

INVOICE

FROM:

WAYNE WRIGHT
 GW REAL PROPERTY ANALYSTS INC
 314 MAIN STREET
 TAX ID#06-1213061
 WALLINGFORD, CT 06492
 Telephone Number: 203-269-9338 Fax Number: 203-269-8709

INVOICE NUMBER

GW52773

DATE

10/31/2010

REFERENCE

Internal Order #: GW52773
 Lender Case #:
 Client File #:
 Main File # on form: GW52773
 Other File # on form:
 Federal Tax ID: 06-1213061
 Employer ID:

TO:

*GLASS & BRAUS
 2452 BLACK ROCK TURNPIKE
 SUITE 7
 FAIRFIELD, CT 06825
 Telephone Number: 203 3712213 Fax Number: 203 3712962
 Alternate Number: E-Mail: gblaw@sprynet.com

DESCRIPTION

Lender: *FAIRBANKS CAPITAL CORP. Client: *GLASS & BRAUS
 Purchaser/Borrower: DUBE, SHANNON & WAYNE
 Property Address: 39 GREEN MANOR RD
 City: ENFIELD State: CT Zip: 06082-4110
 County: HARTFORD
 Legal Description: VOLUME 2076 PAGE 75

FEES
AMOUNT

\$225.00 704 DRIVE BY(NO OATH ATTACHED)	225.00
ORDER BY: JESSICA BRAUS	
10/31/2010 \$225.00 704 DRIVE BY	
UPON RECEIPT SENT E-MAIL	

225.00

SUBTOTAL

225.00

PAYMENTS
AMOUNT

Check #:	Date:	Description:
Check #:	Date:	Description:
Check #:	Date:	Description:

SUBTOTAL

225.00

TOTAL DUE

\$

225.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

39 GREEN MANOR RD
ENFIELD, CT 06082-4110

FOR

*FAIRBANKS CAPITAL CORP.
P.O. BOX 65250
SALT LAKE CITY, UT 84165

AS OF

OCTOBER 26, 2010

BY

WAYNE WRIGHT SRA
GW REAL PROPERTY ANALYSTS INC
P.O. BOX 67
WALLINGFORD, CT 06492
(203) 269-9338
GWREALPROPERTY@HOTMAIL.COM

Freddie Mac

Federal Home Loan Mortgage Corporation

Second Mortgage Property Value Analysis Report

GW52773

Owned by America's Savings Institutions

Borrower/Subject Property Information

Borrower DUBE, SHANNON & WAYNE Census Tract 09003-4809.C Map Reference 25540
 Property Address 39 GREEN MANOR RD Check one: SF PUD CONDO 2-4 Units
 City ENFIELD County HARTFORD State CT Zip Code 06082-4110
 Phone No. Res. N/A Loan Amount Requested \$ N/A Term N/A Mos. Owner's Est. of Value \$ N/A

No. of Rooms <u>7</u>	No. of Bedrooms <u>4</u>	No. of Baths <u>1F1H</u>	Family room or den <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Gross Living Area <u>1,317 Sq. Ft.</u>	Garage/Carport (specify type & no.) <u>NONE</u>	Porches, Patio or Pool (specify) <u>DECK</u>	Central Air <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Field Report

NEIGHBORHOOD

Location Urban Suburban Rural
 Built Up Over 75% 25% to 75% Under 25%
 Growth Rate Fully Dev. Rapid Steady Slow
 Property Values Increasing Stable Declining
 Demand/Supply Shortage In Balance Over Supply
 Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present Land Use 60% 1 Family 5% 2-4 Family 5% Apts. % Condo 15% Commercial 5% Industrial 10% Vacant %
 Change in Present Land Use Not Likely Likely Taking Place Frm. To
 Predominant Occupancy Owner Tenant 8% Vacant
 S/F Price Range \$ 100,000 to \$ 232,000 \$170,000 = Predominant Value
 S/Family Age 37 yrs. to 53 yrs. Predominant Age 48 yrs.

Property Compatibility	Good	Avg.	Fair	Poor
General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: Freddie Mac does not consider race or the racial composition of the neighborhood to be reliable appraisal factors.
 Comments including those factors affecting marketability (e.g. public parks, schools, view, noise) THE NEIGHBORHOOD IS BOUND TO THE NORTH BY BUCKEN ROAD, TO THE EAST BY THE TOWN OF SOMERS, TO THE SOUTH BY HAZARD AVENUE (ROUTE 190) AND TO THE WEST BY TAYLOR ROAD.

SUBJECT PROPERTY

Approx. Yr. Bilt. 1958 # Units 1 # Stories 1.5
 Type (det, duplex, semi/det. etc.) SINGLE FAMILY
 Design (rambler, split, etc.) CAPE COD
 Exterior Wall Mat. VINYL Roof Mat. ASPHALT
 Is the property in a HUD-Identified Special Flood Haz. Area? No Yes
 Special Energy-Effic. Items FLOOD ZONE X, MAP DATE 06/17/02, PANEL NUMBER 090028 0010 C; ASSESSORS MAP 110 LOT 92. 2004 GRAND LIST R.E TAXES = \$2823.36.

PROPERTY RATING	Good	Avg	Fair	Poor
Condition of Exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compatibility to Neighborhood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appeal and Marketability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments (favorable or unfavorable incl. deferred maintenance) BASED ON AN EXTERIOR, CURB SIDE ONLY INSPECTION, THE PROPERTY APPEARS TO HAVE BEEN ADEQUATELY MAINTAINED. NOTED AVERAGE CONDITION.

Market Comparable Analysis Prior To Improvement

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	39 GREEN MANOR RD ENFIELD, CT	14 BRETT LANE ENFIELD, CT		121 SHERMAN ROAD ENFIELD, CT		8 NORTHFIELD ROAD ENFIELD, CT	
Proximity to Sub.		0.07 MILES NW		0.31 MILES N		0.47 MILES E	
Sales Price	\$	\$ 189,000		\$ 195,000		\$ 189,000	
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
		5/14/2010	-8,050	6/21/2010	-6,200	9/27/2010	-1,400
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Site/View	.295 ACRES	.49 ACRES -2,000		.287 ACRES		.52 ACRES -2,300	
Age	1958 EFF 10	1958 EFF 10		1957 EFF 10		1976 EFF 10	
Condition	CAPE/AVERAGE	RANCH/AVG		CAPE/AVERAGE		R RANCH/AVG	
Living Area Rm. Count and Total	Total B-rms. Baths	Total B-rms. Baths		Total B-rms. Baths		Total B-rms. Baths	
	7 4 1F1H	6 3 2F	-2,500	6 4 2F	-2,500	6 3 1F	+2,500
Gross Living Area	1,317 Sq. Ft.	1,392 Sq. Ft. -1,500		1,260 Sq. Ft. +1,140		1,308 Sq. Ft.	
Air Conditioning	HWBB/NONE	HWBB/NONE		HWBB/NONE		HWBB/NONE	
Garage/Carport	DRIVEWAY	2 CAR ATT -4,000		1 CAR ATT -2,000		2C BI -4,000	
Porches, Patio, Pools, etc.	WD 120 SF NONE	OP 158 SF NONE		NONE NONE +1,200		WOOD DECK NONE	
Special Energy-Efficient Items	NO FIREPLACE N/A	1 FIREPLACE MT 8 DAYS -1,000		NO FIREPLACE MT 42 DAYS		1 FIREPLACE MT 211 DAYS -1,000	
Other	UNK FIN LL	FINISHED -2,000		UNFINISHED		400 SF FIN -4,000	
Net Adjust (Total)		+ - \$ -21,050		+ - \$ -8,360		+ - \$ -10,200	
Indicated Value Sub		N 11.1 G 11.1 \$ 167,950		N 4.3 G 6.7 \$ 186,640		N 5.4 G 8.0 \$ 178,800	

General Comments EVALUATION WAS DONE ON A DRIVE BY BASIS THE APPRAISER RESERVES THE RIGHT TO REVISE THE ESTIMATE OF MARKET VALUE SHOULD INFORMATION BECOME AVAILABLE THAT WOULD IMPACT THE SUBJECTS VALUE OR MARKETABILITY. THE SUBJECT LAST SOLD SEPTEMBER 28, 2005 FOR \$189,400.

Estimated Market Value \$ 170,000 as of OCTOBER 26 20 10
 Completed By WAYNE WRIGHT SRA Title APPRAISER RCR.0000578
 Signature Wayne Wright Date OCTOBER 26, 2010 20 10

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE

Supplemental Addendum

File No. GW52773

Borrower/Client	DUBE, SHANNON & WAYNE			
Property Address	39 GREEN MANOR RD			
City	ENFIELD	County	HARTFORD	State CT Zip Code 06082-4110
Lender	*FAIRBANKS CAPITAL CORP.			

DIGITAL SIGNATURES:

THE DIGITAL SIGNATURES ARE ORIGINAL. THE SIGNATURES ARE SCANNED INTO THE APPRAISAL SOFTWARE. THE REVIEW APPRAISER IS THE ONLY PERSON TO ADMINISTER THE SIGNATURES THAT APPLY TO THE REPORT. ACCORDING TO THE SOFTWARE VENDOR, A LA MODE, DIGITAL SIGNATURES MEET THE USPAP GUIDELINE.

DIRECT SALES COMPARISON:

THE MARKET DATA IS LIMITED. ENFIELD IS A COMMUNITY OF 45,395+- PEOPLE SPREAD OUT OVER 33 SQUARE MILES. THERE HAS BEEN 1 SALE OF A CAPE IN THE SUBJECT'SW NEIGHBORHOOD OVER THE LAST 6 MONTHS. THE LACK OF SALES OF CAPES REQUIRE THE USE OF SALES OF DISSIMILAR BUT COMPETITIVE STYLES. IN THIS MARKET RANCHES AND RAISED RANCHES AND CAPES ARE CONSIDERED TO BE PURCHASE ALTERNATIVES.

DECLINING VALUES IN THIS MARKET SEGMENT IS BASED ON A THREE YEAR MARKET STUDY WHICH IS INCLUDED AS AN EXHIBIT IN THE APPRAISAL. THE MEDIAN PRICE FOR A SINGLE FAMILY HOME IN ENFIELD IN 2007-2008 WAS \$193,000. THE MEDIAN PRICE FOR A SINGLE FAMILY HOME IN ENFIELD IN 2008-2009 FELL TO \$184,500. THE MEDIAN PRICE FOR A SINGLE FAMILY HOME IN ENFIELD ROSE SLIGHTLY TO \$185,000. THE RISE IN MEDIAN PRICE IS DUE IN PART TO LOW MORTGAGE RATES, THE FEDERAL TAX CREDIT AND OVERALL LOWER PRICES.

OVER-SUPPLY IN THIS MARKET SEGMENT IS BASED ON THE CURRENT NUMBER OF LISTINGS AND THE LAST 12 MONTHS ABSORPTION RATE WHICH INDICATES A 6.55 MONTH SUPPLY OF HOMES. A SUPPLY OVER 6 MONTHS IS CONSIDERED TO BE AN OVER-SUPPLY.

DUE TO THE QUALITY AND QUANTITY OF THE MARKET DATA EACH SALE WAS GIVEN EQUAL CONSIDERATION.

THE SUBJECT PROPERTY LAST SOLD SEPTEMBER 28, 2005 FOR \$189,400.

DRIVE-BY EVALUATION:

EVALUATION WAS DONE ON A DRIVE-BY BASIS. THE APPRAISER RESERVES THE RIGHT TO REVISE THE VALUE ESTIMATE SHOULD A FULL INSPECTION REVEAL INFORMATION WHICH WOULD IMPACT THE SUBJECTS VALUE OR MARKETABILITY.

Legal Description Map

Borrower/Client	DUBE, SHANNON & WAYNE			
Property Address	39 GREEN MANOR RD			
City	ENFIELD	County	HARTFORD	State CT Zip Code 06082-4110
Lender	*FAIRBANKS CAPITAL CORP.			

VL2076 PG077

Schedule "A" Legal Description

A certain piece or parcel of land, with the buildings thereon, situated in the Town of Enfield, County of Hartford, and State of Connecticut, known as No. 39 Green Manor Road, also known as Lot No. 297 on a map entitled "Subdivision Plan Sheet 2 of 5 Green Manor Hill Enfield-Conn. Myerowitz Property Green Manor Estates Inc. Developers Scale 1" = 50' Jan. 4, 1957 Artur X. Brananis Land Surveyor" on file in the Town Clerk's Office in the Town of Enfield, and being more particularly bounded and described as follows:

- NORTHERLY:** By land now or formerly of John P. Callahan, et al. being Lot No. 295 on said map, seventy-one and ten one-hundredths (71.10) feet;
- EASTERLY:** By land now or formerly of Richard Chrabasz, et al. being Lot No. 296 on said map, one hundred twenty-six and two one-hundredths (126.02) feet;
- SOUTHERLY:** By Green Manor Road, one hundred twenty-nine and sixty one-hundredths (129.60) feet; and
- WESTERLY:** By land now or formerly of Charles F. Ksisch, et al. being Lot No. 298 on said map, one hundred twenty-five (125) feet.

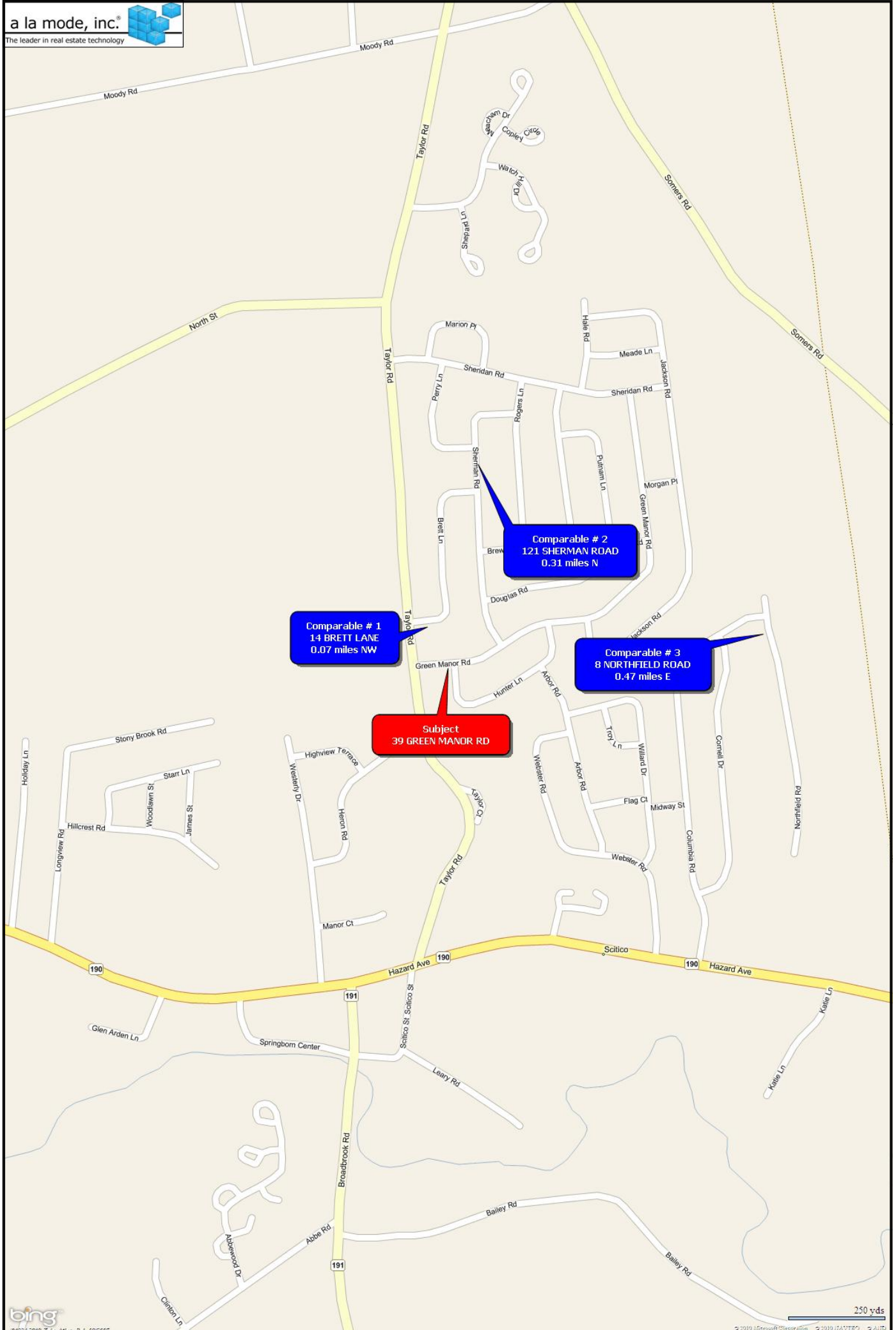
RECORDED IN
ENFIELD LAND RECORDS
2015 SEP 29 AM 9:45

Suzanne F. Blaszczak
SUZANNE F. BLASZCZAK
TOWN CLERK

DOC # 0603135

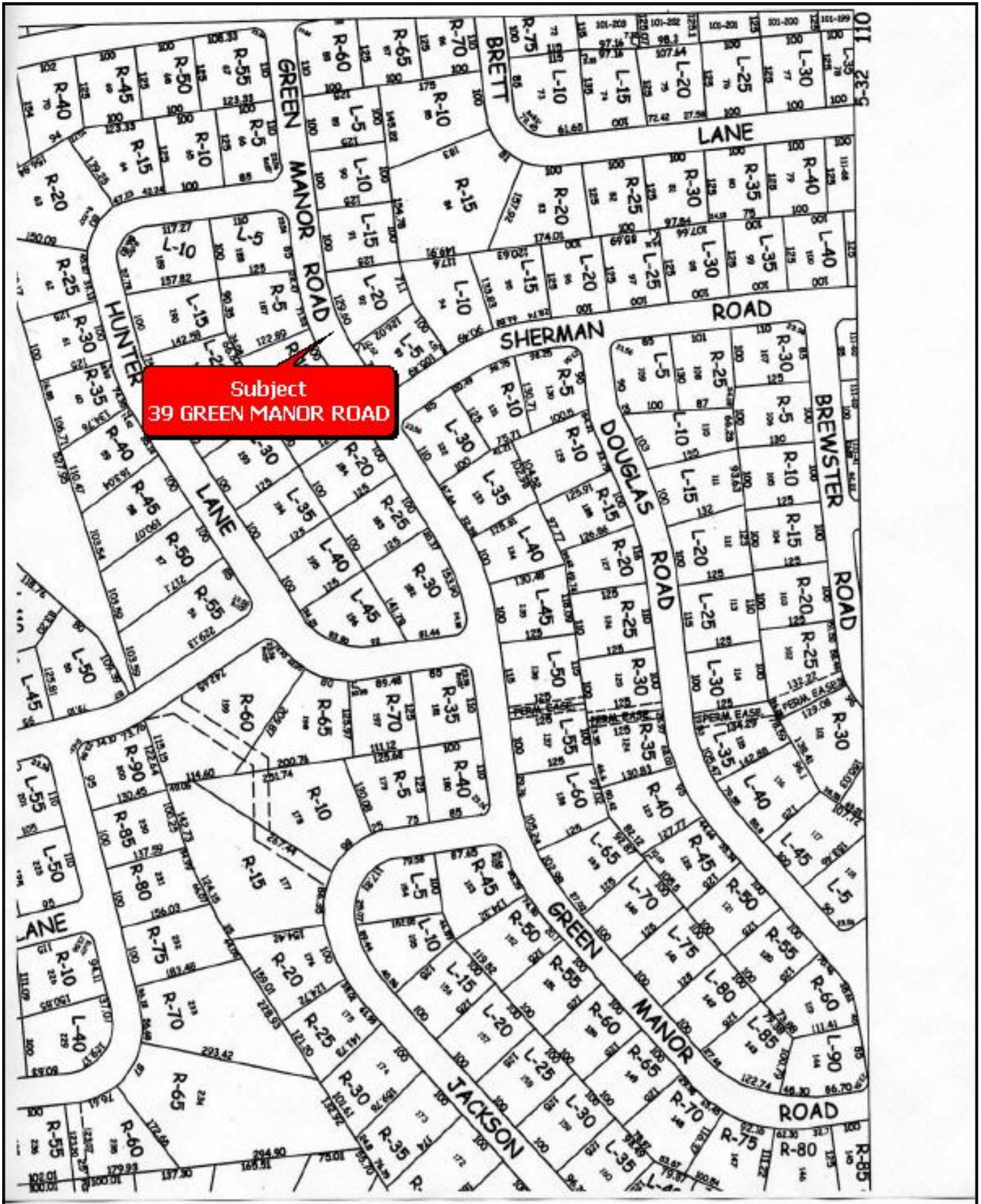
Comparable Sales Map

Borrower/Client	DUBE, SHANNON & WAYNE						
Property Address	39 GREEN MANOR RD						
City	ENFIELD	County	HARTFORD	State	CT	Zip Code	06082-4110
Lender	*FAIRBANKS CAPITAL CORP.						



Site Map

Borrower/Client	DUBE, SHANNON & WAYNE						
Property Address	39 GREEN MANOR RD						
City	ENFIELD	County	HARTFORD	State	CT	Zip Code	06082-4110
Lender	*FAIRBANKS CAPITAL CORP.						



ACTIVE LISTINGS PRICE ANALYSIS

Borrower/Client	DUBE, SHANNON & WAYNE		
Property Address	39 GREEN MANOR RD		
City	ENFIELD	County	HARTFORD
Lender	*FAIRBANKS CAPITAL CORP.	State	CT
		Zip Code	06082-4110

Price Analysis Report

Property Type: Residential

Status: New, Active

Number of Properties: 191

Price Range	Quantity	Average DOM
\$79,999 or under	1	460
\$80,000 - \$89,999	2	322
\$90,000 - \$99,999	1	204
\$100,000 - \$119,999	6	153
\$120,000 - \$139,999	8	89
\$140,000 - \$159,999	25	79
\$160,000 - \$179,999	30	117
\$180,000 - \$199,999	34	70
\$200,000 - \$249,999	52	113
\$250,000 - \$299,999	8	40
\$300,000 - \$399,999	12	138
\$400,000 - \$499,999	10	579
\$500,000 - \$599,999	2	531
\$600,000 - \$799,999	0	0
\$800,000 or over	0	0
Total	191	133

Summary	List Price	Sale Price
High	\$545,000	\$0
Low	\$72,900	\$0
Average	\$217,739	\$0
Median	\$194,900	\$0

Search Criteria

Status	NEW , ACT
Town	20

PRICE ANALYSIS 2007-2008

Borrower/Client	DUBE, SHANNON & WAYNE			
Property Address	39 GREEN MANOR RD			
City	ENFIELD	County	HARTFORD	State CT Zip Code 06082-4110
Lender	*FAIRBANKS CAPITAL CORP.			

Price Analysis Report

Page 1 of 1

Price Analysis Report

Property Type: Residential Status: Closed/Sold Number of Properties: 340

Price Range	Quantity	Average DOM
\$79,999 or under	3	104
\$80,000 - \$89,999	1	39
\$90,000 - \$99,999	2	61
\$100,000 - \$119,999	3	45
\$120,000 - \$139,999	9	43
\$140,000 - \$159,999	30	74
\$160,000 - \$179,999	61	63
\$180,000 - \$199,999	84	56
\$200,000 - \$249,999	109	57
\$250,000 - \$299,999	22	103
\$300,000 - \$399,999	11	60
\$400,000 - \$499,999	4	51
\$500,000 - \$599,999	1	87
\$600,000 - \$799,999	0	0
\$800,000 or over	0	0
Total	340	62

Summary	List Price	Sale Price
High	\$499,900	\$509,000
Low	\$59,900	\$60,300
Average	\$206,690	\$201,256
Median	\$197,250	\$193,000

Search Criteria

Status	CLOSE
Town	20
Closing Date	between 10/25/2007 - 10/25/2008

Report time: 10/31/2010 2:50 PM

<http://ctmls.mlxchange.com/5.1.01.9506/Reports/StatReports/PrintDialog.asp>

10/31/2010

PRICE ANALYSIS 2008-2009

Borrower/Client	DUBE, SHANNON & WAYNE		
Property Address	39 GREEN MANOR RD		
City	ENFIELD	County	HARTFORD
		State	CT
		Zip Code	06082-4110
Lender	*FAIRBANKS CAPITAL CORP.		

Price Analysis Report

Page 1 of 1

Price Analysis Report

Property Type: Residential

Status: Closed/Sold

Number of Properties: 350

Price Range	Quantity	Average DOM
\$79,999 or under	3	70
\$80,000 - \$89,999	5	84
\$90,000 - \$99,999	5	20
\$100,000 - \$119,999	13	73
\$120,000 - \$139,999	19	51
\$140,000 - \$159,999	37	77
\$160,000 - \$179,999	73	50
\$180,000 - \$199,999	72	51
\$200,000 - \$249,999	87	47
\$250,000 - \$299,999	21	37
\$300,000 - \$399,999	10	48
\$400,000 - \$499,999	3	64
\$500,000 - \$599,999	2	0
\$600,000 - \$799,999	0	0
\$800,000 or over	0	0
Total	350	53

Summary	List Price	Sale Price
High	\$532,500	\$532,500
Low	\$64,900	\$66,000
Average	\$196,236	\$191,131
Median	\$185,950	\$184,500

Search Criteria	
Status	CLOSE
Town	20
Closing Date	between 10/25/2008 - 10/25/2009

Report time: 10/31/2010 2:50 PM

<http://ctmls.mlxchange.com/5.1.01.9506/Reports/StatReports/PrintDialog.asp>

10/31/2010

PRICE ANALYSIS 2009-2010

Borrower/Client	DUBE, SHANNON & WAYNE		
Property Address	39 GREEN MANOR RD		
City	ENFIELD	County	HARTFORD
Lender	*FAIRBANKS CAPITAL CORP.	State	CT
		Zip Code	06082-4110

Price Analysis Report

Page 1 of 1

Price Analysis Report

Property Type: Residential

Status: Closed/Sold

Number of Properties: 313

Price Range	Quantity	Average DOM
\$79,999 or under	5	69
\$80,000 - \$89,999	4	74
\$90,000 - \$99,999	4	59
\$100,000 - \$119,999	14	67
\$120,000 - \$139,999	23	47
\$140,000 - \$159,999	34	73
\$160,000 - \$179,999	55	55
\$180,000 - \$199,999	59	48
\$200,000 - \$249,999	83	58
\$250,000 - \$299,999	17	73
\$300,000 - \$399,999	9	36
\$400,000 - \$499,999	5	46
\$500,000 - \$599,999	1	112
\$600,000 - \$799,999	0	0
\$800,000 or over	0	0
Total	313	57

Summary	List Price	Sale Price
High	\$579,900	\$579,900
Low	\$32,500	\$32,500
Average	\$196,846	\$191,651
Median	\$189,900	\$185,000

Search Criteria	
Status	CLOSE
Town	20
Closing Date	between 10/25/2009 -

Report time: 10/31/2010 2:49 PM

<http://ctmls.mlxchange.com/5.1.01.9506/Reports/StatReports/PrintDialog.asp>

10/31/2010

Subject Photos

Borrower/Client	DUBE, SHANNON & WAYNE			
Property Address	39 GREEN MANOR RD			
City	ENFIELD	County	HARTFORD	State CT Zip Code 06082-4110
Lender	*FAIRBANKS CAPITAL CORP.			



Subject Front

39 GREEN MANOR RD
 Sales Price
 Gross Living Area 1,317
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 1F1H
 Location AVERAGE
 View .295 ACRES
 Site
 Quality
 Age 1958 EFF 10

Subject Front



Subject Street

Comparable Photos

Borrower/Client	DUBE, SHANNON & WAYNE				
Property Address	39 GREEN MANOR RD				
City	ENFIELD	County	HARTFORD	State	CT
Lender	*FAIRBANKS CAPITAL CORP.				
				Zip Code	06082-4110



Comparable 1

14 BRETT LANE
 Prox. to Subject 0.07 MILES NW
 Sales Price 189,000
 Gross Living Area 1,392
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2F
 Location AVERAGE
 View .49 ACRES
 Site
 Quality
 Age 1958 EFF 10



Comparable 2

121 SHERMAN ROAD
 Prox. to Subject 0.31 MILES N
 Sales Price 195,000
 Gross Living Area 1,260
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 2F
 Location AVERAGE
 View .287 ACRES
 Site
 Quality
 Age 1957 EFF 10



Comparable 3

8 NORTHFIELD ROAD
 Prox. to Subject 0.47 MILES E
 Sales Price 189,000
 Gross Living Area 1,308
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1F
 Location AVERAGE
 View .52 ACRES
 Site
 Quality
 Age 1976 EFF 10

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 considers his 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 LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The inspector's certification that appears in the appraisal report is subject to the following conditions:

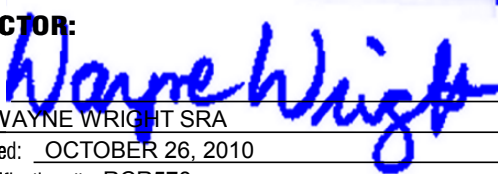
1. The inspector will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The inspector has made no survey of the property.
3. The inspector 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.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The inspector has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The inspector 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.
6. The inspector obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The inspector does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The inspector will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
8. The inspector 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 completion of the improvements will be performed in a workmanlike manner.
9. The inspector must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the inspector's identity and professional designations, and references to any professional appraisal organizations or the firm with which the inspector is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the inspector's prior written consent. The inspector's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The inspector is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The inspector certifies and agrees that:

1. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
2. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
3. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this analysis is contingent on the appraised value of the property.
4. I performed this analysis in conformity 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 as of the effective date of this appraisal.
5. I have personally inspected the exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. To the best of my knowledge and belief, all statements and information in this report are true and correct, and I have not knowingly withheld any significant information.
6. I personally prepared all conclusions and opinions about the real estate that were set forth in the inspection. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

ADDRESS OF PROPERTY ANALYZED: 39 GREEN MANOR RD, ENFIELD, CT 06082-4110

INSPECTOR:

Signature: 
 Name: WAYNE WRIGHT SRA
 Date Signed: OCTOBER 26, 2010
 State Certification #: RCR578
 or State License #: _____
 State: CT
 Expiration Date of Certification or License: 4/30/2011

Client:	*GLASS & BRAUS	Client File #:	
Subject Property:	39 GREEN MANOR RD, ENFIELD, CT 06082-4110	Appraisal File #:	GW52773

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, we have 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 have assumed that there are no such conditions and make no guarantees or warranties, express or implied. We 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 I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment or contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraisers written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- A true and complete copy of this report contains ____ pages including exhibits which are considered an integral part of the report. The appraisal report may not be properly understood without access to the entire report.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below)

Alternate Value Definition (attached)

MARKET VALUE is defined as 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 and 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 acting in what they consider their own best interests;
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.

Source: *Appraisal Institute Dictionary of Real Estate Appraisal*

* **NOTICE:** The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility for the data, analysis or any other work product provided by the individual appraiser(s).

Client:	*GLASS & BRAUS	Client File #:	
Subject Property:	39 GREEN MANOR RD, ENFIELD, CT 06082-4110	Appraisal File #:	GW52773

APPRAISER CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None Name(s) _____

As previously identified in the scope of work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as:

Appraiser None Interior Exterior

Co-Appraiser None Interior Exterior

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS**Appraisal Institute Member Certify:**

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

Designated Appraisal Institute Member Certify:

- As of the date of this report, I have / have not completed the continuing education program of the Appraisal Institute.

Designated Appraisal Institute Member Certify:

- As of the date of this report, I have / have not completed the continuing education program of the Appraisal Institute.

APPRAISER:

Signature Wayne Wright

Name WAYNE WRIGHT SRA Report Date 10/26/2010

State Certification # RCR578 ST CT

or License # _____ ST _____

Expiration Date 4/30/2011

CO-APPRAISER:

Signature _____

Name _____ Report Date _____

State Certification # _____ ST _____

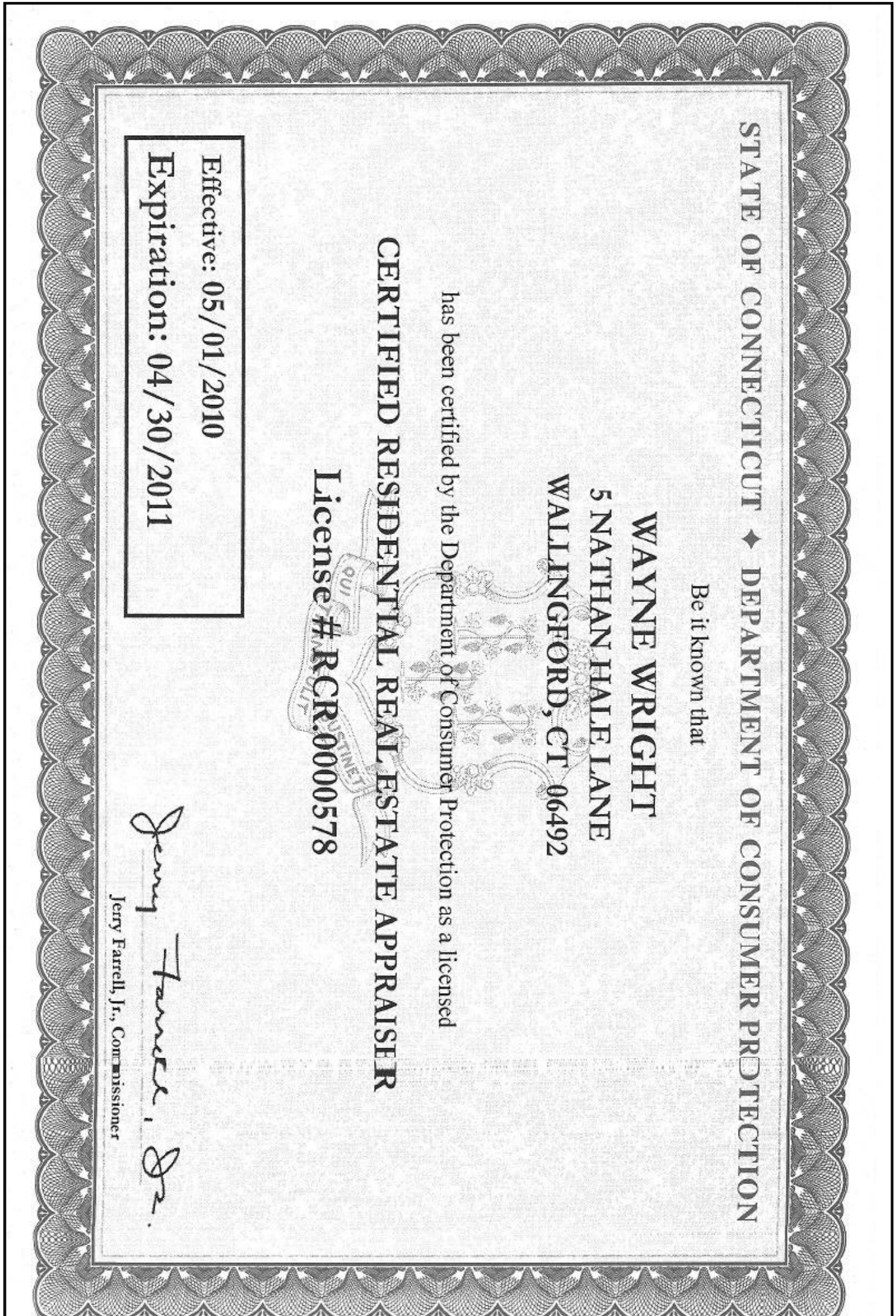
or License # _____ ST _____

Expiration Date _____

* **NOTICE:** The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility for the data, analysis or any other work product provided by the individual appraiser(s).

License

Borrower/Client	DUBE, SHANNON & WAYNE			
Property Address	39 GREEN MANOR RD			
City	ENFIELD	County	HARTFORD	State CT Zip Code 06082-4110
Lender	*FAIRBANKS CAPITAL CORP.			



STATE OF CONNECTICUT ♦ DEPARTMENT OF CONSUMER PROTECTION

Be it known that

WAYNE WRIGHT

**5 NATHAN HALE LANE
WALLINGFORD, CT 06492**

has been certified by the Department of Consumer Protection as a licensed

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

License # RCR.0000578

<p>Effective: 05/01/2010</p> <p>Expiration: 04/30/2011</p>
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Jerry Farrell, Jr.
Jerry Farrell, Jr., Commissioner