMERCIAL)	Williamson
	APP	03/13/13	04/03/13	21	\$2,725.00	5581 FRANKLIN PIKE CIRCLE, BRENTWOOD (COMM)	Williamson
	APP	10/10/13	11/05/13	26	\$1,400.00	2140 FAIRVIEW BLVD. FAIRVIEW, TN	Williamson
			23	3	\$1,775.00		
	EVAL	04/02/13	04/16/13	14	\$750.00	6029 NOLENNVILLE ROAD, NASHVILLE	Davidson
	EVAL	01/23/13	01/30/13	7	\$1,000.00	2047 HWY. 96 BURNS, TN (COMMERCIAL)	Dickson
	EVAL	04/23/13	05/07/13	14	\$500.00	808 HIGHWAY 70 EAST, DICKSON	Dickson
	EVAL	05/09/13	05/19/13	10	\$700.00	114 N. MT. SINAI RD., DICKSON	Dickson
	EVAL	05/09/13	05/19/13	10	\$700.00	1615 HWY 48 S. DICKSON (DW MH)	Dickson
	EVAL	05/09/13	05/19/13	10	\$700.00	1600 HWY 48 S. DICKSON	Dickson
	EVAL	05/20/13	06/11/13	22	\$500.00	220 TENNSCO ROAD, DICKSON	Dickson

EVAL	08/01/13	08/15/13	14		\$1,000.00	105, 110G, 110A-F APPLGATE	Dickson
EVAL	11/19/13	11/23/13	4		\$500.00	105 EAST COLLEGE STREET, DICKSON (COMMERCIAL)	Dickson
EVAL	11/28/13	12/03/13	7		\$500.00	202 DRAGON DRIVE, DICKSON (COMMERCIAL BUILDING)	Dickson
EVAL	10/31/13	11/08/13	8		\$1,000.00	1105 BROADWAY AVE., NEW JOHNSONVILLE	out
		11		10	\$710.00		
EVAL	02/13/13	02/25/13	12		\$400.00	209 2ND AVE. COLUMBIA, TN	Maury
EVAL	07/03/13	07/05/13	2		\$450.00	105 & 108 CLOVERDALE, COLUMBIA	Maury
		7		2	\$425.00		
			14		\$1,117.11		

Appraisers	App/Eval	Date of Request	Date Received	Days to Deliver	Final Value	Fee Charged	Address
	EVAL	1/3/2017	1/18/2017	15		\$250.00	523 RIDGEMONT DRIVE DICKSON, TN
	EVAL	1/5/2017	1/20/2017	15		\$275.00	1827 DIMPLE COURT COLUMBIA, TN
	EVAL	1/5/2017	1/20/2017	15		\$275.00	1828 PARKWAY AVENUE COLUMBIA, TN
	EVAL	1/5/2017	1/20/2017	15		\$275.00	909 SOUTH HIGH STREET COLUMBIA, TN
	EVAL	1/5/2017	1/24/2017	19		\$250.00	588 SHORTY FEW ROAD DICKSON, TN
	EVAL	1/9/2017	1/25/2017	16		\$400.00	469 PAGE ROAD KINGSTON SPRINGS, TN
	EVAL	2/17/2017	2/21/2017	4		\$400.00	LOT 1 TIDWELL DRIVE BON AQUA, TN
	EVAL	3/8/2017	3/15/2017	7		\$250.00	2715 STUART STREET, BURNS
	EVAL	3/22/2017	3/28/2017	6		\$250.00	234 FAIRVIEW ROAD DICKSON, TN
	EVAL	3/27/2017	4/7/2017	11		\$250.00	408 BELLWOOD CT. DICKSON, TN
	EVAL	3/27/2017	4/10/2017	14		\$375.00	BUDDY ROAD BURNS, TN
	EVAL	4/7/2017	4/17/2017	10		\$250.00	1626 ROCK CHURCH ROAD DICKSON, TN
	EVAL	4/21/2017	5/1/2017	10		\$250.00	715 JONES CREEK ROAD DICKSON, TN
	EVAL	5/2/2017	5/15/2017	13		\$250.00	102 KIMBERLY DRIVE DICKSON, TN
	EVAL	5/11/2017	5/25/2017	14		\$250.00	101 CENTRAL HIGH STREET DICKSON, TN
	EVAL	5/22/2017	5/30/2017	8		\$375.00	0 LIME KILN ROAD BURNS, TN
	EVAL	5/22/2017	6/7/2017	16		\$250.00	285 MURRELL ROAD DICKSON, TN
	EVAL	5/25/2017	6/22/2017	28		\$400.00	303 SYLVIS ROAD, DICKSON
	EVAL	6/6/2017	6/14/2017	8		\$250.00	1036 RIDGLEA DRIVE BURNS, TN
	EVAL	6/21/2017	6/23/2017	2		\$250.00	1212 OLD EASTSIDE DR. BURNS
	EVAL	6/28/2017	7/19/2017	21		\$250.00	410 CENTER AVENUE, DICKSON, TN
	EVAL	6/30/2017	7/10/2017	10		\$250.00	2825 HWY. 100, CENTERVILLE
	EVAL	7/5/2017	8/2/2017	28		\$250.00	105 HOLLAND TRAIL DICKSON, TN
	EVAL	7/10/2017	8/11/2017	32		\$250.00	1221 BUTTERWORTH ROAD KINGSTON SPRINGS, TN
	EVAL	7/12/2017	7/17/2017	5		\$250.00	1213 STAYTON ROAD CUMBERLAND FURNACE, TN
	EVAL	7/24/2017	8/2/2017	9		\$250.00	1835 TAYLOR TOWN ROAD WHITE BLUFF, TN
	EVAL	7/24/2017	8/2/2017	9		\$250.00	9.63 ACRES ON TRACE CREEK ROAD WHITE BLUFF, TN
	EVAL	7/24/2017	8/3/2017	10		\$400.00	515 HEMSTEAD STREET NASHVILLE, TN
	EVAL	7/24/2017	8/4/2017	11		\$400.00	713 RIES AVENUE NASHVILLE, TN
	EVAL	7/25/2017	8/8/2017	14		\$375.00	783 STINSON ROAD BON AQUA, TN
	EVAL	7/26/2017	8/8/2017	13		\$250.00	904 WILLS ROAD DICKSON, TN
	EVAL	8/1/2017	8/8/2017	7		\$375.00	8847 RAGSDALE DRIVE LYLES, TN
	EVAL	8/1/2017	8/14/2017	13		\$275.00	1814 SOUTH HIGH STREET COLUMBIA, TN
	EVAL	8/11/2017	8/30/2017	19		\$250.00	238 EAST PINEY ROAD DICKSON, TN
	EVAL	8/14/2017	8/21/2017	7		\$350.00	ESTES ROAD CHARLOTTE, TN
	EVAL	8/24/2017	9/15/2017	22		\$300.00	1804 FOLSOM LANE FORT WAYNE INDIANA

AVERAGES - RESIDENTIAL EVALUATIONS 13 \$291.67

	EVAL	2/27/2017	3/9/2017	10		\$1,000.00	105 EAST COLLEGE STREET DICKSON, TN
	EVAL	5/19/2017	6/1/2017	13		\$600.00	128 KINGSTON SPRINGS ROAD KINGSTON SPRINGS, TN
	EVAL	7/10/2017	8/22/2017	43		\$1,200.00	6142 HWY 49 EAST SPRINGFIELD, TN

AVERAGES - COMMERCIAL EVALUATIONS 2017 22 \$933.33

Appraisers	App/Eval	Date of Request	Date Received	Days to Deliver	Final Value	Fee Charged	Address	County	
	APP	4/7/2017	4/17/2017	10		\$350.00	670 & 664 THOMPSON ROAD PEGRAM, TN	Cheatham	
	APP	6/8/2017	7/10/2017	32		\$450.00	1626 HIGHWAY 70 KINGSTON SPRINGS, TN	Cheatham	
	EVAL	5/19/2017	6/11/2017	13		\$800.00	128 KINGSTON SPRINGS ROAD KINGSTON SPRINGS, TN	Cheatham	
	APP	8/8/2017	8/23/2017	15		\$375.00	0 FLOY LANE ASHLAND CITY, TN	Cheatham	
			18		4		\$443.75		
	APP	1/17/2017	1/31/2017	14		\$600.00	1308 A & B MAXEY LANE NASHVILLE, TN	Davidson	
	APP	2/2/2017	2/16/2017	14		\$400.00	8020 BROCKMAN LANE NASHVILLE, TN	Davidson	
	APP	2/27/2017	3/7/2017	8		\$550.00	1900 5TH AVE. NORTH NASHVILLE, TN	Davidson	
	APP	2/27/2017	3/3/2017	4		\$550.00	1611 GARTLAND AVE NASHVILLE, TN	Davidson	
	APP	3/14/2017	3/27/2017	13		\$400.00	1717 A 3RD AVENUE NORTH NASHVILLE, TN	Davidson	
	APP	3/14/2017	3/27/2017	13		\$250.00	1717 B 3RD AVENUE NORTH NASHVILLE, TN	Davidson	
	APP	3/21/2017	4/4/2017	14		\$400.00	8056 BROCKMAN LANE NASHVILLE, TN	Davidson	
	APP	4/3/2017	4/10/2017	7		\$500.00	607 S. 13TH AVE. NASHVILLE, TN	Davidson	
	APP	4/10/2017	4/26/2017	16		\$400.00	613 A MOORE AVENUE NASHVILLE, TN	Davidson	
	APP	4/10/2017	4/26/2017	16		\$250.00	613 B MOORE AVENUE NASHVILLE, TN	Davidson	
	APP	4/14/2017	5/1/2017	17		\$400.00	421 A MOORE AVENUE NASHVILLE, TN	Davidson	
	APP	4/14/2017	5/1/2017	17		\$250.00	421 B MOORE AVENUE NASHVILLE, TN	Davidson	
	APP	5/1/2017	5/11/2017	10		\$550.00	1506 SHELBY AVENUE NASHVILLE, TN	Davidson	
	APP	5/5/2017	5/17/2017	12		\$400.00	1024 A ARGYLE AVENUE NASHVILLE, TN	Davidson	
	APP	5/5/2017	5/17/2017	12		\$250.00	1024 B ARGYLE AVENUE NASHVILLE, TN	Davidson	
	APP	5/23/2017	6/12/2017	20		\$850.00	1054 & 1066 JOHNS ROAD JOELTON, TN	Davidson	
	APP	6/9/2017	6/19/2017	10		\$450.00	900 BELDEN WAY NASHVILLE, TN	Davidson	
	APP	6/16/2017	6/30/2017	14		\$400.00	1025 DRAUGHON AVE NASHVILLE, TN	Davidson	
	APP	6/16/2017	6/30/2017	14		\$200.00	1027 DRAUGHON AVE NASHVILLE, TN	Davidson	
	APP	6/30/2017	7/14/2017	14		\$400.00	2910 A DAVIS AVENUE, NASHVILLE, TN	Davidson	
	APP	6/30/2017	7/14/2017	14		\$200.00	2910 B DAVIS AVENUE, NASHVILLE, TN	Davidson	
	APP	7/6/2017	7/19/2017	13		\$400.00	1714 A PORTER ROAD NASHVILLE, TN	Davidson	
	APP	7/17/2017	8/7/2017	21		\$400.00	1717 WOODLAND STREET NASHVILLE, TN	Davidson	
	APP	7/24/2017	8/2/2017	9		\$450.00	514 C STEVENSON STREET NASHVILLE, TN	Davidson	
	APP	8/2/2017	8/15/2017	13		\$400.00	2305 B CARTER AVE NASHVILLE, TN	Davidson	
	APP	8/21/2017	8/30/2017	9		\$400.00	3304 A FELICIA STREET NASHVILLE, TN	Davidson	
	APP	8/28/2017	9/11/2017	14		\$400.00	740 ALLOWAY STREET NASHVILLE, TN	Davidson	
			13		27		\$411.11		
	APP	1/9/2017	1/12/2017	3		\$400.00	RIDGE ROAD DICKSON, TN	Dickson	
	APP	1/9/2017	1/23/2017	14		\$450.00	1006 MEEKS CEMETERY ROAD BURNS, TN	Dickson	
	APP	1/9/2017	1/24/2017	15		\$350.00	1019 BRIARWOOD DRIVE CHARLOTTE, TN	Dickson	
	APP	1/17/2017	1/27/2017	10		\$350.00	549 LAUREN PARK BURNS, TN	Dickson	
	APP	1/17/2017	1/31/2017	14		\$450.00	102 ACORN DRIVE DICKSON, TN	Dickson	
	APP	2/2/2017	2/17/2017	15		\$350.00	1016 WOODMONT DRIVE DICKSON, TN	Dickson	

	APP	2/3/2017	2/7/2017	4	\$400.00	1085 SWEET HOME ROAD DICKSON, TN	Dickson
	APP	2/8/2017	2/9/2017	1	\$375.00	2103 HWY 47 DICKSON, TN	Dickson
	APP	2/16/2017	3/3/2017	15	\$400.00	202 OLD COLUMBIA ROAD CHARLOTTE, TN	Dickson
	APP	3/3/2017	3/15/2017	12	\$400.00	1019 GLENDALE DRIVE DICKSON, TN	Dickson
	APP	3/14/2017	3/22/2017	8	\$400.00	1411 JOHNSON STREET BURNS, TN	Dickson
	APP	3/16/2017	3/29/2017	13	\$350.00	498 DOWDY ROAD DICKSON, TN	Dickson
	APP	3/27/2017	3/30/2017	3	\$400.00	1023 BRIARWOOD DRIVE CHARLOTTE, TN	Dickson
	APP	4/14/2017	4/19/2017	5	\$350.00	324 PREACHER ROAD CHARLOTTE, TN	Dickson
	APP	4/17/2017	4/26/2017	9	\$425.00	1709 OLD COUNTY HOUSE ROAD CHARLOTTE, TN	Dickson
	APP	4/20/2017	5/1/2017	11	\$350.00	HALEY ROAD AND WEST PINEY ROAD DICKSON, TN	Dickson
	APP	4/27/2017	5/11/2017	14	\$350.00	811 FURNACE HOLLOW ROAD DICKSON, TN	Dickson
	APP	7/6/2017	7/13/2017	7	\$450.00	386 DOWDY ROAD DICKSON, TN	Dickson
	APP	7/17/2017	7/31/2017	14	\$400.00	LOT 24 INVERNESS DRIVE BURNS, TN	Dickson
	APP	7/31/2017	8/15/2017	15	\$350.00	IRON GATE LANE DICKSON, TN	Dickson
	APP	8/1/2017	8/23/2017	22	\$350.00	1050 HALL CEMETERY ROAD BURNS, TN	Dickson
	APP	8/1/2017	8/18/2017	17	\$350.00	1109 A CEDAR CREEK ROAD VANLEER, TN	Dickson
	APP	8/3/2017	8/24/2017	21	\$350.00	322 MOCKINGBIRD LANE DICKSON, TN	Dickson
			11	24	\$408.33		
	APP	1/10/2017	1/24/2017	14	\$375.00	LOT 14 LEGACY FARMS COLUMBIA, TN	Maury
	APP	2/10/2017	2/21/2017	11	\$375.00	829 WEST 7TH STREET COLUMBIA, TN	Maury
	APP	3/21/2017	4/7/2017	17	\$375.00	619 MAYNARD LANE COLUMBIA, TN	Maury
	APP	4/12/2017	4/27/2017	15	\$375.00	113 CHRISTINA DRIVE COLUMBIA, TN	Maury
	APP	4/13/2017	4/27/2017	14	\$325.00	207 NOWLIN DRIVE COLUMBIA, TN	Maury
	APP	4/13/2017	4/27/2017	14	\$325.00	211 NOWLIN DRIVE COLUMBIA, TN	Maury
	APP	4/14/2017	5/1/2017	17	\$350.00	LOT 30 MARYMONT LANE ARLINGTON HEIGHTS SUBDIVISION COLL	Maury
	APP	4/14/2017	5/25/2017	41	\$350.00	LOT 31 MARYMONT LANE ARLINGTON HEIGHTS SUBDIVISION COLL	Maury
	APP	4/14/2017	5/25/2017	41	\$350.00	LOT 32 MARYMONT LANE ARLINGTON HEIGHTS SUBDIVISION COLL	Maury
	APP	4/14/2017	5/1/2017	17	\$350.00	LOT 33 MARYMONT LANE ARLINGTON HEIGHTS SUBDIVISION COLL	Maury
	APP	4/27/2017	5/11/2017	14	\$500.00	SAM JOHNSON ROAD COLUMBIA, TN	Maury
	APP	5/19/2017	6/5/2017	17	\$300.00	215 NOWLIN DRIVE COLUMBIA, TN	Maury
	APP	5/19/2017	6/5/2017	17	\$300.00	105 CLOVERDALE DRIVE COLUMBIA, TN	Maury
	APP	5/19/2017	6/5/2017	17	\$300.00	109 CLOVERDALE DRIVE COLUMBIA, TN	Maury
	APP	5/19/2017	6/5/2017	17	\$300.00	203 HUNTER DRIVE COLUMBIA, TN	Maury
	APP	5/19/2017	6/5/2017	17	\$300.00	205 HUNTER DRIVE COLUMBIA, TN	Maury
	APP	5/19/2017	6/5/2017	17	\$300.00	207 HUNTER DRIVE COLUMBIA, TN	Maury
	APP	6/22/2017	7/3/2017	11	\$450.00	105 2ND AVENUE, COLUMBIA, TN	Maury
	APP	7/28/2017	8/7/2017	10	\$800.00	400 A & B HATCHER LANE COLUMBIA, TN	Maury
	APP	8/7/2017	8/22/2017	15	\$400.00	619 AUSTYN TERRACE COLUMBIA, TN	Maury
	APP	8/8/2017	8/22/2017	14	\$450.00	1785 SOUTH WALKER ROAD PLEASANT VIEW, TN	Maury
	APP	8/10/2017	8/22/2017	12	\$450.00	1001 FLEMING STREET COLUMBIA, TN	Maury
	APP	8/21/2017	9/5/2017	15	\$375.00	107 BROWNLOW STREET MT. PLEASANT, TN	Maury
	APP	8/21/2017	9/5/2017	15	\$425.00	4703 PULASKI HIGHWAY CULLEOKA, TN	Maury
			17	24	\$375.00		
	APP	1/5/2017	1/13/2017	8	\$450.00	103 CHERRY HILL DRIVE HENDERSONVILLE, TN	Sumner
	APP	1/9/2017	1/24/2017	15	\$500.00	434 BEECHCROFT ROAD SPING HILL, TN	Williamson
	APP	3/8/2017	3/17/2017	9	\$400.00	504 OLD TOWNE RD. BRENTWOOD	Williamson
	APP	3/16/2017	4/10/2017	25	\$400.00	207 TURTLE NECK ROAD FAIRVIEW, TN	Williamson
	APP	3/17/2017	4/6/2017	20	\$400.00	LOT 203 AUTUMN RIDGE SUBDIVISION SPRING HILL, TN	Williamson
	APP	4/6/2017	4/19/2017	13	\$375.00	1032 STATE BLVD. FRANKLIN, TN	Williamson
	APP	5/31/2017	6/6/2017	6	\$400.00	2123 LASEA ROAD SPRING HILL, TN	Williamson
	APP	6/20/2017	7/3/2017	13	\$400.00	2264 LEWISBURG PIKE, FRANKLIN	Williamson
	APP	6/21/2017	7/17/2017	26	\$400.00	CROW CUT ROAD, FAIRVIEW, TN	Williamson
	APP	7/17/2017	8/7/2017	21	\$400.00	1212 HUNTERS POINTE LANE SPRING HILL, TN	Williamson
	APP	8/17/2017	9/8/2017	22	\$450.00	1925 SEDBERRY ROAD THOMPSON STATION, TN	Williamson
	APP	8/21/2017	9/14/2017	24	\$300.00	LOT 201 WATER LEAF DRIVE FRANKLIN, TN	Williamson
	APP	8/21/2017	9/14/2017	24	\$200.00	LOT 202 WATER LEAF DRIVE FRANKLIN, TN	Williamson
	APP	8/21/2017	9/14/2017	24	\$200.00	LOT 203 WATER LEAF DRIVE FRANKLIN, TN	Williamson
	APP	8/21/2017	9/14/2017	24	\$200.00	LOT 204 WATER LEAF DRIVE FRANKLIN, TN	Williamson
			19	14	\$358.93		

**AVERAGES - RESIDENTIAL APPRAISALS**

15

\$395.21

	APP	3/22/2017	4/10/2017	19	\$2,500.00	604 41ST AVE N & 4012 DELAWARE AVE NASHVILLE, TN	Davidson
	APP	6/15/2017	7/3/2017	18	\$2,000.00	2207 8TH AVENUE SOUTH NASHVILLE, TN	Davidson
	APP	8/18/2017	9/11/2017	24	\$2,500.00	1001 WEST KIRKLAND AVENUE NASHVILLE, TN	Davidson
			20	3	\$2,333.33		
	APP	2/3/2017	2/27/2017	24	\$1,500.00	3299 HIGHWAY 46 SOUTH DICKSON, TN	Dickson
	APP	6/6/2017	8/12/2017	98	\$2,500.00	3525 HWY 70 WEST DICKSON, TN	Dickson
	APP	7/7/2017	8/10/2017	34	\$3,000.00	586 HIGHWAY 46 SOUTH DICKSON, TN	Dickson
			52	3	\$2,333.33		
	APP	1/18/2017	2/7/2017	20	\$2,500.00	1609 ROSEWOOD DRIVE COLUMBIA, TN	Maury
	APP	1/26/2017	2/28/2017	33	\$3,500.00	TOM SHARP ROAD COLUMBIA, TN	Maury
	APP	4/18/2017	5/17/2017	29	\$1,400.00	0 NORTHPOINT ROAD COLUMBIA, TN	Maury
	APP	5/24/2017	6/19/2017	26	\$2,000.00	5337 MAIN STREET SPRING HILL, TN	Maury
	APP	6/5/2017	7/3/2017	28	\$2,200.00	2741 CARTER'S CREEK STATION ROAD & 2513 NASHVILLE HWY CO	Maury
			27	5	\$2,320.00		
	APP	7/7/2017	7/27/2017	20	\$2,000.00	367 OLD NASHVILLE HWY LAVERGNE, TN	Rutherford
	APP	4/14/2017	5/30/2017	46	\$2,300.00	4517 PRATT LANE FRANKLIN, TN	Williamson
	APP	5/25/2017	6/16/2017	22	\$1,200.00	412 MCLEMORE AVE, SPRING HILL, TN	Williamson
	APP	6/30/2017	8/1/2017	32	\$2,500.00	HWY 100, FAIRVIEW, TN SUBDIVISION	Williamson
			33	3	\$2,000.00		

**AVERAGES - COMMERCIAL APPRAISALS**

32

\$2,240.00

	2013		2017		Percentage Change	
	<u>Days to Deliver</u>	<u>Average Cost</u>	<u>Days to Deliver</u>	<u>Average Cost</u>	<u>Days to Deliver</u>	<u>Average Cost</u>
<b>Dickson County</b>						
Residential Appraisals	6	\$374	11	\$383	83.33%	2.41%
Commercial Appraisals and Evaluations	11	\$710	52	\$2,333	372.73%	228.59%
<b>Davidson County</b>						
Residential Appraisals	9	\$350	13	\$411	44.44%	17.43%
Commercial Appraisals and Evaluations	14	\$750	20	\$2,333	42.86%	211.07%
<b>Cheatham County</b>						
Residential Appraisals	7	\$400	18	\$444	157.14%	11.00%
Commercial Appraisals and Evaluations	N/A	N/A	N/A	N/A	N/A	N/A
<b>Maury County</b>						
Residential Appraisals	15	\$434	17	\$375	13.33%	-13.59%
Commercial Appraisals and Evaluations	7	\$425	27	\$2,320	285.71%	445.88%
<b>Williamson County</b>						
Residential Appraisals	14	\$345	19	\$359	35.71%	4.06%
Commercial Appraisals and Evaluations	23	\$1,775	33	\$2,000	43.48%	12.68%
<b>All Orders</b>						
Residential Appraisals	9	\$382	15	\$389	66.67%	1.83%
Commercial Appraisals and Evaluations	14	\$1,117	30	\$1,994	114.29%	78.51%