

APPRAISAL OF REAL PROPERTY

LOCATED AT:

Sample Charlotte, NC 28213-6851 Sample

FOR:

Sample

AS OF:

July 9, 2008

BY:

George Fitzsimmons Excel Appraisal Group 1346 Saint Julien Street Charlotte, NC 28205

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	Property Addre		ple			0 (0	1	City Charlotte	2			tate NC	Zip Code 282	213-6851
	Borrower Sai					Owner of P	ublic Record	Sample			Ü	ounty Meck	denburg	
	Legal Descript							Tay Veer 0007	,		n	Γ Toyes Φ .	1.005.04	
	Assessor's Pa							Tax Year 2007		0.0/5		.E. Taxes \$	•	00
ECT	Neighborhood Occupant	Owner [/acant		Snecial Acc	eacemente \$	Map Reference	IVIL	<u>5 2/5</u> ⊠ Pl			37119-0056.(] per year 🛛 🔀	per month
B			d 🛛 Fee Simple			Other (des		HOHE KHOWH			ΙΙΟΛ Ψ	141 _	jpeiyeai <u>∠</u>	per monur
ns			urchase Transac		nance Tran		Other (de	escribe)						
	Lender/Client				ianice man	Address		cocribe)						
				sale or has it b	een offere			months prior to the	effec	tive date of th	is appraisal?	\boxtimes	Yes No	
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					subject p	urchase tra	nsaction. Ex	plain the results of	the a	nalysis of the	contract for s	ale or why th	e analysis was i	not
			s of the contac							•		,	,	
CT														
RACT	Contract Price	\$ 130,5	Date of	Contract 6/16/	2008	Is the pro	perty seller t	he owner of public	recor	rd? 🔀 Yes	No Dat	ta Source(s)	tax records	
Ž							ayment assi	stance, etc.) to be	paid t	by any party o	n behalf of th	e borrower?	⊠ Yes	s 🗌 No
ၓ	If Yes, report t	he total do	lar amount and de	scribe the items	to be pai	d. \$3	,915	Seller con	cess	ions.				
			al composition		rhood are	not appra								
			od Characterist			=	_	lousing Trends				t Housing	Present Lai	
		Urban	Suburban	Rural	Property		Increasing	<u></u> Stable		Declining	PRICE	AGE	One-Unit	75 %
Q		Over 75%	25-75%		Demand/		Shortage	<u></u> In Balance		Over Supply	\$ (000)	(yrs)	2-4 Unit	<u>%</u>
8		Rapid	Stable ■	Slow	Marketing		Under 3 m		<u> </u>	Over 6 mths	1.00	ow new	Multi-Family	10 %
표	Neighborhood					y 49 (nort	th), Interst	ate 485 (east),	Roc	ky River		igh 35	Commercial	5 %
鰠			ack Creek Ch									ed. 8	Other	10 %
<u>당</u>	Neighborhood							<u>ent, schools, er</u>						pping
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щ			ther (describe)			Public	C Other (de	•	рісьс	Off-site Imp	rovements -	•	Public	Private
SITE	Electricity	\boxtimes	, , ,	,	Water	Public	•	•	рісэс	Off-site Imp	rovements -	•		Private
SITE		\boxtimes	ther (describe)	1		Public	•	escribe)		Off-site Imp Street asp Alley non	rovements -	Туре	Public	
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					from \$ 110,000 +		
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FEATURE Address Commission	SUBJECT		SLE SALE # 1		BLE SALE # 2	COMPARABL	
Address Sample Charlotte, NC 28	212 6051	10912 Walking I Charlotte	ratn Lane	16724 Timber Crossing Road Charlotte		10605 Prairie Rid Charlotte	ge Lane
Proximity to Subject	213-0631	0.06 miles W		0.02 miles SW		0.08 miles S	
Sale Price	\$ 130,500		\$ 129,500		\$ 135,000		\$ 142,500
Sale Price/Gross Liv. Area	\$ 80.56 sq.ft.			\$ 81.28 sq.ft		\$ 89.40 sq.ft.	1-12,000
Data Source(s)		mls/exterior insp		mls/exterior insp		mls/exterior inspe	ection
Verification Source(s)		tax records		tax records		tax records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		conv/conc 0		conv/conc 1500		conv/conc 0	
Concessions Date of Sale/Time		DOM-290		DOM-45	+	DOM-20	
Location	average	1/30/2008 average		6/23/2008 average		6/30/2008 average	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	.05 acre	similar		similar		similar	
View	avg/residential	avg/residential		avg/residential	;	avg/residential	
Design (Style)	townhouse	townhouse		townhouse		townhouse	
Quality of Construction	avg/vinyl+brick	avg/vinyl+brick		avg/vinyl+brick		avg/vinyl+brick	4.500
Actual Age Condition	5 years good	5 years good		5 years good		2 years superior	-1,500 -1,500
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	-1,500
Room Count	5 2 2.5	7 2 2.5		7 2 2.5		7 3 2.5	
Gross Living Area	1,620 sq.ft.		no adjust		no adjust	1,594 sq.ft.	no adjust
Basement & Finished	none	none		none		none	
Rooms Below Grade	n/a	n/a	1	n/a	1	n/a	
Functional Utility Heating/Cooling	average fwa/central	average fwa/central	1	average fwa/central		average fwa/central	
Energy Efficient Items	insulated	insulated		insulated		insulated	
Garage/Carport	1 car garage	1 car garage		1 car garage		1 car garage	
Porch/Patio/Deck	patio	patio		porch, patio		porch, patio	-1,000
Fireplace/Fence	fireplace	fence	no adjust	fireplace	1	none	+1,000
<u> </u>							
Net Adjustment (Total)		-	\$	□ + □ -	\$ -1,000	□+ 図-	\$ -3,000
Adjusted Sale Price		Net Adj. %		Net Adj. 0.7 %		Net Adj. 2.1 %	Ψ -3,000
of Comparables				Gross Adj. 0.7 %		· ·	\$ 139,500
I 🔀 did 🔲 did not research	the sale or transfer h	istory of the subject p	property and comparab	ole sales. If not, expla	in		
My research ☐ did ☒ did	not royaal any prior o	aloc or transfers of th	o cubicat property for t	the three years prior t	to the effective date of the	hio appraical	
Data Source(s) mls/tax red		ales of transfers of th	e subject property for t	uie uiiee yeais piioi	to the effective date of the	по арргагоаг.	
		ales or transfers of th	e comparable sales for	r the year prior to the	date of sale of the com	parable sale.	
Data Source(s) mls/tax rec							
Report the results of the research					<u> </u>		
ITEM Date of Prior Sale/Transfer		JBJECT	COMPARABLE S		COMPARABLE SALE #2		ABLE SALE #3
Price of Prior Sale/Transfer	5/10/2005 \$130,000		no previous sales in the past 12 mor		evious sales past 12 months	no previous in the past	
Data Source(s)	tax/mls reco		tax/mls records		nls records	tax/mls reco	
Effective Date of Data Source(s)	7/8/2008	7/8/2008		7/8/2008		7/8/2008	
Analysis of prior sale or transfer					5/2005 for \$130,000		
subject, reported in the pa	ast 36 months. No	previous sales,	of the comparable	s, reported in the	e 12 months prior to	the sales used in	n this report.
Summary of Sales Comparison					ange for the curren		
Age/condition adjustment							
differing amenities as dee							
value for the subject property was necessary to excee							ocientiai buyers.
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Cost Approaches were cons							
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This appraisal is made 🗵 ''as							
completed, subject to the							
following required inspection ba All subsystems were assu						o conditions or re	epairs required.
Based on a complete visual	inspection of the in	nterior and exterior	areas of the subject	t property, defined	scope of work, state	ement of assumption	ons and limiting
conditions, and appraiser's	certification, my (ou	ır) opinion of the ı	market value, as def	fined, of the real p	roperty that is the s	ubject of this repo	t is
\$ 132,000 , as of	July 9, 2008	, which is t	ne date of inspection	on and the effectiv	ve date of this appra	isai.	

The digital photographs used in this report have not been enhanced or alt properties. MLS, and/or GIS tax file photos may be used to illustrate cond			of the subject or com	nparable
The Intended User of this appraisal report is the Lender/Client. The Intend	ed Use is to evaluate the	property that is the	subject of this appr	raisal for a
mortgage finance transaction, subject to the stated Scope of Work, purpose				
and Definition of Market Value. No additional Intended Users are identified	I by the appraiser.			
Definition of Inspection: The term "inspection", as used in this report is of				
Inspection" where the mechanical, structural, plumbing, and the like are e (other than measuring devices such as laser measures) and consists of a				
available. If the client needs a more detailed inspection of the property, a mechanical systems and structure, plumbing, foundation, etc. are assume				l. All
No items noted that were in need of repairs or inspections. The subj	ect property meets HUE	D/FHA Minimum P	roperty Standards.	•
FHA Case #: 381-8656545				
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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.

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name George Fitzsimmons	Name
Company Name Excel Appraisal Group, LLC	Company Name
Company Address 1346 Saint Julien Street, Charlotte, NC 28205	Company Address
Telephone Number (704) 607-2085	Telephone Number
Email Address gfitz@excelappraisalnc.com	Email Address
Date of Signature and Report November 14, 2008	Date of Signature
Effective Date of Appraisal July 9, 2008	State Certification #
State Certification # A5953	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NC	
Expiration Date of Certification or License 6/30/2009	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
Sample	☐ Did inspect exterior of subject property from street
Charlotte, NC 28213-6851	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 132,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name	COMPARABLE SALES
Company Name Sample	CUMPARABLE SALES
Company Address	☐ Did not inspect exterior of comparable sales from street
	☐ Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

	FEATURE		SUBJECT		CO	MPARAE	BLE	SALE #4	CON	/IPARABL	E SALE #5	CO	MPARABI	E SALE #6
	Address Sample			113	20 S	tone Tr	rail	Road						
	Charlotte, NC 28	213-	6851	Cha	rlotte	•								
	Proximity to Subject			0.07	' mile	es N								
		\$	130,500				\$	144,900			\$			\$
		\$	80.56 sq.ft.		91.	.77 sq.ff	t.	•	\$	sq.ft.		\$	sq.ft.	
	Data Source(s)	_				rior insp		ction	*	94		Ť	94	
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	Concessions			DO			+							
	Date of Sale/Time			6/30	/200	8	4							
Ķ	Location	ave	rage	aver	age									
APPROACH	Leasehold/Fee Simple	Fee	Simple	Fee	Sim	ple								
ž	Site	.05	acre	simi	lar									
ì	View	ava	/residential	ava/	resid	dential								
⋖	Design (Style)			towr			T							
	Quality of Construction					+brick	+							
_	Actual Age	5 ye		3 ye		DITOR	+	-1,500						
ĕ	·						+	-1,500						
		goo		supe		15	+	-1,500	la .	I		la .	I	
	Above Grade			Total	_				Total Bdrms	s. Baths		Total Bdrm	s. Baths	
	Room Count	5	2 2.5	7	3									
뒿	Gross Living Area		1,620 sq.ft.		1,5	79 sq.ff	t.	no adjust		sq.ft.			sq.ft.	
Ø	Basement & Finished	none	е	none	Э									
Į	Rooms Below Grade	n/a		n/a			_[
	Functional Utility			aver	age		\top							
	•			fwa/		ral	十							
	Energy Efficient Items			insu			+							
	Garage/Carport						+							
	Porch/Patio/Deck			1 ca			+	4 000						
		patio			:h, pa		+	-1,000						
	Fireplace/Fence	tirep	olace	firep	lace		+							
							+							
					_		_							
	Net Adjustment (Total)				+	☒ -	\$		+		\$	+		\$
	Adjusted Sale Price			Net A		2.8 %			Net Adj.	%		Net Adj.	%	
	of Comparables			Gross	s Adj.	2.8 %	% \$	140,900	Gross Adj.	%	\$	Gross Adj.	%	\$
	Report the results of the research	ı and	analysis of the p	orior s	ale or	transfer	hig		ronerty and o	compara	ble sales (report addit	ional prior sa	ales on pa	ige 3).
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SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
SALE HISTOR	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
SALE HISTOR	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
SALE HISTOR	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
SALE HISTOR	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
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ANALYSIS / COMMENTS	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
SALE HISTOR	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histo	5/10/2005 \$130,000 tax/mls recor 7/8/2008 ry of the subject	rds		nd compa	nc in ta:	COMPARABLE SA previous sales the past 12 mor x/mls records 8/2008	LE # 4				COMPAR	ABLE SALE # 6
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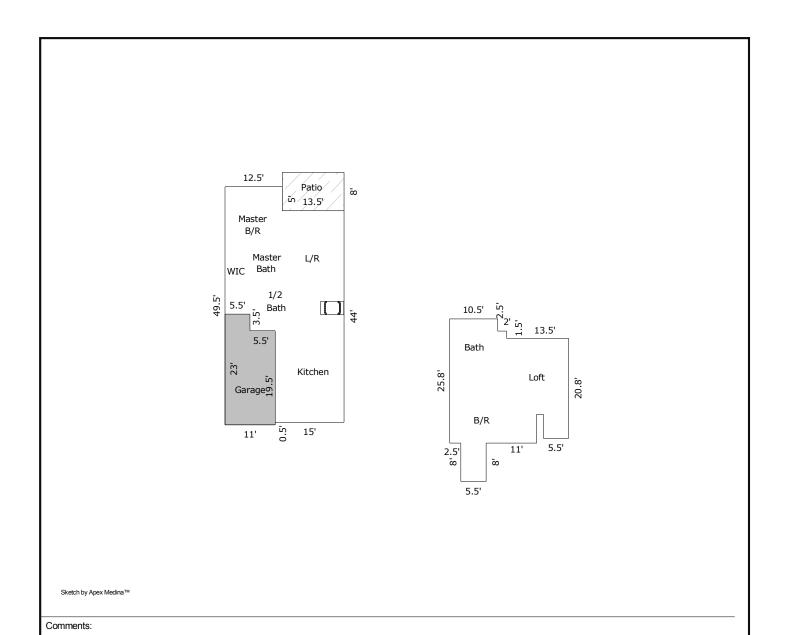
Plat Map

Borrower	Sample			
Property Addr	ess Sample			
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851
Lender	Sample			



Building Sketch

Borrower	Sample			
Property Add	lress Sample			
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851
Lender	Sample			



Code	AREA CALCULAT Description	Net Size	Net Totals
GLA1	First Floor	1212.0	Not rotals
·	Garage	-233.8	978.3
GLA2	Second Floor	641.3	641.3
P/P	Patio	108.0	108.0

Net LIVABLE Area

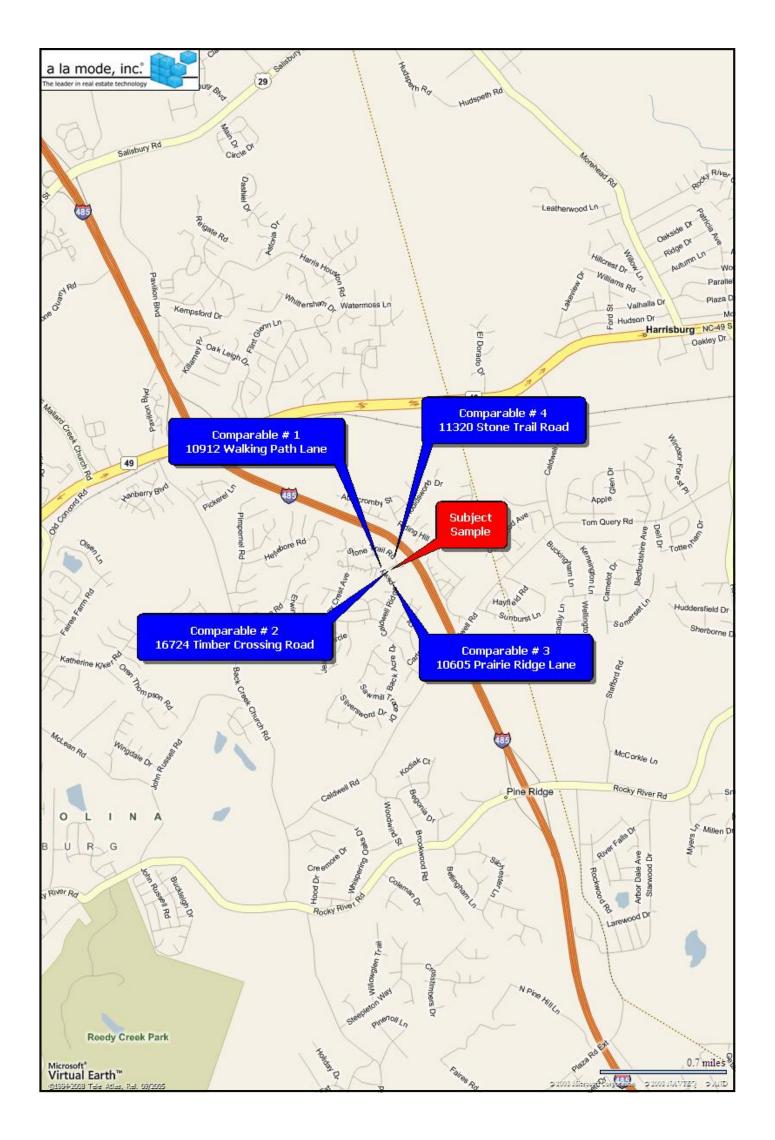
	G Al	REA BREAKD	OWN Subtotals
First Floor		-	
11 11 1	x	5.0	62.5
26.0		44.0	1144.0
0.5		11.0	5.5
Garage			
19.5	x	11.0	-214.5
	x	5.5	-19.3
Second Floor			
	х	2.5	26.3
	x	1.5	18.8
26.0		15.8	410.8
5.0		5.5	27.5
7.7.7	x x	19.0 5.5	114.0 44.0
8.0	x	5.5	44.0
11 Items		(rounded)	1620
i i itoriio		(Tourided)	1020

1620

(rounded)

Location Map

Borrower	Sample			
Property Add	lress Sample			
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851
Lender	Sample			



Subject Photo Page

Borrower	Sample			
Property Add	fress Sample			
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851
Lender	Sample			



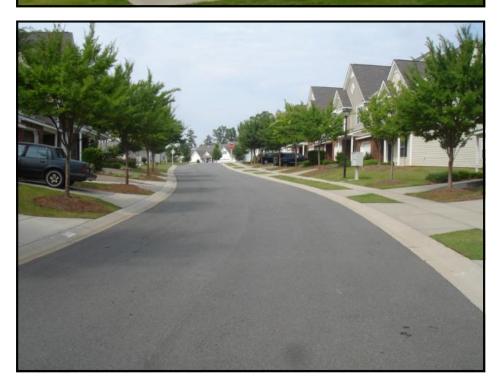
Subject Front

Sample

Sales Price 130,500 Gross Living Area 1,620 **Total Rooms Total Bedrooms** 2 Total Bathrooms 2.5 average avg/residential .05 acre Location View Site avg/vinyl+brick 5 years Quality Age



Subject Rear



Subject Street

Subject Interior Photo Page

Borrower	Sample			
Property Add	fress Sample			
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851
Lender	Sample			



Subject Interior

Sample

130,500 Sales Price Gross Living Area 1,620 **Total Rooms** Total Bedrooms 2 **Total Bathrooms** 2.5 average avg/residential Location View Site .05 acre avg/vinyl+brick 5 years Quality Age



Subject Interior



Subject Interior

Comparable Photo Page

Borrower	Sample						
Property Address Sample							
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851			
l ender	Sample						



Comparable 1

10912 Walking Path Lane Prox. to Subject 0.06 miles W 129,500 Sales Price Gross Living Area 1,586 **Total Rooms Total Bedrooms** 2 **Total Bathrooms** 2.5 Location average avg/residential View Site similar Quality avg/vinyl+brick Age 5 years



Comparable 2

16724 Timber Crossing Road 0.02 miles SW Prox. to Subject Sales Price 135,000 Gross Living Area 1,661 **Total Rooms Total Bedrooms Total Bathrooms** 2.5 Location average View avg/residential Site similar Quality avg/vinyl+brick 5 years Age



Comparable 3

10605 Prairie Ridge Lane 0.08 miles S Prox. to Subject Sales Price 142,500 Gross Living Area 1,594 **Total Rooms** Total Bedrooms 3 **Total Bathrooms** 2.5 Location average View avg/residential Site similar Quality avg/vinyl+brick Age 2 years

Comparable Photo Page

Borrower	Sample			
Property Add	dress Sample			
City	Charlotte	County Mecklenburg	State NC	Zip Code 28213-6851
Lender	Sample			



Comparable 4

11320 Stone Trail Road Prox. to Subject 0.07 miles N 144,900 Sales Price Gross Living Area 1,579 Total Rooms Total Bedrooms 3 **Total Bathrooms** 2.5 Location average avg/residential View Site similar Quality avg/vinyl+brick Age 3 years

Comparable 5

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

Comparable 6

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