File No. capece

June 25, 2007

John Capece P.O. Box 1577 LaBelle, FL 33975

File Number: capece

Dear Sirs:

In accordance with your request, I have appraised the real property at:

412 Fraser Avenue LaBelle, FI 33935

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of June 5, 2007

is:

\$175,000 One Hundred Seventy-Five Thousand Dollars

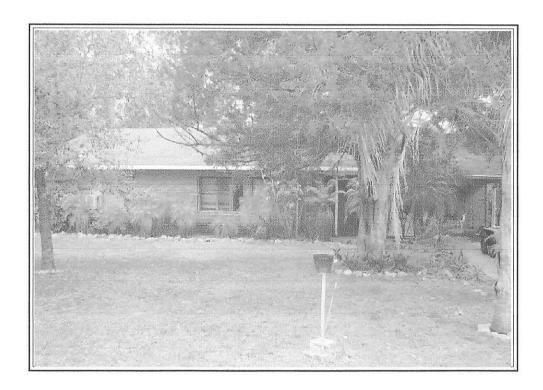
The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely,

Scott C. Wegscheid, St Cert Gen Appr

License # RZ-0001751

# APPRAISAL OF



# LOCATED AT:

412 Fraser Avenue LaBelle, FI 33935

# FOR:

John Capece P.O. Box 1577 LaBelle, FL 33975

# BORROWER:

N/A

## AS OF:

June 5, 2007

# APPRAISED VALUE:

\$175,000

## BY:

Scott C. Wegscheid, St Cert Gen Appr License # RZ-0001751

# Summary Appraisal Report

**Uniform Residential Appraisal Report** 

File No. capece

Th	e purpose of	this sum	mar	y appraisal	report	is to pi	provide the i			it with a	n acc	urate, and adeq	quality	suppo	rtea, opinion of th	ie marker	value u	t the subj	ect pr	
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	Zoning Complia Is the highest an  Utilities Electricity Gas FEMA Special F Are the utilities Are there any an  Units X On # of Stories C Type X De X Existing Design (Style) F Year Built 198 Effective Age (Y Attic X Drop Stair Floor Finished Appliances (T Finished area al Additional featur Describe the cor Physical de	Public    X	DESCODE Att.  See of the imperior of the prior of the pri	the subject part of the su	res (X) typical foxternal fa  ternal fa  ternal fa  ternal fa  ge/Oven  t items, e  culated	No The mand	Zoning ming (Grandfal roved (or as proved (o	g Description of the red of the r	criptio Use) ad per Zone Zone Yes ATION Craw Part  tion lettlen HWBE uel E ir Con Oth isposs r ca	Public  Public  Public  Public  No  Public  No  Public  Rail  Rail	o Zonin d species of the control of	mily Residen  mg Illegal (difications) the president of the (describe)  septic  FEMA Map # 100, describe. N/A all conditions, land of the conditions, land of the conditions of the condition walls  EXTERIOR DESCRIPTION To the condition walls  Exterior Walls  Roof Surface  Gutters & Downsy Window Type  Storm Sash/Insults  Screens  Amenities  X Fireplace(s) #  X Patio/Deck Condition  Yellow Washe  ttached shed  ling, etc.). No fupon the esti	tial  describe sent use  12010  uses, et  CRIPTIO  co si souts N Y  1 1 OV  r/Dryer 1 Bath(si imate	N n n onc s stuccochingli lo H Ali lo	Off-site Improv Street Aspha Alley O1C FEN  Yes X No  naterials/condition slab/avg b/brick ext e/avg  um  oodStove(s) # ence orch enclosed her Other (describe) F  1,324 Squar  or external inalective age.	If No, des  ements— It  MA Map Da  If Yes,  INTERIOR Floors Walls Trim/Finis Bath Floo Bath Wai Car Stora Drive Driveway Garai X Carprix Att an Hoo e Feet of Co	Type  ate 5/1  describe  R  G  Sh  and	Publi  X  7/82  A N/A  matericpt/tile/v coanel/dr avg/avg ile/avg None for Cars for	als/corinyl, ywl/	endition /avg /avg
	Zoning Complia Is the highest an  Utilities Electricity Gas FEMA Special F Are the utilities Are there any an  Units X On # of Stories C Type X De X Existing Design (Style) F Year Built 198 Effective Age (Y Attic X Drop Stair Floor Finished Appliances (T Finished area al Additional featur Describe the cor Physical de	Public    X	DESCODE Att.  See of the imperior of the prior of the pri	the subject part of the su	res (X) typical foxternal fa  ternal fa  ternal fa  ternal fa  ge/Oven  t items, e  culated	No The mand	Zoning ming (Grandfal roved (or as proved (o	g Description of the red of the r	criptio Use) ad per Zone Zone Yes ATION Craw Part  tion lettlen HWBE uel E ir Con Oth isposs r ca	Public  Public  Public  Public  No  Public  No  Public  Rail  Rail	o Zonin d species of the control of	mily Residen  mg Illegal (difications) the president of the (describe)  septic  FEMA Map # 100, describe. N/A all conditions, land of the conditions, land of the conditions of the condition walls  EXTERIOR DESCRIPTION To the condition walls  Exterior Walls  Roof Surface  Gutters & Downsy Window Type  Storm Sash/Insults  Screens  Amenities  X Fireplace(s) #  X Patio/Deck Condition  Yellow Washe  ttached shed  ling, etc.). No fupon the esti	tial  describe sent use  12010  uses, et  CRIPTIO  co si souts N Y  1 1 OV  r/Dryer 1 Bath(si imate	N n n onc s stuccochingli lo H Ali lo	Off-site Improv Street Aspha Alley O1C FEN  Yes X No  naterials/condition slab/avg b/brick ext e/avg  um  oodStove(s) # ence orch enclosed her Other (describe) F  1,324 Squar  or external inalective age.	If No, des  ements— It  MA Map Da  If Yes,  INTERIOR Floors Walls Trim/Finis Bath Floo Bath Wai Car Stora Drive Driveway Garai X Carprix Att an Hoo e Feet of Co	Type  ate 5/1  describe  R  G  Sh  and	Publi  X  7/82  A N/A  matericpt/tile/v coanel/dr avg/avg ile/avg None for Cars for	als/corinyl, ywl/	ondition /avg /avg

# Uniform Residential Appraisal Report File No. capece

	rable pro	perties currently o	fered for sa	le in the s	ubjec	neighborhood ran	ging in price	from \$ 1	40,0	000 to:	200,0	. 00	1
There are 13 compa	rable sale	es in the subject n	eighborhood	within the	e pas	twelve months rar	nging in sale	price from	ns 1	40.000	to S 2	00,000	
FEATURE		SUBJECT				ALE NO. 1	1	MPARAB			_		E SALE NO. 3
412 Fraser Avenue		OCDOLO1	165 Fra							LE NO. Z			
A SHE AN ACTUAL SECTION OF SALES AND ACCUSANCE						е	50 N. C					h Avenue	
Address LaBelle			LaBelle				LaBelle				LaBell	e, FI 3393	35
Proximity to Subject			.29 mile	es east			.83 mile	es south	neas	t	.68 mi	les south	
Sale Price	S	N/A			\$	185,000			S	182,000			s 140,000
Sale Price/Gross Liv. Area	s	0.00 sq. ft.	s 112.	53 so ft			s 143.	19 sq. ft		102,000		.95 sq. ft.	1 10,000
Data Source(s)	Inspe		County						1-				
	mape	CHOH			15		County		15			/ Records	<u> </u>
Verification Source(s)			OR 750				OR 745	6/601			OR 76	2/1952	
VALUE ADJUSTMENTS		SCRIPTION	DESC	RIPTION		+(-) \$ Adjustment	DESC	RIPTION		+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sale or Financing	N/A		None K	nown			None				None		
Concessions			Conven			0	Conven	tional		0	U.M. 300500 (Dodge	ntional	_
	N/A				-				-				0
Date of Sale/Time			10/01/2		-	0	12/04/2		_	0	03/26/		0
Location	Avera		Average			0	Average	9		0	Averag	ge	0
Leasehold/Fee Simple	Fee S		Fee Sin	nple		0	Fee Sin	nple		0	Fee Si	mple	0
Site	.41 ac	res	.27 acre	es		6,000	.32 acre	es		5,000			5,000
View	Resid		Resider			0	Resider			0,000		sidential	0,000
	Ranch			Itiai	-			iliai	-				
Design (Style)			Ranch		-	0	Ranch			0			0
Quality of Construction	Avera	Marie and the second	Average			0	Average	<del></del>		0	Averag	je	0
Actual Age	Yr.Blt	: 1980/20E	1970/ef	f 15		-5,000	10A/7E			-13,000	1984/e	ff 20	0
Condition	Avera	ae	Average	9		0	Average	2			Averag		0
Above Grade					1				-			1	
	Total Bdr		Total Bdrms.	Baths	-	0	Total Bdrms	Baths	-	0	Total Bdrm		0
Room Count	7 4		5 3	2	_	-2,000	4 2	2		-2,000	4 2	2.5	-3,000
Gross Living Area 60.00		1,324 sq. ft.		1,644 s	q. ft.	-19,200		1,271 sc	ft.	3,180		1,148 sq.	ft. 10,560
Basement & Finished										The second secon			
Rooms Below Grade	None		None			0	None			0	None		
					-						-		0
Functional Utility	Avera		Average		_	0	Average			0	Averag		0
Heating/Cooling	Centra	al air	Central	air		0	Central	air		0	Centra	l air	0
Energy Efficient Items	None		None			0	None			0	None		0
Garage/Carport		Carport	1 Car C	arnort		0	1 Car C	arnort	$\neg$	0	1 Car	Carago	-5,000
			~		_				-				
Porch/Patio/Deck		ncl porch	cov pch	/storag	e	8,000				3,500		cl porch	5,000
Additional Feat	fpl/fut	ure bathrm	none			7,000	patio/ut	ility rm		4,000	none		7,000
Additional Feat	det ca	rport/shed	none			5,000	none			5,000	none		5,000
		-											
Not Adjustment (Total)			Π.	(X)-	Tal	200	(X)+			F 600	W.		04.500
Net Adjustment (Total)			+	THE REAL PROPERTY.	S	200		<u> </u>	S	5,680	X +	The same of the sa	s 24,560
Adjusted Sale Price			Net Adj.	-0.1%		-	Net Adj.	3.1%			Net Adj.	17.5%	
of Comparables			Gross Adj.	28.2%	S	184,800	Gross Adj.	19.6%	S	187,680	Gross Adj.	29.0%	164,560
I X did did not res	search the	sale or transfer h	istory of the	subject o	proper	ty and comparable	sales If not		Assistant		de la constanta de la constant		
			,	, ,		·,		, ospiani					
My research did X	did not r	eveal any prior sa	es or transf	ers of the	subje	ct property for the	three years	prior to the	effec	tive date of this a	opraisal.		
Data source(s) County	Prope	rty Appraiser	s Record	ds								V	
My research did X	did not r	eveal any prior sa	es or transfe	ers of the	comp	arable sales for the	vear prior t	o the date	of sal	e of the comparat	ale sale		
		ite & MLS	oo or trailor	010 01 1110	comp	di abio salos for the	your prior	o the date	01 341	o or the comparar	no saio.		
Report the results of the re-	search an	d analysis of the	orior sale or	transfer h	istory	of the subject prop	erty and co	mparable s	sales (	report additional	orior sales	on page 3).	
ITEM		SUE	BJECT		(	COMPARABLE SAL	E NO. 1	CC	AMMC	RABLE SALE NO.	2	COMPARA	ABLE SALE NO. 3
Date of Prior Sale/Transfer		None in past	36 mon	ths	Non	e in past 12 r	nonths	None	in p	ast 12 month	ns No	one in pa	st 12 months
Price of Prior Sale/Transfer		N/A			N/A			N/A			N		
		Co Website/	MALC						1-1	it = /0.41 C			10.41.0
Data Source(s)			IVILO			Website/MLS				ite/MLS		o Website	3/IVILS
Effective Date of Data Sour	ce(s)	Current			Cur			Curre				urrent	
Analysis of prior sale or tran	nsfer histo	ry of the subject p	roperty and	comparal	ble sa	les There we	ere no sa	les of t	he s	ubject proper	ty in the	e past 36	months.
		Soo Att	ached A	ddendu	ım								
Summary of Sales Compari	son Appro	Dadi. See All	acrica A										
Summary of Sales Compari	son Appro	badi. See All	acrica A										
Summary of Sales Compari	son Appro	badi. See Att	doned A										
Summary of Sales Compari	son Appro	Jadi. See Att	derica A										
Summary of Sales Compari	son Appro	oadi. See Att	acrica A										
Summary of Sales Compari	son Appro	oadi. See Att	actica At										
Summary of Sales Compari	son Appro	oadi. See Att											
Summary of Sales Compari	son Appro	oddi. See All											
Summary of Sales Compari	son Appro	adi. <u>See At</u> t											
Summary of Sales Compari													
Indicated Value by Sales Co	omparisor	n Approach S 175	5,000	)	Cos	t Approach (if dev	veloped) \$	176,200	)	Income Ap	proach (if c	developed) \$	N/A
Indicated Value by Sales Co	omparisor s <b>Compa</b> r	n Approach \$ 175	5,000		Cos	t Approach (if dev	reloped) \$	176,200	)	Income Ap	proach (if e	developed) \$	N/A
Indicated Value by Sales Co	omparisor s <b>Compa</b> r	n Approach \$ 175	5,000		Cos	t Approach (if dev	veloped) \$	176,200	)	Income Ap	proach (if d	developed) \$	N/A
Indicated Value by Sales Co	omparisor s <b>Compa</b> r	n Approach \$ 175	5,000		Cos	t Approach (if dev	veloped) \$	176,200	)	Income Ap	proach (if d	developed) \$	N/A
Indicated Value by Sales Countries Indicated Value by: Sales See Attached Adde	omparisor s <b>Compa</b> r ndum	n Approach \$ 175	5,000 175,000										
Indicated Value by Sales Countries Indicated Value by: Sales See Attached Adde	omparisor s <b>Compa</b> r	n Approach \$ 175	5,000 175,000			t Approach (if dev							
Indicated Value by Sales Countries Indicated Value by: Sales See Attached Adde	omparisor s <b>Compa</b> i ndum	n Approach \$ 175	5,000 175,000 completion p	per plans	and s	pecifications on the	basis of a l	nypothetica	al cond	dition that the imp	rovements		ompleted,
Indicated Value by Sales Condicated Value by: Sales See Attached Adde	omparisor s <b>Compar</b> ndum X "as is,"	n Approach \$ 175 ison Approach \$subject to alterations on the	5,000 175,000 completion p	per plans	and s	pecifications on the	basis of a l	nypothetica	al cond	dition that the imp	rovements	have been co	ompleted,
Indicated Value by Sales Co Indicated Value by: Sales See Attached Adde  This appraisal is made Subject to the following	omparisor s <b>Compar</b> ndum X "as is,"	n Approach \$ 175 ison Approach \$subject to alterations on the	5,000 175,000 completion p	per plans	and s	pecifications on the	basis of a l	nypothetica	al cond	dition that the imp	rovements	have been co	ompleted,
Indicated Value by Sales Collindicated Value by: Sales See Attached Adde  This appraisal is made subject to the following inspection based on the extension of the sales of th	omparisor s Compar ndum X "as is," repairs or traordinar	a Approach \$ 175 ison Approach \$ subject to alterations on the y assumption that	5,000 175,000 completion p a basis of a l the condition	per plans hypothetic on or defici	and s cal con	pecifications on the ndition that the rep does not require al	b basis of a hairs or alteration or r	nypothetica ations have epair: <u>N</u>	al cond been /a	dition that the imp completed, or	rovements subjec	have been o	ompleted, ving required
Indicated Value by Sales Collected Value by: Sales See Attached Adde  This appraisal is made subject to the following inspection based on the extension based on the extension based on a complete visit sales.	omparison s Compar ndum  X "as is," repairs or traordinar	a Approach \$ 175 ison Approach \$ subject to alterations on the y assumption that	5,000 175,000 completion particle basis of a lithe condition	per plans hypothetic on or defici	and s cal con iency areas	pecifications on the ndition that the rep does not require al	b basis of a hairs or alteration or r	nypothetica ations have epair: <u>N</u>	al cond been /a	dition that the imp completed, or f work, stateme	rovements subjec	have been or t to the follow Imptions an	ompleted, ving required d limiting
Indicated Value by Sales Collindicated Value by: Sales See Attached Adde  This appraisal is made subject to the following inspection based on the extension of the sales of th	omparison s Compar ndum  X "as is," repairs or traordinar	a Approach \$ 175 ison Approach \$ subject to alterations on the y assumption that	5,000 175,000 completion particle basis of a lithe condition	per plans hypothetic on or defici	and s cal con iency areas	pecifications on the ndition that the rep does not require al	b basis of a hairs or alteration or r	nypothetica ations have epair: <u>N</u>	al cond been /a	dition that the imp completed, or f work, stateme	rovements subjec	have been or t to the follow Imptions an	ompleted, ving required d limiting

# Summary Appraisal Report

Uniform Residentia	Appraisal Report File No. capece
2	
ONAL COMMENS	
COST APPROACH TO VALUE	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for e	
the estimated vacant land value	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Builders Market Information	OPINION OF SITE VALUE         = \$ 36,000           Dwelling         1,324 Sq. Ft. @ \$ 95.00         = \$ 125,780
Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq. Ft. @ \$ = \$
The appraiser used builders cost estimates for The Cost Approach	Garage/Carport 392 Sq. Ft. @ \$ 30.00 = \$ 11,760
to Value. Sales were found for the vacant land value estimate.	Total Estimate of Cost-New         = \$         172,740           Less         60         Physical         Functional         External
	Depreciation \$57,580 \$0 \$0 = \$( 57,580)
	Depreciated Cost of Improvements         = \$ 115,160           "As-is" Value of Site Improvements         = \$ 25,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH = \$ 176,200
INCOME APPROACH TO VALUE	JE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ Summary of Income Approach (including support for market rent and GRM) N/A	S N/A Indicated Value by Income Approach
PROJECT INFORMATION	
	I FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	No Unit type(s) Detached Attached
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HO. Legal name of project N/A	No Unit type(s) Detached Attached
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project N/A  Total number of phases  Total number of units	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.  Total number of units sold
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOALEGAL name of project N/A  Total number of phases  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD?  Yes	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOALE Legal name of project N/A  Total number of phases  Total number of units  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD?  Yes  Does the project contain any multi-dwelling units?  Yes  No  Data source(s)	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOALEGAL NAME of project N/A  Total number of phases  Total number of units o	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion.
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOALEGAL NAME of project N/A  Total number of phases  Total number of units o	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.  Total number of units sold Data source(s) No If Yes, date of conversion.  If No, describe the status of completion.

#### Summary Appraisal Report

# **Uniform Residential Appraisal Report**

File No. capece

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE**: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

**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 or she considers his or her 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 ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser 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, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has 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 has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser 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 the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

# **Uniform Residential Appraisal Report**

File No. capece

## APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of 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 at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of 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 opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

# Uniform Residential Appraisal Report

File No. capece

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

# SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies 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 at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)			
Signature  Name Scott C. Wegscheid, St Cert Gen Appr  Company Name Wegscheid Appraisal & Real Estate, Inc.  Company Address P.O. Box 749, LaBelle, Florida 33975	SignatureNameCompany Address			
Telephone Number (863) 675-0189  Email Address scott@wegscheidappraisal.com  Date of Signature and Report 06/25/2007  Effective Date of Appraisal 06/05/2007  State Certification # RZ 0001751  or State License # RZ-0001751  or Other (describe) State #  State Florida  Expiration Date of Certification or License 11/30/2008	Telephone Number			
ADDRESS OF PROPERTY APPRAISED 412 Fraser Avenue LaBelle, FI 33935  APPRAISED VALUE OF SUBJECT PROPERTY \$ 175,000  LENDER/CLIENT Name Company Name John Capece Company Address P.O. Box 1577 LaBelle, FL 33975 Email Address	SUBJECT PROPERTY  Did not inspect subject property Did inspect exterior of subject property from street Date of Inspection  Did inspect interior and exterior of subject property Date of Inspection  COMPARABLE SALES Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Date of Inspection			

**ADDENDUM** 

Borrower: N/A	File N	No.: capece	***************************************
Property Address: 412 Fraser Avenue	Case	No.:	
City: LaBelle	State: FI	Zip: 33935	
Lender: John Capece			

#### Comments on Sales Comparison

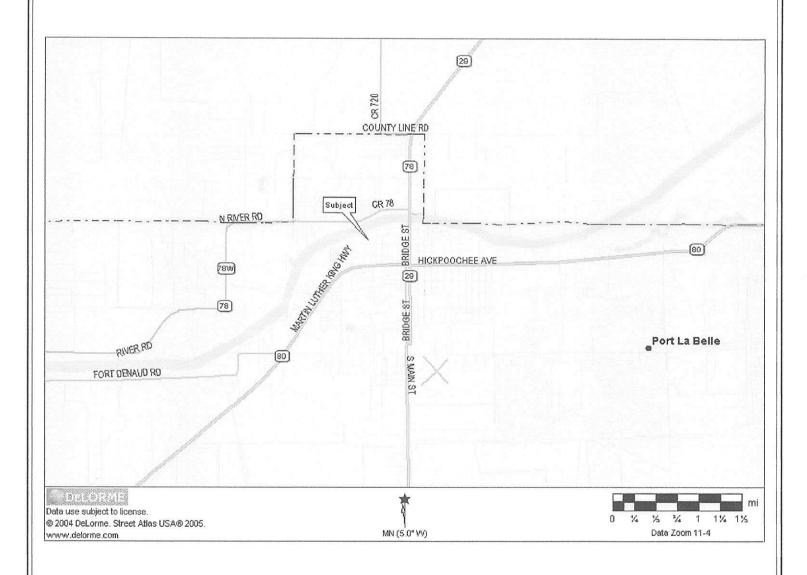
The appraiser searched for sales of similarly improved properties and after searching for sales, each sale was analyzed and the sales utilized in this appraisal were determined to be THE MOST SIMILAR TO THE SUBJECT OF ALL OF THE SALES AVAILABLE. All three sales required adjustments for differences in land values in the site section of the grid. Sales 1 and 2 required adjustments for differences in the ages of the homes based upon their respective estimated effective ages. All three sales required minor adjustments for differences in the number of bathrooms in the homes. All three sales required adjustments for differences in the amount of living area within the homes and this gross living area adjustment for sale 1 is greater than 10% of the purchase price of this sale because of the large size difference. Sale 1 required a negative garage adjustment. All three sales required adjustments for differences in porches and additional features. sale 1 required net adjustments which exceed FNMA net adjustment guidelines of 15%. Sales 1 and 3 required gross adjustments which exceed FNMA gross adjustment guidelines of 25%. All three sales are considered to be equal indicators of value and each is given equal weight in the final analysis.

#### Final Reconciliation

The Income Approach is not used because there are not any recent sales of comparable properties which have been purchased for investment purposes (i.e. rental properties) that could be used to estimate a Gross Rent Multiplier (GRM). The Direct Sales Comparison Approach is used as the final value estimate because it shows the actions of buyers and sellers in the market place. The Cost Approach lends good support.

#### **LOCATION MAP**

Borrower: N/A	File	No.: capece		
Property Address: 412 Fraser Avenue	Case No.:			
City: LaBelle	State: FI	Zip: 33935		
Lender: John Capece				

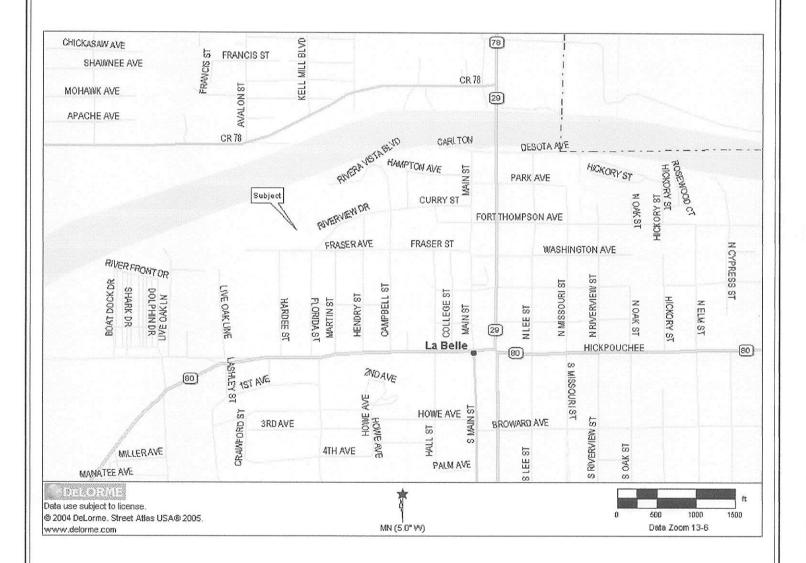


 Borrower: N/A
 File No.: capece

 Property Address: 412 Fraser Avenue
 Case No.:

 City: LaBelle
 State: FI
 Zip: 33935

 Lender: John Capece



## **PLAT MAP**

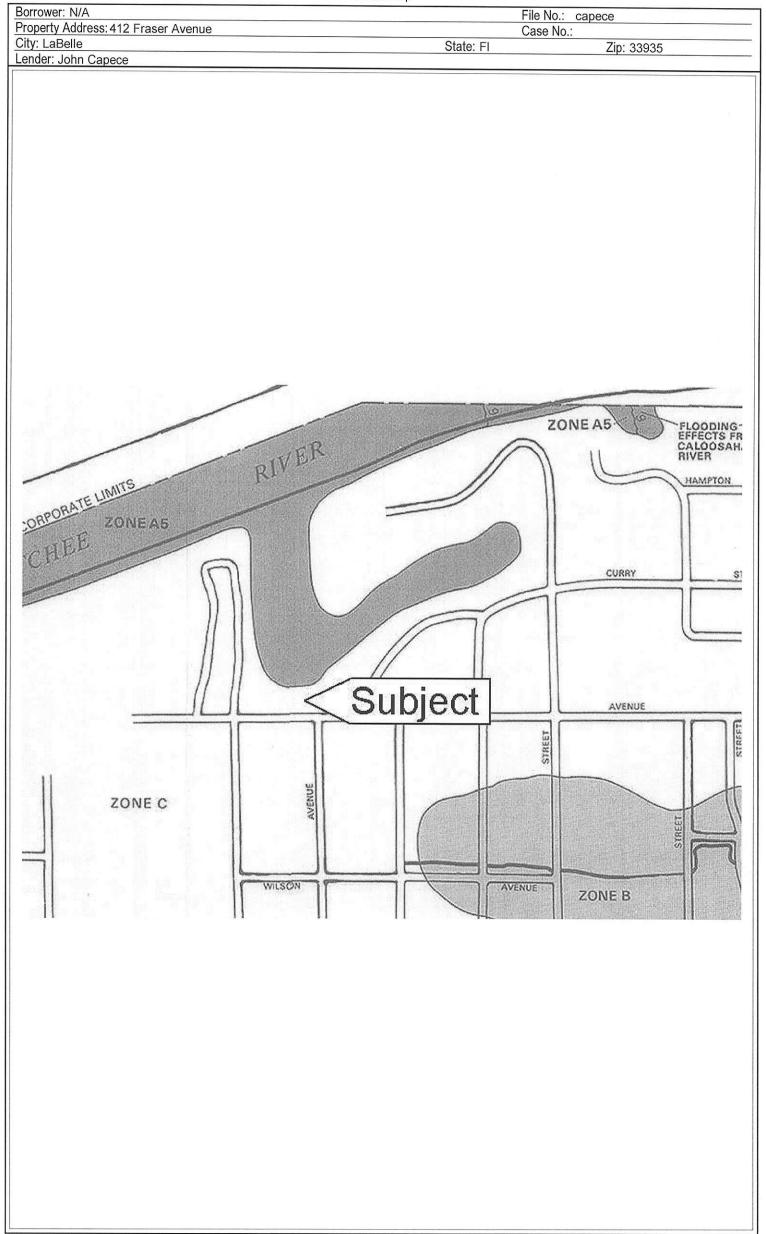
 Borrower: N/A
 File No.: capece

 Property Address: 412 Fraser Avenue
 Case No.:

 City: LaBelle
 State: FI
 Zip: 33935

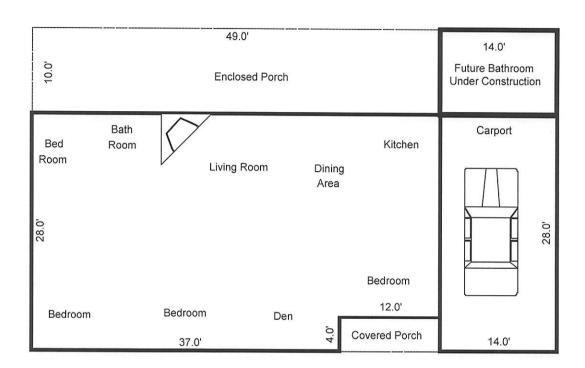
 Lender: John Capece





#### **FLOORPLAN**

Borrower: N/A	File	No.: capece		
Property Address: 412 Fraser Avenue	Case No.:			
City: LaBelle	State: FI	Zip: 33935		
Lender: John Capece				



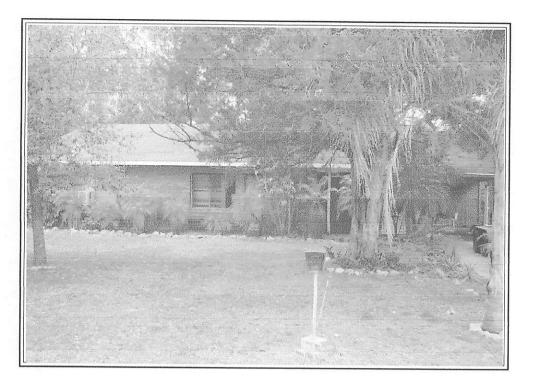
# Sketch by Apex IV Windows $^{\text{TM}}$

Code	AREA CALCULATION  Description	ONS SUMMARY Size	/ Totals
GLA1	First Floor	1324.00	1324.00
GBA1	Bathroom (under con)	140.00	140.00
P/P	Encl Porch	490.00	
	Cov Porch	48.00	538.00
GAR	Carport	392.00	392.00
	TOTAL LIVABLE (ro	ounded)	1324
	TOTAL BUILDING (rd	ounded)	140

LIVINO		_DIN akdo	IG AREA BR wn	EAKDOWN Subtotals
First Flo	or			
	24.0	×	49.0	1176.00
	4.0	x	37.0	148.00
Bathroom	(unde	r co	n)	
	10.0	x	14.0	140.00
3 Areas	Γotal (	rour	nded)	1464

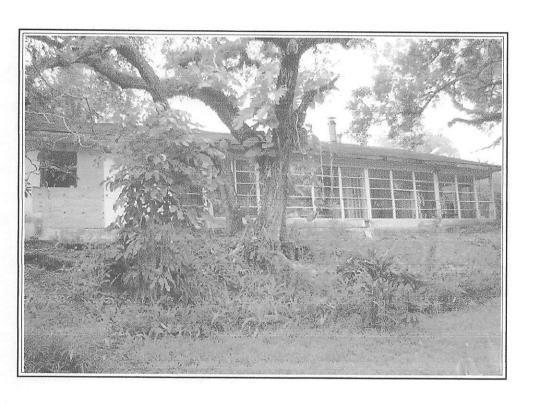
# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A	File	No.: capece	
Property Address: 412 Fraser Avenue	Case No.:		
City: LaBelle	State: FI	Zip: 33935	
Lender: John Capece			

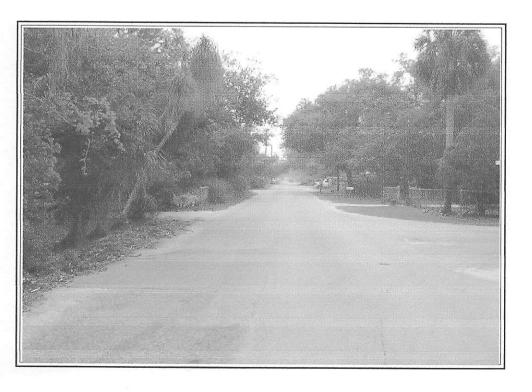


# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 5, 2007 Appraised Value: \$ 175,000



# REAR VIEW OF SUBJECT PROPERTY



# STREET SCENE

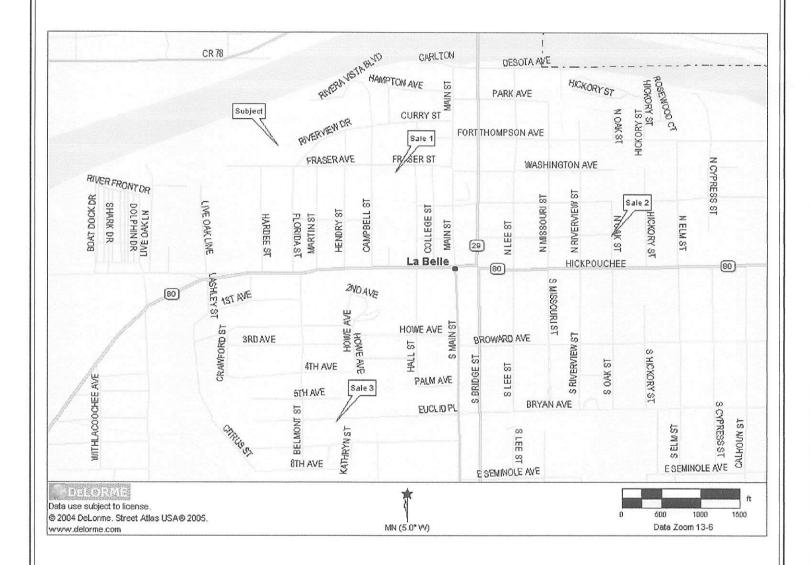
Comparable Sales Map

 Borrower: N/A
 File No.: capece

 Property Address: 412 Fraser Avenue
 Case No.:

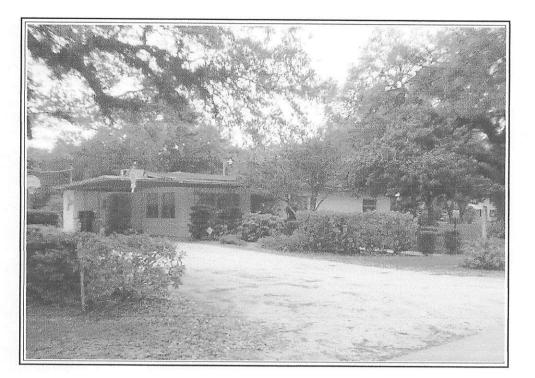
 City: LaBelle
 State: FI
 Zip: 33935

 Lender: John Capece



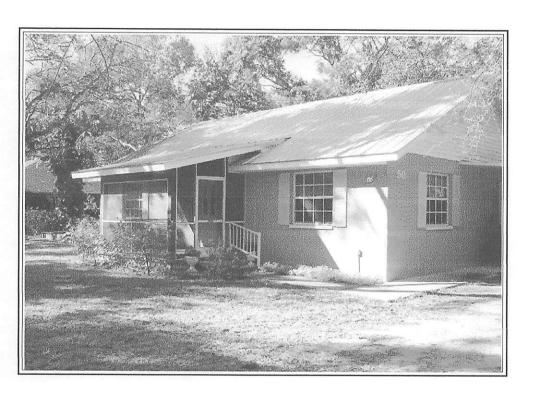
# **COMPARABLE PROPERTY PHOTO ADDENDUM**

File	No.: capece	
Case No.:		
State: FI	Zip: 33935	



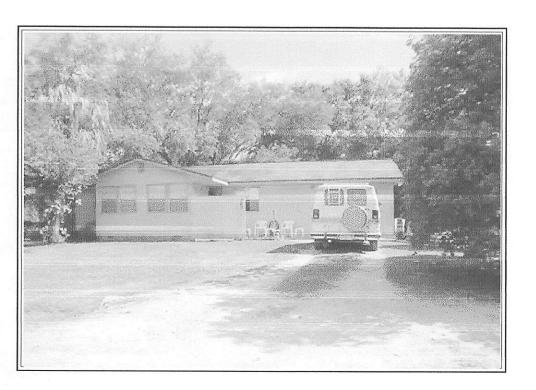
# **COMPARABLE SALE #1**

165 Frasier Avenue LaBelle, Fl 33935 Sale Date: 10/01/2006 Sale Price: \$ 185,000



#### **COMPARABLE SALE #2**

50 N. Oak Street LaBelle, FI 33935 Sale Date: 12/04/2006 Sale Price: \$ 182,000



## **COMPARABLE SALE #3**

345 6th Avenue LaBelle, FI 33935 Sale Date: 03/26/2007 Sale Price: \$ 140,000