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# *Comprehensive Comparative Market Analysis*

*Prepared especially for*

**Happy Seller**

123 Anywhere Street

Seacoast, NH 03800

*For marketing the property at*

123 Anywhere Street



*Prepared by:*

**Warner King,**

**Warner King Real Estate, LLC**

50 High Street

Stratham, NH 03885

*Office:* (603) 770-8824

*Cell:* (603) 770-8824

*Fax:* (603) 658-2777

*Email:* [warner@warnerking.com](mailto:warner@warnerking.com)



All information regardless of source, including square footage and lot sizes, is deemed reliable but not guaranteed and should be verified by personal inspection and/or with the appropriate professionals.

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July 02, 2014

Happy Seller  
123 Anywhere Street  
Seacoast, NH 03800

Thank you for selecting Warner King Real Estate, LLC to help sell your property.

We believe our marketing plan, attention to detail and taking advantage of current trends/technology will be the difference in a successful sale in a reasonable amount of time. We will work your transaction as if it were our own.

As you are aware, there are many aspects to selling a property. These include price, marketing, communication, presentation, and timing. By working together, I am confident we will get your desired results.

Please feel free to call us at any time. We look forward to a mutually rewarding relationship.

Respectfully,

Warner King



**Warner King**  
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## Subject Property



**Address:** 58 Winnicutt Rd.  
**Town:** Stratham  
**State Zip:** NH, 03885  
**Vill/Dist/Loc:**  
**Zoning:** Residential  
**Year Built:** 1740  
**Taxes:** 7,976.00  
**Taxes TBD:**  
**Tax Year:** 2007  
**Lot Acres:** 2.67  
**Lot SqFt:** 116305  
**Road Front:**  
**Water Front:**  
**Water Acc Type:**  
**# of Stories:** 2

**Rooms:** 10  
**Bedrooms:** 4  
**Total Baths:** 2  
**Full:** 1  
**3/4 Baths:** 1  
**1/2 Baths:** 0  
**Gar Capacity:** 3  
**Garage Type:** Detached  
**Total Fin SqFt:** 3984  
**Apx Fin Above Grd:** 3984  
**Apx Fin Below Grd:** 0  
**Apx Ttl Below Grd:**

**Lot Description:** Fields, Horse Prop, Landscaped, Level

**Directions:** Route 101 to Rt. 33E/108N at Ocean Bank take a right onto Winnicutt Rd. follow approximately a mile down on the left.

**Pub Rems:**

ROOM	DIMS	LEVEL	ROOM	DIMS	LEVEL	ROOM	DIMS	LEVEL
Living Room	21x13	1	Other Rm 1	20x13	1	4th BR	15x13	2
Kitchen	20x10	1	Other Rm 2		1	5th BR		
Dining Room	16x13	1	Other Rm 3		2	Den	16x14	1
Family Room	15x14	1	Master BR	19x16	2			
Office/Study			2nd BR	15x14	2			
Utility Room			3rd BR	16x13	2			

<b>Tax Rate:</b> 19.02	<b>Tax Class:</b>	<b>Unadjusted Taxes:</b>
<b>Assmt:</b> 0.00	<b>Assmt Yr:</b>	<b>Covenant:</b> No
<b>County:</b> RockinghamNH	<b>Property ID:</b>	<b>Span:</b> --
<b>District:</b> Stratham	<b>Elem Sch:</b> Stratham Memorial School	<b>Jr./Mid Sch:</b> Cooperative Middle School
<b>High Sch:</b> Exeter High School	<b>Flood Zone:</b> No	<b>Plan/Survey:</b>
<b>Devel/Subdiv:</b>	<b>Const. Status:</b> Existing	

**Amenities:**

**Basement:** Bulkhead, Full  
**Appliances:** Dishwasher, Range-gas, Refrigerator, Security System, Smoke Detector, Wood Stove  
**Driveway:** Paved  
**Electric:** 100 Amp, 60 Amp, Circuit Breaker(s)  
**Construction:** Post And Beam, Wood Frame  
**Exterior:** Barn, Screened Porch

<b>Style:</b> Colonial	<b>Garage/Park:</b> 4 Parking Spaces, Auto Open, Barn, Detached
<b>Foundation:</b> Granite	<b>Heat Fuel:</b> Oil
<b>Heating/Cool:</b> Hot Air	<b>Roads:</b> Public
<b>Roof:</b> Shingle-asphalt	<b>Sewer:</b> 1500+ Gallon, Concrete, Leach Field, Private, Septic
<b>Water:</b> Drilled Well	<b>Water Heater:</b> Gas-natural
<b>Floors:</b>	<b>Building Certs:</b>



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## Comparable Properties Sold



<b>Address:</b>	2 Alex Way	<b>MLS #:</b>	4258589
<b>Town:</b>	Stratham	<b>List \$:</b>	\$697,900
<b>State Zip:</b>	NH, 03885	<b>Closed \$:</b>	\$690,000
<b>County:</b>	RockinghamNH	<b>DOM:</b>	159
<b>Vill/Dist/Loc:</b>			
<b>Devel/Subdiv:</b>	Alex Way	<b>Apx Fin Abv</b>	3392
<b>Bedrooms:</b>	4	<b>Apx Fin Blw</b>	0
<b>Total Baths:</b>	3	<b>Gar Capacity:</b>	3
<b>Wtr Body Name:</b>		<b>Lot Acres:</b>	5.24
<b>Water Acc Type:</b>		<b>Year Built:</b>	2013
<b>District:</b>		<b>List Date:</b>	08/01/2013
<b>Style:</b>	Colonial	<b>Sell Date:</b>	02/21/2014
<b>Basement:</b>	Full, Stubbed In, Unfinished, Walk Out, Concrete	<b>Original Price:</b>	\$679,900

Ready to move in now new construction home! Set on a private lot of approximately 5+ acres at the end of the dead end road in a desirable country setting. This home features a spacious open floor plan, 9 ft. ceilings, front farmers porch, hardwood, tile and granite, huge tiled shower in the master bedroom, 3 car garage, full walk out basement with slider and windows, huge 3rd floor ready to be finished with full shed dormer and front A-dormers, bonus sun room



<b>Address:</b>	22 Chisholm Farm Drive	<b>MLS #:</b>	4333943
<b>Town:</b>	Stratham	<b>List \$:</b>	\$619,900
<b>State Zip:</b>	NH, 03885	<b>Closed \$:</b>	\$610,000
<b>County:</b>	RockinghamNH	<b>DOM:</b>	11
<b>Vill/Dist/Loc:</b>			
<b>Devel/Subdiv:</b>		<b>Apx Fin Abv</b>	3996
<b>Bedrooms:</b>	4	<b>Apx Fin Blw</b>	508
<b>Total Baths:</b>	3	<b>Gar Capacity:</b>	3
<b>Wtr Body Name:</b>		<b>Lot Acres:</b>	0.45
<b>Water Acc Type:</b>		<b>Year Built:</b>	2006
<b>District:</b>		<b>List Date:</b>	01/27/2014
<b>Style:</b>	Colonial	<b>Sell Date:</b>	03/14/2014
<b>Basement:</b>	Full, Partially Finished, Storage Space, Walk Out	<b>Original Price:</b>	\$619,900

Built for graceful living, this spectacular home with 3 story open foyer stair case offers comfortable, contemporary features and up to 6 bedrooms option, daylight finished lower level and 3rd floor. Home offers elegant, modern light fixtures that will complement your contemporary furniture. Custom stone surround gas fireplace with a raised hearth sets a tone of warm hospitality. Impressive entertainment flow for your family and guests. Sun-drenched breakfast



<b>Address:</b>	20 Wiggin Way	<b>MLS #:</b>	4247149
<b>Town:</b>	Stratham	<b>List \$:</b>	\$584,900
<b>State Zip:</b>	NH, 03885	<b>Closed \$:</b>	\$567,500
<b>County:</b>	RockinghamNH	<b>DOM:</b>	183
<b>Vill/Dist/Loc:</b>			
<b>Devel/Subdiv:</b>		<b>Apx Fin Abv</b>	2732
<b>Bedrooms:</b>	4	<b>Apx Fin Blw</b>	916
<b>Total Baths:</b>	3	<b>Gar Capacity:</b>	2
<b>Wtr Body Name:</b>		<b>Lot Acres:</b>	3.25
<b>Water Acc Type:</b>		<b>Year Built:</b>	2001
<b>District:</b>	Stratham	<b>List Date:</b>	06/17/2013
<b>Style:</b>	Colonial	<b>Sell Date:</b>	01/17/2014
<b>Basement:</b>	Daylight, Finished, Full, Walk Out	<b>Original Price:</b>	\$629,900

Stately brick front Colonial 4 bedroom home in Winterberry Subdivision. Built by Chinburg Builders on a 3.25 acre lot. Kitchen with granite and stainless steel appliances open to the family room with fireplace, light maple hardwood floors, finished lower level with amazing lighting and a large screened in porch and low maintenance treck deck. Association fee \$500/year included maintenance of the community well.



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## Comparable Properties Sold



Address:	6 Drury Plains Road	MLS #:	4226460
Town:	Stratham	List \$:	\$529,000
State Zip:	NH, 03885	Closed \$:	\$507,500
County:	RockinghamNH	DOM:	273
Vill/Dist/Loc:			
Devel/Subdiv:		Apx Fin Abv	3190
Bedrooms:	4	Apx Fin Blw	1140
Total Baths:	3	Gar Capacity:	2
Wtr Body Name:		Lot Acres:	1.10
Water Acc Type:		Year Built:	1987
District:	Exeter	List Date:	04/03/2013
Style:	Colonial	Sell Date:	02/28/2014
Basement:	Bulkhead, Finished, Full, Interior Stairs, Storage	Original Price:	\$569,900

Casual elegance describes this 4 bedroom, 2.5 bath traditional colonial with great space and curb appeal. This spectacular 2 story center hall home boasts large open eat in kitchen with center island, granite countertops and Italian tile floors opening to a bright front to back fireplaced family room with gorgeous beamed ceilings and hardwood floors. Spacious cathedral ceiling master suite with master bath featuring tile and jetted soaking tub. Three season sunroom



Address:	15 Greta'S Way	MLS #:	4284534
Town:	Stratham	List \$:	\$479,000
State Zip:	NH, 03885	Closed \$:	\$460,000
County:	RockinghamNH	DOM:	92
Vill/Dist/Loc:			
Devel/Subdiv:		Apx Fin Abv	3484
Bedrooms:	4	Apx Fin Blw	0
Total Baths:	4	Gar Capacity:	3
Wtr Body Name:		Lot Acres:	2.29
Water Acc Type:		Year Built:	1998
District:		List Date:	08/15/2013
Style:	Colonial	Sell Date:	01/10/2014
Basement:	Full, Interior Stairs, Unfinished	Original Price:	\$509,900

Great value in this well appointed 4 bedroom colonial boasting over 3400 square feet of living space featuring generous rooms, a well designed floor plan and quality details throughout. Kitchen with granite countertops, walk in pantry and tile backsplash opens to a beautiful sun filled great room with high ceilings, exposed beams, custom cabinetry and gas fireplace. Featuring a large first floor master bedroom suite with attached bath with a second floor option available.



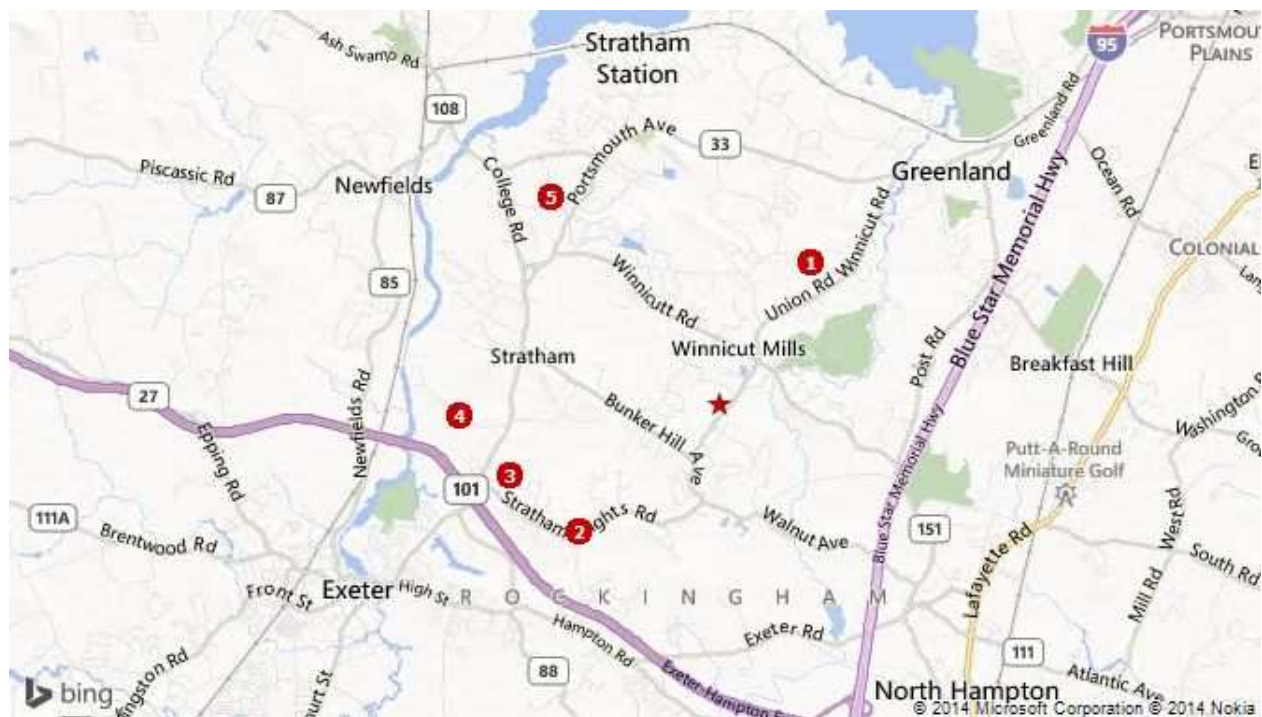
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## Map Display

123 Anywhere Street Stratham, NH 03885



Item	Address	Town	State	BR/BA	Fin SF	List \$	Sold \$	DOM	Dist.
1	2 Alex Way	Stratham	NH	4 / 2	3392	\$697,900	\$690,000	159	1.58
2	6 Drury Plains Road	Stratham	NH	4 / 2	4330	\$529,000	\$507,500	273	1.75
3	20 Wiggin Way	Stratham	NH	4 / 2	3648	\$584,900	\$567,500	183	2.05
4	15 Greta'S Way	Stratham	NH	4 / 3	3484	\$479,000	\$460,000	92	2.41
5	22 Chisholm Farm	Stratham	NH	4 / 2	4504	\$619,900	\$610,000	11	2.48



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## Price-Adjusted Comparables

### Sold

	Subject 	4333943 		4284534 		4226460 	
Address	58 Winnicutt Rd.	22 Chisholm Farm Drive		15 Greta'S Way		6 Drury Plains Road	
Status		Sold		Sold		Sold	
List Price		\$619,900		\$479,000		\$529,000	
Sell Price		\$610,000		\$460,000		\$507,500	
List Date		01/27/2014		08/15/2013		04/03/2013	
Sell Date		03/14/2014		01/10/2014		02/28/2014	
Days on Market		11		92		273	
Rank		84		61		38	
Sell/List Ratio		98%		96%		96%	
Apx Year Built	1740	2006		1998		1987	
Garage Capacity	3	3		3		2	
Appreciation (%)		110	3676	172	4335	123	3420
Bedrooms	4	4		4		4	
1/2 Baths	0	1	-3000	1	-3000	1	-3000
3/4 Baths	1	0	6000	0	6000	0	6000
Full Baths	1	2	-9000	3	-18000	2	-9000
Total Fin Sqft	3984	4504	-52000	3484	50000	4330	-34600
Lot Size Acres	2.67	.45	22200	2.29	3800	1.1	15700
GAR-Attached	N	N		Y	-10000	Y	-10000
GAR-Detached	Y	N	10000	N	10000	N	10000
Overall Condition							
Total Adjustments			(\$22,124)		\$43,135		(\$21,480)
Adjusted Price	\$542,900		\$587,876		\$503,135		\$486,020
Adjusted Price/SqFt	\$136		\$131		\$144		\$112



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## Price-Adjusted Comparables

### Sold (cont'd)

	Subject	4247149	
			
Address	58 Winnicutt Rd.	20 Wiggin Way	
Status		Sold	
List Price		\$584,900	
Sell Price		\$567,500	
List Date		06/17/2013	
Sell Date		01/17/2014	
Days on Market		183	
Rank		38	
Sell/List Ratio		97%	
Apx Year Built	1740	2001	
Garage Capacity	3	2	
Appreciation (%)		165	5130
Bedrooms	4	4	
1/2 Baths	0	1	-3000
3/4 Baths	1	0	6000
Full Baths	1	2	-9000
Total Fin Sqft	3984	3648	33600
Lot Size Acres	2.67	3.25	-5800
GAR-Attached	N	Y	-10000
GAR-Detached	Y	N	10000
Overall Condition			
Total Adjustments			\$26,930
Adjusted Price	\$542,900		\$594,430
Adjusted Price/SqFt	\$136		\$163



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## CMA Summary

### Subject Property

MLS #	Address	Town	State	BR	BA	Fin Abv	Fin SqFt
-9049864	58 Winnicutt Rd.	Stratham	NH	4	2	3984	3984

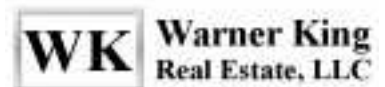
### Sold

MLS #	Address	Town	State	BR	BA	Fin Abv	Fin SqFt	List \$	Closed \$	Closed Dt	DOM
4258589	2 Alex Way	Stratham	NH	4	3	3392	3392	\$697,900	\$690,000	02/21/2014	159
4333943	22 Chisholm Farm Drive	Stratham	NH	4	3	3996	4504	\$619,900	\$610,000	03/14/2014	11
4247149	20 Wiggin Way	Stratham	NH	4	3	2732	3648	\$584,900	\$567,500	01/17/2014	183
4226460	6 Drury Plains Road	Stratham	NH	4	3	3190	4330	\$529,000	\$507,500	02/28/2014	273
4284534	15 Greta'S Way	Stratham	NH	4	4	3484	3484	\$479,000	\$460,000	01/10/2014	92
Average				4	3.2	3,358.80	3,871.60	\$582,140	\$567,000		143.6
Median				4	3	3,392.00	3,648.00	\$584,900	\$567,500		159



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## Recommended Price

The recommended price is based on our review of properties similar to your own which have recently been sold in your neighborhood (current active pending properties may be listed for reference).

Our analysis suggests that your property should be listed within the following range:

**\$526,600 to \$559,200**

Pricing your property correctly at the time of initial listing is crucial. The majority of offers are submitted within the first 90 days on market. The average sold-to-listing price is running at 96%.

I look forward to working with you to get your property sold quickly and conveniently.



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## Seller's Estimated Proceeds

Prepared especially for:  
Happy Seller  
Estimated Close Date: 06/30/2014

For the property located at:  
123 Anywhere Street  
Stratham, NH 03885

### Projected Gross Equity

Sale Price of Property (estimated)	\$542,900
Less Mortgage Balance (estimated)	
Less Other Encumbrances	
<b>Total Estimated Equity</b>	<b>\$542,900</b>

### Estimated Closing Costs

State Tax Stamps (1.5% of the sales price split between buyer and seller)	\$4,072
New Deed	\$100
Property Taxes (prorated for the time you owned the home)	\$2,000
Total Broker's Commission based on sales price (Negotiable)	\$27,145
<b>Total Estimated Costs</b>	<b>\$33,317</b>

### Summary

Total Estimated Equity	\$542,900
Total Estimated Deductions	\$33,317
<b>Sellers Estimated Proceeds</b>	<b>\$509,583</b>



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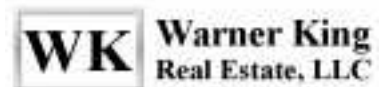
## Marketing Plan

- Property Exposure**
- ◆ Multiple Listing Service (MLS) Listing Sheet: Take full advantage of the listing within the MLS by accurately and completely showcasing the property. Utilize high quality in-season photography (maximize number of photos available). We will ALWAYS list the rooms sizes; an accurate floor plan; all available informational documents such as the plot plan, seller disclosure, and tax card; accurately map the property and provide relevant driving directions for "drive-bys" as well as showings.
  - ◆ Online Exposure: Craigslist ad that is renewed weekly; Internet Data Exchange (IDX) - listing data pushed to the majority of broker/agent websites; NNEREN.com; Realtor.com; ListHub for syndication (feeds 50 additional sites like Trulia and Zillow).
- Local Exposure**
- ◆ Present a public Open House within the first 30 days of listing.
  - ◆ Email broadcast via the Seacoast Board of Realtors both the New Listing and Open House.
  - ◆ Utilize an "MLS #4123456" rider, "New Listing" rider, and high quality attractive yard signage (reflective when available).
- Presenting Your Property**
- ◆ Seller to prepare their property by maintaining cleanliness, organization of belongings, manicured landscaping, attention to main entrance of the property, repair/replace broken/damaged items such as window screens, light bulbs, and paint.
  - ◆ Buyer to pay specific attention to how the property presents itself on a "drive-by" look (curb appeal).
  - ◆ During showings, present your home in as much light as possible; make the entire property accessible; fresh air.
- Proper Communication & Sense of Urgency**
- ◆ Utilizing both assisted and unassisted showing options to insure ALL potential buyers see your property at THEIR convenience.
  - ◆ Aggressively inquire and obtain feedback from every potential buyer.
  - ◆ Constant update to the seller on ALL property activity.
  - ◆ Track neighborhood buying and selling activity by creating a listing cart for the seller.
  - ◆ Counter offers delivered in person to facilitate a clear understanding of the offer.
- Flexibility**
- ◆ Offer shorter duration listings to enable a NEW LISTING status.
  - ◆ Offer both Exclusive Agency as well as Exclusive Right-to-sell listing options.
  - ◆ Offer transparent commission structure that facilitates offers.
- Buyer Assistance**
- ◆ Closing cost assistance via both brokerage and or seller up front.
  - ◆ Appraisal assistance.
  - ◆ Seller concessions
  - ◆ Inspection assistance.
- Pledge of Performance**
- ◆ Provide a comprehensive cost adjusted CMA to determine accurate initial pricing.
  - ◆ Property file review
  - ◆ Professionalism and pledge of performance.
  - ◆ Presentation of any and ALL offers to you.
  - ◆ Principal broker is actively involved in your transaction.



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## Resume

### Education

- ♦ UNIVERSITY OF NEW HAMPSHIRE, Durham, New Hampshire
- ♦ Master of Science in Civil Engineering - Environmental
- ♦ NORTHEASTERN UNIVERSITY, Boston, Massachusetts
- ♦ Bachelor of Science in Civil Engineering %u2013 Cum Laude

### PROFESSIONAL EXPERIENCE

- ♦ 2009-present: WARNER KING REAL ESTATE, LLC, Seacoast, New Hampshire
- ♦ Broker/Owner/Realtor License No. 04847
- ♦ Specializing in working with clients interested in Seacoast/Southern NH properties.
- ♦ A resident of the Seacoast for over 45 years, providing Knowledge, Value, and Trust to every relationship/transaction.
- ♦ Member of the Seacoast Board of Realtors, The National Association of Realtors, The NH Association of Realtors.
- ♦ 2008 RE/MAX COUNTRY PROPERTIES, Amherst, New Hampshire
- ♦ Realtor
- ♦ 2007 THE MICHAEL BEAN GROUP, LLC, Portsmouth, New Hampshire
- ♦ Realtor
- ♦ (Originally Licensed as a Real Estate Sales Person in 1996. 147 Closed/Funded Transactions as a Residential Loan Officer.)
- ♦ 2004-06 CARTERET MORTGAGE CORPORATION, Hampton, New Hampshire
- ♦ Mortgage Broker/Branch Manager
- ♦ 2003-04 IVY MORTGAGE/GATEWAY FUNDING DMS, Portsmouth, New Hampshire
- ♦ Loan Officer

### Real Estate Continuing Education

Closing and Settlement Costs, Environmental Hazards, Asset Management, Know Your Contracts, Professional Standards Workshop, Buyer Agency vs. Non-Agency/Facilitator, Ethics in Today, Real Estate World, Property Disclosures, Home Inspection 101, Residential New Construction, Reverse Mortgages, 1031 Tax Free Exchange, Short Sales & Foreclosure Proceedings, Fundamentals of Commercial Real Estate, Diversity and Doing Business, Managing Your Risk in Real Estate, Court Cases & Commission Hearings, Understanding & Using RE Auctions II, Buyer Representation in Real Estate, Real Estate and Taxes - What Every Agent Should Know, Web Resources for Real Estate Agents, Agency and Brokerage in the Next Decade, Common Issues Found at Home Inspections, Helping Buyers Navigate a Buyer Market, Transaction Troubleshooting, From Contract to Closing, Title Insurance, Essential Topic

### Engineering Experience

1988-2000 Engineering and Technology Sales (Construction Estimator, PNSY Production Engineer, Research Assistant-UNH, Environmental Engineer, Project Coordinator %u2013 Networking IT, Project Engineer, Account Representative IT)



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## Testimonials

Michael and I would like to express our sincere appreciation for your ultimate professionalism during our search for our dream home. You made a great impression on us both. Thank you for making us very comfortable and calm at a time which tends to be quite stressful. We will definitely spread a good word for you. Thank you again! If you are ever in the neighborhood, please stop by! You made it happen!

Thank You!

- Sincerely, Michael and Pamela

Thanks so much for all your help. You made this whole process so easy. We appreciate it.

- Best of luck, Dave & Angela

Warner, we just wanted to drop you a line to say thank you again for all your hard work... Jeff and I are living the original American Dream with your help. May your intelligence & efforts reward you in all aspects of your life.

P.S. we will remember you & recommend you to our friends!

- Very Sincerely, Deb & Jeff

Dear Warner, We can't thank you enough for all the assistance you provided, questions you answered and for every mystery you solved for us throughout the process of buying our first home...

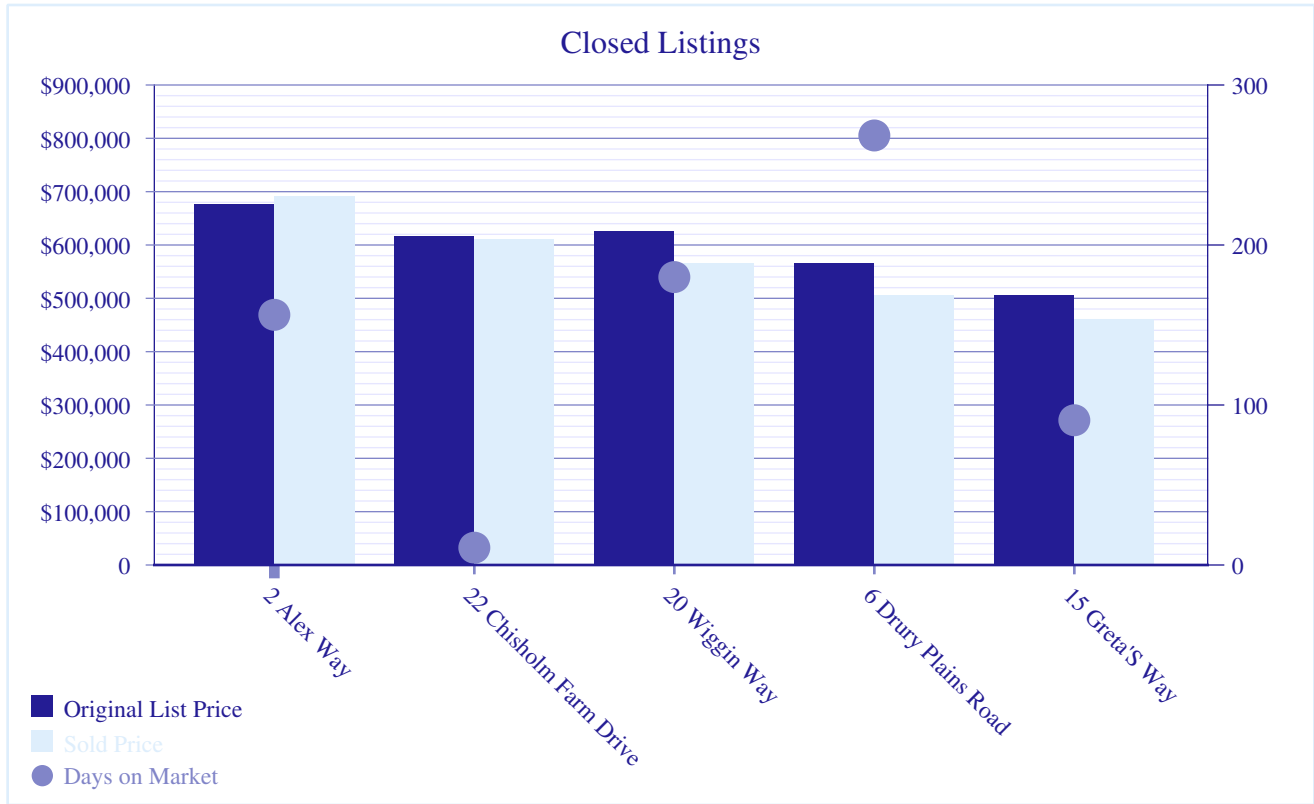
Thank you for putting in the extra effort for us, and for keeping the process as simple as possible.

Your willingness to travel was certainly appreciated! Thanks to your attention to detail...we can't thank you enough.

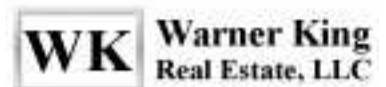
- Sincerely, Diane & Scott

## Graphical Analysis

	Total	Price		\$/SqFt		DOM	
		Average	Median	Average	Median	Average	Median
Sold	5	\$567,000	\$567,500	\$148	\$135	143.6	159



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## 1004mc Current Market Analysis

58 Winnicutt Rd. Stratham, NH 03885 as of Wednesday, Jul 02, 2014

Status	Listings	List Volume	Sold Volume		List Price	Sold Price	Sale/List	Apx SF	List/SF	Sold/SF	DOM
Active	7	4,474,500		Low	539,900			3500	144.98		0
				Avg	639,214			3702	172.58		105
				High	839,900			4104	221.03		339
Sold	10	6,170,800	5,958,000	Low	509,000	495,000	0.94	3496	119.43	116.14	5
				Avg	617,080	595,800	0.97	3980	156.78	151.4	127
				High	799,000	762,500	1.00	4394	227.05	213.13	398
Expired	1	675,000		Low	675,000			3704	182.24		46
				Avg	675,000			3704	182.24		46
				High	675,000			3704	182.24		46
Overall	18	11,320,300	5,958,000	Low	509,000	495,000	0.94	3,496	119	116.14	0
				Avg	628,906	595,800	0.97	3,856	164	151.4	114
				High	839,900	762,500	1.00	4,394	4,394	213.13	398

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# 1004mc Market Conditions Addendum

Market Conditions Addendum to the Appraisal (From TUESDAY , JUL 02, 2013 through WEDNESDAY, JUL 02, 2014

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address: 58 Winnicutt Rd.  
 City: Stratham State: NH Zip: 03885  
 Borrower: Happy Seller

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current-3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	5	4	1	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Absorption Rate (Total Sales/Months)	0.833	0.667	0.167	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Total # of Comparable Active Listings	6	4	4	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Months of Housing Supply (Total Listings/Ab.Rate)	7.203	5.997	23.952	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing

Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current-3 Months	Overall Trend		
Median Comparable Sale Price	580000	658750	495000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Median Comparable Sale Days on Market	24	164.5	398	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Median Comparable List Price	604950	604950	644950	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Median Comparable Listings Days on Market	129	207	61	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Median Sale Price as % of List Price	97.48	95.68	97.25	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Decreasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

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Are foreclosure sales (REO sales) a factor in the market?  Yes  No. If yes, explain (including the trends in listings and sales of foreclosed properties).

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Cite data sources for above information:

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Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

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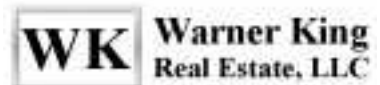
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