AFFIDAVIT OF APPRAISER

Borrower/Client	MESTER, SUSAN J				
Property Address	37 LANTERN PARK DR				
City	NAUGATUCK	County NEW HAVEN	State CT	Zip Code 06770-1845	
Lender	*FAIRBANKS CAPITAL CORP.				

RETURN DATE: JUNE 30, 2009 : SUPERIOR COURT

The Bank of New York, successor to JPMorgan Chase Bank, as trust administrator, on behalf of the holders of the Mortgage-Backed Pass-Through Certificates, Series 2002-9 : J.D. OF WATERBURY at WATERBURY

v.

SUSAN J. MESTER, LANTERN PARK CONDOMINIUM ASSOCIATION : 6/15/2009

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 **37-7 Lantern Park Drive, Naugatuck, CT**, on May 11, 2009; And Further, that on that date, I estimated the Fair Market Value to be One Hundred Fifteen Thousand ($115,000); with $ NA-condo attributable to the value of the site, and $ 115,000 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 17th day of June 2009

Commissioner of the Superior Court
Jeffrey R. Borak