

Uniform Residential Appraisal Report

DOE
File # C701000

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 2146 PARIS AVE SE City GRAND RAPIDS State MI Zip Code 49507-3112
 Borrower JOHN & JANE DOE Owner of Public Record SAME County KENT
 Legal Description LOT 15 BLK 2 UNION BOULEVARD ADDITION
 Assessor's Parcel # 41-18-07-204-030 Tax Year 2006 R.E. Taxes \$ N.K.
 Neighborhood Name GRAND RAPIDS Map Reference 40 Census Tract 26081-0041.00-1
 Occupant Owner Tenant Vacant Special Assessments \$ N.K. PUD HOA \$ N.A. per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client HOME TOWN LENDER Address 100 MAIN ST, ANYTOWN, MI 00000
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). N.A.

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. N.A.
 Contract Price \$ REFINANCE Date of Contract N.A. Is the property seller the owner of public record? Yes No Data Source(s) N.A.
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. N.A.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input 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	85 %
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	02 %
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	80	Low 50	Multi-Family	01 %
Neighborhood Boundaries NORTH: HALL STREET SOUTH: 28th STREET		175 High 100+		Commercial		02 %	
EAST: KALAMAZOO AVENUE WEST: US 131		130 Pred. 60		Other		10 %	

Neighborhood Description SUBJECT IS LOCATED IN A WELL MAINTAINED NEIGHBORHOOD IN THE SOUTHEAST QUADRANT OF THE CITY OF GRAND RAPIDS. IMPROVEMENTS ARE MOSTLY 1.5 AND 2 STORY DWELLINGS WITH AVERAGE TO GOOD MAINTENANCE LEVELS. PROXIMITY TO SCHOOLS, SHOPPING AND WORK CENTERS IS GOOD.
 Market Conditions (including support for the above conclusions) WHILE THE NATIONAL ECONOMY AND CONSUMER CONFIDENCE HAVE SLOWED DUE IN PART TO WORRIES ABOUT NATIONAL SECURITY AND WAR, THE LOCAL ECONOMY HAS BEEN STABLE, AND THE NATIONAL ECONOMY IS SHOWING SIGNS OF RECOVERY. THE SUSTAINED LOWER INTEREST RATES HAVE RESULTED IN STEADY TO

Dimensions 48 X 124 Area 5,952 Sq.Ft. Shape RECTANGULAR View RESIDENTIAL
 Specific Zoning Classification R1 Zoning Description SINGLE FAMILY RESIDENTIAL
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

SITE

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 NO	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone C FEMA Map # 2601060020C FEMA Map Date 11/5/1982
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 THERE ARE NO KNOWN ADVERSE EASEMENTS OR ENCROACHMENTS NOTED OR APPARENT (NO SURVEY AVAILABLE).

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	PC / AVG	Floors	WD, CT / AVG
# of Stories 2	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	ALUM / AVG	Walls	PLASTER / AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 462 sq.ft.	Roof Surface	ASPH SHING / AVG	Trim/Finish	WOOD / AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 40 %	Gutters & Downspouts	ALUMINUM / AVG	Bath Floor	C.TILE / AVG
Design (Style) 2 STORY	<input checked="" type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump	Window Type	DBL HUNG / AVG	Bath Wainscot	C.TILE / AVG
Year Built 1937	Evidence of <input checked="" type="checkbox"/> Infestation Addendum	Storm Sash/Insulated	WOOD / AVG	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 25	<input checked="" type="checkbox"/> Dampness <input checked="" type="checkbox"/> Settlement	Screens	COMBO / AVG	<input checked="" type="checkbox"/> Driveway # of Cars 2	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #NO	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input type="checkbox"/> Fireplace(s) # NO	<input checked="" type="checkbox"/> Fence YES	<input checked="" type="checkbox"/> Garage # of Cars 1	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck NONE	<input checked="" type="checkbox"/> Porch EP, OP	<input type="checkbox"/> Carport # of Cars NONE	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool NONE	<input checked="" type="checkbox"/> Other UG SPK	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: 6 Rooms 3 Bedrooms 1.5 Bath(s) 1,469 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.). SUBJECT HAS CERAMIC TILE FOR THE KITCHEN FLOOR, BACKSPLASH, AND COUNTERTOPS; OAK FLOORS IN THE ENTRY AND LIVING ROOM; AN OPEN FRONT PORCH; AND A SIDE ENCLOSED PORCH.
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). PHYSICAL DEPRECIATION IS TYPICAL FOR AGE OF DWELLING. NEITHER FUNCTIONAL NOR EXTERNAL OBSOLESCENCE ARE NOTED.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 SEE ATTACHED ADDENDUM ITEM #4
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are 21 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 111,000 to \$ 179,900		There are 51 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 110,000 to \$ 235,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	2146 PARIS AVE SE GRAND RAPIDS, MI 49507-3112	2304 PARIS AVE SE GRAND RAPIDS, MI 49507	2052 COLLEGE AVE SE GRAND RAPIDS, MI 49507	337 AURORA ST SE GRAND RAPIDS, MI 49507			
Proximity to Subject		0.21 miles S	0.12 miles NW	0.27 miles SW			
Sale Price	\$ REFINANCE	\$ 134,000	\$ 145,000	\$ 153,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 93.12 sq.ft.	\$ 96.67 sq.ft.	\$ 99.42 sq.ft.			
Data Source(s)		MLS	MLS	MLS			
Verification Source(s)		G535026	G560261	G559873			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		CONV Costs&Prepays	-2,000	CONV Costs&Prepays	-5,417	CONV Costs&Prepays	-3,000
Date of Sale/Time		12/16/2005		06/19/2006		06/23/2006	
Location	AVG	AVG		AVG		AVG	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	48 X 124	48 X 124		42 X 129		55 X 158	-1,000
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL		RESIDENTIAL	
Design (Style)	2 STORY	1.5 STORY		2 STORY		2 STORY	
Quality of Construction	AVG/ALUM	AVG/VINYL	-2,000	AVG/VINYL	-2,000	AVG/WD,BK	
Actual Age	69-A 25-EFF	76-A 30-EFF	+5,000	79-A 25-EFF		80-A 20-EFF	-5,000
Condition	AVG	AVG		AVG		AVG+	-3,000
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	6 3 1.5	7 4 1	+1,000	5 3 1.5		6 3 1.5	
Gross Living Area	1,469 sq.ft.	1,439 sq.ft.	+540	1,500 sq.ft.	-558	1,539 sq.ft.	-1,260
Basement & Finished Rooms Below Grade	462 Sq.Ft. REC ROOM	FULL NONE	+3,000	FULL NONE	+3,000	FULL NONE	+3,000
Functional Utility	AVG	AVG		AVG		AVG	
Heating/Cooling	GFWA/C.AIR	GFWA/C.AIR		GFWA/NO	+1,500	GFWA/C.AIR	
Energy Efficient Items	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Garage/Carport	1 ATT	1 DET		1 DET		2 DET	-2,000
Porch/Patio/Deck	EP, OP	OP, PATIO	+500	RP, DECK		ECL PORCH	+1,000
	NONE	1 FIREPLACE	-2,000	1 FIREPLACE	-2,000	1 FIREPLACE	-2,000
	UG SPRINK	NONE	+1,000	NONE	+1,000	NONE	+1,000
		DOM = 124		DOM = 25		DOM = 24	
Net Adjustment (Total)		⊗ + □ -	\$ 5,040	□ + ⊗ -	\$ -4,475	□ + ⊗ -	\$ -12,260
Adjusted Sale Price of Comparables		Net Adj. 3.8 % Gross Adj. 12.7 %	\$ 139,040	Net Adj. 3.1 % Gross Adj. 10.7 %	\$ 140,525	Net Adj. 8.0 % Gross Adj. 14.5 %	\$ 140,740

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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.

Data Source(s) **MLS, COUNTY RECORDS**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **MLS**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	NO PRIOR 36	NO PRIOR ONE	NO PRIOR ONE	NO PRIOR ONE
Price of Prior Sale/Transfer	MONTH SALE	YEAR SALE	YEAR SALE	YEAR SALE
Data Source(s)	DISCOVERED PER MLS	DISCOVERED PER MLS	DISCOVERED PER MLS	DISCOVERED PER MLS
Effective Date of Data Source(s)	12/21/2006	12/21/2006	12/21/2006	12/21/2006

Analysis of prior sale or transfer history of the subject property and comparable sales **NO PRIOR 36 MONTH SALE DISCOVERED PER MLS FOR SUBJECT PROPERTY. NO PRIOR 12 MONTH SALE NOTED FOR COMPARABLE SALES PER MLS**

Summary of Sales Comparison Approach **SALES ARE THE MOST SIMILAR STYLE DWELLINGS IN THE SUBJECT'S NEIGHBORHOOD, AND ARE THEREFORE DEEMED TO BE THE BEST INDICATORS OF THE SUBJECTS MARKET VALUE. SALES BRACKET SUBJECT NICELY WITH REGARD TO LIVING AREA. SITE ADJUSTMENTS REFLECT DIFFERENCES IN LOT FRONTAGE AND DEPTH. QUALITY ADJUSTMENTS HAVE BEEN MADE TO REFLECT THE MARKET'S REACTION TO MAINTENANCE FREE VINYL SIDING. AGE AND CONDITION ADJUSTMENTS REFLECT VARYING LEVELS OF UPKEEP AND UPDATING. LIMITED SIMILAR RECENT SALES IN THE SUBJECT'S IMMEDIATE VICINITY NECESSITATED THE USE OF SALES UP TO 12 MONTHS OLD AND 1 MILE FROM THE SUBJECT.**

Indicated Value by Sales Comparison Approach \$ **140,000**

Indicated Value by: Sales Comparison Approach \$ **140,000** Cost Approach (if developed) \$ **149,469** Income Approach (if developed) \$ **N.A.**

SEE ATTACHED ADDENDUM ITEM #9

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **140,000, as of **DECEMBER 19, 2006**, which is the date of inspection and the effective date of this appraisal.**

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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

Signature _____
 Name Thomas J. McDonnell Jr. 269-792-6809
 Company Name PRECISION APPRAISAL & CONSULTING SERVI
 Company Address 3508 7th STREET WAYLAND MI 49348
 Telephone Number 269 792-6809
 Email Address precisionappraisal@charter.net
 Date of Signature and Report DECEMBER 21, 2006
 Effective Date of Appraisal DECEMBER 19, 2006
 State Certification # _____
 or State License # LICENSED IN THE STATE OF MICHIGAN
 or Other (describe) _____ State # _____
 State MI
 Expiration Date of Certification or License 7/31/2007

ADDRESS OF PROPERTY APPRAISED

2146 PARIS AVE SE
GRAND RAPIDS, MI 49507-3112

APPRAISED VALUE OF SUBJECT PROPERTY \$ 140,000

LENDER/CLIENT

Name _____
 Company Name HOME TOWN LENDER
 Company Address 100 MAIN ST, ANYTOWN, MI 00000
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Supplemental Addendum

File No. C701000

Borrower/Client	JOHN & JANE DOE			
Property Address	2146 PARIS AVE SE			
City	GRAND RAPIDS	County	KENT	State MI Zip Code 49507-3112
Lender	HOME TOWN LENDER			

APPRAISERS ARE REQUIRED TO BE LICENSED BY THE STATE OF MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH, P.O. BOX 30004, LANSING, MI 48909

THIS IS A COMPLETE / SUMMARY APPRAISAL REPORT

IT IS OUR DESIRE TO INSURE THAT THE CLIENT FULLY UNDERSTANDS THE APPRAISAL PROCESS AND METHODOLOGY AS WELL AS THE FACTS PERTINENT TO THE VALUATION OF THE SUBJECT PROPERTY. THE EXPANDED NARATIVE PROVIDED IN THIS ADDENDUM IS IN AN EFFORT TO CLARIFY THOSE AREAS OF THE REPORT THAT WE HAVE FOUND CAUSE THE MOST CONCERN TO OUR CLIENTS.

1. CLARIFICATION OF "INTENDED USE" (PAGE 4)

THE INTENDED USE OF THIS REPORT IS FOR THE LENDER/CLIENT TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION AS NOTED ON PAGE #4 OF THIS REPORT. NO OTHER INTENDED USES HAVE BEEN COMMUNICATED TO THE APPRAISER.

2. CLARIFICATION OF "INTENDED USER" (PAGE 4)

THE SCOPE OF WORK OF THIS ASSIGNMENT (AS DEFINED ON PAGE 4) IS SPECIFIC TO THE NEEDS OF HOME TOWN LENDER. HOME TOWN LENDER, AND/OR ITS ASSINGS, IS THE CLIENT AND (AS NOTED ON PAGE 4 OF THIS REPORT) ONLY INTENDED USER IDENTIFIED IN THIS REPORT. ANY QUESTIONS REGARDING THIS APPRAISAL REPORT SHOULD BE ADDRESSED TO THE APPRAISER BEFORE THIS REPORT IS RELIED UPON FOR DECISION MAKING BY THE INTENDED USER.

IF ANYONE OTHER THAN THE EARLIER NOTED INTENDED USER DESIRES AN APPRAISAL FOR THEIR OWN USE, THEY ARE URGED TO SEEK A COMPETENT AND APPROPRIATELY LICENSED APPRAISER TO DEVELOP AN APPRAISAL REPORT DEVELOPED SPECIFICALLY FOR THEIR USE. READING OR POSSESSING A COPY OF THIS REPORT DOES NOT MAKE A PARTY AN INTENDED USER. IT IS RECOGNIZED, PER APPRAISER'S CERTIFICATION #23 ON PAGE 6 OF THIS REPORT, THAT PERSONS OR ORGANIZATIONS OTHER THAN THE IDENTIFIED INTENDED USER **MIGHT CHOOSE** TO RELY ON THIS REPORT. THE APPRAISER IS NOT OBLIGATED TO ANY SUCH PARTIES AND THEY DO NOT BECOME INTENDED USERS OF THIS REPORT.

3. CLARIFICATION OF A "COMPLETE VISUAL INSPECTION" (APPRAISER'S CERTIFICATION #2 ON PAGE 5)

A VISUAL OBSERVATION FROM STANDING HEIGHT OF THE INTERIOR AND EXTERIOR OF THE READILY OBSERVABLE AREAS OF THE SUBJECT PROPERTY, INCLUDING EXPOSED SURFACES OF THE LIVING AREA, WITHOUT THE MOVING OR REMOVAL OF PERSONAL POSSESSIONS. THIS INCLUDES A SIMILAR VISUAL OBSERVATION OF ANY ATTACHED OR DETACHED AUTOMOBILE STORAGE OR ACCESSORY BUILDINGS THAT ARE APPARENTLY WITHIN THE BOUNDARIES OF THE SUBJECT PROPERTY AND ARE JUDGED BY THE APPRAISER TO HAVE CONTRIBUTORY VALUE TO THE SUBJECT PROPERTY.

THIS VISUAL INSPECTION INCLUDES THE OBSERVATION OF SUCH ATTRIBUTES AS: PROPERTY LAYOUT, QUALITY OF BUILDING MATERIALS, CONDITION OF IMPROVEMENTS, SPECIAL AMMENITIES, AND CONFORMITY TO THE NEIGHBORHOOD.

THIS VISUAL INSPECTION *DOES NOT* INCLUDE: ATTICS AND CRAWL SPACES, ACTIVATION AND TESTING OF MECHANICAL SYSTEMS (INCLUDING NON PUBLIC WATER AND SEWER SYSTEMS), LOCAL BUILDING CODE COMPLIANCE, INSPECTION OF THE SUB STRUCTURE, OR THE TYPE OF INVESTIGATING THAT MAY NORMALLY BE PERFORMED BY A LICENSED BUILDING OR HOME INSPECTOR, STRUCTURAL ENGINEER, PEST AND TERMITE INSPECTORS, OR OTHER SUCH EXPERTS.

4. CLARIFICATION OF "ADVERSE CONDITIONS" AND "ADVERSE INFLUENCES" (LIMITING CONDITION #5 ON PAGE 4 & CERTIFICATION #14 ON PAGE 5)

THIS REPORT IS NOT INTENDED FOR THE PURPOSE OF IDENTIFYING ANY ADVERSE CONDITIONS IN THE SUBJECT PROPERTY OR NEIGHBORHOOD. AS NOTED, ANY CONDITIONS "OBSERVED DURING THE INSPECTION OF THE SUBJECT PROPERTY OR THAT I BECAME AWARE OF DURING THE RESEARCH INVOLVED IN PERFORMING THIS APPRAISAL" HAVE BEEN CONSIDERED IN THE ANALYSIS OF THE SUBJECT PROPERTY, AND HAVE BEEN NOTED IN THIS REPORT.

PLEASE BE ADVISED, THE APPRAISER IS NOT A HOME INSPECTOR AND THE APPRAISAL REPORT IS NOT A HOME INSPECTION REPORT. AN APPRAISER IS A TRAINED AND EXPERIENCED OBSERVER OF REAL ESTATE, HOWEVER, RECOGNIZING, DETECTING, OR MEASURING CONTAMINATION IS BEYOND THE SCOPE OF THIS APPRAISAL (PAGE 4) AND THE EARLIER NOTED EXPLANATION OF A COMPLETE VISUAL INSPECTION.

MANY POTENTIAL ADVERSE FACTORS WERE NOT RESEARCHED IN THE APPRAISAL OF THIS PROPERTY. THESE FACTORS MAY INCLUDE, BUT ARE NOT LIMITED TO: HAZARDOUS BUILDING MATERIALS SUCH AS UREA FORMALDEHYDE FOAM INSULATION, RADON GAS, ASBESTOS PRODUCTS, LEAD BASED PAINTS, OR TOXIC WASTE CONTAMINATION; SOIL, AQUIFER, OR AIRBORNE CONTAMINATION; THE PRESENCE OF UNDERGROUND STORAGE TANKS; CRIMINAL ACTIVITY IN THE SUBJECT NEIGHBORHOOD; AND THE PRESENCE OF REGISTERED SEX OFFENDERS IN THE SUBJECT'S NEIGHBORHOOD. RESEARCH OF THESE AND SIMILAR INFLUENCES ARE OUTSIDE THE EARLIER NOTED SCOPE OF WORK OF THIS ASSIGNMENT.

IF THESE OR OTHER CONDITIONS ARE OF CONCERN THE CLIENT IS URGED TO SEEK AN INSPECTION FROM A PROPERLY QUALIFIED INSPECTOR.

ANY ADVERSE CONDITIONS DISCLOSED TO THE APPRAISER AFTER THE COMPLETION OF THIS REPORT COULD HAVE AN EFFECT ON THE OPINION OF MARKET VALUE STATED ON PAGE 2 OF THIS REPORT.

5. VERIFICATION OF SUBJECT DATA

Supplemental Addendum

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SUBJECT DATA IS COLLECTED FROM STATEMENTS OF THE CLIENT, BORROWER AND OR OWNER, PUBLIC RECORDS AND MULTIPLE LISTING SERVICE (MLS) AS AVAILABLE. PER APPRAISER'S CERTIFICATION #10 ON PAGE 5: THE APPRAISER "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" TO THE EXTENT POSSIBLE. NOT ALL INFORMATION IS AVAILABLE FROM A DISINTERESTED SOURCE (FOR EXAMPLE: RECENT RENOVATIONS OR REMODELING TO THE SUBJECT PROPERTY PERFORMED BY THE HOME OWNER, DETAILS OF RECENT LISTINGS FOR SALE OF THE SUBJECT PROPERTY, ANY PENDING PURCHASE AGREEMENT, AND THE LIKE).

6. HIGHEST AND BEST USE

GIVEN THE CURRENT ZONING, LOCATION, SIZE OF THE SUBJECT'S SITE, SURROUNDING LAND USES AND CHARACTERISTICS OF THE MARKET AREA; THE APPRAISERS OPINION OF THE HIGHEST AND BEST USE OF THE PROPERTY, AS IMPROVED, IS FOR CONTINUED SINGLE FAMILY RESIDENTIAL USE.

7. COMPARABLE SALES SELECTION

COMPARABLE SALES ARE SELECTED DUE TO THEIR SIMILARITY TO SUBJECT IN SUCH FEATURES AS APPEAL, FUNCTION, AGE, STYLE, SIZE, GARAGE, BASEMENT, LOT SIZE, AMENITIES, CONDITION, ETC. ALL OF THESE FACTORS ARE CONSIDERED AND THEN THE BEST SALES ARE SELECTED AS THE COMPARABLE SALES. AT TIMES, THIS MEANS THAT COMPARABLES MAY BE SELECTED THAT ARE FURTHER FROM SUBJECT THAN OTHER SALES THAT HAVE BEEN REJECTED AS NOT BEING SIMILAR ENOUGH TO QUALIFY TO BE USED AS A COMPARABLE SALE. OTHER SALES REVIEWED WOULD HAVE REQUIRED EXCESSIVE ADJUSTMENTS AND WERE THEREFORE NOT CONSIDERED TO BE RELIABLE INDICATORS OF THE SUBJECT'S MARKET VALUE.

8. COMPARABLE SALES DATA AND PHOTOS

PLEASE BE ASSURED THAT SALES ARE ALL CLOSED TRANSACTIONS AND ARE NOT CURRENTLY LISTED FOR SALE. THE PHOTOS USED FOR THE APPRAISAL ARE "POINT OF SALE" PHOTO WHICH GENERALLY IS PREFERRED IN THE APPRAISAL PRACTICE AS IT SHOWS THE SALE CONDITION AND APPEARANCE AT THE TIME OF THE SALE AND NOT AFTER THE CLOSING DATE. THEREFORE ALL RELEVANT FEATURES FOR THAT SALE ARE CLEARLY PRESENTED IN THE PHOTO AND ANY ADDITIONS, RENOVATIONS, OR DAMAGES SUBSEQUENT TO THAT SALE ARE NOT SHOWN ON THE PHOTO. IT IS FOR THIS REASON THAT THE PHOTOS PROVIDED BY THE MLS ARE USED EVEN IF THEY ARE "SEASONAL" OR HAVE A SIGN ON THE PROPERTY. FANNIE MAE REQUIRES "CLEAR, DESCRIPTIVE PHOTOGRAPHS THAT SHOW THE FRONT OF EACH COMPARABLE SALE, IDENTIFIED BY LOCATION. ALTHOUGH ORIGINALS ARE PREFERRED, COPIES FROM A MULTIPLE LISTING SERVICE OR OTHER SOURCES ARE ACCEPTABLE IF THEY ARE CLEAR AND DESCRIPTIVE." (FROM THE FANNIE MAE HANDBOOK FOR APPRAISERS PAGE 63)

9. INCOME AND COST APPROACHES

THE APPRAISER'S EXPERIENCE IN THE SUBJECT MARKET AREA SUPPORTS THE OPINION THAT THE SALES COMPARISON APPROACH TO VALUE IS OF PRIMARY APPLICABILITY FOR DETERMINING THE SUBJECTS ESTIMATED MARKET VALUE.

ALMOST ALL SINGLE FAMILY DWELLINGS IN THE SUBJECT'S MARKET ARE BOUGHT AND SOLD FOR USE AS THE PRIMARY RESIDENCE OF THE OWNER OF RECORD. THEREFORE, FEW, IF ANY, SINGLE FAMILY DWELLINGS IN AREA ARE PURCHASED FOR THEIR INCOME PRODUCING POTENTIAL. ANALYSIS OF MARKET INFORMATION INDICATES THAT THE INCOME AND COST APPROACHES TO VALUE ARE NOT TYPICALLY UTILIZED BY PARTICIPANTS IN THE SUBJECT MARKET AREA FOR DETERMINING MARKET VALUE OF SINGLE FAMILY DWELLINGS, AND ARE NOT NECESSARY TO IN ORDER TO DEVELOP A CREDIBLE RESULT. THE INCOME AND COST APPROACHES TO VALUE ARE THEREFORE NOT APPLICABLE .

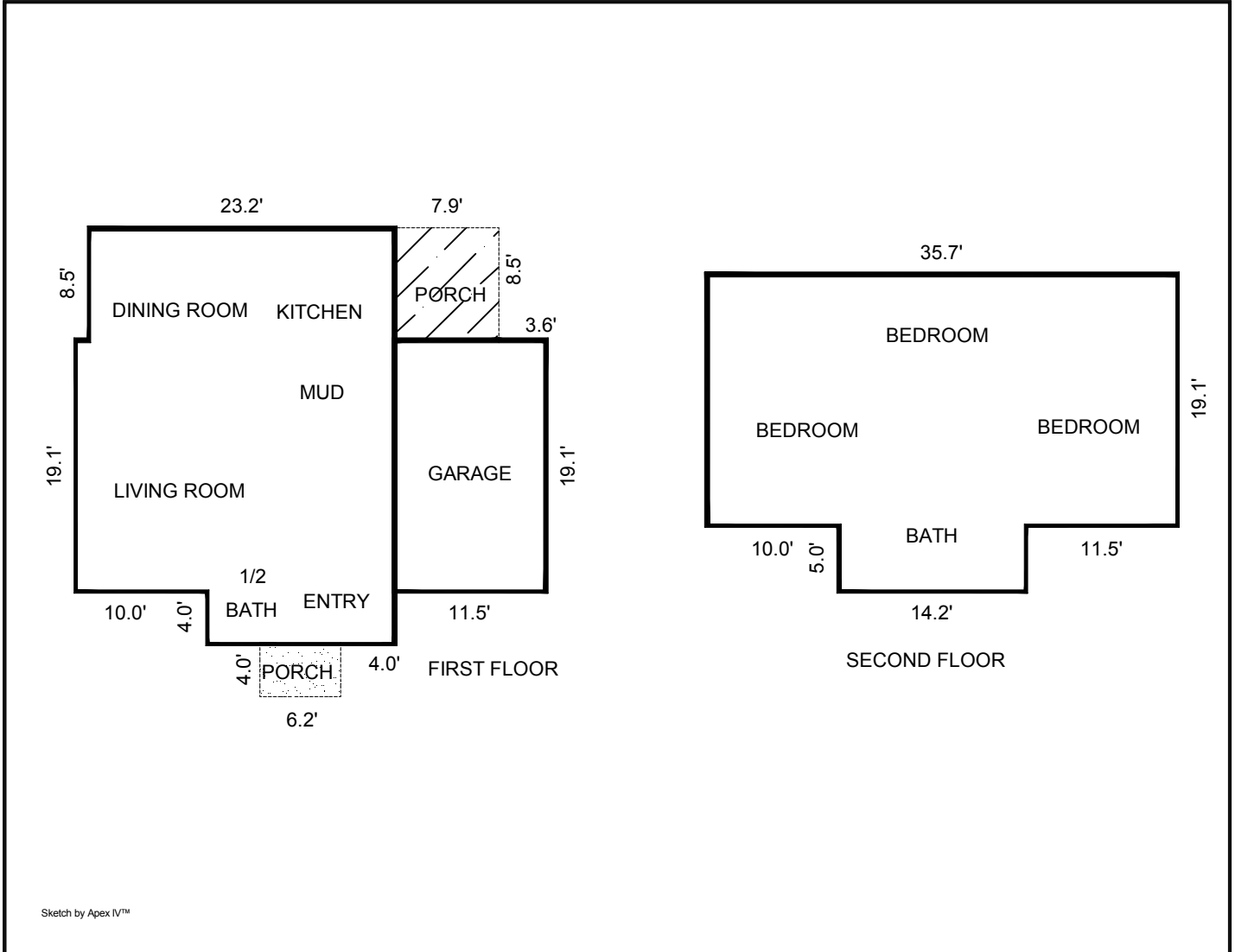
10. DIGITAL SIGNATURES AND ELECTRONIC TRANSMISSION

THE SIGNATURES ON THIS APPRAISAL REPORT ARE DIGITAL SIGNATURES (AS NOTED IN APPRAISER'S CERTIFICATION #24 ON PAGE 6) , WHICH ARE COMPUTER GENERATED AND PRINTED ON THE REPORT. THE APPRAISAL REPORT HAS BEEN ELECTRONICALLY TRANSMITTED FROM THE APPRAISER'S OFFICE. THE APPRAISER'S SIGNATURE IS SECURED WITH A PASSWORD WHICH IS UNDER THE APPRAISERS CONTROL. IF ANY MODIFICATIONS WERE MADE ON THIS APPRAISAL REPORT, THE SIGNATURE WOULD BE ELIMINATED.

THIS FORM OF CERTIFICATION HAS BEEN APPROVED BY THE APPRAISAL FOUNDATION, LOCATED AT 1029 VERMONT AVENUE, N.W., SUITE 900, WASHINGTON D.C., 20005-3517. THE APPRAISAL FOUNDATION IS AUTHORIZED BY CONGRESS AS THE SOURCE OF THE APPRAISAL STANDARDS AND APPRAISER QUALIFICATIONS.

Building Sketch

Borrower/Client	JOHN & JANE DOE			
Property Address	2146 PARIS AVE SE			
City	GRAND RAPIDS	County KENT	State MI	Zip Code 49507-3112
Lender	HOME TOWN LENDER			



Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	716.2	716.2
GLA2	Second Floor	752.9	752.9
P/P	ENCLOSED PORCH	67.1	
	OPEN PORCH	24.8	91.9
GAR	Garage	219.7	219.7
Net LIVABLE Area		(Rounded)	1469

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
19.1	x	24.2	462.2
4.0	x	14.2	56.8
8.5	x	23.2	197.2
Second Floor			
5.0	x	14.2	71.0
19.1	x	35.7	681.9
5 Items			(Rounded) 1469

Subject Photo Page

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**Subject Front**

2146 PARIS AVE SE
 Sales Price REFINANCE
 Gross Living Area 1,469
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.5
 Location AVG
 View RESIDENTIAL
 Site 48 X 124
 Quality AVG/ALUM
 Age 69-A 25-EFF

**Subject Rear****Subject Street**

Location Map

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Comparable Photo Page

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**Comparable 1**

2304 PARIS AVE SE	
Prox. to Subject	0.21 miles S
Sale Price	134,000
Gross Living Area	1,439
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	1
Location	AVG
View	RESIDENTIAL
Site	48 X 124
Quality	AVG/VINYL
Age	76-A 30-EFF

**Comparable 2**

2052 COLLEGE AVE SE	
Prox. to Subject	0.12 miles NW
Sale Price	145,000
Gross Living Area	1,500
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.5
Location	AVG
View	RESIDENTIAL
Site	42 X 129
Quality	AVG/VINYL
Age	79-A 25-EFF

**Comparable 3**

337 AURORA ST SE	
Prox. to Subject	0.27 miles SW
Sale Price	153,000
Gross Living Area	1,539
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.5
Location	AVG
View	RESIDENTIAL
Site	55 X 158
Quality	AVG/WD,BK
Age	80-A 20-EFF

Comparable Photo Page

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**Comparable 4**

2060 COLLEGE AVE SE
 Prox. to Subject 0.11 miles NW
 Sales Price 137,400
 Gross Living Area 1,394
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.5
 Location AVG
 View RESIDENTIAL
 Site 66 X 130
 Quality AVG/WD,VIN
 Age 80-A 30-EFF

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