

DOC 78
14 pages

| FROM: JEM APPRAISAL SERVICES 3107 Hunt Rod Fallston, MD 21047 Telephone Number: 410.557.4028 Fax Number: 410.557.6916 | | <h1>INVOICE</h1> | | | | | | | | | | | | | |
|---|-------|--|-----------------|----------------|-------------------|------|------------|-----------|-------------------------------------|----------------|---------------------------|--------------------------------------|-----------------------|----------------------------|--------------|
| TO: National City Mortgage Co. 300 East Lombard Street Suite 1020 Baltimore, MD 21202 Telephone Number: 410.783.9250 Fax Number: Alternate Number: E-Mail: kathleen.bock@ncmc.com ATTN: Joe Key joe.key@ncmc.com | | <table border="1"> <tr><th>INVOICE NUMBER</th></tr> <tr><td>627 South Paca St</td></tr> <tr><th>DATE</th></tr> <tr><td>12/11/2005</td></tr> <tr><th>REFERENCE</th></tr> <tr><td>Internal Order #: 627 South Paca St</td></tr> <tr><td>Lender Case #:</td></tr> <tr><td>Client File #: 0004471518</td></tr> <tr><td>Main File # on form: 627 S. Paca St.</td></tr> <tr><td>Other File # on form:</td></tr> <tr><td>Federal Tax ID: 52-1998177</td></tr> <tr><td>Employer ID:</td></tr> </table> | | INVOICE NUMBER | 627 South Paca St | DATE | 12/11/2005 | REFERENCE | Internal Order #: 627 South Paca St | Lender Case #: | Client File #: 0004471518 | Main File # on form: 627 S. Paca St. | Other File # on form: | Federal Tax ID: 52-1998177 | Employer ID: |
| INVOICE NUMBER | | | | | | | | | | | | | | | |
| 627 South Paca St | | | | | | | | | | | | | | | |
| DATE | | | | | | | | | | | | | | | |
| 12/11/2005 | | | | | | | | | | | | | | | |
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| Lender Case #: | | | | | | | | | | | | | | | |
| Client File #: 0004471518 | | | | | | | | | | | | | | | |
| Main File # on form: 627 S. Paca St. | | | | | | | | | | | | | | | |
| Other File # on form: | | | | | | | | | | | | | | | |
| Federal Tax ID: 52-1998177 | | | | | | | | | | | | | | | |
| Employer ID: | | | | | | | | | | | | | | | |
| DESCRIPTION: | | | | | | | | | | | | | | | |
| Lender: National City Mortgage Co. | | Client: National City Mortgage Co. | | | | | | | | | | | | | |
| Purchaser/Borrower: Canary, Bryan | | | | | | | | | | | | | | | |
| Property Address: 627 South Paca St. | | | | | | | | | | | | | | | |
| City: Baltimore | | | | | | | | | | | | | | | |
| County: Baltimore City | | State: MD | Zip: 21230-2411 | | | | | | | | | | | | |
| Legal Description: Map 22, Section 6, Block 0881, Lot 47. | | | | | | | | | | | | | | | |
| FEES | | AMOUNT | | | | | | | | | | | | | |
| Amount due for the appraisal | | 300.00 | | | | | | | | | | | | | |
| Rent schedule | | 50.00 | | | | | | | | | | | | | |
| Operating Income Statement | | 50.00 | | | | | | | | | | | | | |
| SUBTOTAL | | 400.00 | | | | | | | | | | | | | |
| PAYMENTS | | AMOUNT | | | | | | | | | | | | | |
| Check #: | Date: | Description: | | | | | | | | | | | | | |
| Check #: | Date: | Description: | | | | | | | | | | | | | |
| Check #: | Date: | Description: | | | | | | | | | | | | | |
| SUBTOTAL | | | | | | | | | | | | | | | |
| TOTAL DUE | | \$ 400.00 | | | | | | | | | | | | | |

Uniform Residential Appraisal Report

File # 627 S. Paca St.

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.

Property Address 627 South Paca St. **City** Baltimore **State** MD **Zip Code** 21230-2411

Borrower Canary, Bryan **Owner of Public Record** Canary, Bryan **County** Baltimore City

Legal Description Map 22, Section 6, Block 0861, Lot 47.

Assessor's Parcel # 0322060881047 **Tax Year** 2005 **R.E. Taxes \$** 2,691.00

Neighborhood Name Ridgely's Delight **Map Reference** BA42K01 **Census Tract** 2201.00

Occupant Owner Tenant Vacant **Special Assessments \$** None Noted PUD **HOA \$** per year per month

Property Rights Appraised Fee Simple Leasehold Other (describe)

Assignment Type Purchase Transaction Refinance Transaction Other (describe)

Lender/Client National City Mortgage Co. **Address** 300 East Lombard Street Suite 1020, Baltimore, MD 21202

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). The subject is not presently listed for sale nor has it been over the past 12 months to the best of the appraiser's knowledge.

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. This is a refinance.

Contract Price \$ N/A **Date of Contract** N/A **Is the property seller the owner of public record?** Yes No **Data Source(s)** Contract, Agent

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. None Noted There are no sellers concessions known to the appraiser.

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 checked="" type="checkbox"/> Increasing | <input 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 checked="" type="checkbox"/> Shortage | <input type="checkbox"/> In Balance | <input type="checkbox"/> Over Supply | \$ (000) (yrs) 2-4 Unit 3 % |
| Growth | <input type="checkbox"/> Rapid | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Slow | Marketing Time | <input checked="" type="checkbox"/> Under 3 mths | <input type="checkbox"/> 3-6 mths | <input type="checkbox"/> Over 6 mths | 40's Low New Multi-Family 3 % |
| Neighborhood Boundaries | The subject's neighborhood is bound by Pratt Street to the north, MLK Boulevard to the south and west and Green Street to the east. | | | 600's High | 120+ | 200's+ Pred. | 70+ | Commercial 6 % Other 3 % |
| Neighborhood Description | The subject is located in the Ridgely's Delight neighborhood of Baltimore City. The area offers a mix of attached and detached homes as well as commercial use along the major roads in the area. There is a range of value for homes in the area depending on several factors. Homes similar to the subject range in value from the upper \$300's to upper \$400's depending upon several factors. | | | | | | | |
| Market Conditions (including support for the above conclusions) | The present market conditions are favorable due to low interest rates and the number of homes available. Marketing time is typically under 90 days with some exceptions. Based on a review of the market activity, there is balance of homes presently available on the market. Supply and demand appear to be in balance. | | | | | | | |
| Dimensions | 14-3 x 115 | Acres | 0.04 | Shape | Rectangular | View | Residential | |
| Specific Zoning Classification | R9 Zoning Description General Residence | | | | | | | |
| Zoning Compliance | <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) | | | | | | | |
| Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe | | | | | | | | |
| 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"/> | <input type="checkbox"/> | Street | Macadam | <input checked="" type="checkbox"/> |
| Gas | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Sanitary Sewer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Alley | Concrete | <input checked="" type="checkbox"/> |
| FEMA Special Flood Hazard Area | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | FEMA Flood Zone | X | | FEMA Map # | 2400870011D | |
| FEMA Map Date | 9/30/1988 | | | | | | | |
| Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe | | | | | | | | |
| Are there any adverse site conditions or external factors (sewer, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe | | | | | | | | |
| At the time of this inspection, the appraiser noted no adverse site conditions, environmental conditions or adverse external factors within the subject's immediate vicinity. | | | | | | | | |
| General Description | Foundation | Exterior Description | materials/condition | Interior | materials/condition | | | |
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit | <input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space | Foundation Walls | Brick/Block | Floors | Hdwd/W-W/Good | | | |
| # of Stories Three | <input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement | Exterior Walls | Brick/Stucco | Walls | Drywall/Good | | | |
| Type <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | Basement Area 618 sq.ft. | Roof Surface | Rubber | Trim/finish | Wood/Good | | | |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Basement Finish 80 % | Gutters & Downspouts | Aluminum | Bath Floor | Marble-Cer./Good | | | |
| Design (Style) ICG | <input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump | Window Type | Double Hung | Bath Wainscot | Marble-Cer./Good | | | |
| Year Built 1920 | Evidence of <input type="checkbox"/> Infestation | Storm Sash/Insulated | Insulated | Car Storage | <input checked="" type="checkbox"/> None | | | |
| Effective Age (Yrs) 5 | <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement | Screens | Screens | Driveway | # of Cars | | | |
| Attic <input checked="" type="checkbox"/> None | Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant | Amenities | Woodstove(s) # | Driveway Surface | | | | |
| <input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs | <input type="checkbox"/> Other Fuel Gas | Fireplace(s) # 6 | <input checked="" type="checkbox"/> Fence | Garage | # of Cars | | | |
| <input type="checkbox"/> Floor <input type="checkbox"/> Scuffe | Cooling <input checked="" type="checkbox"/> Central Air Conditioning | Patio/Deck 2 | <input checked="" type="checkbox"/> Porch Stoop | Carport | # of Cars | | | |
| <input type="checkbox"/> Finished <input type="checkbox"/> Heated | <input type="checkbox"/> Individual <input type="checkbox"/> Other | Pool | Other | Att. | Det. | | | |
| <input type="checkbox"/> Built-in | | | | | | | | |

Uniform Residential Appraisal Report

File # 627 S. Paca St.

| There are 16 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 369,000 to \$ 480,000 | | There are 22 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 380,000 to \$ 480,000 | |
|--|---|---|---|
| FEATURE | SUBJECT | COMPARABLE SALE # 1 | COMPARABLE SALE # 2 |
| Address | 627 South Paca St. Baltimore, MD 21230 | 843 Ramsay Street Baltimore, MD 21230 | 856 Washington Boulevard Baltimore, MD 21230 |
| Proximity to Subject | | 0.24 miles | 0.08 miles |
| Sale Price | \$ Refin. | \$ 448,980 | \$ 365,000 |
| Sale Price/Gross Liv. Area | \$ 191.93 sq.ft. | \$ 252.60 sq.ft. | \$ 142.13 sq.ft. |
| Data Source(s) | | MRIS 5337364, Agent | MRIS 5241795, Agent |
| Verification Source(s) | | MRIS 5361176, Agent | MRIS 5361176, Agent |
| VALUE ADJUSTMENTS | DESCRIPTION | EXTERIOR INSPECTION | INTERIOR INSPECTION |
| Sales or Financing Concessions | | Conv. DOM 29 \$9,000 | Conv. DOM 29 None Noted |
| Date of Sale/Time | | Settled 09/2005 | Settled 07/2005 |
| Location | Ridge/ys Delight | Camden Cross. | Ridge/ys Delight |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | GR \$120/Year |
| Site | 0.04 Acres | 0.03 Acres | 0.04 Acres |
| View | Residential | Residential | Residential |
| Design (Style) | IOG | IOG | IOG |
| Quality of Construction | Average | Average | Average |
| Actual Age | 85 Years | New | 105 Years |
| Condition | Good | Very Good | Good |
| Above Grade | Total 8rms. Baths | Total 8rms. Baths | Total 8rms. Baths |
| Room Count | 7 2 1.5 | 7 3 2/2 | 7 4 3 |
| Gross Living Area | 2,084 sq.ft. | 1,778 sq.ft. | 2,568 sq.ft. |
| Basement & Finished Rooms Below Grade | Partial, Improv. BR, F-bath | Slab N/A | Partial, Unimpr. Cbrm. |
| Functional Utility | Average | Average | Average |
| Heating/Cooling | FHA/CAC | FHA/CAC | FHA/CAC |
| Energy Efficient Items | Storm Equip. | Storm Equip. | Storm Equip. |
| Garage/Carport | None | 1 Car Garage | None |
| Porch/Path/Deck | Deck | Deck | Deck |
| Upgrades | Superior Upgr. | Superior | Typical |
| Net Adjustment (Total) | | \$ 20,200 | \$ 23,600 |
| Adjusted Sale Price of Comparables | | \$ 428,780 | \$ 388,600 |
| | | Gross 11.3 % | Gross 14.5 % |

I 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) Local multiple list service, MDAT web site, agents, owners, public records and previous appraisal files.
 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) Local multiple list service, MDAT web site, agents, owners, public records and previous appraisal files.

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 | 03/2004 | 08/2005 | None Recorded | None Recorded |
| Price of Prior Sale/Transfer | \$125,000 | \$262,000 | In the past 3 years | In the past 3 years |
| Data Source(s) | MRIS, Tax Records | MRIS, Tax Records | MRIS, Tax Records | MRIS, Tax Records |
| Effective Date of Data Source(s) | 11/11/2005 | 11/20/2005 | 11/11/2005 | 11/11/2005 |

Analysis of prior sale or transfer history of the subject property and comparable sales The subject was purchased in 11/2003 for \$125,000 and was renovated. Comparable sale one was settled as new construction in 08/2005 and was immediately listed for sale again and sold as described in the data market grid above. Other than the information listed above, there have been no other sales of the comparables over the past 36 months. The above information was taken from MRIS or local tax records and is believed to be accurate.

Summary of Sales Comparison Approach See the additional comments section.

Indicated Value by Sales Comparison Approach \$ 400,000
 Indicated Value by: Sales Comparison Approach \$ 400,000 Cost Approach (if developed) \$ N/A Income Approach (if developed) \$ 395,600
 The Income Approach is appropriate and supports the Sales Comparison Approach. The Cost Approach was not used for this appraisal and is not required by Fannie Mae. Most consideration is given to the Sales Comparison Approach as it most accurately reflects buyers' and sellers' actions in the market place.
 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 \$ 400,000 as of 12/09/2005, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # 627 S. Paca St.

A thorough search for active, pending and settled comparable sales was made in an attempt to find sales which "bracket" the subject in price, size, lot size, age, condition and amenities. After consideration of locations, dates of sale and physical differences, the comparable sales included are considered the best indicators of the subject's market value although they may not "bracket" in all categories. Comparables sales one, two and three are settled and comparable sales four is an active listing; verification is with the local multiple list service, builders and/or public records.

The "Typical Concession" noted in the grid for Sales or Financing Concessions include any known seller concessions which are typical for the subject's market area including, but not limited to, points, contributions toward the buyers closing costs, etc. Any concessions, beyond what is considered typical for the market, which have an impact on the sales price of the comparable were adjusted accordingly.

The subject or comparables may have a ground rent. Ground rents are typical for the area and do not affect the marketability of homes in the area. Ground rents are capitalized at 6% for the purpose of inclusion in the market data grid. In many cases, realtors will list a property as fee simple only to find at settlement the property has a ground rent. Typically, ground rents are discovered by the title companies doing the research of the property.

Although the comparable sales may not be of the same design as the subject, they are similar in utility and therefore comparable. Where the market recognizes a difference in design, an adjustment has been made. This does not adversely affect the estimate of value.

Buyers looking for a home in the area are more concerned with the quality of the materials used as well as condition and consider size a secondary factor. Gross living areas shown for the comparable sales are estimated based on the information from the multiple list service, Realtors, buyers, sellers, inner office data bank, appraiser, actual measurements or city/county tax records. Although the square footage noted on the public record reports is reviewed as a unit of comparison, little consideration is given to the figures as they are often found to be inaccurate, including areas not viewed as living area, i.e., enclosed porches, basements, etc. Slight variations in size will not have any effect on the estimate of value. The size adjustment is based on \$20.00 per square foot. Any size differentials less than 100 square feet are not recognized in the market as added value, thus, no adjustments are given.

The subject was completely renovated between 2004 and the beginning of 2005 and has superior upgrading throughout. The New York loft-style renovation has upgraded halogen lighting, granite counters and stainless steel appliances in the kitchen, a marble master bath suite, a finished lower level bedroom suite, converted gas fireplaces and other various updates. Although comparable sale one was considered to be in comparable condition, it is new construction and was given a 5% adjustment to reflect the new construction. Comparable sale two was listed with a new kitchen as its notable update. This sale was given an adjustment, upward from its sale price by 5%, for inferior condition when compared to the extent and quality of the subject's renovation. It was included for comparison as it was one of the most recently updated comparable sales in the immediate neighborhood. Like the subject, comparable sale three was listed as completely renovated, therefore, no condition adjustments were given to this sale.

The subject and comparable sales are located in the same marketing area offering similar functional utility. The comparables provide a range of value for the subject reflecting the various improvements, amenities, size, updating and condition offered by each property. Due to the varying differences of each property, all of the comparable sales were considered equally in determining the estimated market value for the subject.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Costs were considered from Marshall Swift and or local builder's cost. The estimated site value is based on a review of recorded land sales or a review of neighborhood land assessed values. The remaining economic life of the property is 40 years for HUD and FMHA users. Physical depreciation is based on the age/life method.

| | | | | | |
|--|--|--|------------------------------------|-------------|------------|
| ESTIMATED | <input type="checkbox"/> REPRODUCTION OR | <input checked="" type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE | = \$ | 75,000 |
| Source of cost data | Marshall Swift/Local Builders | | DWELLING | Sq.Ft. @ \$ | = \$ |
| Quality rating from cost service | Effective date of cost data | | | Sq.Ft. @ \$ | = \$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | | | | | = \$ |
| Write considered for this appraisal, the Cost Approach was not completed and is not required for Fannie Mae. | | | Garage/Carport | Sq.Ft. @ \$ | = \$ |
| | | | Total Estimate of Cost-New | = \$ | |
| | | | Less | Physical | Functional |
| | | | Depreciation | | = \$() |
| | | | Depreciated Cost of Improvements | = \$ | |
| | | | *As-is* Value of Site Improvements | = \$ | |

Estimated Remaining Economic Life (HUD and VA only) _____ Years INDICATED VALUE BY COST APPROACH = \$ N/A

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 2300 X Gross Rent Multiplier 172 = \$ 395,600 Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM) The GRM was extrapolated from market data and teh resulting Income Approach lends support for the Sales Comparison Approach.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project N/A
 Total number of phases N/A Total number of units N/A Total number of units sold N/A
 Total number of units rented N/A Total number of units for sale N/A Data source(s) N/A
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
 Does the project contain any multi-dwelling units? Yes No Data Source N/A
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. N/A
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. N/A
 Describe common elements and recreational facilities. N/A

COST APPROACH
 INCOME
 PUD INFORMATION

Uniform Residential Appraisal Report

File # 627 S. Paca St.

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.

Uniform Residential Appraisal Report

File # 627 S. Paca St.

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.

Uniform Residential Appraisal Report

File # 627 S. Paca St.

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 *Jordan E May*
 Name Jordan May
 Company Name JEM Appraisal Services
 Company Address 3107 Hunt Road, Fallston, MD 21047

Telephone Number 410-557-4026
 Email Address je.may@comcast.net
 Date of Signature and Report December 15, 2005
 Effective Date of Appraisal 12/09/2005
 State Certification # _____
 or State License # 02-11596
 or Other (describe) _____ State # _____
 State MD
 Expiration Date of Certification or License 12/16/2007

ADDRESS OF PROPERTY APPRAISED
627 South Paca St.
Baltimore, MD 21230-2411

APPRAISED VALUE OF SUBJECT PROPERTY \$ 400,000

LENDER/CLIENT

Name Joe Key
 Company Name National City Mortgage Co.
 Company Address 300 East Lombard Street, Suite 1020,
Baltimore, MD 21202
 Email Address joey.key@ncmc.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature *J. May*
 Name John May
 Company Name JEM Appraisal Services
 Company Address 3107 Hunt Road, Fallston, MD 21047

Telephone Number 410-557-4026
 Email Address je.may@comcast.net
 Date of Signature December 15, 2005
 State Certification # 03-076
 or State License # _____
 State MD
 Expiration Date of Certification or License 12/31/2006

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 _____

Operating Income Statement

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

Property Address

627 South Paca St.
Street

Baltimore
City

MD
State

21230-2411
Zip Code

General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.

| | Currently Rented | Expiration Date | Current Rent Per Month | Market Rent Per Month | Utility Expense | Paid By Owner | Paid By Tenant |
|--------------|---|-----------------|------------------------|-----------------------|---------------------|-------------------------------------|-------------------------------------|
| Unit No. 1 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | N/A | \$ 0 | \$ 2,300 | Electricity | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Unit No. 2 | Yes <input type="checkbox"/> No <input type="checkbox"/> | | \$ | \$ | Gas | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Unit No. 3 | Yes <input type="checkbox"/> No <input type="checkbox"/> | | \$ | \$ | Fuel Oil | <input type="checkbox"/> | <input type="checkbox"/> |
| Unit No. 4 | Yes <input type="checkbox"/> No <input type="checkbox"/> | | \$ | \$ | Fuel (Other) | <input type="checkbox"/> | <input type="checkbox"/> |
| Total | | | \$ | \$ 2,300 | Water/Sewer | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| | | | | | Trash Removal | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and any previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g. Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item) income should be based on the current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

Annual Income and Expense Projection for Next 12 months

| | By Applicant/Appraiser | Adjustments by Lender's Underwriter |
|---|------------------------|-------------------------------------|
| Income (Do not include income for owner-occupied units) | | |
| Gross Annual Rental (from unit(s) to be rented) (Market) | \$ 27,600 | \$ |
| Other Income (include sources) | + | + |
| Total | \$ 27,600 | \$ |
| Less Vacancy/Rent Loss | - 1,380 (5%) | - (%) |
| Effective Gross Income | \$ 26,220 | \$ |
| Expenses (Do not include expenses for owner-occupied units) | | |
| Electricity | Paid by the tenant | |
| Gas | Paid by the tenant | |
| Fuel Oil | | |
| Fuel (Type - Gas) | Paid by the tenant | |
| Water/Sewer | Paid by the tenant | |
| Trash Removal | Included in taxes | |
| Pest Control | 75 | |
| Other Taxes or Licenses | 75 | |
| Casual Labor | 250 | |
| This includes the costs for public area cleaning, snow removal, etc., even though the applicant may not elect to contract for such services. | | |
| Interior Paint/Decorating | 450 | |
| This includes the costs of contract labor and materials that are required to maintain the interiors of the living unit. | | |
| General Repairs/Maintenance | 550 | |
| This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc. | | |
| Management Expenses | Self Manage | |
| These are the customer expenses that a professional management company would charge to manage the property. | | |
| Supplies | 25 | |
| This includes the costs of items like light bulbs, janitorial supplies, etc. | | |
| Total Replacement Reserves - See Schedule on Pg. 2 | 706 | |
| Miscellaneous | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Total Operating Expenses | \$ 2,131 | \$ |

Replacement Reserve Schedule
 Adequate replacement reserves must be calculated regardless of whether actual reserves are provided for on the owner's operating statements or a customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year - such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc. - should be expensed on a replacement cost basis.

| Equipment | Replacement Cost | Remaining Life | By Applicant/ Lender Adjustments |
|---|------------------|-----------------------|----------------------------------|
| Stoves/Ranges | 450 ea. + | 18 Yrs. X | Units = \$ 25 |
| Refrigerators | 750 ea. + | 15 Yrs. X | Units = \$ 50 |
| Dishwashers | 400 ea. + | 15 Yrs. X | Units = \$ 27 |
| A/C Units | 2,100 ea. + | 15 Yrs. X | Units = \$ 140 |
| C. Washers/Dryers | 400 ea. + | 15 Yrs. X | Units = \$ 27 |
| HW Heaters | 300 ea. + | 15 Yrs. X | Units = \$ 20 |
| Furnace(s) | 2,500 ea. + | 15 Yrs. X | Units = \$ 167 |
| (Other) | ea. + | Yrs. X | Units = \$ |
| Carpeting (Wall to Wall) | 2,500 + | 10 Yrs. X One Bldg. = | \$ 250 |
| Total Replacement Reserves. (Enter on Pg. 11) | | | \$ 706 |

| Operating Income Reconciliation | |
|---------------------------------|-----------|
| Effective Gross Income | \$ 28,220 |
| Total Operating Expenses | \$ 2,131 |
| Operating Income | \$ 24,089 |
| Monthly Operating Income | \$ 2,007 |
| Monthly Housing Expense | \$ |
| Net Cash Flow | \$ |

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the subject property to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's primary residence to the borrower's stable monthly income.

Appraiser's Comments (including sources for data and rationale for the projections)

The above figures were provided by the agents, owners or were extrapolated from market data.

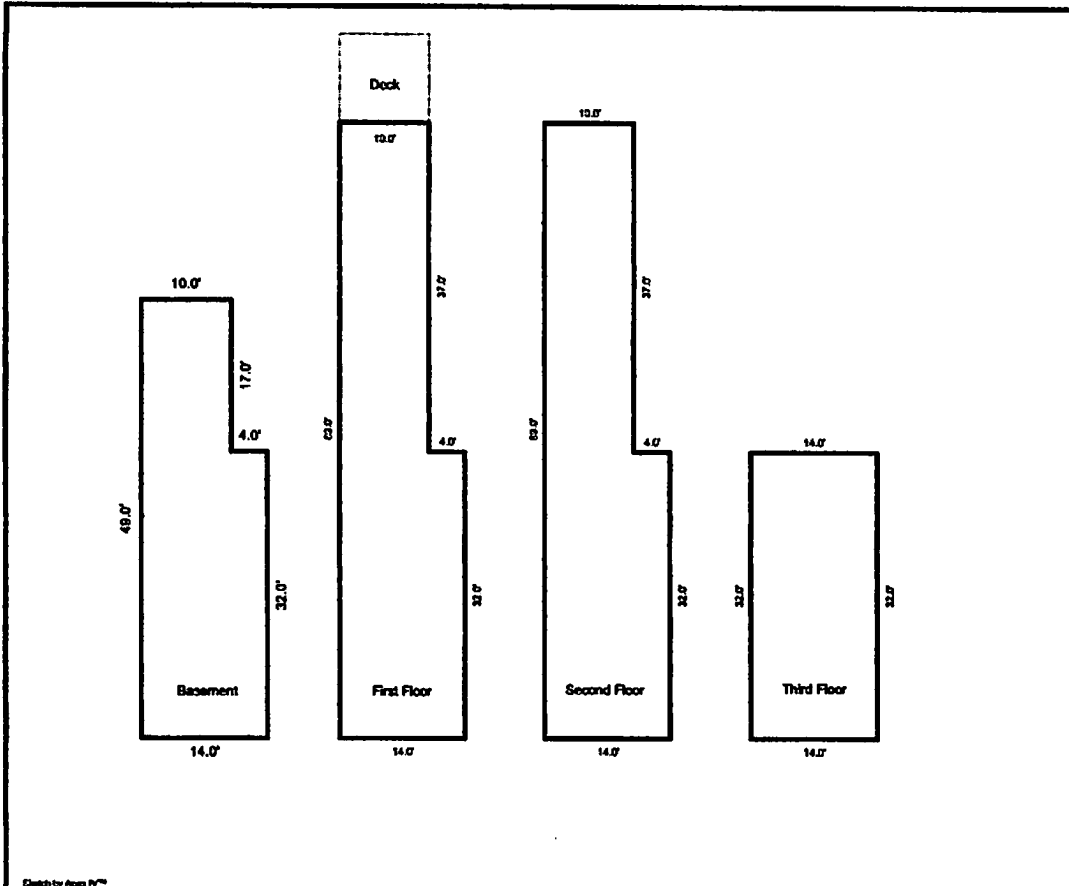
Underwriter's Comments and Rationale for Adjustments

Appraiser Name: Jordan May
 Appraiser Signature: [Signature]
 Date: December 15, 2005

Underwriter Name: _____
 Underwriter Signature: _____
 Date: _____

Building Sketch (Page - 1)

| | | | |
|--|------------------------------|-----------------|----------------------------|
| Borrower/Client Canary, Bryan | | | |
| Property Address 627 South Paca St. | | | |
| City Baltimore | County Baltimore City | State MD | Zip Code 21230-2411 |
| Lender National City Mortgage Co. | | | |



Sketch by *Apex* P/M

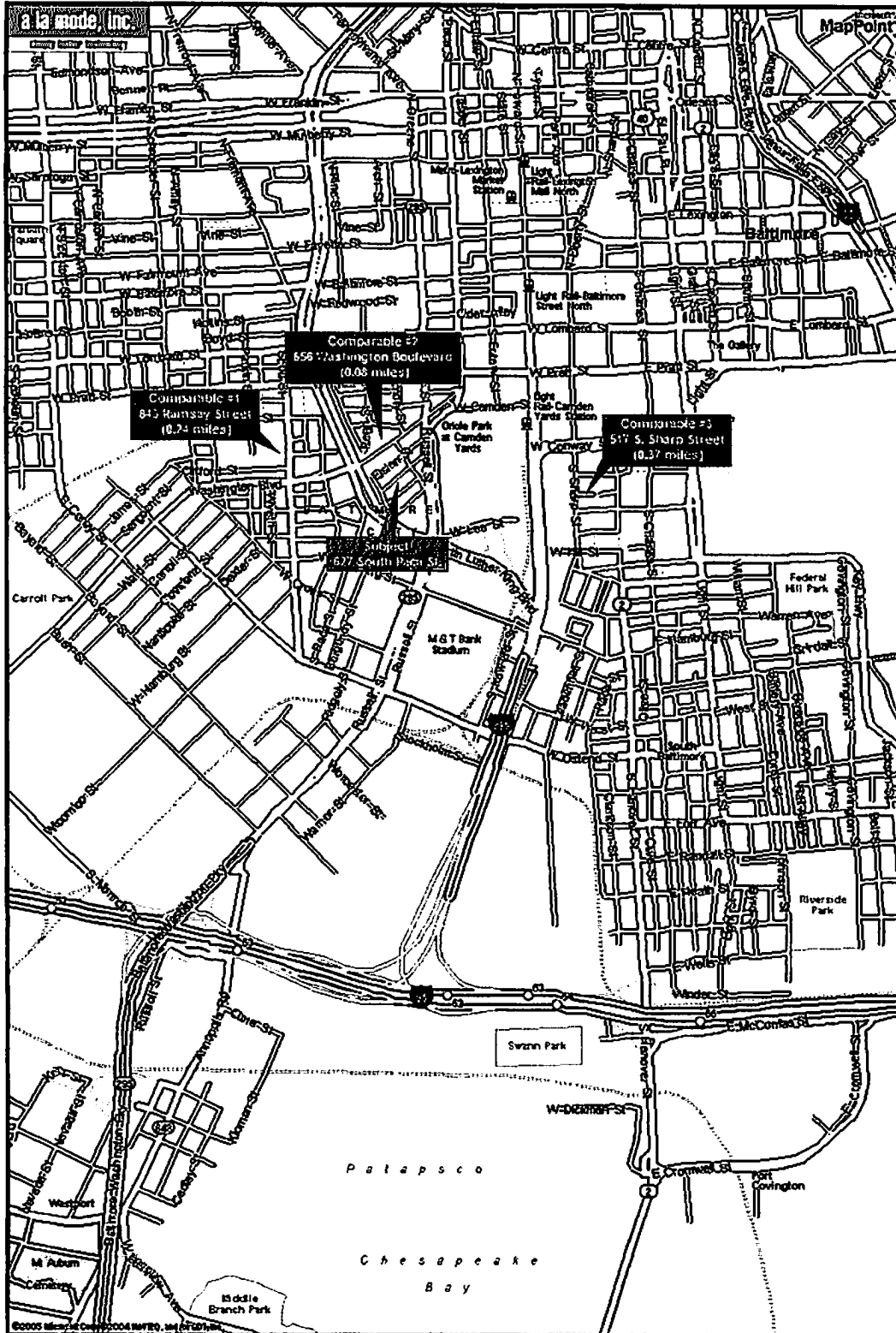
Comments:

| AREA CALCULATIONS SUMMARY | | | |
|---------------------------|--------------|------------------|-------------|
| Code | Description | Size | Net Totals |
| GLA1 | First Floor | 618.00 | 618.00 |
| GLA2 | Second Floor | 618.00 | 618.00 |
| GLA3 | Third Floor | 448.00 | 448.00 |
| BSMT | Basement | 618.00 | 618.00 |
| P/P | Deck | 100.00 | 100.00 |
| TOTAL LIVABLE | | (rounded) | 2084 |

| LIVING AREA BREAKDOWN | | |
|---------------------------------------|-------------|-------------|
| | Breakdown | Subtotals |
| First Floor | | |
| | 14.0 x 32.0 | 448.00 |
| | 10.0 x 37.0 | 370.00 |
| Second Floor | | |
| | 14.0 x 32.0 | 448.00 |
| | 10.0 x 37.0 | 370.00 |
| Third Floor | | |
| | 14.0 x 32.0 | 448.00 |
| 5 Calculations Total (rounded) | | 2084 |

Location Map

| | | | |
|-------------------------------------|-----------------------|----------|---------------------|
| Borrower/Client Canary, Bryan | | | |
| Property Address 627 South Paca St. | | | |
| City Baltimore | County Baltimore City | State MD | Zip Code 21230-2411 |
| Lender National City Mortgage Co. | | | |

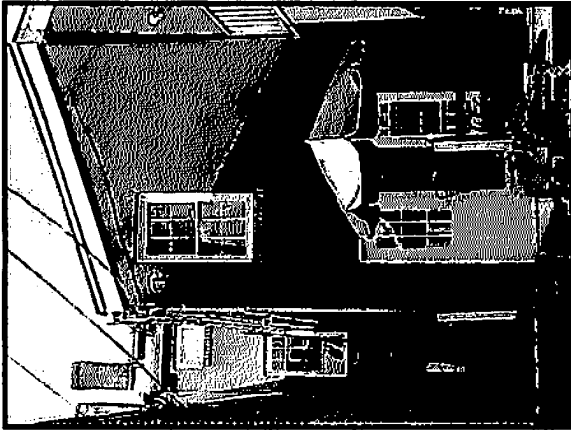


Subject Photo Page

| | | | |
|--|------------------------------|-----------------|----------------------------|
| Borrower/Client Canary, Bryan | | | |
| Property Address 627 South Paca St. | | | |
| City Baltimore | County Baltimore City | State MD | Zip Code 21230-2411 |
| Lender National City Mortgage Co. | | | |

**Subject Front**

627 South Paca St.
 Sales Price Refin.
 Gross Living Area 2,084
 Total Rooms 7
 Total Bedrooms 2
 Total Bathrooms 1.5
 Location Ridgely's Delight
 View Residential
 Site 0.04 Acres
 Quality Average
 Age 85 Years

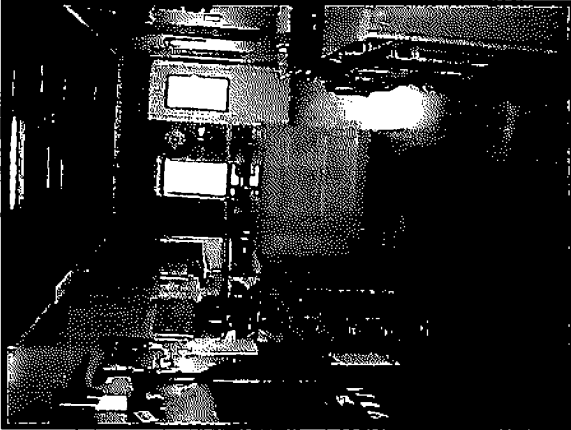
**Subject Rear****Subject Street**

Subject Interior Photo Page

| | | | |
|--|------------------------------|-----------------|----------------------------|
| Borrower/Client Canary, Bryan | | | |
| Property Address 627 South Paca St. | | | |
| City Baltimore | County Baltimore City | State MD | Zip Code 21230-2411 |
| Lender National City Mortgage Co. | | | |

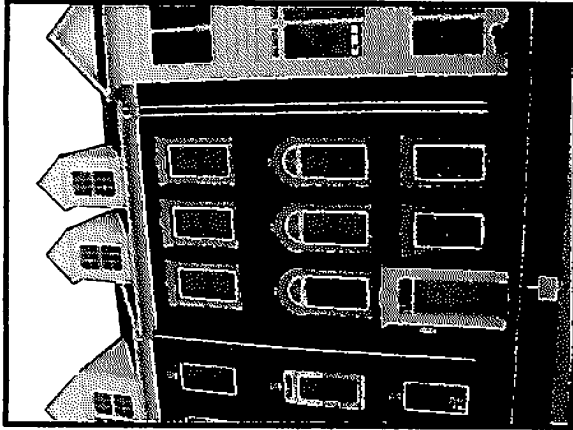
**Subject Interior**

627 South Paca St.
 Sales Price Refin.
 Gross Living Area 2,084
 Total Rooms 7
 Total Bedrooms 2
 Total Bathrooms 1.5
 Location Ridgely's Delight
 View Residential
 Site 0.04 Acres
 Quality Average
 Age 85 Years

**Subject Interior****Subject Interior**

Comparable Photo Page

| | | | |
|--|------------------------------|-----------------|----------------------------|
| Borrower/Client Canary, Bryan | | | |
| Property Address 627 South Paca St. | | | |
| City Baltimore | County Baltimore City | State MD | Zip Code 21230-2411 |
| Lender National City Mortgage Co. | | | |

**Comparable 1**

843 Ramsay Street
Prox. to Subject 0.24 miles
Sale Price 448,980
Gross Living Area 1,776
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2/2
Location Camden Cross.
View Residential
Site 0.03 Acres
Quality Average
Age New

**Comparable 2**

656 Washington Boulevard
Prox. to Subject 0.08 miles
Sale Price 365,000
Gross Living Area 2,568
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3
Location Ridgelys Delight
View Residential
Site 0.04 Acres
Quality Average
Age 105 Years

**Comparable 3**

517 S. Sharp Street
Prox. to Subject 0.37 miles
Sale Price 400,000
Gross Living Area 1,440
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 2
Location Otterbein
View Residential
Site 0.01 Acres
Quality Average
Age 85 Years