

AFFIDAVIT OF APPRAISER

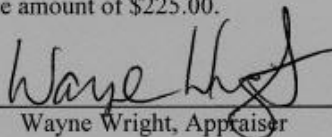
Borrower/Client	VELEZ, DAISY			
Property Address	672 Brooks St			
City	Bridgeport	County	FAIRFIELD	State CT Zip Code 06608
Lender	*FAIRBANKS CAPITAL CORP.			

DOCKET NO FBT-CV11-6020884-S : SUPERIOR COURT
 :
 The Bank of New York Mellon, as : J.D. OF FAIRFIELD
 indenture trustee, on behalf of :
 the holders of the CSMC Trust :
 2010-16 Mortgage-Backed Notes and:
 Certificates, Series 2010-16 :
 v. : AT BRIDGEPORT
 :
 DAISY VELEZ : OCTOBER 19, 2011

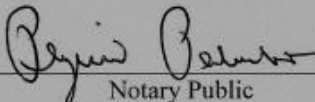
AFFIDAVIT OF APPRAISER

The undersigned Appraiser, at the direction of the Plaintiff in the above-entitled action, respectfully represents **THAT**;

1. My name is **Wayne Wright**.
 My address is P.O. Box 67, **Wallingford, Connecticut 06492**.
 I hold a **Connecticut** license number **578 AND**;
2. **THAT** I have appraised the property known as **672 Brook Street, Bridgeport, CT**, on **October 25, 2011**; And Further, that on that date, I estimated the Fair Market Value to be **Thirty Thousand and 00/100 Dollars**. (\$30,000); with \$5,000 attributable to the value of the site, and \$25,000 attributable to the value of the improvements thereon **AND**;
3. **THAT** the Fair Market Value of the subject property is the same as appears on my report dated _____, _____ **OR**;
THAT if there is a difference in the Fair Market Value from the report date, the reason for the difference is: _____
4. **THAT** I am requesting a fee for my services in the amount of \$225.00.


 Wayne Wright, Appraiser

Personally appeared, **WAYNE WRIGHT**, who subscribed the foregoing report and swore before me this 27th day of October 2011.


 Notary Public



PHYLLIS L. PALUMBO
 Notary Public, State of Connecticut
 My Commission Expires August 31, 2013