

INVOICE

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

INVOICE NUMBER	
GW52618	
DATE	
6/30/2010	
REFERENCE	
Internal Order #:	GW52618
Lender Case #:	
Client File #:	
Main File # on form:	GW52618
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: SIERPINSKI, LORI
Property Address: 4 BARTMAN ROAD
City: HIGGANUM(HADDAM)
County: MIDDLESEX **State:** CT **Zip:** 06441-4415
Legal Description:

FEES

FEES	AMOUNT
\$225.00 704 DRIVE-BY(NO OATH) ORDERED BY: JESSICA BRAUS 6/30/2010 \$225.00 704 DRIVE-BY (NO OATH) UPON RECEIPT - POSTED TO WEBSITE	225.00
225.00	SUBTOTAL 225.00

PAYMENTS

PAYMENTS	AMOUNT
Check #: Date: Description: Check #: Date: Description: Check #: Date: Description:	
	SUBTOTAL
225.00	TOTAL DUE \$ 225.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

4 BARTMAN ROAD
HIGGANUM(HADDAM), CT 06441-4415

FOR

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

OPINION OF VALUE

290,000

AS OF

JUNE 18, 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

GW52618

Owned by America's Savings Institutions

Borrower/Subject Property Information

Borrower SIERPINSKI, LORI Census Tract 5901.00 Map Reference 25540
 Property Address 4 BARTMAN ROAD Check one: SF PUD CONDO 2-4 Units
 City HIGGANUM(HADDAM) County MIDDLESEX State CT Zip Code 06441-4415
 Phone No. Res. NONE Loan Amount Requested \$ NONE Term NONE Mos. Owner's Est. of Value \$ NONE

No. of Rooms 6	No. of Bedrooms 3	No. of Baths 2F	Family room or den <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Gross Living Area 1,683 Sq. Ft.	Garage/Carport (specify type & no.) 1C DET	Porches, Patio or Pool (specify) OP 347 SF	Central Air <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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Field Report

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Compatibility <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> 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"/>
Built Up	<input type="checkbox"/> Over 75%	<input checked="" 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	84% 1 Family 1% 2-4 Family _____ % Apts. _____ % Condo _____ % Commercial _____ % 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	_____ % Vacant	
S/F Price Range	\$ <u>150,000</u> to \$ <u>600,000</u> = Predominant Value \$ <u>290,000</u>			
S/Family Age	_____ yrs. to _____ yrs. Predominant Age _____ 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) THE NEIGHBORHOOD IS LOCATED IN THE SOUTH CENTRAL SECTION OF HADDAM, AN AREA KNOWN AS PONSETT. THE AREA IS COMPRISED OF PRIMARILY RESIDENTIAL DEVELOPMENT OF VARIOUS AGES AND STYLES. ACCESS TO SCHOOLS, SHOPPING AND HIGHWAYS IS VIA ROUTE 81.

SUBJECT PROPERTY

Approx. Yr. Bilt. 1977 # Units 1 # Stories 1
 Type (det, duplex, semi/det. etc.) SINGLE FAMILY
 Design (rambler, split, etc.) SPLIT
 Exterior Wall Mat. SHINGLE 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 INSPECTION THE SUBJECT APPEARS TO BE IN AVERAGE CONDITION.

Market Comparable Analysis Prior To Improvement

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	4 BARTMAN ROAD HIGGANUM(HADDAM)	134 BRAULT HILL ROAD HADDAM, CT 06441	399 HUBBARD ROAD HADDAM, CT 06441	930 KILLINGWORTH ROAD HADDAM, CT 06441
Proximity to Sub.		1.13 MILES SW	1.21 MILES N	0.70 MILES S
Sales Price	\$	\$ 326,000	\$ 297,500	\$ 272,000
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION +(-)\$ Adjust.	DESCRIPTION +(-)\$ Adjust.	DESCRIPTION +(-)\$ Adjust.
		12/14/2009 -9,200	1/7/2010 -8,050	2/26/2010 -5,600
Location	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Site/View	1.16 ACRES/AVG	1.03 ACRES/AVG	3.75 ACRES/AVG -12,950	3.54 ACRES -11,900
Age	1977 EFF 10	1960 EFF 10	1977 EFF 10	1985 EFF 10
Condition	SPLIT/AVG	COLONIAL/GOOD -32,600	COLONIAL/AVG	COLONIAL/AVG
Living Area Rm. Count and Total	Total B-rms. Baths 6 3 2F	Total B-rms. Baths 6 3 1.5	Total B-rms. Baths 8 3 1.5	Total B-rms. Baths 6 3 1.5
Gross Living Area	1,683 Sq. Ft.	1,714 Sq. Ft. -620	1,760 Sq. Ft. -1,540	1,536 Sq. Ft. +2,940
Air Conditioning	FWA/CENTRAL	HWBB/NONE +1,000	HWBB/NONE +1,000	HWBB/NONE +1,000
Garage/Carport	2C ATT	2C ATT	2C ATT	DRIVEWAY +5,000
Porches, Patio, Pools, etc.	OP 347 SF WD 108 SF	OP 140 SF +2,070 EP 260 SF -4,120	NONE +3,470 NONE +1,080	NONE +3,470 WD 256 SF -1,480
Special Energy-Efficient Items	1 FIREPLACE	1 FIREPLACE	1 FIREPLACE	1 FIREPLACE
Other	1683 SF FIN BASE	UNFINISHED BASE +16,830	UNFINISHED BASE +16,830	UNFINISHED BASE +16,830
Net Adjust (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -24,140	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,340	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 12,760
Indicated Value Sub		N 7.4 G 21.1 \$ 301,860	N 0.8 G 15.9 \$ 299,840	N 4.7 G 18.6 \$ 284,760

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.

Estimated Market Value \$ 290,000 as of JUNE 18 20 10
 Completed By WAYNE WRIGHT Title APPRAISER RCR.578
 Signature Wayne Wright Date JUNE 18 20 10

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE

Supplemental Addendum

File No. GW52618

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
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.

COMMERCIAL INFLUENCE:

THE COMMERCIAL INFLUENCE CONSISTS OF RETAIL, OFFICE AND INDUSTRIAL SPACE ALONG ROUTE 81. THESE INFLUENCES ARE BUFFERED FROM THE RESIDENTIAL AREAS AND DO NOT NEGATIVELY IMPACT VALUE OR MARKETABILITY.

THE "OTHER" AREA IN THE PRESENT LAND USE CONSISTS OF SCHOOLS, PARKS AND LAND WHICH IS NOT AVAILABLE FOR DEVELOPMENT.

OIL TANK:

THE OIL TANK IS LOCATED IN THE BASEMENT. AT THE TIME OF THE INSPECTION THERE WAS NO VISIABLE EVIDENCE OF SEEPAGE FROM THE OIL TANK.

DIRECT SALES COMPARISON:

THE MARKET DATA IS LIMITED. HADDAM IS A COMMUNITY OF 7,914+- PEOPLE SPREAD OUT OVER 44 SQUARE MILES. OVER THE LAST 12 MONTHS THERE WERE 13 SALES IN THE SUBJECT'S VALUE RANGE AND AVERAGE OF JUST SLIGHTLY MORE THAN 1 SALE PER MONTH.

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 HADDAM IN 2007-2008 WAS \$377,500. THE MEDIAN PRICE FOR A SINGLE FAMILY HOME IN HADDAM IN 2008-2009 SLIPPED TO \$315,000. THE MEDIAN PRICE FOR A SINGLE FAMILY HOME IN HADDAM IN THE LAST 12 MONTHS DROPPED TO \$250,000. TIME ADJUSTMENTS WERE APPLIED TO THE CLOSED SALES TO REFLECT 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 7 MONTH SUPPLY OF HOMES. A SUPPLY OVER 6 MONTHS IS CONSIDERED TO BE AN OVER-SUPPLY.

THE LACK OF SALES REQUIRED THE USE OF COMPARABLES LOCATED MORE THAN 1 MILE AWAY. THIS IS COMMON PRACTICE IN HADDAM DUE TO THE POPULATION AND THE NATURE OF DEVELOPMENT.

THE LACK OF DATA ALSO REQUIRES THE USE OF DISSIMILAR BUT COMPETITIVE STYLES, IN THIS MARKET SPLITS AND COLONIALS HAVE SIMILAR APPEAL AND ARE CONSIDERED TO BE PURCHASE ALTERNATIVES.

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

Legal Description Map

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			

VOL. 239 PAGE 429

WARRANTY DEED

To all People to Whom these Presents shall Come, Greeting:

Know Ye, That I, THERESA M. MAYNARD, of the Village of Higganum, Town of Haddam, County of Middlesex and State of Connecticut

for the consideration of TWO HUNDRED THOUSAND AND 00/100THS (\$200,000.00) DOLLARS

received to my full satisfaction of LORI S. SIERPINSKI, of the Village of Higganum, Town of Haddam, County of Middlesex and State of Connecticut

do give, grant, bargain, sell and confirm unto the said LORI S. SIERPINSKI her heirs and assigns forever,

A certain piece or parcel of land situated on the westerly side of Killingworth Road in the Town of Haddam, County of Middlesex and State of Connecticut, shown as Lot No. 7 on a certain map entitled "Subdivision Plan, Washburn Manor, Katherine E. Washburn Est., Killingworth and Bartman Roads, Higganum, Conn. - July 1969, Scale 1" = 80', Total Area 28.7 Acres", which map is on file in the office of the Haddam Town Clerk, and being more particularly bounded and described as follows:

NORTH: By Lot No. 6 as shown on said map 296 feet;
 EAST: By Killingworth Road, so-called, as shown on said map; 143.5 feet;
 SOUTH: By Bartman Road, so-called, as shown on said map, 190 feet; and
 WEST: By Lot No. 8 as shown on said map, 262 feet.

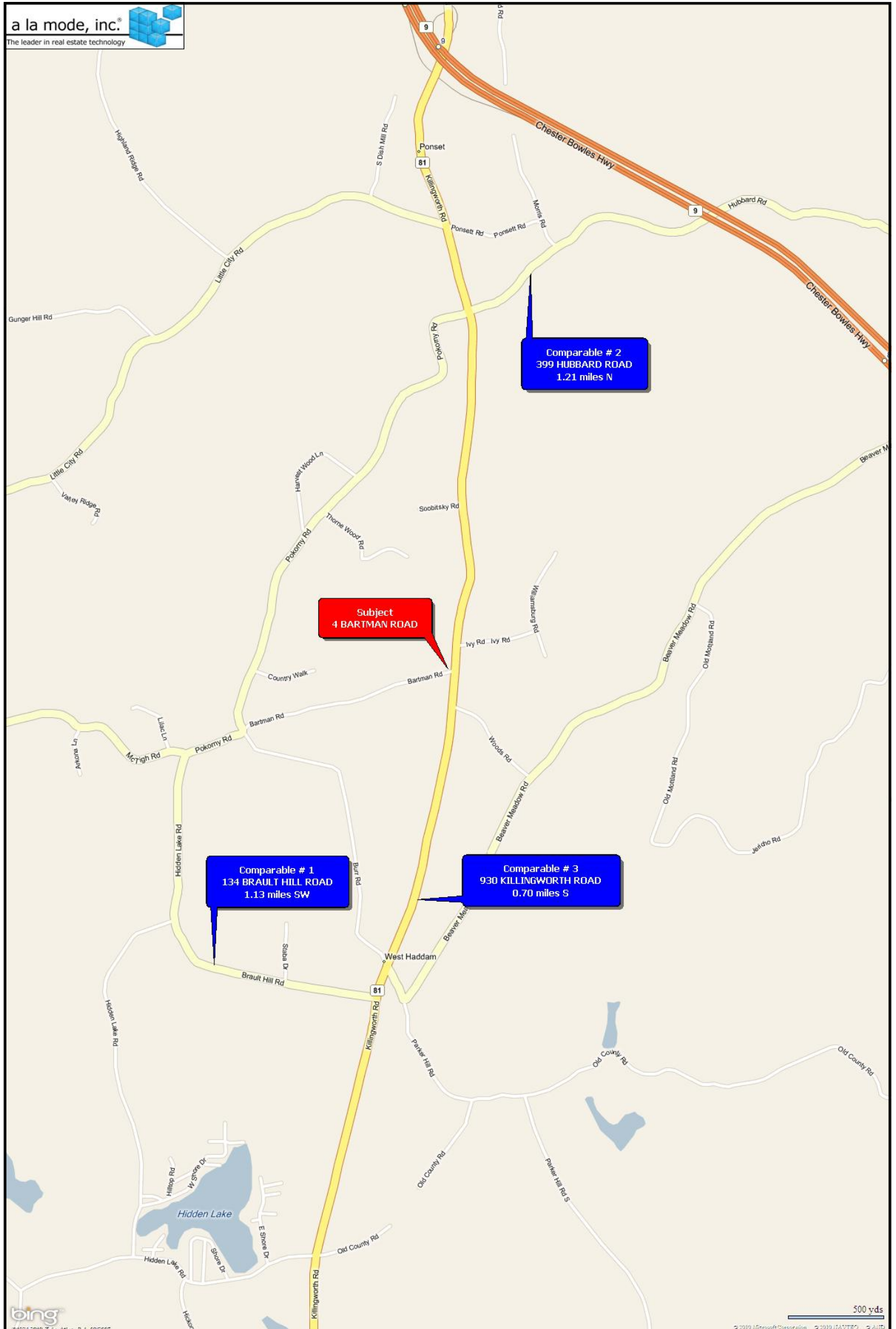
Said premises are conveyed subject to building, building line and zoning restrictions of the Town of Haddam; any and all provisions of any ordinance, municipal regulation or public or private law; any state of facts an inspection of the premises may reveal; and real estate taxes to the Town of Haddam on the List of October 1, 2000, second half, which taxes the Grantees herein assume and agree to pay as part consideration for this deed.

\$ 220,000.00 CONVEYANCE TAX RECEIVED
Anna P. Haffslettler
 TOWN CLERK OF HADDAM

STATE CONVEYANCE TAX RECEIVED
 \$ 400.00
Anna P. Haffslettler
 TOWN CLERK OF HADDAM

Comparable Sales Map

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			



4 BARTMAN FIELD CARD PAGE 1

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			

Real Estate Management Services

Page 1 of 3



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Town of Haddam

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[Another From List?](#)
[Printable Version Log-Off](#)

Search Results

Location: 4 BARTMAN RD

Unit # :

Account #: B0011200

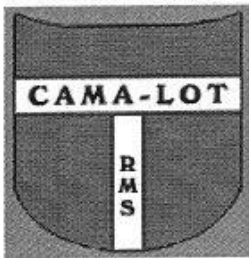
M/B/L: 54 017 2-7

Type: Residential

PA490: No

Zoning: R-2A

Card/OfCard: 1 / 1



Legal Stuff :
The information contained on this web site should be used for Assessment purposes ONLY. The Town(s) and RMS Inc are not responsible for any other use of this data.

Valuation Summary

Item	Code	Appraised Value	Assessed Value
Dwelling	1-3	202060	141440
Lot Acres	1-1	91600	64120
TOTAL		293660	205560

Note: All assessments are based on revaluation year 2005**Owner Information**

THARIN LORI S

4 BARTMAN RD

HIGGANUM, CT.
06441-4415

Volume: 239

Page: 429

Recording Date: 08/30/2001

Sale History

Sale Date	Sale Price
08/30/2001	200000

Land Valuation

Total Acres: 1.16

Base Lot Size: 1.16

<http://www.rmsreval.com/results.asp?ID=530871964&town=Haddam>

6/6/2010

4 BARTMAN FIELD CARD PAGE 2

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			

Real Estate Management Services

Page 2 of 3

Lot Breakdown:

<i>Acres</i>	<i>Appraised Value</i>	<i>Assessed Value</i>
1.16	91600	64120

Construction Detail

<i>Item</i>	<i>Detail</i>	<i>Item</i>	<i>Detail</i>
Design:	1-Fam+Inlaw	Fireplace	Openings 1 Stacks 1
Exterior:	Wood Shingle	Living Area:	1683 sq/ft
Roof Mat:	Asphalt	Basement Area:	1683 sqft
Roof Type:	Gable	Bsmt Finished:	100%
Story Height:	1S	Foundation:	Concrete
Basement Gar:	none	Rooms:	7
Heat 1:	Forced Air	Bedrooms:	4
Heat 2:	Central Air	Year Built:	1977
Heating Fuel:	Propane		

Plumbing

<i>Type</i>	<i>Number</i>
Full Bath(s)	1
Stall Bath(s)	1
Half Bath(s)	1

Outbuildings

<i>Type</i>	<i>Area</i>	<i>Value</i>	<i>Year Built</i>	<i>Width</i>	<i>Length</i>
None					

Sketch

Click here to view a larger sketch

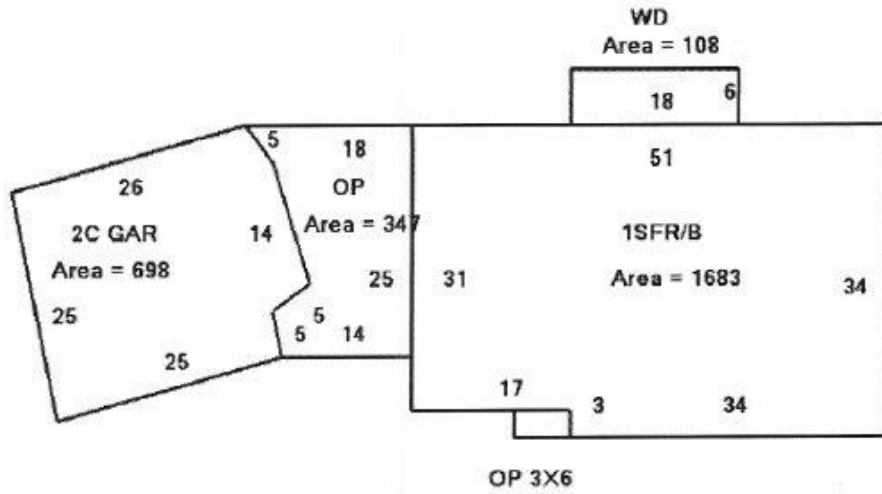
Enlarge Sketch

4 BARTMAN FIELD CARD PAGE 3

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			

Real Estate Management Services

Page 3 of 3



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by KldoImages LLC

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4 BARTMAN EXPIRED LISTING

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County MIDDLESEX	State CT	Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			

Wayne Wright		Residential	06/06/10	03:26 PM
G522413	EXP	Hbrd?	O/Price \$345,900	Prv/Price
4 BARTMAN RD		35/Haddam / HIGGANUM		L/Price \$345,900
Ownr Tharin		SD	Zip 06441	Asmt \$205,560
Map Vol 229		EstAcr 1.16		MillRt 26.4 PI N
Lot Pg 429		Lt Dim 143X190	E/Row	Taxes \$5,426
Blk Lse Op Y		YrBlit 1977 /TOWN	New Const. N	OthrTx
L-Ofc Prudential Connecticut Realty / PRUD15		O/Ph 860-347-4486x260		O/Fax 860-347-4407
LA/ID WAKEFIEB/Brian Wakefield		Othr/Ph 860-301-3057		Bybkr 2.50 %
E-mail bwakefield@prudentialct.com				Type ER/NA Dual/Var N
Team Agt		Show Call LO		
Team Agt	1683	IDX Y Int Y	CTReal.com Y	#Pic 8
Short Sale?				
Style SPLIT / Tan	FP 1	Act Adult55+ N	Fdtn	Lvls 3.0
Apx SqFt 2483/TOWN		SeasnL N	Extr CEDAR ,SHING	#Rms 9.0
Bsmnt FWALK ,PFIN		Pool Y/ABVGR	Firs WOOD ,VINYL ,TILE	#Beds 4
Gar 2/ATTCH		Attic STORG,		#Bths 2.5
VT				
Elem Burr	Jr High HK			
Middle	Sr High HK			
Living 17X19, SUNK, FP		MBR 12X15		Bths Lower 1
Dining Y 13X17		2Bed 12X15		Bths 1st Flr /1
Ktchn 16X16, CNTRY, ISLE, BBAR		3Bed 12X15, LOWER		Bths 2nd Flr 1
FR/Den Y 14X19, LOWER		4Bed 12X15, LOWER		Bths 3rd Fir
OthRm		AdIRms MUDRM, OFFIC		Inlaw
				Lndry LOWER
				Cable Y
				Hndicp
Appl Incl DISHW, MICRO, REFRG, OVRNG				
MechFeat				
Int Feat FOYER, SLIDER		Ext Feat GARDEN		
Deck 7X19, UPPER	Porch	Drvway CRUSH		LtDesc LWOOD, NBRHD
Misc	WtrFr			
Heat WAIR, BASE		Water WELL	Hot Water	PROP, OWN
Fuel PROP, ELEC		Sewer SEPTC	Energy	THERM, MZHET
Cool CAIR		Lien NEITHER	Elec CRBRK	Amps 200
UFFI UNKNW	Asbestos UNKNW	Othr Fin	Poss NEGOT	LD 03/07/09
Lead UNKNW	Radon UNKNW	PUD N	Seller Conc.	XD 09/30/09
Insul				ADom 47
Pub. Rmks	Great Family home, bright & spacious, new full bath, new lighting, appliances, freshly painted, sunken living room w/ Stone heatolator fireplace, Big Kitchen, lots of counter space, pantry, 4 bedrooms plus office, close to Burr & New middle school, & Rt 9			
Agt Rmks	Contigent upon sellers finding suitable housing. A lease purchase is also available.			
Ofc Rmks				
Dir	Rt 9 exit 9, right on Killingworth rd (Rt 81) to Bartman Rd, on right.			
----- Comp Information -----				
Contr Date		S/Agt ID		Sell O/Code
Close Date		S/Price		DOM
Copyright 2010	CTMLS, Inc. All Rights Reserved. The information contained in these MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to a buying decision should be independently verified.			
Res Full Plain				

4 BARTMAN LISTING HISTORY

Borrower/Client	SIERPINSKI, LORI						
Property Address	4 BARTMAN ROAD						
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State	CT	Zip Code	06441-4415
Lender	*FAIRBANKS CAPITAL CORP.						

Print

Page 1 of 4

Property Archive Information							
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ML#	Status	Price	Create Date	Date	Agent	Broker	DOM
G522413	EXP	\$345,900	09/30/2009	10/01/2009	WAKEFIEB	PRUD15	
G522413	TEMP	\$345,900	04/23/2009	04/23/2009	WAKEFIEB	PRUD15	
G522413	ACT	\$345,900	03/15/2009	03/15/2009	WAKEFIEB	PRUD15	
G522413	NEW	\$345,900	03/07/2009	03/07/2009	WAKEFIEB	PRUD15	

(C) 2010 MLS INFORMATION DEEMED RELIABLE BUT NOT GUARANTEED

06/06/10 03:27 PM

<http://ctmls.mlxchange.com/5.0.08.4151/Search/PrintPreviewDlg.asp>

6/6/2010

4 BARTMAN EXPIRED LISTING 8/24/2008-2/28/2009

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			

Print

Page 3 of 4

Wayne Wright Residential 06/06/10 03:28 PM
 G506581 EXP Hbrd? O/Price \$346,900 Prv/Price L/Price \$346,900
 4 BARTMAN 35/Haddam / HIGGANUM Cnty MIDDLESEX
 Ownr Tharin SD Zip 06441 Asmt \$205,560
 Map Vol 239 EstAcr 1.16 MIIRT 26.0 PI N
 Lot Pg 429 Lt Dim 143X190 E/Row Taxes \$5,344
 Blk Lse Op Y YrBlt 1977 /TOWN New Const. N Zoning OthrTx

L-Ofc Prudential Connecticut Realty / PRUD15 O/Ph 860-347-4486x0 O/Fax 860-347-4407
 LA/ID WAKEFIEB/Brian Wakefield OthrPh 860-346-8786 Bybkr 2.50 %
 E-mail bwakefield@prudentialct.com Type ER/NA Dual/Var N

Team Agt Show Call LO like 24 hr notice
 Team Agt IDX Y Int Y CTReal.com Y #Plc 8
 Short Sale?

Style SPLIT / Tan FP 1 Act Adult55+ N Fdtn Lvl 3.0
 Apx SqFt 2483 /TOWN SeasnL N Extr CEDAR ,SHING #Rms 9.0
 Bsmt FWALK ,PFIN Pool Y/ABVGR Firs WOOD ,VINYL ,TILE #Beds 4
 Gar 2/ATTCH Attic STORG, #Bths 2.5
 VT

Elem Burr Jr High
 Middle HK Sr High HK
 Living 17X19, SUNK, FP MBR 12X15 Bths Lower 1
 Dining Y 13X17 2Bed 12X15 Bths 1st Fir 1/1
 Ktchn 16X16, CNTRY, ISLE, NOOK, PNTR 3Bed 12X15, LOWER Bths 2nd Fir
 FR/Den Y 14X19, LOWER 4Bed 12X15, LOWER Bths 3rd Fir
 OthRm 10X12,DEN AdIRms MUDRM, OFFIC Inlaw POSS Cable Y
 Lndry LOWER Hndicp

Appl Incl DISHW, MICRO, OVRNG, REFRG
 MechFeat

Int Feat Ext Feat LtDesc LWOOD, NBRHD
 Deck 7X19, UPPER Porch OPEN Drvway CRUSH
 Misc WtrFr
 Heat WAIR, BASE Water WELL Hot Water PROP, OWN
 Fuel PROP, ELEC Sewer SEPTC Energy THERM, MZHET
 Cool CAIR Lien NEITHER Elec CRBRK Amps 200

UFFI UNKNW Asbestos UNKNW Othr Fin Poss NEGOT LD 08/24/08
 Lead UNKNW Radon UNKNW PUD N Seller Conc. XD 02/28/09
 Insul ADom 188

Pub. Wonderful family home, bright & spacious, move right in, new full bath, new lighting, appliances, freshly painted, sunken LR w/stone heatalator
 Rmks fireplace. Big kitchen, lots of counter space, walk in pantry. 4 bedrooms + office, close to burr elem. new mdle sch.

Agt Contingent upon sellers finding suitable housing, A Lease Purchase or Rental may be Available also.
 Rmks

Ofc
 Rmks

Dir Rt 9 to exit 9 right on Killingworth rd (rt 81) to Bartman

----- Comp Information -----

Contr Date S/Agd ID Sell O/Code
 Close Date S/Price DOM
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 Res Full Plain reliability. Any information that is critical to a buying decision should be independently verified.

Subject Photo Page

Borrower/Client	SIERPINSKI, LORI			
Property Address	4 BARTMAN ROAD			
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State CT Zip Code 06441-4415
Lender	*FAIRBANKS CAPITAL CORP.			



Subject Front

4 BARTMAN ROAD
 Sales Price
 G.L.A. 1,683
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 2F
 Location AVERAGE
 View 1.16 ACRES/AVG
 Site 2 ACRES
 Quality AVERAGE
 Age 1977 EFF 10



Subject Street



Subject Street

Comparable Photo Page

Borrower/Client	SIERPINSKI, LORI				
Property Address	4 BARTMAN ROAD				
City	HIGGANUM(HADDAM)	County	MIDDLESEX	State	CT
Zip Code	06441-4415				
Lender	*FAIRBANKS CAPITAL CORP.				



Comparable 1

134 BRAULT HILL ROAD
 Prox. to Subj. 1.13 MILES SW
 Sales Price 326,000
 G.L.A. 1,714
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1.5
 Location AVERAGE
 View 1.03 ACRES/AVG
 Site
 Quality
 Age 1960 EFF 10



Comparable 2

399 HUBBARD ROAD
 Prox. to Subj. 1.21 MILES N
 Sales Price 297,500
 G.L.A. 1,760
 Tot. Rooms 8
 Tot. Bedrms. 3
 Tot. Bathrms. 1.5
 Location AVERAGE
 View 3.75 ACRES/AVG
 Site
 Quality
 Age 1977 EFF 10



Comparable 3

930 KILLINGWORTH ROAD
 Prox. to Subj. 0.70 MILES S
 Sales Price 272,000
 G.L.A. 1,536
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1.5
 Location AVERAGE
 View 3.54 ACRES
 Site
 Quality
 Age 1985 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:

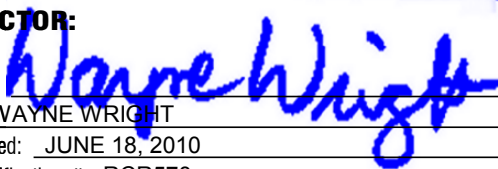
1. The inspector will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it 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: 4 BARTMAN ROAD, HIGGANUM(HADDAM), CT 06441-4415

INSPECTOR:

Signature: 
 Name: WAYNE WRIGHT
 Date Signed: JUNE 18, 2010
 State Certification #: RCR578
 or State License #: _____
 State: CT
 Expiration Date of Certification or License: 4/30/2011