

APPRAISAL OF REAL PROPERTY

LOCATED AT:

3512 E Lowe Ave See preliminary title report. Fresno, CA 93702-4034

FOR:

Affiliated Funding Corp. dba In House Lender.com 5 Hutton Center Dr. Ste #1100 Santa Ana,CA 92707

AS OF:

12/28/2010

BY:

Nathaniel M. Skibo

Borrower/Clie	ent Glenn A Hammerbur	g & Kimberly J Walker	File	No. 511-12-23-10
Property Add	ress 3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corn	dha In House Lender com		

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FROM:

Skibo Appraisal Services 12040 Road 36 1/2 Madera, CA 93636

Telephone Number: Fax Number:

TO:

Telephone Number: Fax Number:
Alternate Number: E-Mail:

A \$25 service fee will be charged on all returned checks

INVOICE

INVOICE NUMBER

511-12-23-10

DATE

12/28/2010

REFERENCE

Internal Order #: Lender Case #:

Client File #:

Main File # on form: 511-12-23-10

Other File # on form: Federal Tax ID: Employer ID:

DESCRIPTION

Lender: Affiliated Funding Corp. dba In House Lender.com Client: Affiliated Funding Corp. dba In House Lender.com

Purchaser/Borrower: Glenn A Hammerburg & Kimberly J Walker

Property Address: 3512 E Lowe Ave

City: Fresno

County: Fresno State: CA Zip: 93702-4034

Legal Description: See preliminary title report.

FEES	AMOUNT

Fee for Appraisal Services		375.00
Rent Study/Operating Incor	me Statement	75.00
		į

SUBTOTAL 450.00

PAYMENTS				AMOUNT
Check #: Check #: Check #:	Date: Date: Date:	Description: Paid in full by borrower Description: Description:		450.00
			SUBTOTAL	450.00
			TOTAL DUE	\$ 0

SUMMARY OF SALIENT FEATURES

	Subject Address	3512 E Lowe Ave
	Legal Description	See preliminary title report.
NOI	City	Fresno
-ORMA	County	Fresno
SUBJECT INFORMATION	State	CA
SUBJ	Zip Code	93702-4034
	Census Tract	0004.00
	Map Reference	1303-B7
CE	0.1.01	> > // A
SALES PRICE		S N/A
SAL	Date of Sale	N/A
⊢	Borrower/Client	Glenn A Hammerburg & Kimberly J Walker
CLIENT	Lender	Affiliated Funding Corp. dba In House Lender.com
	Size (Square Feet)	1,469
TS	Price per Square Foot	
OF IMPROVEMENTS	Location	Average
: IMPRO	Age	65 Yrs.
	Condition	Average
DESCRIPTION	Total Rooms	6
ā	Bedrooms	3
	Baths	1
ER	Appraiser	Nathaniel M. Skibo
APPRAISER	Date of Appraised Value	12/28/2010
AP	Date of Applaised value	12/20/2010
VALUE	Opinion of Value	\$ 90,000
>		

Affiliated Funding Corp. dba In House Lender.com 5 Hutton Center Dr. Ste #1100 Santa Ana,CA 92707

Re: Property: 3512 E Lowe Ave

Fresno, CA 93702-4034

Borrower: Glenn A Hammerburg & Kimberly J Walker

File No.: 511-12-23-10

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Nathaniel M. Skibo

Sincerely,

File # 511-12-23-10

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	Property Add	ress 3512	2 E Lowe Ave					City Fresno			S	tate CA	Zip Code 937	702-4034
	Borrower G	lenn A Ha	mmerburg & ł	(imberly J W	alker	Owner of P	ublic Record	Glenn A Ham	mer	burg & Kim	nberly J \ C	ounty Fresn	0	
	Legal Descrip	tion See	preliminary tit	e report.										
	Assessor's P	arcel # 4	70-193-02					Tax Year 09-10)		R	.E. Taxes \$ 6	98.16	
Ļ	Neighborhoo	d Name no	one					Map Reference	130	3-B7	C	ensus Tract O	004.00	
Щ	Occupant [] Owner	🗵 Tenant 🔲 \	/acant		Special Ass	sessments \$	I		☐ PU	D HOA\$		per year	per month
ģ	Property Righ	nts Appraise	ed 🔀 Fee Simple	e 🗌 Leaseh	old	Other (des	cribe)							
S	Assignment 1	Гуре 🔲 І	Purchase Transac	ion 🗵 Refin	nance Trans	saction [Other (d	escribe)						
	Lender/Client	Affiliate	d Funding Corp	dba In House	Lender.c	Address	5 Hutto	n Center Dr. Ste	e #1	100 Santa	Ana,CA 92	2707		
	Is the subject							months prior to the					/es 🔀 No	
	Report data s	source(s) us	ed, offering price	s), and date(s).	RealC	Quest, MLS	S.							
	I 🗌 did 🛭	did not a	nalyze the contrac	t for sale for the	subject p	urchase tra	nsaction. Ex	plain the results of t	the ar	nalysis of the	contract for s	ale or why the	analysis was	not
			e. The subjec							•		•	•	
CT														
RACT	Contract Pric	e \$	N/A Date of	Contract N/A		Is the pro	perty seller t	he owner of public r	record	d? Yes	☐ No Dat	a Source(s)	N/A	
Ę	Is there any f	inancial ass	istance (loan char	ges, sale conce	ssions, gif			stance, etc.) to be p					Yes	s No
င္ပ			llar amount and de				-	N/A					_	<u>—</u>
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	Note: Race	and the rac	ial composition	of the neighbor	rhood are	not appra	isal factors	-						
			ood Characterist					lousing Trends			One-Uni	t Housing	Present La	nd Use %
	Location	Urban	Suburban	Rural	Property '		Increasing			Declining	PRICE	AGE	One-Unit	90 %
	Built-Up		25-75%	Under 25%				✓ Stable ✓ In Balance	=				2-4 Unit	90 % %
8							Shortage Under 3 m		=	Over Supply	\$ (000)	(yrs)		
ğ	Growth	Rapid	Stable	Slow	Marketing					Over 6 mths		DW 3	Multi-Family	
-	Neighborhoo					outh by E	ast Califo	rnia Avenue ;				igh 90	Commercial	<u>%</u>
ğ			w Avenue ; We										Other	5 %
<u>ច</u>								omes in an estal						
필							of recreati	onal pursuits. M	/lark	et appeal is	s average.	Constructi	on quality in	subject
			ood. Employr											
			ling support for th		•			ds in last 6 Mont						
								ar to be decrea						
	exposure t	imes are	estimated at 3	-6 months. I	Prices in	prior 6-2	4 months	were consistent	t in c	declining va	lues. Price	e indicator i	s for last 6 n	nonths.
	Dimensions :						800 Sq.Ft			Rectangula	ar	View SF	R Residenc	ces
	Specific Zoni	ng Classific	ation Residentia					Single Family Re	eside	ence 1 unit				
	Zoning Comp	liance 🔀 l	Legal 🗌 Legal	Nonconforming	(Grandfath	ered Use) [No Zonir	ng 🔲 Illegal (desc	ribe)					
	ls the highest	and best us	se of subject prop	erty as improve	d (or as pr	onosed ner	r nlane and o	ensoifications) the n	rocor	ntuco? ▽	Yes 1	No If No, des	crihe	
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						оросса рог	i piano ana s	specifications) the p	116961	•		·	OTIDO	
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坦	Electricity	\boxtimes	ther (describe)	,	Water	Public	•		ii coci	Off-site Imp	rovements - 1	·		Private
SITE	Electricity Gas	\boxtimes		,	Water Sanitary Se	Public	•	escribe)		Off-site Impl Street Asp Alley Asp	rovements - 1	Гуре	Public	
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SOVEMENTS	Electricity Gas Gas FEMA Specia Are the utilitie Are there any Gunits \(\subseteq \) On # of Stories Type \(\subseteq \) De Existing Design (Style Year Built Effective Age Attic Drop Sta Floor Finished Appliances Finished area Additional fea concrete fl Describe the and interio on maintel Are there any	ir Refrigera above gradatures (specatures, up	ard Area Yeste improvements e conditions or exectipation with Accessory Under Corectory. S-Det./End Under Corectory. None Stairs Scuttle Heated tor Range/Olle contains: ial energy efficient lewer paint, cathe property (incill average and dating and coreficiencies or adverse	s No Fe typical for the m ternal factors (end	Water Sanitary Se EMA Flood larket area? asements, Founce e Slab ement rea inish Entry/Exit Infes ess S FWA Central A al asher s Fans in S od floorin epairs, dete have bee	Public ewer	Yes Nents, environments, environments, environments and microversionms of the component of	FEMA Map # 06 Io If No, describe Inmental conditions, Exterior Descripti Foundation Walls Exterior Walls Roof Surface Gutters & Downspo Window Type Storm Sash/Insulate Screens Amenities Fireplace(s) # Patio/Deck Co Pool wave Washer/ 1 Bath(s ulation/ Dual Pare remodeling, etc.). ined and update the effective age	ion Figure 1 Figure 2 Figure 2 Figure 3 Figure 3 Figure 4	Off-site Improstreet Asp Alley Asp C2110H uses, etc.)? materials Raised/Avg Brick/Avg. Comp./Avg None Dual Pane/None Mesh/Avg. Porch Compother 1,46 Vindows/ Componerty Average of No externational one of the property	rovements - 1 halt halt S/condition (+) Avg.(+) Ove(s) # Vd/C-Link Cov. (describe) 1 g Square Forentral Hear uality consel or functional age. All	FEMA Map FEMA Map Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Car Storage Driveway Driveway Sur Garage Carport Att. Fan/Hood eet of Gross L ting and Co struction. C nal deprecia utilities on a	Public Date 2/18/2 Date 2/18/2 If Yes, describe	ooo9 s/condition d/Avg.(+) nt/Avg.(+) nt/Avg.(+) 5+ ncrete 1 Built-in we Grade exterior Based pection.

File # 511-12-23-10

Uniform Residential Appraisal Report

	le properties currently							to \$ 119	
	le sales in the subject								20,000 .
FEATURE	SUBJECT	COMPARABI				LE SALE # 2		COMPARABL	
Address 3512 E Lowe Ave	-	3454 East Balch	Avenue	3025 East	Balch	Avenue		East Gilber	t Avenue
Fresno, CA 9370	2-4034	Fresno		Fresno			Fresn		
Proximity to Subject	•	0.44 miles N		0.54 miles	<u> </u>	la		niles NW	
Sale Price	\$ N/A		\$ 105,000			\$ 93,000			\$ 105,000
Sale Price/Gross Liv. Area	\$ sq.ft.				5 sq.ft.			62.39 sq.ft.	
Data Source(s)		RealQuest/MLS/	viewing	RealQuest		Viewing		Quest/MLS/	viewing
Verification Source(s)	Viewing	Doc#146043	. / \ & A di	Doc#1087		. () & Adimeter and	+	93314	. /) & Adiocalmand
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	HUN	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sales or Financing	None	None		None			None		
Concessions Date of Sale/Time	FHA	Conventional		Convention				entional	
Location	N/A	10/29/2010		08/23/201	0		07/22		
Leasehold/Fee Simple	Average	Similar		Similar Fee Simpl			Simila Fee S		
Site	Fee Simple	Fee Simple				2 200			-3,700
View	6,800 Sq.Ft. SFR Residences	7,492 Sq.Ft.	0	9,100 Sq.I	Γι.	-2,300	Simila	0 Sq.Ft.	-3,700
Design (Style)	Cal-Conv.	Similar		Similar			Simila		
Quality of Construction	Average	Average		Average			Avera		
Actual Age	65 Yrs.	74 Yrs.	0	43 Yrs.		0	41 Yr		0
Condition	Average	Similar		Similar		"	Simila		•
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms	. Baths		Total		
Room Count	6 3 1	6 3 1.50	-500		2	-1,000		3 2	-1,000
Gross Living Area	1,469 sq.ft.	1,407 sq.ft.	0		5 sq.ft.			1,683 sq.ft.	-6,420
Basement & Finished	211 Sq.Ft.	150 Sq. Ft.		None	· .		None	.,	0
Rooms Below Grade	None	None		None			None		
Functional Utility	Average	Average		Average			Avera	ge	
Heating/Cooling	FAU/AC	FAU/AC		FAU/AC			FAU/		
Energy Efficient Items	Dual Pane Wind	Sgl. Pane Wind	+2,500	Sgl. Pane	Wind	+2,500	Sgl. F	ane Wind	+2,500
Garage/Carport	G-1C-DET.	G-2C-DET.	-2,500	G-2C-DET	Г.	-2,500	G-2C	-ATT.	-2,500
Porch/Patio/Deck	Cov/Porch/Patio	Cov/Porch/Patio		Cov/Porch	n/Patio		Cov/F	Porch/Patio	
Days on Market	N/A	30		5			32		
Net Adjustment (Total)			\$ -500			\$ -6,480			\$ -11,120
Adjusted Sale Price		Net Adj. 0.5 %			7.0 %		Net Adj		
of Comparables		Gross Adj. 5.2 %		Gross Adj. 1			Gross A	Adj. 15.4 %	\$ 93,880
I ⊠ did ☐ did not research	the sale or transfer hi	story of the subject p	roperty and comparab	ole sales. It no	t, explaii	n			
My research ⊠ did ☐ did	not reveal any prior sa	aloe or transfers of the	cubiact property for t	the three years	e prior te	a the offective date of	thic ann	raical	
Data Source(s) RealQuest		ues or transfers of the	subject property for i	uie uiiee year	s piloi u	o the effective date of	ιιιο αμμ	iaisai.	
()	not reveal any prior sa	les or transfers of the	comparable sales for	the vear prio	r to the	date of sale of the cor	nnarable	e sale	
Data Source(s) RealQuest		aloo or a anororo or ano	o comparable caree for	uio your piio	1 10 110	unto or oute or the out	прагава	, outor	
Report the results of the research		orior sale or transfer h	istory of the subject o	roperty and c	ompara	ble sales (report addit	ional pri	or sales on pa	ige 3).
ITEM		BJECT	COMPARABLE S			OMPARABLE SALE #			RABLE SALE #3
Date of Prior Sale/Transfer	06/24/2009		08/31/2010		04/13	3/2010		03/09/2010)
Price of Prior Sale/Transfer	\$55,000		\$213,623(Trustee	's Deed)		000(Trustee's Dee			rustee's Deed)
Data Source(s)	RealQuest D		RealQuest Doc#1		RealC	Quest Doc#47321			Doc#31360
Effective Date of Data Source(s)			Date of Inspection			of Inspection		Date of Ins	
Analysis of prior sale or transfer	history of the subject	property and compar	able sales A co	omplete thr	ee yea	ar sales history wa	as con	ducted for the	he subject
property and one year for	all comparable sa	ales. The Subject	has not been liste	ed for sale i	n the p	oast 12 months.			
Summary of Sales Comparison						rmation in apprais			
The market does not su									
considered pertinent beca									
used are the most compa									
located in similar and com				value. Listin	ng #2 r	epresents a comp	oarable	e teaturing o	duai pane
windows. All sales verified	d closed as ARIM's	s Length Transact	lions.						
Indicated Value by Sales Compa	rican Annroach © O	2 000							
Indicated Value by: Sales Compa			Cost Approach (if de	volonod) \$	121.0	15 Income Δn	nroach	(if developed	1)\$ 89,700
•				•	•	•		•	- ,
The Sales Comparison A					; inter	est of buyer and	seller	. Cost app	noach not
supportive. Income app	noacii appiicabli	e. NOL a predomi	manı rentai neigi	1100d.					
	following repairs or a	Iterations on the basi	s of a hypothetical c	ondition that t	the repa	irs or alterations have			
following required inspection ba		•		•		•	tone e	of accumus!	one and limiting
Based on a complete visual conditions, and appraiser's (certification, my (or	iterior and exterior ir) opinion of the n	areas of the Subject narket value, as def	ined, of the	real pi	scope of work, sta roperty that is the s ro date of this appr	cement subject	of this repo	ons and ilmiting rt is

Uniform Residentia	l Appraisal Repo	ort	File # 511-12-2	23-10	
See Attached Addenda.					
COST APPROACH TO VALUE					
Provide adequate information for the lender/client to replicate the below cost figures and cale Support for the opinion of site value (summary of comparable land sales or other methods f		-i	ند ام میشیما دیامد		4:
method. Land to value is typical for size of lot in this area.	or estimating site value) Opi	nion or site v	/alue derived vi	a abstrac	uon
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$	25,000
Source of cost data Marshall & Swift Cost Manual		Sq.Ft. @ \$	90.00		132,210
Quality rating from cost service Avg. Effective date of cost data Date of Insp.		Sq.Ft. @ \$	35.00		7,385
Comments on Cost Approach (gross living area calculations, depreciation, etc.) Sources of cost estimates include Marshall and Swift Residential Costs,		Sq.Ft. @\$ Sq.Ft. @ \$	15.00 30.00	=\$ =\$	5,430 11,010
appraiser and office files. Site value is from sales in the area. Estimated		οη τ. 🥲 ψ		=\$	156,035
remaining economic life is from the above cost manual, local costs and		unctional	External		05.000\
appraiser's observations.	Depreciation 65,020 Depreciated Cost of Improvement	l ts		=\$(=\$	65,020) 91,015
NOTE: COMPLETE APPRAISAL / SUMMARY REPORT	"As-is" Value of Site Improvemen			=\$	5,000
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APP	DOACH		=\$	404.045
	E (not required by Fannie Mae)	THUACH		— ə	121,015
Estimated Monthly Market Rent \$ 975 X Gross Rent Multiplier	•	39,700	Indicated Va	lue by Incon	ne Approach
	RM is correlated to all comp	arable sales	s, projections b	ased on s	strength of
market. PROJECT INFORMATION	FOR PUDs (if applicable)				
Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) Detached				
Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project	HOA and the subject property is a	n attached dwe	lling unit.		
Total number of phases Total number of units	Total number of units sold				
Total number of units rented Total number of units for sale	Data source(s)				
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	No If Yes, date of conversion	1.			
	If No, describe the status of com	pletion.			
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental term	ns and options.			
, = =	,	,			
Describe common elements and recreational facilities.					

File # 511-12-23-10

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 the 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.

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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.

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- 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 / Land	Signature
Name Nathaniel M. Skibo	Name
Company Name Skibo Appraisal Services	Company Name
Company Address 12040 Road 36 1/2	Company Address
Madera, CA 93636-Use Lending Purposes	
Telephone Number <u>(559)</u> 645-5140	Telephone Number
Email Address <u>nskibo@yahoo.com</u>	Email Address
Date of Signature and Report 12/30/2010	Date of Signature
Effective Date of Appraisal 12/28/2010	State Certification #
State Certification #	or State License #
or State License # AR042813	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License <u>07/10/2011</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
3512 E Lowe Ave	☐ Did inspect exterior of subject property from street
Fresno, CA 93702-4034	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 90,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name	COMPARABI F SAI FS
Company Name Affiliated Funding Corp. dba In House Lender.com	CUIVIFANABLE SALES
Company Address 5 Hutton Center Dr. Ste #1100 Santa Ana,CA	Did not inspect exterior of comparable sales from street
92707	☐ Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Uniform Residential Appraisal Report File # 511-12-23-10

FEATURE	SUBJECT	COMPARABI	LE SALE #4	COMP	PARABL	E SALE #5	COMF	PARABL	E SALE #6
Address 3512 E Lowe Ave	9	4079 East Butler	· Avenue						
Fresno, CA 9370	2-4034	Fresno							
Proximity to Subject		0.63 miles NW							
Sale Price	\$ N/A		\$ 74,000			\$			\$
Sale Price/Gross Liv. Area	\$ sq.ft.			\$	sq.ft.	Ψ	\$	sq.ft.	<u> </u>
Data Source(s)	ψ 34.11.	RealQuest/MLS/		Ψ	oq.it.		Ψ	Jy.it.	
Verification Source(s)			viewiiig						
	DECODIDATION	Doc#149298		DECODIDE	ION	. () & Adimeters and	DECODIDE	ION	. / \
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	IUN	+(-) \$ Adjustment	DESCRIPT	IUN	+(-) \$ Adjustment
Sales or Financing		None							
Concessions		Conventional							
Date of Sale/Time		11/05/2010							
Location	Average	Busy Street/Inf.	+5,000						
Leasehold/Fee Simple	Fee Simple	Fee Simple							
Site	6,800 Sq.Ft.	6,300 Sq.Ft.	0						
View	SFR Residences								
Design (Style)	Cal-Conv.	Similar							
Quality of Construction	Average	Average							
Actual Age	65 Yrs.	50 Yrs.	0						
Condition	Average	Similar							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms.	Baths	
Room Count	6 3 1	7 4 1.50	-2,500						
Gross Living Area	1,469 sq.ft.				sq.ft.		1	sq.ft.	
Basement & Finished	211 Sq.Ft.	None	13,280		24.11.			241111	
Rooms Below Grade	None	None							
Functional Utility									
	Average	Average							
Heating/Cooling	FAU/AC	FAU/AC							
Energy Efficient Items	Dual Pane Wind		+2,500						
Garage/Carport	G-1C-DET.	Carport	+1,000						
Porch/Patio/Deck	Cov/Porch/Patio	Cov/Porch/Patio							
Days on Market	N/A	82							
Net Adjustment (Total)			\$ 11,280	+		\$	+		\$
Adjusted Sale Price		Net Adj. 15.2 %		Net Adj.	%		Net Adj.	%	
of Comparables		Gross Adj. 22.0 %	\$ 85,280	Gross Adj.	%	\$	Gross Adj.	%	\$
Report the results of the researc	h and analysis of the	prior sale or transfer l	nistory of the subject p	roperty and co	mparal	ble sales (report addit	ional prior sale	s on pa	ge 3).
ITEM	Sl	JBJECT	COMPARABLE SA	LE # 4	CO	MPARABLE SALE #	5 CO	OMPAR	ABLE SALE #6
Date of Prior Sale/Transfer	06/24/2009		04/09/2010						
Price of Prior Sale/Transfer	\$55,000		\$184,084(Trustee	's Deed)					
Data Source(s)	RealQuest D	Ooc#85798	RealQuest Doc#4	6159					
Effective Date of Data Source(s)	Date of Insp		Date of Inspection	1					
Analysis of prior sale or transfer	history of the subject	t property and compa	rable sales						
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Analysis/Comments									
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Additional Listings

File # 511-12-23-10

FEATURE	St	JBJECT			LISTIN	G#1			LISTING :	# 2		L	isting #	£ 3
Address 3512 E Lowe	Ave		3221 I	East Mo	ono S	treet	3840 E	ast	Liberty A	venue				
Fresno, CA 93	702-403	34	Fresno	0			Fresno							
Proximity to Subject			0.49 n	niles N\	W		0.32 m	iles	E					
List Price	\$					\$ 119,000				\$ 90,000)			\$
List Price/Gross Liv. Area	т	sq.ft	¢	90.6	62 sq.f		\$		8.29 sq.ft.	Ψ 30,000	\$		sq.ft.	Ψ
		5 4 .11			02 3y.ı	l.	т				φ		Sy.ii.	
Last Price Revision Date	N/A		12/07/				11/19/2							
Data Source(s)			Fresn	o MLS	Listing	g#364949			S Listing	‡363169				
Verification Source(s)			Viewin	ng			Viewin	g						
VALUE ADJUSTMENTS	DES	CRIPTION	DE	SCRIPTI	ON	+(-) \$ Adjust.	DES	SCRIP	NOIT	+(-) \$ Adjust.	D	ESCRIPT	ION	+(-) \$ Adjust.
Sales or Financing			None			'/' '	None							. , ,
Concessions			N/A				N/A							
Days on Market			22				58							
Location	Average		Simila				Similar							
Leasehold/Fee Simple	Fee Sin	nple	Fee S	imple			Fee Si	mple)					
Site	6,800 S	a.Ft.	7,600	Sa.Ft.		0	5,967	Sa.F	t.	()			
View	-	esidences	Simila				Similar							
Design (Style)							Similar							
	Cal-Cor		Simila								-			
Quality of Construction	Average	-	Avera				Averag							
Actual Age	65 Yrs.		74 Yrs	3.		0	84 Yrs			()			
Condition	Average	Э	Simila	r			Similar	•						
Above Grade		3drms. Baths	Total	Bdrms.	Baths		Total	Bdrms	s. Baths		Total	Bdrms.	Baths	
Room Count	6	3 1	6	3	1	0		3	1	()			
			-		76 02 4							1	04 tr	
Gross Living Area	04:-	1,469 sq.ft		1,4	76 sq.f				544 sq.ft.)		sq.ft.	
Basement & Finished	211 Sq.	.⊢t.	None			0	195 Sc	η.⊢t.		()			
Rooms Below Grade	None		None				None							
Functional Utility	Average	Э	Avera	ge			Averag	je -						
Heating/Cooling	FAU/AC		FAU/A				Wall/E			+2,500)			
Energy Efficient Items		ne Wind	1	ane Wi	ind	+2,500			Wind)			
					ııu.	+2,500								
Garage/Carport	G-1C-D		G-1C-			1	G-2C-I			-2,500	J			
Porch/Patio/Deck	Cov/Po	rch/Patio	Cov/P	orch/Pa	<u>atio</u>		Cov/Po	orch/	Patio					
Listing Price Adjustment	N/A		0%				0%							
Net Adjustment (Total)	1 47 1		N	1+ [٦_	\$ 2,500		+	\Box	\$	Г	7+ [٦_	\$
						Ψ 2,300		!		Ψ	N ₄			Ψ
Adjusted List Price			Net		%		Net	_	%		Ne		%	
of Comparables			Gross			IS 121 500	Gross			\$ 90,000		S		\$
Dan and Alan mannilla, af Alan man			n nriar ca	-										
Report the results of the res	searcn and	anaiysis ot th	e hiini sa	ale or trai	nsfer h	istory of the subject	property	and c	omparable	sales (report add	itional pı	ior sales	on page	3).
Report the results of the res	searcn and		SUBJECT		nsfer h			and c	omparable	sales (report add LISTING # 2	itional pi	ior sales	on page LISTIN	
ITEM			SUBJECT		nsfer h	istory of the subject		and c	omparable		itional pi	ior sales		
ITEM Date of Prior Sale/Transfer		06/24/2009	SUBJECT			istory of the subject LISTING #	1			LISTING # 2		ior sales		
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		06/24/2009 \$55,000	SUBJECT)		N	istory of the subject LISTING # No Prior Sales W	1		No Prior	LISTING # 2 Sales Within		ior sales		
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		06/24/2009 \$55,000 RealQuest	OUBJECT Doc#8	5798	N F	istory of the subject LISTING # No Prior Sales W RealQuest	1 /ithin 1		No Prior	LISTING # 2 Sales Within est		ior sales		
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	06/24/2009 \$55,000 RealQuest Date of Ins	Doc#8	5798 I	N F	istory of the subject LISTING # No Prior Sales W. RealQuest Date of Inspectio	/ithin 1 `	Yr.	No Prior RealQue Date of	LISTING # 2 Sales Within est Inspection	1 Yr.		LISTIN	G#3
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	ce(s)	06/24/2009 \$55,000 RealQuest Date of Ins	Doc#8	5798 I	N F	istory of the subject LISTING # No Prior Sales W. RealQuest Date of Inspectio	/ithin 1 `	Yr.	No Prior RealQue Date of	LISTING # 2 Sales Within est Inspection	1 Yr.		LISTIN	G#3
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Comments: Listings us	ce(s)	06/24/2009 \$55,000 RealQuest Date of Ins	Doc#8 pection	5798 I	N F C	LISTING # No Prior Sales W RealQuest Date of Inspectionatures and appe	/ithin 1 `n	Yr.	No Prior RealQue Date of of value	LISTING # 2 Sales Within est Inspection	1 Yr.		LISTIN	G#3
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Comments: Listings us	ce(s)	06/24/2009 \$55,000 RealQuest Date of Ins	Doc#8 pection	5798 I	N F C	LISTING # No Prior Sales W RealQuest Date of Inspectionatures and appe	/ithin 1 `n	Yr.	No Prior RealQue Date of of value	LISTING # 2 Sales Within est Inspection	1 Yr.		LISTIN	G#3
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Subject Photo Page

Borrower/Client	Glenn A Hammerbu	rg & Kimberly J Walker						
Property Addres	s 3512 E Lowe Ave							
City	Fresno	County	Fresno	St	ate CA	Zip Code	93702-4034	
I ender	Affiliated Funding Corr	dha In House Lender com	•			•	•	



Subject Front

3512 E Lowe Ave
Sales Price N/A
Gross Living Area 1,469
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1

Location Average
View SFR Residences
Site 6,800 Sq.Ft.
Quality Average
Age 65 Yrs.



Subject Rear



Subject Street

Subject Photo Page

Borrower/Client	Glenn A Hammerburg & Kimberly J Walker	r		
Property Address	3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. dba In House Lender co	ım.		·



West Side View

3512 E Lowe Ave
Sales Price N/A
Gross Living Area 1,469
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1

Location Average
View SFR Residences
Site 6,800 Sq.Ft.
Quality Average
Age 65 Yrs.



East Side View



Basement

Subject Interior Photo Page

Borrower/Client	Glenn A Hammerburg	y & Kimberly J Walker						
Property Addres	s 3512 E Lowe Ave							
City	Fresno	County	Fresno	Sta	ite CA	Zip Code	93702-4034	
Lender	Affiliated Funding Corn	dha In House Lender com					•	



Living Room

3512 E Lowe Ave
Sales Price N/A
Gross Living Area 1,469
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1

Location Average
View SFR Residences
Site 6,800 Sq.Ft.
Quality Average
Age 65 Yrs.



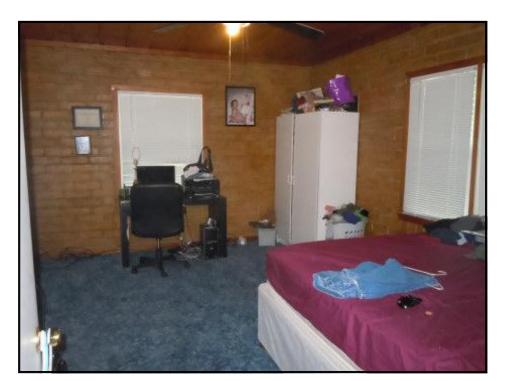
Kitchen



Bathroom

Subject Interior Photo Page

Borrower/Client	Glenn A Hammerburg & Kimberly J Walker	r		
Property Address	3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. dba In House Lender co	ım.		·



Bedroom

3512 E Lowe Ave
Sales Price N/A
Gross Living Area 1,469
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1

Location Average
View SFR Residences
Site 6,800 Sq.Ft.
Quality Average
Age 65 Yrs.



Master Bedroom



Bedroom

Comparable Photo Page

Borrower/Client	Glenn A Hammerburg 8	Kimberly J Walker		
Property Addres	s 3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. db	a In House Lender com		



Comparable 1

3454 East Balch Avenue Prox. to Subject 0.44 miles N Sales Price 105,000 Gross Living Area 1,407 **Total Rooms** 6 Total Bedrooms 3 **Total Bathrooms** 1.50 Similar Location Similar View Site 7,492 Sq.Ft. Quality Average Age 74 Yrs.



Comparable 2

3025 East Balch Avenue 0.54 miles E Prox. to Subject Sales Price 93,000 Gross Living Area 1,575 **Total Rooms** 6 **Total Bedrooms Total Bathrooms** 2 Location Similar View Similar 9,100 Sq.Ft. Site Quality Average 43 Yrs. Age



Comparable 3

2966 East Gilbert Avenue 0.68 miles NW Prox. to Subject Sales Price 105,000 Gross Living Area 1,683 **Total Rooms** Total Bedrooms 3 **Total Bathrooms** 2 Location Similar Similar View Site 10,500 Sq.Ft. Quality Average Age 41 Yrs.

Comparable Photo Page

Borrower/Client	Glenn A Hammerburg 8	Kimberly J Walker		
Property Addres	s 3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. db	a In House Lender com		



Comparable 4

4079 East Butler Avenue

 Prox. to Subject
 0.63 miles NW

 Sales Price
 74,000

 Gross Living Area
 1,293

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 1.50

Location Busy Street/Inf.
View Similar
Site 6,300 Sq.Ft.
Quality Average
Age 50 Yrs.

Comparable 5

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Listing Photo Page

1								
Borrower/Client	Glenn A Hammerburg	g & Kimberly J Walker						
Property Addres	s 3512 E Lowe Ave							
City	Fresno	County	Fresno	Stat	e CA	Zip Code	93702-4034	
Lender	Affiliated Funding Corp	dha In House I ender com						



Listing 1

3221 East Mono Street
Proximity to Subject 0.49 miles NW
List Price 119,000
Days on Market 22
Gross Living Area 1,476
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1
Age 74 Yrs.



Listing 2

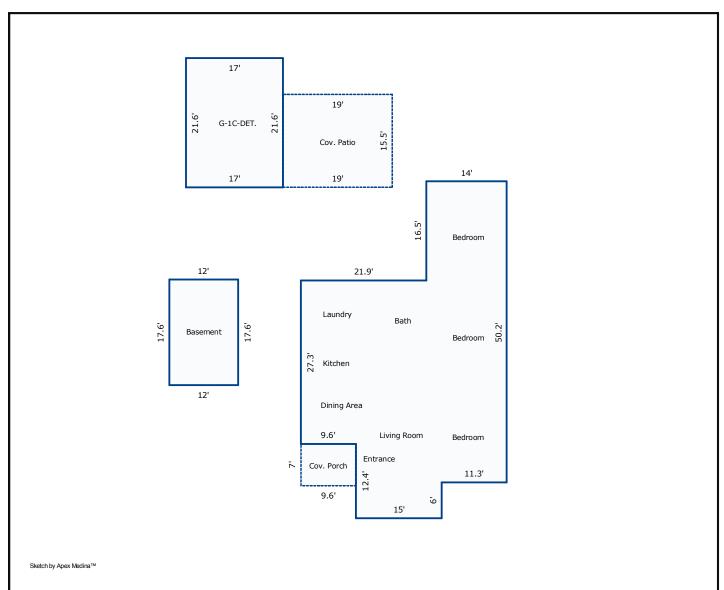
3840 East Liberty Avenue
Proximity to Subject 0.32 miles E
List Price 90,000
Days on Market 58
Gross Living Area 1,544
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1
Age 84 Yrs.

Listing 3

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age

Building Sketch

Borrower/Client	Glenn A Hammerburg &	Kimberly J Walker				
Property Address	3512 E Lowe Ave					
City	Fresno	County	Fresno	State CA	Zip Code	93702-4034
Lender	Affiliated Funding Corp. dba	In House Lender com				

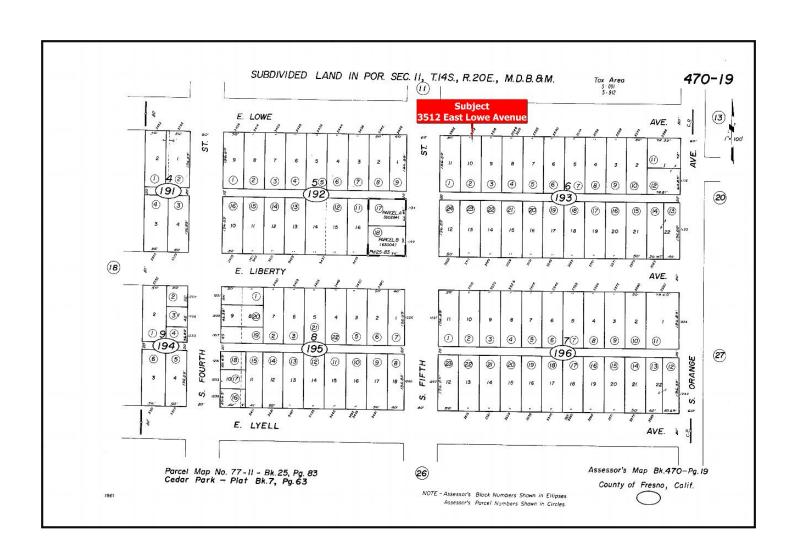


Commen	ts:

	AREA CALCULA	TIONS SUMMARY		LIVING	AREA BREAKD	OWN
ode	Description	Net Size	Net Totals	Brea	kdown	Subtotals
HA1 SMT AR PP	First Floor Basement Garage Patio Porch	1469.4 211.2 367.2 294.5 67.2	1469.4 211.2 367.2 361.7	First Floor 14.0 2 35.9 2 6.4 2 6.0 2	16.5 27.3 26.3	231.0 980.1 168.3 90.0
Net	t LIVABLE Area	(rounded)	1469	4 Items	(rounded)	1469

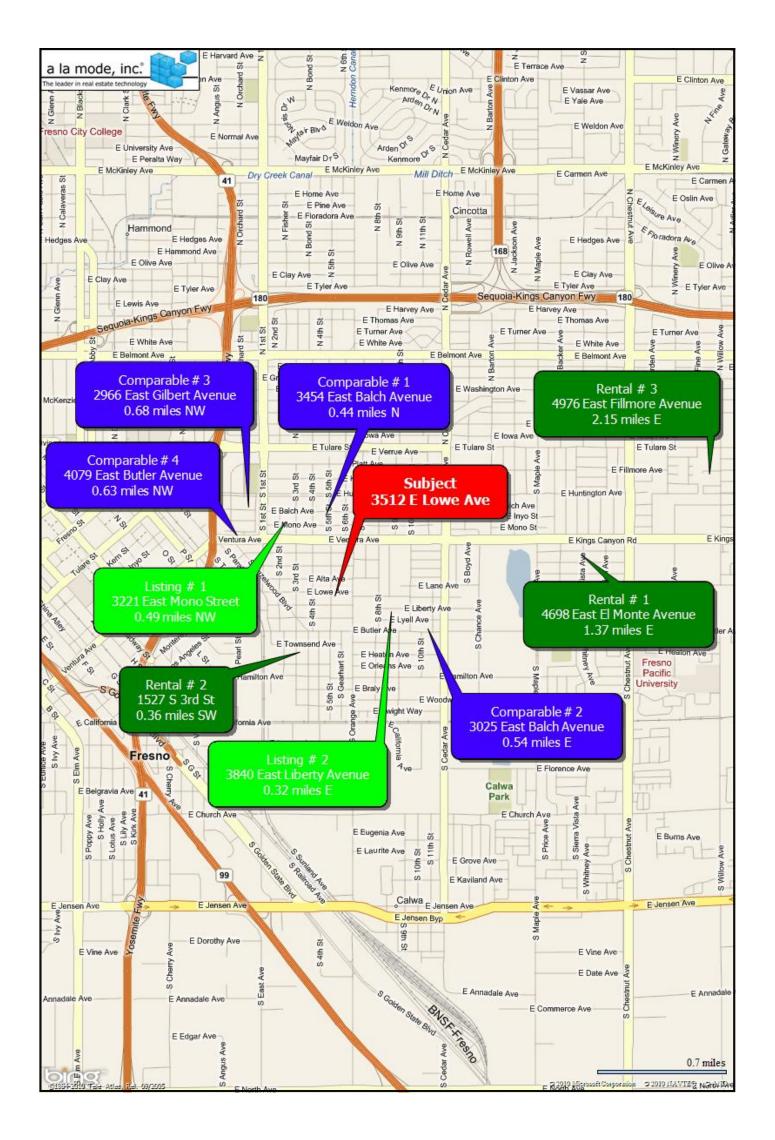
Location Map

Borrower/Client	Glenn A Hammerburg	& Kimberly J Walker						
Property Addres	s 3512 E Lowe Ave							
City	Fresno	County	Fresno	State	CA	Zip Code	93702-4034	
Lender	Affiliated Funding Corp. dl	ba In House Lender.com						



Location Map

Borrower/Client	Glenn A Hammerburg & I	Kimberly J Walker			
<u> </u>	3512 E Lowe Ave				
City	Fresno	County	Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. dba	In House Lender.com			•



Main File No. 511-12-23-10 Page #22 Market Conditions Addendum to the Appraisal Report File No. 511-12-23-10 The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 3512 E Lowe Ave State CA ZIP Code 93702-4034 City Fresno Borrower Glenn A Hammerburg & Kimberly J Walker Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. **Inventory Analysis** Prior 7-12 Months Prior 4–6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Stable 1.17 2.33 2.33 Increasing Declining Total # of Comparable Active Listings Declining Stable 22 23 19 Increasing Declining Increasing Months of Housing Supply (Total Listings/Ab.Rate) 8.2 Stable 18.8 9.9 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price 65,000 93,000 74,000 Increasing 🔀 Stable Declining Median Comparable Sales Days on Market Declining Stable 15 32 14 Increasing Stable Declining Median Comparable List Price 77,000 80,000 69,900 Increasing Declining Increasing Median Comparable Listings Days on Market Stable 32 44 56 Increasing Median Sale Price as % of List Price 99% 100% Stable Declining 94% Seller-(developer, builder, etc.)paid financial assistance prevalent? No Declining ⊠ Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Seller concessions prevalent in majority of transactions. Typical concessions range from credits for borrowers closing costs to builder incentives. Average contributions 3-6% in last 6 months Are foreclosure sales (REO sales) a factor in the market? ⊠ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties) Foreclosure Sales and Listings are overall predominant source for sales in the area, typically listed and sold for less, conventional and short sale properties carry more weight in value determinations Cite data sources for above information. Fresno MLS, Tax Records, Appraisal Files. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. This area of Fresno is currently in a period of stabilization following a decline in sales prices in the last 6-24 months. Due to high demand for housing, borrowers offering prices are typically more than listing prices. This in turn is driving prices to stable levels when compared to previous 6-12 month timeframe. Foreclosure Sales and Listings are present in the marketplace and typically are listed and sold for less than conventional properties. Bank owned and short sale properties appear to be decreasing in numbers. Currently overall an estimated 75-85% of properties on the market are foreclosure type or bank owned. If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:** Prior 7-12 Months Subject Project Data Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Declining Increasing Stable Increasing Declining Absorption Rate (Total Sales/Months) Stable Total # of Active Comparable Listings Declining Stable Increasing Months of Unit Supply (Total Listings/Ab.Rate) Increasing Declining Stable If yes, indicate the number of REO listings and explain the trends in listings and sales of Are foreclosure sales (REO sales) a factor in the project? Yes □ No foreclosed properties Summarize the above trends and address the impact on the subject unit and project. Signature Signature Nathaniel M. Skibo Appraiser Name Supervisory Appraiser Name

State License/Certification # AR042813
Email Address nskibo@yahoo.com
Freddie Mac Form 71 March 2009

Skibo Appraisal Services

12040 Road 36 1/2Madera, CA 93636

Company Name

Company Address

Page 1 of 1

-Use Len

State CA

Fannie Mae Form 1004MC March 2009

State

Company Name

Fmail Address

Company Address

State License/Certification #

Supplemental Addendum

		Supplemental Addendum	File	No. 511-12-23-10
Borrower/Client	Glenn A Hammerburg &	Kimberly J Walker		
Property Address	3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. db:	a In House Lender com		

Purpose And Function Of Appraisal:

The purpose of this appraisal is to estimate the market value of the subject property as defined and not as a Home Inspection Report. The function of this appraisal is to assist the client in evaluating the subject property for lending purposes. This is a federally related transaction.

Factors, Favorable or Unfavorable, Affecting Marketability:

The subject neighborhood is comprised of average homes similar in quality to the subject property. The subject is located in an area of similar and conforming homes with no apparent detrimental factors noted in the area. The property has been adequately maintained, and no physical inadequacies were neither apparent nor observed that would affect the marketability of the subject

COMMENTS REGARDING FLOOD MAP:

It is noted that the subject is near or within the scope of floodways which are delineated on the FloodScape Floods Hazard Map dated 02/18/2009. This appraiser is not qualified to evaluate the significance of the Flood Map. The subject is located in Zone X.

COMMENTS REGARDING NEIGHBORHOOD:

The subject's neighborhood is in high demand and good recent sales were available for analysis.

The subject is a 3 bedroom, 1 bath dwelling of average construction quality, materials and average condition.

SALES COMPARISON ANALYSIS:

Very recent sales were available in the subject's neighborhood. Adjustments are made as follows: \$30 per SqFt of living area and additional adjustments as appropriate for condition, quality of construction and views and location.

Equal consideration to all comparables. All sales are verified closed and all are within a one mile proximity of the subject.

*****USPAP Guidelines:

In accordance with the FNMA guidelines, coordinated with the ASB, the report is believed to meet all the requirements of a Complete Appraisal Summary Report.

As directed in the USPAP changes effective March 31, 1999, this appraiser is providing an opinion on value, not an estimate. This appraiser is impartial and has no bias concerning this property or the loan involved herein. My engagement in this assignment was not contingent upon developing or reporting a predetermined result.

This appraisal report was performed for the client/ lender and their assignees and is intended for use in a mortgage transaction and not for any other use.

Electronic Signature:

Electronic signatures are utilized in this report. USPAP and the Appraisal Standards Board state that electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. The term "written records" includes information stored on electronic, magnetic, or other media. All electronic signatures in this report have a security feature maintained by individual passwords for each signing appraiser. To the best of my knowledge, no person can alter the appraisal with the exception of the original signing appraiser(s).

The Intended User of this appraisal report is Affiliated Funding Corp. dba In House Lender. The intended use is to evaluate the property that is the subject of this appraisal for mortgage finance transaction, subject to stated scope of work, purposes of the appraisal reporting requirements of this appraisal report form, and definition of market value. No additional Intended Users are identified by appraiser.

Main File No. 511-12-23-10 Page #24

	Suppleme	ental Addendum	Fil	e No. 511-12-23-10
Borrower/Client	Glenn A Hammerburg & Kimberly J Walker			
Property Address	3512 E Lowe Ave			
City	Fresno	County Fresno	State CA	Zip Code 93702-4034
Lender	Affiliated Funding Corp. dba In House Lender cor			

SINGLE FAMILY COMPARABLE RENT SCHEDULE Main File No. 511-12-23-10 Page #25

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

	•	, , ,								
ITEM	SUBJECT	COMPARABLE NO. 1		COMPAR	ABLE NO. 2	COMPARABL	E NO. 3			
Address 3512 E Lowe	e Ave	4698 East El Monte Avenue		1527 S 3rd St		4976 East Fillmore Avenue				
Address Fresno, CA 9	93702-4034	Fresno		Fresno		Fresno				
Proximity to Subject		1.37 miles E		0.36 miles SW		2.15 miles E				
Date Lease Begins	Month to Month	Month to Month		Month to Month		08/10/2010				
Date Lease Expires	Month to Month	Month to Month		Month to Month		08/10/2011				
Monthy Rental	If Currently Rented: \$ 975	\$ 995		\$ 99	95	\$ 950				
Less: Utilities	\$	\$		\$		\$				
Furniture	*									
Adjusted	¢ 075	¢ 005		¢ 00	\ -	¢ 050				
Monthly Rent	\$ 975 RealQuest/MLS			\$ 99		\$ 950				
Data Source	Viewing	Realty Fresno Viewing		Sayland Propert	y Management	Realty Fresno Viewing				
RENT ADJUSTMENTS	DESCRIPTION		\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.			
Rent		None Known	·	None Known		None Known	, ,			
Concessions		None Known		None Known		None Known				
Location/View	Average	Average		Average	į	Average				
Location, view	SFR Residences	Similar		Similar	1	Similar				
Design and Appeal	Cal-Conv.	Similar		Similar		Similar				
3 -	Average	Average		Average	1	Average	-50			
Age/Condition	65 Yrs.	60 Yrs.		85 Yrs.		21 Yrs.				
	Average	Average		Average		Average				
Above Grade Room Count	Total Bdrms Baths 6 3 1	Total Bdrms Baths 6 3 2	-25	Total Bdrms Bat	- ,	Total Bdrms Baths 6 3 2	-25			
Gross Living Area	1,469 Sq. Ft.	1,088 Sq. Ft.	+50	1,128 Sq.	 :	1,510 Sq. Ft.	0			
Other (e.g., basement,	211 Sq.Ft.	none	0	none	100	none	0			
etc.)	None	none	J	none		none	ĭ			
Other:										
Net Adj. (total)		+	25	+	<u> </u>	+ >-:\$	-75			
Indicated Monthly					·	Ţ				
Market Rent		\$	1,020		\$ 995	\$	875			
Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.) All rentals considered pertinent because of similarities in physical features, lot size, location, design and appeal. The current rental market information reflects an increasing demand for rental units in this area of Fresno. This is primarily a result of increasing numbers of people moving into the area (Short and long term) and elevated rate of foreclosure's in the area.										
Final Reconciliation of Market Rent: All rentals considered pertinent because of similarities in physical features, lot size, location, design and appeal. Rentals #1-2 most proximate in location. Rental #3 is a newer home most similar in GLA. The data available for rentals was provided by Sayland Property Management and Realty Fresno, local management company's in the area The three above represent the subject rental market area. The estimated market rent is correlated to all three rents. Due to lack of sufficient comparable rental market data an extended radius search was required. I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF 12/28/2010 20 TO BE \$ 975										
Annraiger(c) SIGMATUR	1/1		Do	uiow Annraicar CICM	ATURE					
Appraiser(s) SIGNATUR	Appraiser(s) SIGNATURE Review Appraiser SIGNATURE (If applicable)									

Freddie Mac Form 1000 (8/88) [Y2K]

NAME Nathaniel M. Skibo

Fannie Mae Form 1007 (8/88)

NAME

Operating Income Statement

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

Property Addr	ess						
	3512 E Lowe Av	ve		Fresno	CA	93702	-4034
	Street			City	State	Zip C	ode
complete the	uctions: This form is to following schedule indicases. Rental figures must be	ating each unit's re	ental status, lease e	xpiration date, current r			
	Currently Rented	Expiration Date	Current Rent Per Month	Market Rent Per Month	Litility Evpopo	Paid By Owner	Paid By Tenant
	nenteu	Dale	rei Monti	Pel Mondi	Utility Expense	by Owner	Dy Tellalli
Unit No. 1	Yes 🛛 No 🗌	N/A	\$ 975	\$ 975	Electricity		\boxtimes
Unit No. 2	Yes No		\$	\$	Gas		\boxtimes
Unit No. 3	Yes No No		\$	\$	Fuel Oil		
Unit No. 4	Yes No No		\$	\$	Fuel (Other)		
Total			\$ 975	<u>\$ 975</u>	Water/Sewer	🖂	
					Trash Removal		

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and any previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g. Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item) Income should be based on the current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

Annual Income and Expense Projection for Next 12 months			Adjustments by	
Income (Do not include income for owner-occupied units)		By Applicant/Appraiser	Lendér's Underwrite	r
Gross Annual Rental (from unit(s) to be rented) (Market)	\$	11,700	\$	
Other Income (include sources)	+		+	
Total	\$	11,700	\$	
Less Vacancy/Rent Loss		(2.5 %)	· (%)
Effective Gross Income	\$	11,407	\$	
Expenses (Do not include expenses for owner-occupied units)				
Electricity				
Gas				
Fuel Oil				
Fuel)				
Water/Sewer		250		
Trash Removal		200		
Pest Control		200		
Other Taxes or Licenses		200		
Casual Labor		100		
This includes the costs for public area cleaning, snow removal, etc., even though the applicant may not elect to contract for such services.				
Interior Paint/Decorating		200		
This includes the costs of contract labor and materials that are required to maintain the interiors of the living unit.				
General Repairs/Maintenance		200		
This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc.				
Management Expenses		1,250	-	
These are the customer expenses that a professional management company would charge to manage the property.				
Supplies		200		
This includes the costs of items like light bulbs, janitorial supplies, etc.				
Total Replacement Reserves - See Schedule on Pg. 2 Miscellaneous		946		
Total Operating Expenses	 	3,746	 \$	

Freddie Mac Form 998 Aug 88 This Form Must Be Reproduced By Seller
Page 1 of 2

Fannie Mae Form 216 Aug 88

Replacement Reserve Schedule

Adequate replacement reserves must be calculated regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year - such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc. - should be expensed on a replacement cost basis.

Equipment		Replacement Cost	Rema Li	aining fe			By Applicant/ Appraiser	Lender Adjustments	
Stoves/Ranges	@	\$ 500 ea.	÷	10 Yrs. x	1	Units = \$_	50_	\$	
Refrigerators	@	\$ 500 ea.	÷	10 Yrs. x	1	Units = \$	50	\$	
Dishwashers	@	\$ 250 ea.	÷	10 Yrs. x	1	Units = \$	25	\$	
A/C Units	@	\$ 3,500 ea.	÷	<u> 5</u> Yrs. x	1	Units = \$	233	\$	
C. Washer/Dryers			÷	Yrs. x		Units = \$		\$	
HW Heaters	@	\$ 250 ea.	÷	0 Yrs. x	1	Units = \$_	25	\$	
Furnace(s)			÷	Yrs. x		Units = \$		\$	
(Other)	@	\$ ea.	÷	Yrs. x		Units = \$		\$	
Roof	@	\$ 5,000	÷	15 Yrs. x	One Bldg. =	\$	333	\$	
Carpeting (Wall to Wall) Remaining Life									
(Units) 115	To	otal Sq. Yds. @ \$	10 P	er Sq. Yd. 🖃	- 5 Yrs.	= \$	230	\$	
(Public Areas)				•				\$	
Total Replacement Rese	rves	. (Enter on Pg. 1)				\$	946	\$	

Operating Income Reconciliation

\$ 11,407	- \$	3,746	=	\$ 7,661	÷	12 =	_	\$ 638
Effective Gross Income		Total Operating Expenses	=	Operating Income	-			Monthly Operating Income
\$ \$ 638	- \$	0	=	\$ 638				
Monthly Operating Income		Monthly Housing Expense	=	Net Cash Flow	-			

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of
 Freddie Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a
 liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the **subject property** to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

Appraiser's Comments (Including sources for data and rationale for the projections)

Sources of data compiled from local costs in the area. Projections based on strength of market.

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense
 for the borrower's primary residence to the borrower's stable monthly income.

Nathaniel M. Skibo
Appraiser Name

Appraiser Signature

12/28/2010
Date

Underwriter's Comments and Rationale for Adjustments

Underwriter Name Underwriter Signature Date

Freddie Mac Form 998 Aug 88

Rental Photo Page

Borrower/Clien	nt Glenn A Hammerbur	g & Kimberly J Walker				
Property Addre	ess 3512 E Lowe Ave					
City	Fresno	County Fresn	o State	CA	Zip Code	93702-4034
Lender	Affiliated Funding Corp.	dba In House Lender.com				



Rental 1

4698 East El Monte Avenue Proximity to Subject 1.37 miles E Adj. Monthly Rent 995

Adj. Monthly Hent 995
Gross Living Area 1,088
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Avera

Location Average
View Similar
Condition Average
Age 60 Yrs.



Rental 2

1527 S 3rd St

Proximity to Subject 0.36 miles SW

Adj. Monthly Rent 995
Gross Living Area 1,128
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 1

Location Average
View Similar
Condition Average
Age 85 Yrs.

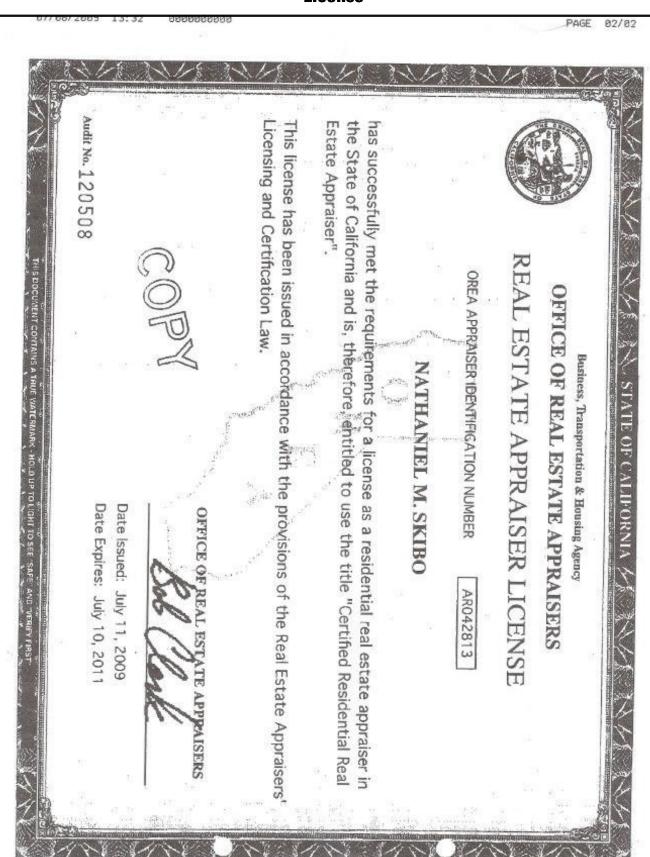


Rental 3

4976 East Fillmore Avenue Proximity to Subject 2.15 miles E

Adj. Monthly Rent 950
Gross Living Area 1,510
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Average

Location Average
View Similar
Condition Average
Age 21 Yrs.



E and O



GENERAL STAR NATIONAL INSURANCE COMPANY Financial Centre P.O. Box 10360

Stamford, Connecticut 06904-2360

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA945015C

Renewal of Number:

NJA945015B

1. NAMED INSURED: STREET ADDRESS: Nathaniel Michael Skibo 12040 Road 36 1/2 Madera, CA 93636

2. POLICY PERIOD: Inception Date: 08/02/2010

Expiration Date:

08/02/2011

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. LIMIT OF LIABILITY:

Each Claim:

\$ 500,000

Aggregate:

\$1,000,000 Claim Expenses have a separate Limit of Liability:

Each Claim:

\$ 500,000

Aggregate: 4. DEDUCTIBLE: \$1,000,000

Each Claim: \$500.00

Aggregate: \$1,000.00

5. RETROACTIVE DATE: 08/02/2007

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM:

7. ENDORSEMENTS:

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

GSN-07-AP-122(07/2007)

GSN-07-AP-375 (10/2007) GSN-07-AP-201 (06/2007)

8. MANAGING AGENT

Herbert H. Landy Insurance Agency, Inc. 75 Second Avenue, Suite 410

Needham, Massachusetts 02494-2876

Authorized Representative

Bulay a majnoon

GSN-07-AP-720 (06/2007)

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