

AFFIDAVIT OF APPRAISER

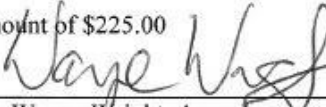
Borrower/Client	PALM, ERIC JR			
Property Address	142 HIGH PATH RD			
City	WINDSOR	County	HARTFORD	State CT Zip Code 06095-4131
Lender	*FAIRBANKS CAPITAL CORP.			

RETURN DATE: SEPTEMBER 23, 2008 : SUPERIOR COURT
 :
 U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-2 Home Equity Pass-Through Certificates, Series 2006-2 : J.D. OF HARTFORD
 :
 :
 v. : AT HARTFORD
 :
 ERIC D. PALM, JR., I.O.L. Medical Group, P.C., CHATEAU WOOD CONDOMINIUM ASSOCIATION, INC. : 9/8/2010

AFFIDAVIT OF APPRAISER

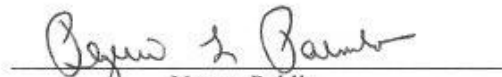
The undersigned Appraiser, at the direction of the Plaintiff in the above-entitled action, respectfully represents **THAT**;

- My name is **Wayne Wright**.
My address is **P.O. Box 67, Wallingford, Connecticut 06492**.
I hold a **Connecticut** license number **578** AND;
- THAT** I have appraised the property known as **142 High Path Road, Windsor, CT**, on **August 24, 2010**; And Further, that on that date, I estimated the Fair Market Value to be **Eighty Six Thousand and 00/100 Dollars, (\$86,000)**; with **N/A CONDO** attributable to the value of the site, and **\$86,000** attributable to the value of the improvements thereon **AND**;
- 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: **MARKET CONDITIONS**
- 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 9th day of September, 2010



 Notary Public

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

INVOICE

FROM:

WAYNE WRIGHT
 GW REAL PROPERTY ANALYSTS INC
 P.O. BOX 67
 TAX ID#06-1213061
 WALLINGFORD, CT 06492
 Telephone Number: 203-269-9338 Fax Number: 203-269-8709

INVOICE NUMBER

GW52700

DATE

9/9/2010

REFERENCE

Internal Order #: GW52700
 Lender Case #:
 Client File #:
 Main File # on form: GW52700
 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) 371-2213 Fax Number: (203) 371-2962
 Alternate Number: E-Mail: gblaw@sprynet.com

DESCRIPTION

Lender: *FAIRBANKS CAPITAL CORP. Client: *GLASS & BRAUS
 Purchaser/Borrower: PALM, ERIC JR
 Property Address: 142 HIGH PATH RD
 City: WINDSOR
 County: HARTFORD State: CT Zip: 06095-4131
 Legal Description:

FEES
AMOUNT

\$225.00 704 DRIVE-BY & OATH ORDERED BY: JESSICA BRAUS 9/9/2010 \$225.00 704 DRIVE-BY & OATH UPON RECEIPT (POSTED TO WEBSITE)	225.00
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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

142 HIGH PATH RD
WINDSOR, CT 06095-4131

FOR

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

AS OF

AUGUST 24, 2010

BY

WAYNE WRIGHT
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

GW52700

Owned by America's Savings Institutions

Borrower/Subject Property Information

Borrower PALM, ERIC JR Census Tract 09003-4735.C Map Reference 25540
 Property Address 142 HIGH PATH RD Check one: SF PUD CONDO 2-4 Units
 City WINDSOR County HARTFORD State CT Zip Code 06095-4131
 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>5</u>	No. of Bedrooms <u>2</u>	No. of Baths <u>2.5</u>	Family room or den <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Gross Living Area <u>1,020 Sq. Ft.</u>	Garage/Carport (specify type & no.) <u>NONE</u>	Porches, Patio or Pool (specify) <u>NONE</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 40% 1 Family 5% 2-4 Family 15% Apts. 10% Condo 10% Commercial 10% Industrial 10% Vacant %
 Change in Present Land Use Not Likely Likely Taking Place Frm. To
 Predominant Occupancy Owner Tenant 5% Vacant
 S/F Price Range \$ 80,000 to \$ 600,000 \$200,000 = Predominant Value
 S/Family Age 1 yrs. to 300 yrs. Predominant Age 50 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) NORTH BY RIVER ST, EAST BY KENNEDY RD. SOUTH BY RTE. 91 WEST BY FARMINGTON RIVER. THE AREA IS COMPRISED OF A WIDE VARIETY OF PROPERTY TYPES AND STYLES. ACCESS TO SCHOOLS, SHOPPING AND HIGHWAYS IS VIA KENNEDY ROAD .

SUBJECT PROPERTY

Approx. Yr. Bilt. 1972 # Units 2 # Stories 2
 Type (det, duplex, semi/det. etc.) ATTACHED CONDO
 Design (rambler, split, etc.) TOWNHOUSE
 Exterior Wall Mat. VINYL/BRICK Roof Mat. ASPHALT
 Is the property in a HUD-Identified Special Flood Haz. Area? No Yes
 Special Energy-Effic. Items NONE NOTED . ASSESSORS MAP 40; BLOCK 468 .

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) SUBJECT IS A 38 YEAR OLD TOWNHOUSE, WHICH APPEARS TO HAVE HAD ADEQUATE MAINTENANCE..BASED ON AN EXTERIOR INSPECTION THERE WAS NO INDICATION OF ANY NECESSARY IMPROVEMENTS. THE CONDO APPEARED TO BE IN AVERAGE CONDITION.

Market Comparable Analysis Prior To Improvement

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	142 HIGH PATH RD WINDSOR	58 HIGH PATH RD. WINDSOR, CT. 06095		162 HIGH PATH ROAD WINDSOR, CT. 06095		931 HIGH PATH RD. WINDSOR, CT. 06095	
Proximity to Sub.		0.14 MILES E		0.08 MILES E		0.12 MILES E	
Sales Price	\$	\$ 99,000		\$ 94,000		\$ 77,900	
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
		6/11/2010	-4,350	3/31/2010	-7,900	6/22/2010	-3,800
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Site/View	LAND IN COMMON	LAND IN COMMON		LAND IN COMMON		LAND IN COMMON	
Age	1972 EFF 10	1972 EFF 20		1972 EFF 10		1972 EFF 10	
Condition	THOUSE/AVERAGE	SIMPLEX/AVG		THOUSE/AVG		SIMPLEX/AVG	
Living Area Rm. Count and Total	Total B-rms. Baths	Total B-rms. Baths		Total B-rms. Baths		Total B-rms. Baths	
	5 2 2.5	5 2 2F	+2,500	5 2 2.5		5 2 1.5	+5,000
Gross Living Area	1,020 Sq. Ft.	961 Sq. Ft. +1,180		1,020 Sq. Ft. 0		972 Sq. Ft. +960	
Air Conditioning	NONE	NONE		NONE		NONE	
Garage/Carport	DRIVEWAY	DRIVEWAY		DRIVEWAY		DRIVEWAY	
Porches, Patio, Pools, etc.	NONE	NONE		NONE		NONE	
Special Energy-Efficient Items	NONE NOTED VOL 1203 PG 96	NONE NOTED V1690 P 182		NONE NOTED V 1685 P 474		NONE NOTED V 1690 P 766	
Other		MT 27 DAYS		MT 23 DAYS		MT 6 DAYS	
Net Adjust (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -670		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -7,900		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,160	
Indicated Value Sub		N 0.7 G 8.1 \$ 98,330		N 8.4 G 8.4 \$ 86,100		N 2.8 G 12.5 \$ 80,060	

General Comments APPRAISAL DONE ON A DRIVE BY BASIS THE APPRAISER RESERVES THE RIGHT TO MAKE CHANGES SHOULD INFORMATION BECOME AVAILABLE THAT WOULD IMPACT THE VALUE.

Estimated Market Value \$ 86,000 as of AUGUST 24 20 10
 Completed By WAYNE WRIGHT Title APPRAISER RCR.578
 Signature Wayne Wright Date AUGUST 24 20 10

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE

Supplemental Addendum

File No. GW52700

Borrower/Client	PALM, ERIC JR			
Property Address	142 HIGH PATH RD			
City	WINDSOR	County	HARTFORD	State CT Zip Code 06095-4131
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 AL A MODE, DIGITAL SIGNATURES MEET THE USPAP GUIDELINE.

SITE:

THE SITE IS IN A PUD ZONE AND COMPLIES WITH ALL ZONING REQUIREMENTS.

WATER AND PUBLIC SEWERS:

THE SUBJECT IS SERVICED BY CITY WATER AND PUBLIC SEWERS.

DIRECT SALES COMPARISON:

THE MARKET DATA IS LIMITED. WINDSOR IS A COMMUNITY OF 28,978+- PEOPLE SPREAD OUT OVER 30 SQUARE MILES. THE SUBJECT COMPLEX, CHATEAU WOODS, HAS NO COMPETITION FROM OTHER COMPLEXES IN WINDSOR, MOST CONDOS IN WINDSOR ARE PRICED MUCH HIGHER AND ARE NOT COMPARABLES TO THE SUBJECT. THERE WERE 9 SALES IN THE SUBJECT COMPLEX OVER THE LAST 12 MONTHS, 5 OF THE 9 OCCURRED BETWEEN 9/8/2009 AND 3/8/2010. TWO OF THE REMAINING FOUR SALES OCCURRED MORE THAN 90 DAYS AGO, ONLY 2 SALES IN THE LAST 90 DAYS. THE LACK OF SALES IN THE COMPLEX REQUIRED THE USE OF DISSIMILAR BUT COMPETITIVE STYLES, IN THIS MARKET TOWNHOUSES AND RANCHES HAVE SIMILAR APPEAL AND 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 CONDO IN WINDSOR IN 2007-2008 WAS \$230,000. THE MEDIAN PRICE FOR A CONDO IN WINDSOR IN 2008-2009 FELL TO \$193,000. THE MEDIAN PRICE FOR A CONDO IN WINDSOR OVER THE LAST 12 MONTHS DROPPED TO \$191,500. TIME ADJUSTMENTS WERE APPLIED TO THE CLOSED SALES TO REFLECT THE CURRENT MARKET CONDITIONS.

OVER-SUPPLY IN THIS MARKET SEGMENT IS BASED ON THE CURRENT NUMBER OF LISTINGS AND THE LAST 12 MONTHS ABSORPTION RATE WHICH INDICATES A 6.6 MONTH SUPPLY OF HOMES. A SUPPLY OVER 6 MONTHS IS CONSIDERED TO BE AN OVER-SUPPLY.

THE NUMBER OF TRANSACTIONS HAS DECLINED DRAMATICALLY OVER THE LAST FEW YEARS IN THIS MARKET SEGMENT. THERE WERE 94 SALES OF CONDOS IN 2007-2008, THE NUMBER OF SALES FELL TO 59 THE FOLLOWING YEAR AND IN THE LAST 12 MONTHS THE NUMBER SLID AGAIN, DOWN TO 56 TRANSACTIONS.

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

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.

Supplemental Addendum

File No. GW52700

Borrower/Client	PALM, ERIC JR				
Property Address	142 HIGH PATH RD				
City	WINDSOR	County	HARTFORD	State	CT Zip Code 06095-4131
Lender	*FAIRBANKS CAPITAL CORP.				

VOL 1203 PG 096

QUIT CLAIM DEED - STATUTORY FORM

WARREN P. JOHNSON, TRUSTEE OF THE DOROTHY E. PALM TRUST of the Town of Windsor, County of Hartford, and State of Connecticut, for no consideration paid, grants to ERIC D. PALM, JR. of the Town of Windsor, County of Hartford, and State of Connecticut, with QUIT CLAIM COVENANTS,

that real property located in the Town of Windsor, County of Hartford, State of Connecticut, known as No. 142 High Path Road and being Unit No. 142 at Chateau Wood Condominium, more particularly described in the "Declaration of Condominium Chateau Wood Condominium R. H. Haines Enterprises, Inc. - Declarant" in which R. H. Haines Enterprises, Inc. is the Declarant, dated December 29, 1983 with Exhibits A, B, C, D, E and F appended thereto and recorded in the Windsor Land Records in Volume 466, Page 125, as amended.

Together with all of the burdens, rights, and privileges and subject to all of the burdens, restrictions, terms, conditions, covenants, agreements, obligations, easements and other provisions set forth or referred to in said Declaration, as amended.

Said premises are subject to taxes on the List of October 1, 1998 and thereafter.

Being the same premises conveyed to the grantor herein by warranty deed of Rosalyn S. Harris dated April 28, 1999 and recorded in Volume 1193, Page 515 of the Windsor Land Records.

Signed this 22nd day of July, 1999.

Witnessed by:

Elaine P. Waterman
Elaine P. Waterman

Warren P. Johnson
Warren P. Johnson, Trustee

Susan E. Johnson
Susan E. Johnson

STATE OF CONNECTICUT)

COUNTY OF HARTFORD)

ss: Windsor July 22, 1999

Personally appeared Warren P. Johnson, Trustee of the Dorothy E. Palm Trust, signer and sealer of the foregoing instrument, and acknowledged the same to be his free act and deed on behalf of said Trust, before me,

Elaine P. Waterman
Elaine P. Waterman, Notary Public
My Commission Expires October 31, 2002

Grantee's Address:
142 High Path Road
Windsor, CT 06095

f:\decdesc\palmqcd.142

RECEIVED FOR RECORD
WINDSOR TOWN CLERK

99 JUL 23 AM 11:45

VOL 1203 PG 096

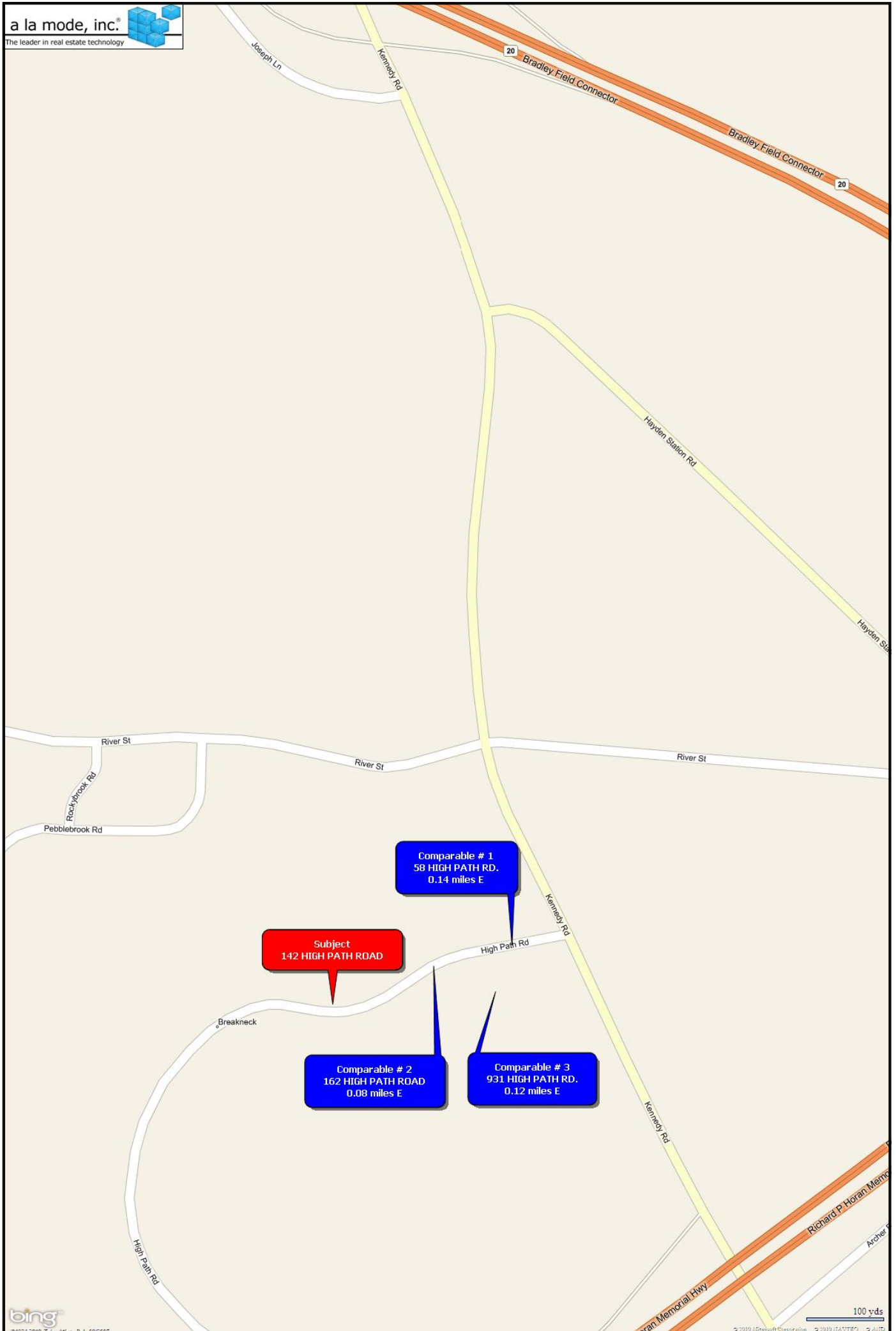
BY *Kathleen K. Quinn*
TOWN CLERK

— 0 —
Conveyance Tax received
Kathleen K. Quinn
TOWN CLERK OF WINDSOR

004094

Comparable Sales Map

Borrower/Client	PALM, ERIC JR						
Property Address	142 HIGH PATH RD						
City	WINDSOR	County	HARTFORD	State	CT	Zip Code	06095-4131
Lender	*FAIRBANKS CAPITAL CORP.						



Subject Photo Page

Borrower/Client	PALM, ERIC JR						
Property Address	142 HIGH PATH RD						
City	WINDSOR	County	HARTFORD	State	CT	Zip Code	06095-4131
Lender	*FAIRBANKS CAPITAL CORP.						

**Subject Front**

142 HIGH PATH RD
 Sales Price
 Gross Living Area 1,020
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.5
 Location AVERAGE
 View LAND IN COMMON
 Site
 Quality
 Age 1972 EFF 10

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

Comparable Photo Page

Borrower/Client	PALM, ERIC JR			
Property Address	142 HIGH PATH RD			
City	WINDSOR	County HARTFORD	State CT	Zip Code 06095-4131
Lender	*FAIRBANKS CAPITAL CORP.			



Comparable 1

58 HIGH PATH RD.
 Prox. to Subject 0.14 MILES E
 Sale Price 99,000
 Gross Living Area 961
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2F
 Location AVERAGE
 View LAND IN COMMON
 Site
 Quality
 Age 1972 EFF 20



Comparable 2

162 HIGH PATH ROAD
 Prox. to Subject 0.08 MILES E
 Sale Price 94,000
 Gross Living Area 1,020
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.5
 Location AVERAGE
 View LAND IN COMMON
 Site
 Quality
 Age 1972 EFF 10



Comparable 3

931 HIGH PATH RD.
 Prox. to Subject 0.12 MILES E
 Sale Price 77,900
 Gross Living Area 972
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.5
 Location AVERAGE
 View LAND IN COMMON
 Site
 Quality
 Age 1972 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:

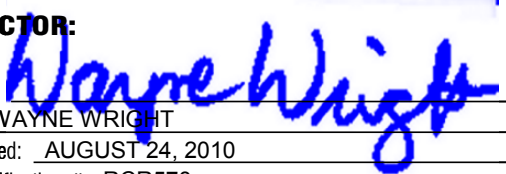
1. The inspector will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it 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: 142 HIGH PATH RD, WINDSOR, CT 06095-4131

INSPECTOR:

Signature: 
 Name: WAYNE WRIGHT
 Date Signed: AUGUST 24, 2010
 State Certification #: RCR578
 or State License #: _____
 State: CT
 Expiration Date of Certification or License: 4/30/2011

License

Borrower/Client	PALM, ERIC JR			
Property Address	142 HIGH PATH RD			
City	WINDSOR	County	HARTFORD	State CT Zip Code 06095-4131
Lender	*FAIRBANKS CAPITAL CORP.			

