

# **APPRAISAL OF**



A Single Family Attached Condominium Unit

## LOCATED AT:

(REMOVED FOR SAMPLE) Chester, NY 10918

FOR:

(REMOVED FOR SAMPLE)

## **BORROWER:**

(REMOVED FOR SAMPLE)

# AS OF:

December 4, 2006

### BY:

Edward F. Miller, NYSCA NYS Certified Residential Real Estate Appraiser



December 5, 2006

(REMOVED FOR SAMPLE)

File Number: 2007\_Sample\_1073

To Whom It May Concern:

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

#### (REMOVED FOR SAMPLE) Chester, NY 10918

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

In my opinion, the market value of the property as of December 4, 2006

is:

#### \$231,000 Two Hundred Thirty-One Thousand Dollars

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

Respectfully submitted,

Edward F. Miller, NYSCA NYS Certified Residential Real Estate Appraiser

EFM

### 048748784840 Individual Condominium Unit Appraisal Report File No. 2007\_Sample\_1073

The purpose o	or this sun	mary upp			lue life len	uer/chen	i with an acci	rate, and a	dequa	ately supported,	opinion of the	market v	alue of the subject	property.
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0 <u> </u>		Purchase			ance Transa		ר í	a)						
Assignment							Other (describ	e)						
Lender/Clier	nt (REMO	JVED F	OR SA	MPLE)	ļ	Address								
Is the subject	ct property	currently of	fered for s	ale or has it be	en offered fo	or sale in t	he twelve mont	hs prior to the	e effec	ctive date of this a	ppraisal?	Yes 🗶	No	
Report data	ι source(s) ι	used, offeri	ng price(s)	, and date(s).	Greater	Hudso	n Valley M	lultiple L	istir	ng Service				
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The sub	oject is r	10t a sa	le or p	urcnase.										
2														
Contract Print Is there any	ice \$ Refi	nance	Date	of Contract N/	Ά	ls	the property sel	ler the owner	of pu	ublic record?	Yes No	Data Sou	Irce(s) County Re	ecords
le thoro any	financial as	esistanco (l								by any party on be			Yes X No	
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If Yes, repor	rt the total o	dollar amou	nt and des	cribe the items	s to be paid.	\$ <u>U</u>		<u>N/A</u>						
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Topography							cres Total			y 9 Units Per	Acre	View I	ypical	
Specific Zon	ning Classifi	cation RN	1 Multi-	Residence	<b>e</b> Zonin	g Descrip	tion See Att	ached A	lder	ndum.				
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Is the highes	st and best	use of the	subject pro	nnerty as imnro										
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2007 Sample 1073.aci

# Individual Condominium Unit Appraisal Report 048748784840 File No. 2007\_Sample\_1073

laygrounds.	nd recreational facilities.	nunty swimmig pool, term	iis & handball courts and (	community clubhouse an
re any common elements leased	to or by the Homeowners' Associa	tion? Yes X No If Yes, des	cribe the rental terms and options.	
the project subject to a ground i	rent? Yes X No If Yes,	\$ per year (descri	be terms and conditions)	
re the parking facilities adequate	for the project size and type?	X Yes No If No, describe and c	omment on the effect on value and mark	ketability.
		he current year. Explain the results of the not supplied for review.	analysis of the budget (adequacy of fee	es, reserves, etc.), or why the analysis
			<u>.</u>	None
re there any other fees (other the <b>NOWN</b>	an regular HOA charges) for the use	e of the project facilities?	No If Yes, report the monthly facilit	ty charges and describe. None
	ojects of similar quality and design,			h or Low, describe.
	haracteristics of the project (based and explain the effect on value an	l on the condominium documents, HOA m nd marketability.	eetings, or other information) known to	the appraiser?
	) per month X 12 = \$		ment charge per year per square feet o	
tilities included in the unit month				Cable Other (describe)
GENERAL DESCRIPTION		AMENITIES	Appliances	CAR STORAGE
bor # <b>1.00</b> of Levels <b>2</b>	Floors Laminent/Av		X         Refrigerator           X         Range/Oven	None
of Levels Z			Disp Microwave	# of Cars 2
Central AC Individual	AC Bath Wainscot Cerami		X Dishwasher	Assigned Owned
Central AC Individual Other (describe)	AC Bath Wainscot Cerami Doors Hollow Core	/Avg. Other	X Washer/Dryer	Parking Space # N/A
Central AC Individual Other (describe) nished area <b>above</b> grade conta	AC Bath Wainscot Cerami Doors Hollow Core ins: 5 Rooms	/Avg. Other 2 Bedrooms	X         Washer/Dryer           1.50         Bath(s)         1,054         Square	Parking Space # <b>N/A</b> are Feet of Gross Living Area Above G
Central AC Individual Other (describe) nished area <b>above</b> grade conta	AC Bath Wainscot Cerami Doors Hollow Core	/Avg. Other 2 Bedrooms	X Washer/Dryer	Parking Space # <b>N/A</b> are Feet of Gross Living Area Above G
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Central AC Individual Other (describe) nished area <b>above</b> grade conta e the heating and cooling for the	AC Bath Wainscot Cerami Doors Hollow Core. ins: 5 Rooms e individual units separately metere	/Avg. Other 2 Bedrooms	X         Washer/Dryer           1.50         Bath(s)         1,054         Squa           e and comment on compatibility to other	Parking Space # <b>N/A</b> are Feet of Gross Living Area Above C r projects in the market area.
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Central AC Individual Other (describe) nished area <b>above</b> grade conta e the heating and cooling for the Iditional features (special energy escribe the condition of the prop Ispection beyond what e there any physical deficiencies here were no physical	AC Bath Wainscot Cerami Doors Hollow Core, ins: 5 Rooms individual units separately metere refficient items, etc.). The sub erty (including needed repairs, dete at the appraiser conside s or adverse conditions that affect the I deficiencies or adverse	/Avg. Other 2 Bedrooms ed? X Yes No If No, describ Dject features a concrete pa erioration, renovations, remodeling, etc.). ered normal "wear and tear" he livability, soundness, or structural integresse conditions were noted th	Image: Washer/Dryer         1.50 Bath(s)       1,054 Squate         e and comment on compatibility to other         tio and a fireplace and no         No repairs or modernizat         ".         grity of the property?       Yes         Yes       X	Parking Space # N/A are Feet of Gross Living Area Above ( r projects in the market area. other amenities. ion needed during field
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Freddie Mac Form 465 March 2005

### 048748784840 Individual Condominium Unit Appraisal Report File No. 2007\_Sample\_1073

	able properties currently of rable sales in the subject n	ffered for sale in the subject				250,000 . to \$ 250,000		
FEATURE	SUBJECT	COMPARABLE S		COMPARABLE S		COMPARABLE SA	LE NO. 3	
Address and (REMOVE		2706 Whispering		4318 Whispering		2319 Whispering Hills		
Project Name and Whis	pering Hills	Whispering Hills		Whispering Hills		Whispering Hills		
Phase 1		2		4		2		
Proximity to Subject		0.30 miles NW		0.51 miles NW		0.23 miles NW		
Sale Price	\$ Refinance	\$	231,000	\$	235,000	\$	235,000	
Sale Price/Gross Liv. Area		\$ 219.17 sq. ft.		\$ 222.96 sq. ft.		\$ 222.96 sq. ft.		
Data Source(s)	Inspection	MLS File #40006	0	MLS File #388503	3	MLS File #400060		
Verification Source(s)	County Records	County Records		County Records		County Records		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION 124-1-1/0556	+(-) \$ Adjustment	DESCRIPTION 128-1-1/0382	+(-) \$ Adjustment	DESCRIPTION 124-1-1/0211	+(-) \$ Adjustment	
Sale or Financing	(REMOVED) Conv./None	Conv./None		Conv./None		Conv./None		
Concessions Date of Sale/Time	N/A	11/08/2006		08/04/2006		04/13/2006		
Location	Average	Average		Average		Average		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
HOA Mo. Assessment	\$235.00	\$245.00		\$235.00		\$235.00		
Common Elements	Pool/Tennis Cts.	Pool/Tennis Cts		Pool/Tennis Cts		Pool/Tennis Cts		
and Rec. Facilities	Clubhouse	Clubhouse		Clubhouse		Clubhouse		
Floor Location	1.00	1.00		1.00		1.00		
View	Average	Average		Average		Average		
Design (Style)	Twnhse Condo	Twnhse Condo		Twnhse Condo		Twnhse Condo		
Quality of Construction	Average	Average		Average		Average		
Actual Age	22	22		19		22		
Condition	Average	Average		Average		Average		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	5 2 1.50	5 2 1.50		5 2 1.50		5 2 1.50		
Gross Living Area 35	<b>1,054</b> sq. ft.	<b>1,054</b> sq. ft.	0	<b>1,054</b> sq. ft.	0	<b>1,054</b> sq. ft.	0	
Basement & Finished	None, Slab	None, Slab		None, Slab		None, Slab		
Rooms Below Grade	N/A	N/A		N/A		N/A		
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FA/Central AC	FA/Central AC None		FA/Central AC None		FA/Central AC		
Energy Efficient Items	None 2 Car Garage	2 Car Garage		2 Car Garage		None 2 Car Garage		
Garage/Carport Porch/Patio/Deck	Patio	Patio		Patio		Patio		
Fpl/Pool/Etc.	Fireplace	Fireplace		Fireplace		Fireplace		
Other Amenities	None	None		None		None		
Marketing Time	N/A	30 DOM Appr.		52 DOM Appr.		14 DOM Appr.		
Net Adjustment (Total)		<b>X</b> + - \$	0	<b>X</b> <sub>+</sub> - \$	0	<b>X</b> <sub>+</sub> - \$	0	
Adjusted Sale Price		Net Adj. 0.0 %		Net Adj. 0.0 %		Net Adj. 0.0 %		
of Comparables		Gross Adj. <b>0.0</b> % \$	231,000	Gross Adj. <b>0.0</b> % \$	235,000	Gross Adj. <b>0.0</b> % \$	235,000	
Summary of Sales Compari	son Approach Sale #1	was considered t	the best indic	ator of value in th	nis appraisal o	due to the fact that	t it is the	
most recent sale a	available with the	same room count	, amenities ar	nd living area.				
Indicated Value by Sales Co	omparison Approach \$	231,000 as of	December 4.	2006				
	. pp	<b>f</b>		ot required by Fannie	e Mae)			
Estimated Monthly Market F	Rent \$ (*)	X Gross Rent Multiplier	<b>(*)</b> = \$	(*) Indicate	d Value by Income A	pproach		
Summary of Income Approa			Due to the la				nd the fact	
that the subject is	not rented, the in	come approach w	as not used o	or deemed necess	sary.			
Indicated Value by: Sales					proach (if develope			
The sales compar		s considered the	best indicato	r of value in this a	appraisal sinc	e it reflects the att	itudes of a	
typical motivated	buyer and seller.							
This appraisal is made	<b>X</b> "as is," subject to	completion per plans and	specifications on the	e basis of a hypothetical co	ondition that the imp	rovements have been comp	leted,	
	X "as is," subject to repairs or alterations on th					rovements have been comp		
	repairs or alterations on th	e basis of a hypothetical c	ondition that the rep	airs or alterations have be	en completed, or	subject to the following	required	
subject to the following	repairs or alterations on th traordinary assumption that	e basis of a hypothetical control to the condition or deficiency	ondition that the rep y does not require a	airs or alterations have be Iteration or repair: See	en completed, or addendum fo	subject to the following	required	
subject to the following inspection based on the ext	repairs or alterations on th traordinary assumption that Iso see addenda	e basis of a hypothetical control the condition or deficiency for additional com	ondition that the rep y does not require a ments about	airs or alterations have be Iteration or repair: <u>See</u> the subject and it	en completed, or addendum fo ts neighborho	subject to the following or conditions and I ood.	required imitations miting	
subject to the following inspection based on the ext to the appraisal. A Based on a complete vis conditions, and appraise	repairs or alterations on the traordinary assumption that ISO See addenda f sual inspection of the in	e basis of a hypothetical co t the condition or deficiency for additional com tterior and exterior area	ondition that the rep y does not require a ments about is of the subject p	airs or alterations have be Iteration or repair: <u>See</u> <u>the subject and it</u> roperty, defined scope	en completed, or addendum fo ts neighborho of work, stateme	subject to the following ser conditions and I bod. nt of assumptions and Ii	required imitations	
subject to the following inspection based on the ext to the appraisal. A Based on a complete vis	repairs or alterations on the traordinary assumption that ISO See addenda f sual inspection of the in	e basis of a hypothetical co t the condition or deficiency for additional com terior and exterior area ur) opinion of the marke , which is the date of i	ondition that the rep y does not require a ments about is of the subject p et value, as define	airs or alterations have be Iteration or repair: <u>See</u> the subject and it roperty, defined scope ed, of the real property effective date of this app	en completed, or addendum fo ts neighborho of work, statement that is the subjec	subject to the following subject to the following social conditions and I social conditions and Ii tof this report is \$	required imitations miting	

## Individual Condominium Unit Appraisal Report

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

**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 concessions 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 this 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.

2007 Sam

le 1073 ar

## Individual Condominium Unit Appraisal Report File No. 2007\_Sample\_1073

#### 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.

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.

2007 Sample 1073 ac

### Individual Condominium Unit Appraisal Report

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 /

<u>M</u>	DL	Mille

Name Edward F. Miller, NYSCA
Company Name Rural Appraisals
Company Address P.O. Box 767
Phillipsport, NY 12769-0767
Telephone Number (914) 850-5416
Email Address edmiller@ruralappraisals.com
Date of Signature and Report 12/05/2006
Effective Date of Appraisal 12/04/2006
State Certification # 45000020129
or State License #
or Other (describe) State #
State NY
Expiration Date of Certification or License 09/27/2007
NYS Certified Residential Real Estate Appraiser
ADDRESS OF PROPERTY APPRAISED
(REMOVED FOR SAMPLE) Unit #
Chester, NY 10918
APPRAISED VALUE OF SUBJECT PROPERTY \$231,000
LENDER/CLIENT
Name
Company Name (REMOVED FOR SAMPLE)
Company Address
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

Freddie Mac Form 465 March 2005

Date of Inspection

#### 048748784840 Individual Condominium Unit Appraisal Report File No. 2007\_Sample\_1073 COMPARABLE SALE NO. 4 4218 Whispering Hills COMPARABLE SALE NO. 5 SUBJECT COMPARABLE SALE NO. 6 Address and (REMOVED FOR SAMPLE)

Unit #										
Project Name and Whis	sperin	g Hills	Whispering H	ills						
Phase 1			3							
Proximity to Subject			0.42 miles NV	V						
Sale Price	\$ Refinance				0	\$		\$		
Sale Price/Gross Liv. Area	\$		\$ 219.64 sq. ft.		\$	sq. ft.		\$	sq. ft.	
Data Source(s)	· ·	ection	MLS File #388							
Verification Source(s)			County Recor							
VALUE ADJUSTMENTS		SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCI	RIPTION	+(-) \$ Adjustment	DF	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing		OVED)	125-1-1/0460	, ¢ riejustitietit						
Concessions		v./None	Conv./None							
Date of Sale/Time	N/A		06/05/2006		-					
Location	Aver:	200	Average					<u> </u>		
		age Simple	Fee Simple							
Leasehold/Fee Simple	геез			00						
HOA Mo. Assessment	Deel	\$235.00	\$240. Pool/Tennis C							
Common Elements				JIS						
and Rec. Facilities		house	Clubhouse							
Floor Location	1.00		1.00							
View	Aver		Average	-						
Design (Style)		nse Condo	Twnhse Cond	IO	_					
Quality of Construction	Aver	age	Average							
Actual Age	22		19							
Condition	Aver	age	Average							
Above Grade		Irms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total B	drms. Baths	
Room Count	5	2 1.50		50						
Gross Living Area 35		1,054 sq. ft.	<b>1,054</b> s		0	sq. ft.			sq. ft.	
Basement & Finished		e, Slab	None, Slab	-		- 4			24	
Rooms Below Grade	N/A		N/A							
Functional Utility	Aver	ade	Average							
Heating/Cooling		entral AC	FA/Central A	:				<u> </u>		
Energy Efficient Items	None		None	-						
Garage/Carport		r Garage	2 Car Garage							
	Patio		Patio							
Porch/Patio/Deck Fpl/Pool/Etc.	Firep		Fireplace							
Other Amenities	None		None							
Marketing Time	N/A		33 DOM Appr							
Net Adjustment (Total)			<b>X</b> + -	•	<b>D X</b> +	<u> </u>	0	<b>X</b> +		0
			Net Adj. <b>0.0</b> %		Net Adj.	<b>).0</b> %			j. <b>0.0</b> %	
Adjusted Sale Price								1		
of Comparables					Gross Adj.			Gross A		0
of Comparables ITEM			Gross Adj. <b>0.0</b> % BJECT	COMPARABLE S			<b>0</b> PARABLE SALE NO.			E SALE NO. 6
of Comparables ITEM Date of Prior Sale/Transfer		08/18/2005		COMPARABLE S						
of Comparables ITEM		08/18/2005 \$231,500	BJECT	COMPARABLE S	ALE NO. 4					
of Comparables ITEM Date of Prior Sale/Transfer		08/18/2005 \$231,500 County Rec	BJECT	COMPARABLE S N/A 0 NYS ORPS We	ALE NO. 4					
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		08/18/2005 \$231,500	BJECT	COMPARABLE S	ALE NO. 4					
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	rce(s)	08/18/2005 \$231,500 County Rec 12/05/2006	BJECT	COMPARABLE S N/A 0 NYS ORPS We	ALE NO. 4					
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of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	rce(s)	08/18/2005 \$231,500 County Rec 12/05/2006	BJECT	COMPARABLE S N/A 0 NYS ORPS We	ALE NO. 4					
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of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	rce(s)	08/18/2005 \$231,500 County Rec 12/05/2006	BJECT	COMPARABLE S N/A 0 NYS ORPS We	ALE NO. 4					
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FEATURE

ADDENDUM		
Borrower: (REMOVED FOR SAMPLE)		File No.: 2007_Sample_1073
Property Address: (REMOVED FOR SAMPLE)		Case No.: 048748784840
City: Chester	State: NY	Zip: 10918
Lender: (REMOVED FOR SAMPLE)		

### Legal Description and Subject's Prior Sales History

According to public records, the subject was purchased on August 18, 2005 for \$231,500 and the deed was last transferred on August 25, 2005 in deed Liber, Page (REMOVED FOR SAMPLE) in the County of Orange, State of New York.

Township 332201 Section Block Lot (REMOVED FOR SAMPLE) Village of Chester

See enclosed Tax Map for the legal metes and bounds description of the subject property. No deed or survey was made available for review and a copy was not supplied for enclosure into this report.

#### **Neighborhood Description**

The subject is located in a well established suburban residential condominium style neighborhood consisting of mostly single family, single level and townhouse style condominium units inside the neighborhood and neighborhood convenience stores, department stores, restaurants, etc. just outside the immediate neighborhood but inside the general market area. Amenities are located a short distance from the property, within a half mile or so. Commuter bus and train transportation is located within a few miles for commuting to New York City where major employment centers are located. Schools are by bus in the Chester School District.

#### **Neighborhood Market Conditions**

The real estate market in general appears to have slowed down considerably over the past few months due to rising interest rates. However, interest rates have declined recently with a promise of lower rates in coming months. Home prices increased considerably since the latter part of 2001 in most neighborhoods, but appears to have leveled off since the latter part of 2003 or 2004, depending on each specific market area and neighborhood. This area market experienced a substantial decline in values from 1989 through the latter part of 1997 or early part of 1998. Rising interest rates have causing homes to stay on the market for much longer periods than in the past two years, but home prices appear to be stable at the present time. Financing concessions are becoming more common in this market area. Interest buy-downs and loan discounting have not been very popular in recent years in this market.

#### Zoning Description

The subject is in a RM Multi-Residence zoning district. Single family attached and detached and attached dwelling are permitted in this zoning class. The minimum lot size required is 80,000square feet. The minimum lot width required is 150 feet. The minimum lot size for a two bedroom dwelling is 3,100 sq. ft. and for a three bedroom unit, 3,600 sq. ft.. The subject property appears to conform to local zoning laws now in effect to the best of the appraiser's knowledge.

### Comments on Sales Comparison

Some adjustments in the market grid have been rounded to the nearest \$500.00.

Adjustments throughout the Sales Comparison Approach are based on market extractions and reflect contributory value. Adjustments were also made based on the theory of diminishing utility. This theory normally applies in the lot size and gross living area adjustments.

**<u>Diminishing Utility</u>** - The concept that the consumption of each succeeding unit of an economic good yields less satisfaction than the preceding unit. Thus, total utility increases at a decreasing rate.

Since a paired sales analysis was not possible in this appraisal, the appraiser makes the following adjustments:

No adjustments were needed since the subject and all comparable sales are the same units with the same amenities.

#### **Final Reconciliation**

The market approach was considered the best indicator of value in this appraisal since it reflects the attitudes of a typical motivated buyer and seller. The Cost approach was considered, but since the subject is a Condominium unit and the cost approach is not required by Fannie Mae, the cost approach was not included. (\*) The income approach was considered but was not deemed reliable due to the low demand for Condominium rentals in the area and also due to the lack of rental data for the subject or comparable sales.

Borrower: (REMOVED FOR SAMPLE)		File No.: 2007_Sample_1073
Property Address: (REMOVED FOR SAMPLE)		Case No.: 048748784840
City: Chester	State: NY	Zip: 10918
Lender (REMOVED FOR SAMPLE)		

#### **Approved Certification**

I, Edward F. Miller, do hereby certify to the best of my knowledge and belief the following to be true and correct:

The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, unbiased professional analyses, opinions and conclusions.

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.

My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.

This appraisal assignment was not based on a requested minimum valuation or a specific valuation for the approval of a loan.

I have made a personal inspection of the property that is the subject of this report.

No one provided significant professional assistance to the person signing this report.

#### Conditions of Appraisal

The appraiser notes that all three approaches to value were given consideration in this appraisal. The appraiser also notes that the market data approach is the most indicative of value for this report.

This is a Summary Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Practice for summary reports. As such, it presents only summary discussions of the data, reasoning and analyses that are used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with this report concerning the data, reasoning and analyses 's file. The depth of the discussion contained in this report is specific to the needs of the client and for the intended use stated in the report. The appraiser is not responsible for the unauthorized use of this report.

The purpose of this appraisal report is for estimating the fair market value of the property and possibly for mortgage financing.

To develop the opinion of value, the appraiser performed a complete appraisal process, as defined by the Uniform Standards of Professional Appraisal Practice. This means that no departures from Standard 1 were invoked.

#### **Client and Intended Users**

The intended user of this report is the "Lender/Client". The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### **Digitally Protected Signatures**

This report has been electronically prepared and transmitted to the client in compliance with the USPAP guidelines which includes verification of the complete file transfer and delivery. Digitally protected signature(s) have been used in this report and adequate security measures are in place to protect the date transmitted by the appraiser.

The use of digital signatures are commonly used and are accepted by Fannie Mae, Freddie Mac & HUD.

## SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: (REMOVED FOR SAMPLE)
 File No.:
 2007\_Sample\_1073

 Property Address: (REMOVED FOR SAMPLE)
 Case No.:
 048748784840

 City: Chester
 State: NY
 Zip:
 10918

Lender: (REMOVED FOR SAMPLE)



### FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: **December 4, 2006** Appraised Value: **\$ 231,000** 

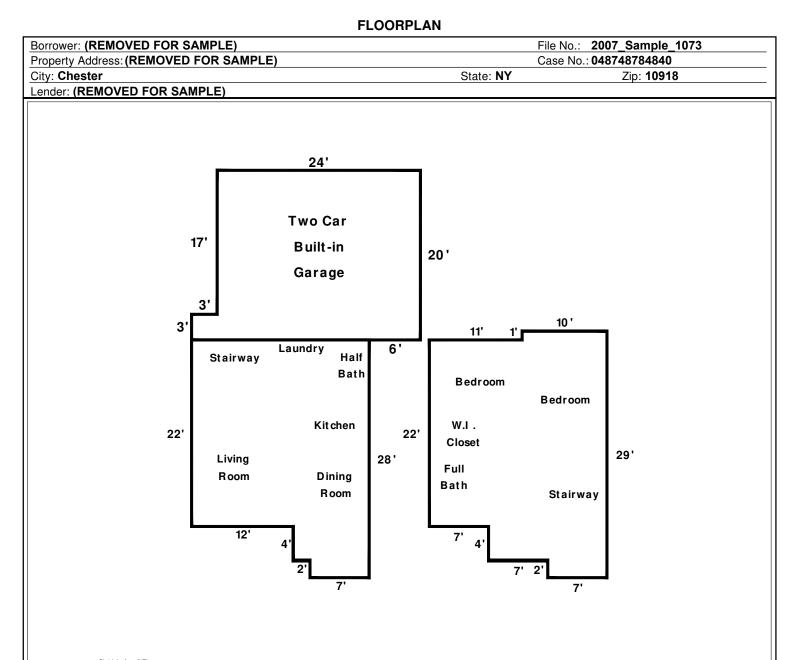






#### STREET SCENE





Sketch by Apex IV™

Comments:

	AREA CALCU	LATIONS SUMMAR	LIVING AREA BREAKDOWN			
Code	Description	Size	Net Totals	Breakdown Subtotals		
GLA1	First Floor	512.00	512.00	First Floor		
GLA2	Second Floor	542.00	542.00	9.0 x 26.0 234.00		
GAR	Garage	489.00	489.00	2.0 x 7.0 14.00		
				12.0 x 22.0 264.00		
				Second Floor		
				21.0 x 22.0 462.00		
				4.0 x 14.0 56.00		
				1.0 x 10.0 10.00		
				2.0 x 7.0 14.00		
	TOTAL LIVABLE	(rounded)	1054	7 Calculations Total (rounded) 1054		

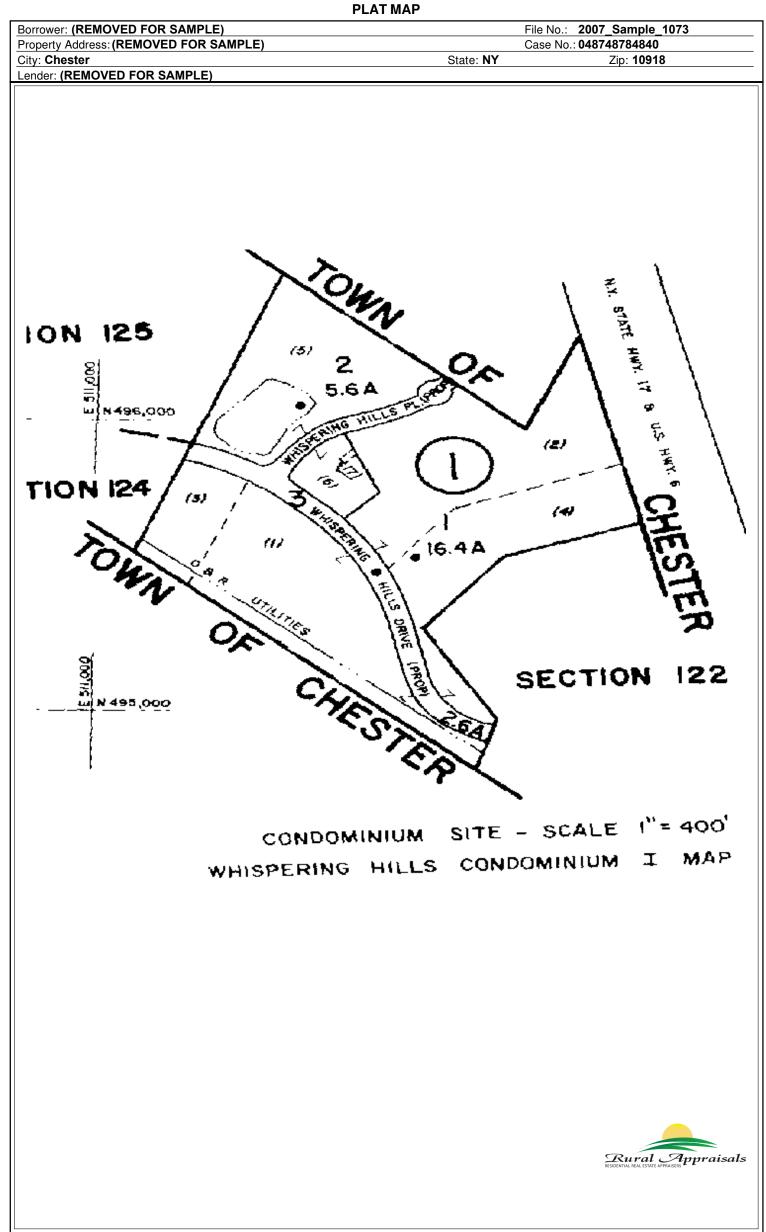
Borrower: (REMOVED FOR SAMPLE) Property Address: (REMOVED FOR SAMPLE) City: Chester Lender: (REMOVED FOR SAMPLE)

File No.: 2007\_Sample\_1073 Case No.: 048748784840

State: NY Zip: 10918

	BUILDING AREA (G LIVING AREA (GLA	
Area(s)	Area	% of GBA
Living	1,054	68.31
Level 1	512	33.18
Level 2	542	35.13
Level 3	0	0.00
Other	0	0.00
Basement Garage	489	31.69

DIM 090



### COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: (REMOVED FOR SAMPLE)
 File No.:
 2007\_Sample\_1073

 Property Address: (REMOVED FOR SAMPLE)
 Case No.:
 048748784840

 City: Chester
 State: NY
 Zip:
 10918

 Lender: (REMOVED FOR SAMPLE)
 Case No.:
 048748784840

## COMPARABLE SALE #1

#### 2706 Whispering Hills

Sale Date: **11/08/2006** Sale Price: **\$ 231,000** 





### **COMPARABLE SALE #2**

#### 4318 Whispering Hills

Sale Date: **08/04/2006** Sale Price: \$ **235,000** 

### **COMPARABLE SALE #3**

#### 2319 Whispering Hills

Sale Date: **04/13/2006** Sale Price: \$ **235,000** 



## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: (REMOVED FOR SAMPLE)	File I	No.: 2007_Sample_1073
Property Address: (REMOVED FOR SAMPLE)	Case	e No.: 048748784840
City: Chester	State: NY	Zip: 10918
Lender: (REMOVED FOR SAMPLE)		

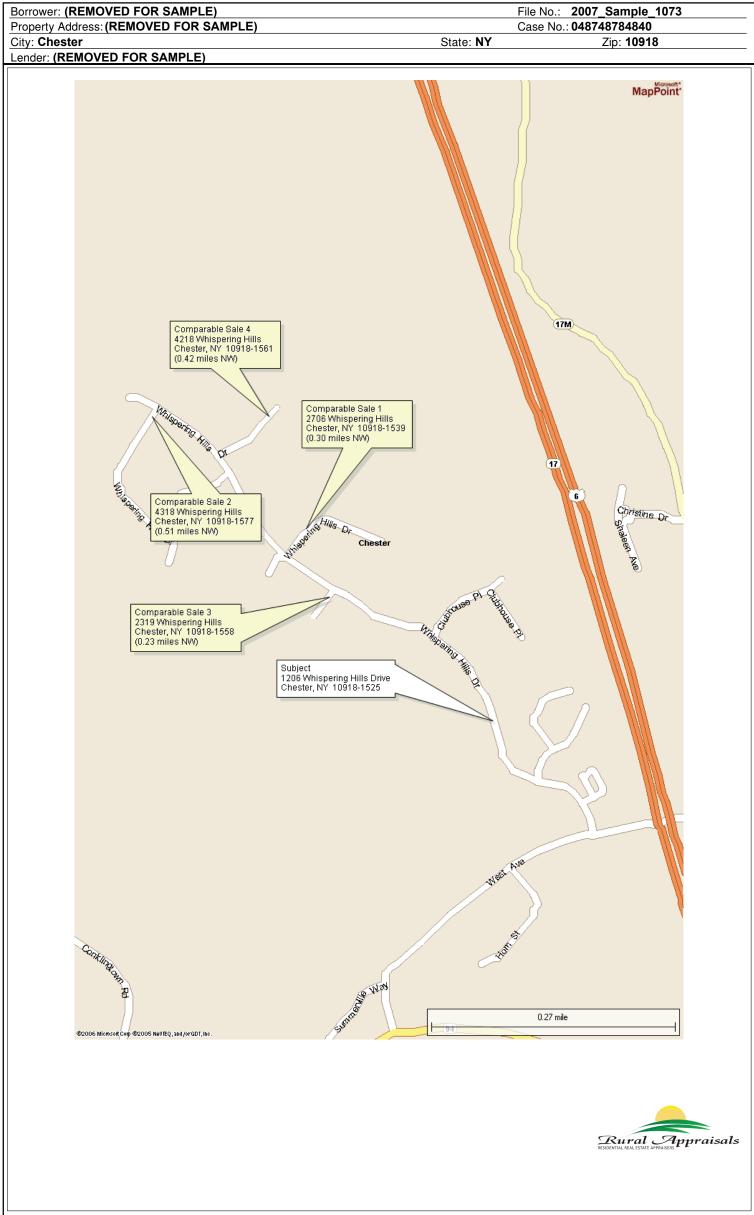
## COMPARABLE SALE #4

## 4218 Whispering Hills

Sale Date: **06/05/2006** Sale Price: \$ **231,500** 







rower: (REMOVED FOR SAMPLE)			No.: 2007_Sample_1073
perty Address: (REMOVED FOR SAM			se No.: 048748784840
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