

INVOICE

FROM:

WAYNE WRIGHT SRA
 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

GW53079

DATE

10/26/2011

REFERENCE

Internal Order #: GW53079
 Lender Case #:
 Client File #:
 Main File # on form: GW53079
 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: VELEZ, DAISY
 Property Address: 672 Brooks St
 City: Bridgeport
 County: FAIRFIELD State: CT Zip: 06608
 Legal Description:

FEES
AMOUNT

\$225.00 704 DRIVE-BY (OATH TO FOLLOW)	225.00
ORDERED BY: JESSICA BRAUS	
10/26/2011 \$225.00 704 DRIVE-BY	
UPON RECEIPT - SENT WEBSITE	

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

672 Brooks St
Bridgeport, CT 06608

FOR

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

AS OF

OCTOBER 25, 2011

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

GW53079

Owned by America's Savings Institutions

Borrower/Subject Property Information

Borrower VELEZ, DAISY Census Tract 0736.00 Map Reference 14860
 Property Address 672 Brooks St Check one: SF PUD CONDO 2-4 Units
 City Bridgeport County FAIRFIELD State CT Zip Code 06608
 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>6</u>	No. of Bedrooms <u>3</u>	No. of Baths <u>1.0</u>	Family room or den <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Gross Living Area <u>1,232 Sq. Ft.</u>	Garage/Carport (specify type & no.) <u>DRIVEWAY</u>	Porches, Patio or Pool (specify) <u>PORCH</u>	Central Air <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Field Report

NEIGHBORHOOD

Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Compatibility: Good <input type="checkbox"/> Avg. <input checked="" type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> 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"/>
Built Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	
Growth Rate <input type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Steady	<input type="checkbox"/> Slow	
Property Values	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining	
Demand/Supply	<input type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input checked="" type="checkbox"/> Over Supply	
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	
Present Land Use	5% 1 Family 40% 2-4 Family 10% Apts. 10% Condo 20% Commercial 15% Industrial % Vacant %			
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely	<input type="checkbox"/> Taking Place Frm. _____ To _____	
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	5% Vacant	
S/F Price Range	\$ 20,000 to \$ 200,000 \$ 120,000 = Predominant Value			
S/Family Age	10 yrs. to 250 yrs. Predominant Age 100 yrs.			

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) LOCATED IN EAST BRIDGEPORT, THE NEIGHBORHOOD IS A WIDE MIX OF PROPERTY TYPES AND STYLES. ACCESS TO SCHOOLS, SHOPPING AND HIGHWAYS IS VIA BOSTON AVENUE AND OR BARNUM AVENUE.

SUBJECT PROPERTY

Approx. Yr. Bilt. 19 # Units 28 # Stories 2
 Type (det, duplex, semi/det. etc.) ROWHOUSE
 Design (rambler, split, etc.) TOWNHOUSE
 Exterior Wall Mat. BRICK Roof Mat. ASPHALT
 Is the property in a HUD-Identified Special Flood Haz. Area? No Yes
 Special Energy-Effic. Items NONE NOTED

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 AND IS CONSIDERED IN AVERAGE CONDITION.

Market Comparable Analysis Prior To Improvement

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	672 Brooks St Bridgeport, CT 06608	1743 Central Ave Bridgeport, CT 06610	711 Central Ave Bridgeport, CT 06607	328 Willow St Bridgeport, CT 06610
Proximity to Sub.		0.68 miles SE	1.48 miles SE	1.08 miles E
Sales Price	\$	\$ 35,000	\$ 32,000	\$ 40,100
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION +(-)\$ Adjust.	DESCRIPTION +(-)\$ Adjust.	DESCRIPTION +(-)\$ Adjust.
		9/28/2011 -1,400	8/3/2011 -4,100	7/26/2011 -4,500
Location	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Site/View	.07 ACRES/AVG	.03 ACRES/AVG	.04 ACRES/AVG	.06 ACRES/AVG
Age	1928 EFF 15	1917 EFF 15	1960 EFF 20	1917 EFF 15
Condition	ROWHOUSE/AVG	ROWHOUSE/AVG	1/2 DUPLEX/FAIR +6,400	1/2 DUPLEX/AVG
Living Area Rm. Count and Total	Total B-rms. Baths 6 3 1.0	Total B-rms. Baths 6 3 1.0	Total B-rms. Baths 5 2 1.1 -2,000	Total B-rms. Baths 6 3 1.0
Gross Living Area	1,232 Sq. Ft.	1,031 Sq. Ft. +4,020	1,230 Sq. Ft.	1,390 Sq. Ft. -3,160
Air Conditioning	HWBB/NONE	HWBB, NONE 0	HWBB/NONE 0	FWA/NONE 0
Garage/Carport	DRIVEWAY	ON STREET NO ADJ	1C BI -2,500	ON STREET NO ADJ
Porches, Patio, Pools, etc.	PORCH	EP 128 SF -520	EP 20 SF +560 WD 15 SF NO ADJ	OP 70 SF NO ADJ 2-PATIO 200&50SF -1,250
Special Energy-Efficient Items	NONE NOTED FULL, UNFIN LL	NONE NOTED FULL, UNFIN LL	NONE NOTED PARTIAL, FIN LL -2,000	NONE NOTED FULL, UNFIN LL
Other	VOL 4411 PG 8	VOL 8485 PG 50	VOL 8474 PG 13	VOL 8459 PG 2
Net Adjust (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,100	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,640	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -8,910
Indicated Value Sub		N 6.0 G 17.0 \$ 37,100	N 11.4 G 54.9 \$ 28,360	N 22.2 G 22.2 \$ 31,190

General Comments Any personal property involved in the transaction has been excluded from the valuation of the real property. Should personal property of sufficient value be included in the transaction, a separate assessment of the personal property will be included with the report. All sales included in this report are closed sales unless otherwise noted.

Estimated Market Value \$ 30,000 as of OCTOBER 25 20 11
 Completed By WAYNE WRIGHT SRA Title APPRAISER RCR.0000578
 Signature Wayne Wright Date OCTOBER 25 20 11

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE

Supplemental Addendum

File No. GW53079

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

DIGITAL SIGNATURES:

The digital signatures are original. The signatures are scanned into the appraisal 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.

COMMERCIAL INFLUENCE:

The commercial influence in the area consists of retail and office space located along Boston Avenue, Barnum Avenue and other streets in the neighborhood. This influence does not negatively impact the subject property or the neighborhood as it is sufficiently buffered from the residential areas

The "other" area in the present land use consists of schools, parks and land which is not available for development.

EXTERNAL OBSOLESCENCE:

The exhibit labeled external obsolescence is a statement from a document from Congressman Darrell Issa which outlines the governments role in the housing collapse. The government policies, which picks winners and losers, distorted the housing market so much that it crashed. The government's role is much more complex than that statement and covers more than the most recent administrations, the government has been interfering with the housing market for more than 30 years.

DIRECT SALES COMPARISON:

The appraiser's comparable search parameters began with a search from relevant data sources such as the MLS, public records and the Commercial Record. The appraiser always seeks the most similar sales to the subject property, those which are most similar in location, size, age and are the most recent and best reflect current market conditions. The site size and gla are bracketed when possible given the clients guidelines which sometimes force appraisers to comparables which are less desirable. The comparable utilized in this report are the best available at the present time. The sales located more than 1 mile away is in the same market area as the subject and does not require a location adjustment.

The following valuation issues were encountered when developing an estimate of market value. 1. The subject property is a rowhouse, rowhouses and 1/2 duplexes make up a small percentage of the housing stock in Bridgeport. 2. There was only 1 sale in the neighborhood over the last 6 months. 3. No interior inspection eliminated appraiser's ability to determine level of updating which has an impact on condition rating.

Bridgeport is a community of 143,748+- people spread out over 16 square miles. The subject is a rowhouse, rowhouses make up a small percentage of the housing stock in bridgeport. There has been just 1 sale of a rowhouse or 1/2 duplex similar to the subject in location, size and age within the last 12 months. The lack of sales required the use of sales which are located more than 1 mile away.

Comparable sale #2 was adjusted for condition based on comments in the MLS which state hat this property needs alot of updating and repairs. There is no way to know the interior condition of the subject as this appraisal was done on a drive-by basis. It is assumed that the subject is in average conditon and comparable 2 is in fair condition.

Supplemental Addendum

File No. GW53079

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The net and gross adjustments to sales 2 and 3 exceed the recommended guidelines due in part to the time adjustments.

Declining values in this market segment is based on the median price history for rowhouses/1/2 duplexes which is included as an exhibit in the appraisal. The Median price for a rowhouse/1/2 duplex in Bridgeport peaked in 2007 at \$172,815. The Median price for a rowhouse/1/2 duplex in Bridgeport in 2010 fell to \$63,900. The Median price for a rowhouse/1/2 duplex in Bridgeport over the last 9 months rose to \$78,250. The rise in price is due in part to overall lower prices in the market as well as record low mortgage rates.

Over-supply in this market segment is based on the current number of listings and the last 12 months absorption rate which indicates a 23.6 month supply of homes. A supply over 6 months is considered to be an over-supply.

The absorption rate for the first 6 months of 2011 has slowed in relation to 2010. The 2010 rowhouse/1/2 duplex market absorbed 2.92 houses per month. The 2011 market is absorbing 2.44 houses per month. There were 35 rowhouse/1/2 duplex sales in Bridgeport in 2010, 2011 is on pace for 29 sales a decline of 17%.

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 subject's value or marketability.

Certify that, to the best of my knowledge and belief:

- the statements of fact contained in this report are true and correct.
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the 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 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 intended use of this appraisal.
- I have made a personal inspection of the property that is the subject of this report.
- no one provided significant real property appraisal assistance to the person signing this certification.
- the reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Code of

Supplemental Addendum

File No. GW53079

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

Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.

- the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

- As of the date of this report, I have completed the continuing education program of the Appraisal Institute.

EXTERNAL OBSOLESCENCE

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

The housing bubble that burst in 2007 and led to a financial crisis can be traced back to federal government intervention in the U.S. housing market intended to help provide homeownership opportunities for more Americans. This intervention began with two government-backed corporations, Fannie Mae and Freddie Mac, which privatized their profits but socialized their risks, creating powerful incentives for them to act recklessly and exposing taxpayers to tremendous losses. Government intervention also created "affordable" but dangerous lending policies which encouraged lower down payments, looser underwriting standards and higher leverage. Finally, government intervention created a nexus of vested interests – politicians, lenders and lobbyists – who profited from the "affordable" housing market and acted to kill reforms. In the short run, this government intervention was successful in its stated goal – raising the national homeownership rate. However, the ultimate effect was to create a mortgage tsunami that wrought devastation on the American people and economy. While government intervention was not the sole cause of the financial crisis, its role was significant and has received too little attention.

In recent months it has been impossible to watch a television news program without seeing a Member of Congress or an Administration official put forward a new recovery proposal or engage in the public flogging of a financial company official whose poor decisions, and perhaps greed, resulted in huge losses and great suffering. Ironically, some of these same Washington officials were, all too recently, advocates of the very mortgage lending policies that led to economic turmoil. In a number of cases, political officials even engaged in unethical conduct, helping their political allies, family members and even themselves obtain lucrative positions in the mortgage lending industry and other benefits. At a time when government intervention in private markets has become alarmingly common, government "affordable housing" initiatives offer important lessons about the dangers of government efforts to manipulate or conjure outcomes in the market.

BRIDGEPORT ROWHOUSE MEDIAN PRICE HISTORY

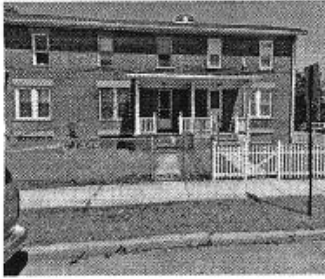
Borrower/Client	VELEZ, DAISY						
Property Address	672 Brooks St						
City	Bridgeport	County	FAIRFIELD	State	CT	Zip Code	06608
Lender	*FAIRBANKS CAPITAL CORP.						

	A	B	C	D	E	F	G	H
1	BRIDGEPORT	ROWHOUSE	MARKET	9/30/2011				
2								
3	YEAR	# SALES	MEDIAN PRICE	GLA	DOM	ACTIVE	PENDING	EXPIRED
4	2002	68	\$89,900		76			
5	2003	80	\$97,500		79			
6	2004	77	\$119,000		77			
7	2005	79	\$159,900		54			
8	2006	90	\$166,500		68			39
9	2007	43	\$172,815		43			64
10	2008	32	\$125,000		32			64
11	2009	28	\$61,657		55			36
12	2010	35	\$63,900		57			25
13	2011	22	\$78,250		100	28	8	13

672 BROOKS STREET FIELD CARD PAGE 1

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

Powered by Vision



MBLU : 54/ 1705/ 5/A / /
 Location: 672 BROOKS ST
 Owner Name: VELEZ DAISY
 Account Number: RJ-0006970

Parcel Value

Item	Assessed Value
Improvements	64,240
Land	18,540
Total:	82,780

Owner of Record

VELEZ DAISY

Ownership History

Owner Name	Book/Page	Sale Date	Sale Price
VELEZ DAISY	4411/ 8	9/5/2000	49,000
JOSEPH MARIE	3266/ 124	5/27/1994	31,000
PEOPLES BANK	2982/ 177	3/6/1992	0
CALDERON GLORIA E	2339/ 175	7/24/1987	99,000
BROOKS STREET ASSOCIATES	2020/ 8	2/5/1986	0

Land Use

Land Use Code	Land Use Description
101	Single Family

Land Line Valuation

Size	Zone	Assessed Value
0.07 AC	RC	18,540

Construction Detail

Building # 1	Stories: 2.00	Occupancy: 1
STYLE Row House	Roof Structure: Gable	Roof Cover: Asphalt Shingl
Exterior Wall 1: Brick	Interior Flr 1: Hardwood	Heat Fuel: Gas
Interior Wall 1: Plaster	AC Type: None	Total Bedrooms 3
Heat Type: Hot Water	Total Half Baths 0	Total Rooms 6
Total Full Baths 1	Bsmt Garages 0	
Fireplaces 0		

Building Valuation

Living Area: 1,232 square feet	Year Built: 1928
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672 BROOKS STREET FIELD CARD PAGE 2

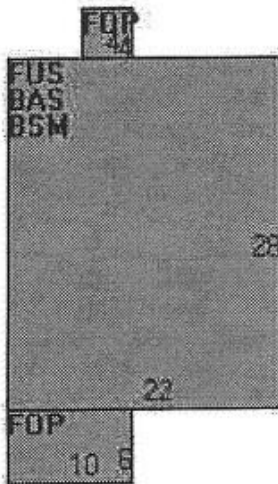
Borrower/Client	VELEZ, DAISY			
Property Address	672 Brooks St			
City	Bridgeport	County	FAIRFIELD	State CT Zip Code 06608
Lender	*FAIRBANKS CAPITAL CORP.			

Extra Features

Code	Description	Units
	No Extra Building Features	

Outbuildings

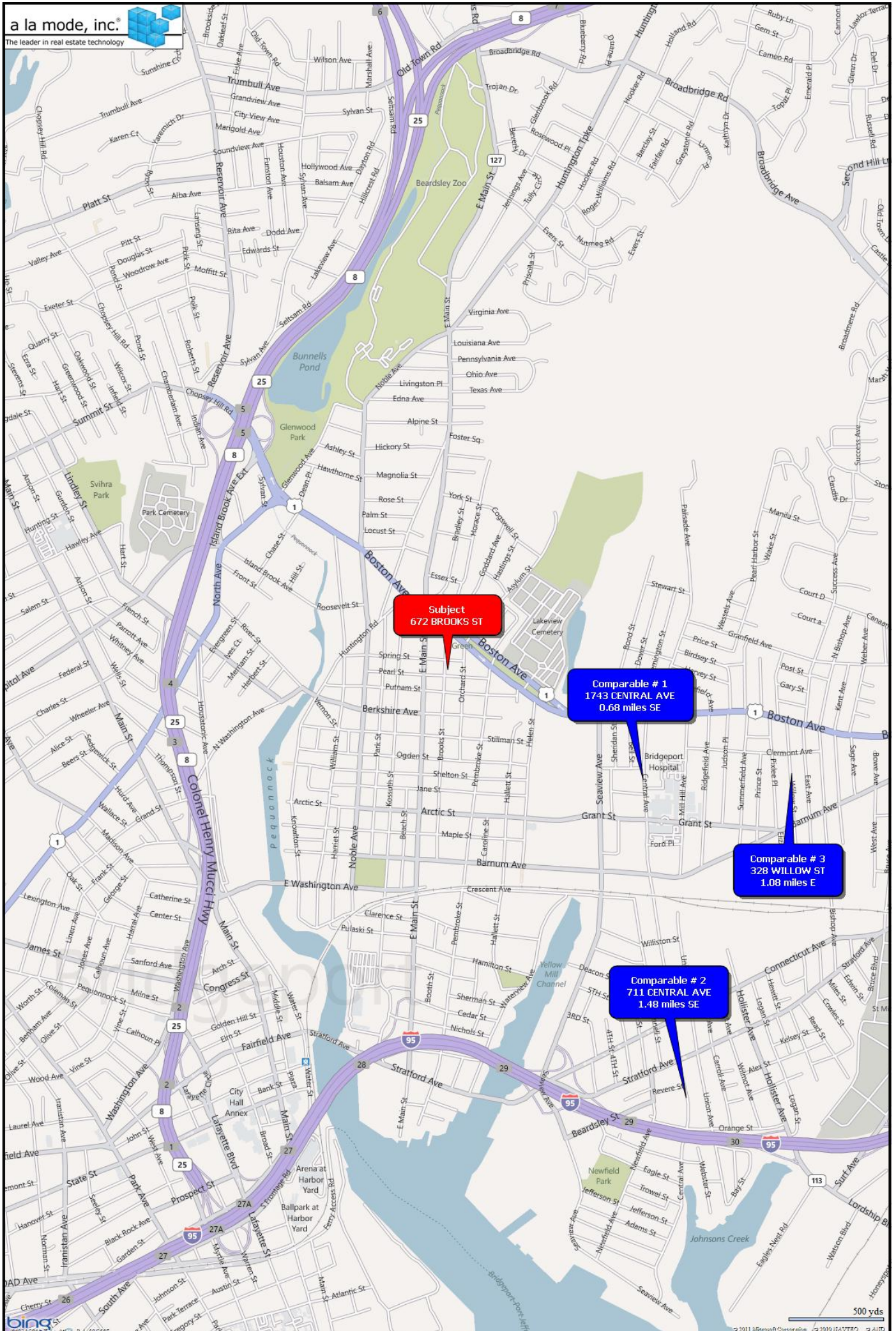
Code	Description	Units
	No Outbuildings	

Building Sketch**Subarea Summary**

Code	Description	Gross Area	Living Area
BAS	First Floor	616	616
BSM	Basement	616	0
FOP	Open Porch	76	0
FUS	Finished Upper Story	616	616

Location Map

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



672 BROOKS STREET ACTIVE LISTING

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

Book ReportAddress: **672 BROOKS ST**MLS #: **98487689**List Price: **\$39,000**PID: **130M1705B05A**

H M T

Single Family Detached Book Format

SF / SF	LN: 98487689	EA	ACTIVE	DOM: 279	List \$: \$39,000		
Off Market:	Closed:	SO:	SA:	Sale\$:			
Address: 672 BROOKS ST		Town: 130 BRIDGEPORT		HO Assoc: No			
Market Area: NONE		Town Profile: -		Direct Waterfront: No			
Directions: BOSTON AVE PAST E.MAIN TO BROOKS		Zone: RESID		Waterfront: Beach Rights			
Style: Townhouse	Color: BRICK	Ext: Brick	Built: 1928	NC: Not New Construction			
Rooms: 6	BR: 3	Baths: 1 / 0	Acres: 0.06/-	Park/Gar: 0 RSVD, PAVED			
Basement: Unfinished		SqFt: 1232/-	Heat: Gas, Hot Water	AC: None			
Roof: Asphalt Shingle	Adult Community No	Water/Sewer: Sewer, City Water					
Ext Feat: Porch							
		Asmt:\$ 82,780	Mil: 39.640	Tax:\$ 3281			
Room	Dimensions	Lvl	Description	Room	Dimensions	Lvl	Description
LR:		1	CFAN, TF	BR1:		2	WW
DR:		1	TF	BR2:		2	WW
FR:				BR3:		2	WW
Den:				BR4:			
Kit:		1	TF	Other			
MBR:							
Apl: None							
Interior:							
Desc: BEAUTIFUL TOWNHOUSE							
GS: PBOE		MS: PBOE		HS: PBOE			
Remarks: WELL-MAINTND CORNER UNIT ROWHOUSE FEATURING FORMAL DINNING R OOM ,LIVING ROOM 3 BEDROOMS UP STAIRS, 1 BATH , UNFINISH BAS EMENT AND ATIC , COUNT WITH 3 SPACES IN PRIVATE LOT AND FRONT YARD FOR GARDENING WITH A WHITE PICKET FENCE IT'S A SH ORT SALE BUYER COMMI.& OFFERS IT'S SUBJECT TO BANK APPROVAL							
Showing Instructions: CALL HOMEOWNER DAISY FOR APPT. 203-257-8469						Sign: Yes	
Owner Name: VELEZ DAISY		Phone:		Lockbox: NONE		Disclosure: Yes	
Tenant Name:		Phone:		Possession: NEG			
		REO Property No					
Office Name and Phone: KELLER WILLIAMS PLATINUM PROPS - OfficePh: (203)		Agent Name and Phone: FRANK DELGADO - (203) 515-5776		Buyers Agent Comp: 2			
				Comp Code: Poss. Short Sale-Call LB			

This information is deemed reliable, but not guaranteed.

672 BROOKS STREET CANCELLED LISTING

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

Book ReportAddress: **672 BROOKS ST**MLS #: **98463734**List Price: **\$133,900**PID: **130M1705B05A**

H M T R

Single Family Detached Book Format

SF / SF	LN: 98463734	ER	CANCELLED CONTRACT	DOM: 246	List \$: \$133,900		
Off Market: 1/20/2011	Closed:	SO:	SA:	Sale\$:			
Address: 672 BROOKS ST		Town: 130	BRIDGEPORT	HO Assoc: No			
Market Area: BEARDSLEY		Town Profile	-	Direct Waterfront: No			
Directions: BOSTON AVE PAST E.MAIN TO BROOKS		Zone: RESID		Waterfront: Beach Rights			
Style: Townhouse	Color: BRICK	Ext: Brick	Built: 1928	NC: Not New Construction			
Rooms: 6	BR: 3	Baths: 1 / 0	Acres: 0.06/-				
Basement: Full, Unfinished, Interior Access		SqFt: 1232/-	Park/Gar: 0	OFFST, RSVD, PAVED			
Roof: Asphalt Shingle	Adult Community No	Water/Sewer: Sewer, City Water	AC: None				
Ext Feat: Porch							
		Asmt:\$ 82,780	Mil: 38.740	Tax:\$ 3207			
Room	Dimensions	Lvl	Description	Room	Dimensions	Lvl	Description
LR:	SPACIOUS	1	CFAN, TF	BR1:	2	WW	
DR:	FORMAL	1	TF	BR2:	2	WW	
FR:				BR3:			
Den:				BR4:			
Kit:	8 X 16	1	TF	Other			
MBR:		2	WW				
Apl: Range, Refrigerator							
Interior:							
Desc: SPACIOUS TOWNHOUSE WITH FULL BASEMENT & ATTIC STORAGE							
GS: PBOE		MS: PBOE		HS: PBOE			
Remarks: PRIDE OF OWNERSHIP SHOWS IN THIS WELL-MAINTND CORNER UNIT ROWHOUSE FEATURING FORMAL DR, SPACIOUS LR, NEWER ROOF, WINDOWS, DOORS. FULL BASEMNT AND ATTIC FOR STORAGE. 3 SPACES IN PRIVATE LOT AND A FRONT YARD FOR GARDENING WITH A WHITE PICKET FENCE COMPLETE THE PICTURE.							
Showing Instructions: EASY TO SHOW - CALL HOMEOWNER DAISY FOR APPT. 203-257-8469				Sign: Yes			
Owner Name: VELEZ DAISY		Phone: 203-257-8469		Lockbox: NONE			
Tenant Name:		Phone:		Possession: NEGO		Disclosure: Yes	
REO Property No							
Office Name and Phone: WILLIAM PITT SOTHEBYS NORWALK - Office Ph: (203) 838-0016				Buyers Agent Comp: 2.5			
Agent Name and Phone: JUDY McDOWELL - OP: (203) 858-1399				Comp Code:			

This information is deemed reliable, but not guaranteed.

672 BROOKS STREET LISTING HISTORY PG1

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

Spreadsheet Page

Page 1 of 4

PROPERTY HISTORY DETAIL

Address
672 BROOKS ST
BRIDGEPORT, CT 06608

TAX #

MLS #98487689



MLS # 98487689		Class	Single Family	List Date	1/17/2011	DOM	279
Chg Date	Chg Type	Status	Price	List Agent - Agent Name	List Office - Office Name		
10/17/2011 12:00:00 AM	Status	ACTIVE	\$39,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
10/17/2011 12:00:00 AM	List Price, Status	REDUCED PRICE	\$39,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
6/5/2011 12:00:00 AM	Status	ACTIVE	\$59,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
6/5/2011 12:00:00 AM	List Price, Status	REDUCED PRICE	\$59,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
5/20/2011 12:00:00 AM	Status	ACTIVE	\$65,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
5/20/2011 12:00:00 AM	List Price, Status	REDUCED PRICE	\$65,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
3/28/2011 12:00:00 AM	Status	ACTIVE	\$79,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
3/28/2011 12:00:00 AM	List Price, Status	REDUCED PRICE	\$79,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
2/14/2011 12:00:00 AM	Status	ACTIVE	\$85,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
2/14/2011 12:00:00 AM	List Price, Status	REDUCED PRICE	\$85,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
1/17/2011 12:00:00 AM	Status	ACTIVE	\$90,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		
1/17/2011 12:00:00 AM	First Recorded Entry	NEW LISTING	\$90,000	FRANKI DELGADO	KELLER WILLIAMS PLATINUM PROPS		

MLS # 98463734		Class	Single Family	List Date	5/19/2010	DOM	246
Chg Date	Chg Type	Status	Price	List Agent - Agent Name	List Office - Office Name		
1/20/2011 12:00:00 AM	Status	CANCELLED CONTRACT	\$133,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK		
11/11/2010 12:00:00 AM	Status	WITHDRAWN	\$133,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK		
10/25/2010	Status	ACTIVE	\$133,900	JUDY	WILLIAM		

<http://cmls.paragonrels.com/ParagonLS/Reports/Report.mvc?listingIDs=98487689&uniq...> 10/23/2011

672 BROOKS STREET LISTING HISTORY PG 2

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

Spreadsheet Page

Page 2 of 4

12:00:00 AM					MCDOWELL	PITT
						SOTHEBYS NORWALK
10/25/2010 12:00:00 AM	List Price, Status		REDUCED PRICE	\$133,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK
5/19/2010 12:00:00 AM	Status		ACTIVE	\$134,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK
5/19/2010 12:00:00 AM	First Recorded Entry		NEW LISTING	\$134,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK

MLS # 98448306		Class Single Family	List Date 1/19/2010	DOM 102		
<u>Chg Date</u>	<u>Chg Type</u>		<u>Status</u>	<u>Price</u>	<u>List Agent - Agent Name</u>	<u>List Office - Office Name</u>
5/2/2010 12:00:00 AM	Status		EXPIRED	\$134,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK
1/19/2010 12:00:00 AM	Status		ACTIVE	\$134,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK
1/19/2010 12:00:00 AM	First Recorded Entry		NEW LISTING	\$134,900	JUDY MCDOWELL	WILLIAM PITT SOTHEBYS NORWALK

MLS # 98349837		Class Single Family	List Date 9/15/2007	DOM 228		
<u>Chg Date</u>	<u>Chg Type</u>		<u>Status</u>	<u>Price</u>	<u>List Agent - Agent Name</u>	<u>List Office - Office Name</u>
5/1/2008 12:00:00 AM	Status		EXPIRED	\$174,900	LORI N BROWN -JOSEPH	C21 GREENGAR DEN
11/29/2007 12:00:00 AM	Status		ACTIVE	\$174,900	LORI N BROWN -JOSEPH	C21 GREENGAR DEN
11/29/2007 12:00:00 AM	List Price, Status		REDUCED PRICE	\$174,900	LORI N BROWN -JOSEPH	C21 GREENGAR DEN
9/15/2007 12:00:00 AM	Status		ACTIVE	\$199,000	LORI N BROWN -JOSEPH	C21 GREENGAR DEN
9/15/2007 12:00:00 AM	First Recorded Entry		NEW LISTING	\$199,000	LORI N BROWN -JOSEPH	C21 GREENGAR DEN

MLS # 98286653		Class Single Family	List Date 6/2/2006	DOM 183		
<u>Chg Date</u>	<u>Chg Type</u>		<u>Status</u>	<u>Price</u>	<u>List Agent - Agent Name</u>	<u>List Office - Office Name</u>
12/3/2005 12:00:00 AM	Status		EXPIRED	\$164,900	ANGEL HERNANDEZ	RE/MAX RIGHT CHOICE
6/8/2006 12:00:00 AM	Status		WITHDRAWN	\$164,900	ANGEL HERNANDEZ	RE/MAX RIGHT CHOICE
6/2/2006 12:00:00 AM	Status		ACTIVE	\$164,900	ANGEL HERNANDEZ	RE/MAX RIGHT CHOICE
6/2/2006 12:00:00 AM	First Recorded Entry		NEW LISTING	\$164,900	ANGEL HERNANDEZ	RE/MAX RIGHT CHOICE

MLS # 98230011		Class Single Family	List Date 3/17/2005	DOM 183		
<u>Chg Date</u>	<u>Chg Type</u>		<u>Status</u>	<u>Price</u>	<u>List Agent - Agent Name</u>	<u>List Office - Office Name</u>
9/17/2005 12:00:00 AM	Status		EXPIRED	\$159,900	HARRY WEICHSEL	ERA PROPERTY WORLD
3/25/2005 12:00:00 AM	Status		ACTIVE	\$159,900	HARRY WEICHSEL	ERA PROPERTY WORLD

<http://cmls.paragonrels.com/ParagonLS/Reports/Report.mvc?listingIDs=98487689&uniq...> 10/23/2011

Subject Photo Page

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



Subject Front

672 Brooks St
 Sales Price
 G.L.A. 1,232
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1.0
 Location AVERAGE
 View .07 ACRES/AVG
 Site
 Quality
 Age 1928 EFF 15



Subject Rear



Subject Street

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



Comparable 1

1743 Central Ave
 Prox. to Subj. 0.68 miles SE
 Sales Price 35,000
 G.L.A. 1,031
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1.0
 Location AVERAGE
 View .03 ACRES/AVG
 Site
 Quality
 Age 1917 EFF 15



Comparable 2

711 Central Ave
 Prox. to Subj. 1.48 miles SE
 Sales Price 32,000
 G.L.A. 1,230
 Tot. Rooms 5
 Tot. Bedrms. 2
 Tot. Bathrms. 1.1
 Location AVERAGE
 View .04 ACRES/AVG
 Site
 Quality
 Age 1960 EFF 20



Comparable 3

328 Willow St
 Prox. to Subj. 1.08 miles E
 Sales Price 40,100
 G.L.A. 1,390
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1.0
 Location AVERAGE
 View .06 ACRES/AVG
 Site
 Quality
 Age 1917 EFF 15

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:

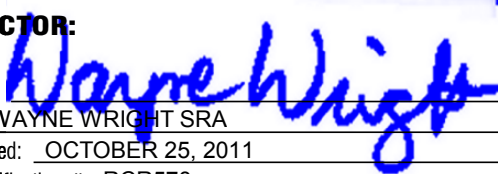
1. The inspector will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it 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: 672 Brooks St, Bridgeport, CT 06608

INSPECTOR:

Signature: 
 Name: WAYNE WRIGHT SRA
 Date Signed: OCTOBER 25, 2011
 State Certification #: RCR578
 or State License #: _____
 State: CT
 Expiration Date of Certification or License: 4/30/2012

Client:	*GLASS & BRAUS	Client File #:	
Subject Property:	672 Brooks St, Bridgeport, CT 06608	Appraisal File #:	GW53079

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 appraiser's 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: *The Dictionary of Real Estate Appraisal*, 4th ed., Appraisal Institute

* **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:	672 Brooks St, Bridgeport, CT 06608	Appraisal File #:	GW53079

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 follows:

Property inspected by Appraiser Yes No

Property inspected by Co-Appraiser Yes No

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 _____

Name WAYNE WRIGHT SRAReport Date OCTOBER 25, 2011Trainee Licensed Certified Residential Certified General License # RCR578 State CTExpiration Date 4/30/2012**CO-APPRAISER:**

Signature _____

Name _____

Report Date _____

Trainee Licensed Certified Residential Certified General License # _____ State CT

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 2012

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

