APPRAISAL OF



Single Family Residence

LOCATED AT:

4837 S. Summit Lane Gilbert, AZ 85296-7115

FOR:

Higleytown Lending 1223 S. Power Road, Ste. 121 Mesa, AZ 85113

BORROWER:

Simpson

AS OF:

August 3, 2006

BY:

George A. Easton

Summary Appraisal Report

Uniform Residential Appraisal Report

File No. sample

ΙN	e purpose of this summ												
	Property Address 4837	S. Summit Lane	!			City	Gilbert					Zip Code 85 2	296-7115
	Borrower Simpson				er of Public Re	cord Sir	mpson			С	ounty Ma	ricopa	
	Legal Description Vista	Cambria 3 MCR	760-22	2 Lot: 115									
	Assessor's Parcel # 301	-42-424				Tax	Year 2006			R	.E. Taxes \$	1,415.67	
	Neighborhood Name Vis	ta Cambria				Map	Reference See I	Locat	ion N	lap c	ensus Trac	t 1129.32	
Ш	Occupant X Owner	Tenant Vaca	nt	Spec	ial Assessmen				X P		55.00	per year	X per month
SUBJ	Property Rights Appraised		Lease		ner (describe)		-		٠٠٠.				المانانان وم رــــ
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	Lender/Client Higleytown Lending Address 1223 S. Power Road, Ste. 121, Mesa, AZ 85113 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? X yes No												
											YesI	No	
	Report data source(s) use	d, offering price(s), and	date(s). F	Purchased	new from	ı build	er 9/26/2005	for \$2	29999	90.			
	I did X did not an	alyze the contract for sa	le for the s	subject purchas	e transaction.	Explain tl	ne results of the an	alysis of	the cor	ntract for sale or	why the an	alysis was not i	performed.
	Subject is not for	,		, ,		•		,			,	,	·
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쑽	Contract Price \$ Refina						the owner of public			Yes No		$\overline{}$	y Records
CONTRACT	Is there any financial assis	tance (loan charges, sa	le concess	sions, gift or dov	vnpayment ass	sistance,	etc.) to be paid by	any part	y on be	half of the borrow	wer?	Yes X No	
${\rm id}$	If Yes, report the total dollar	ar amount and describe	the items	to be paid. \$	N/A		N/A						
	Note: Race and the racia	composition of the	iabbarba	od are not en-	raical factors								
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J		od Characteristics					ng Trends	1		One-Unit Ho			_and Use %
		X Suburban Rur		Property Value			Stable	Declinir		PRICE	AGE	One-Unit	85% %
	Built-Up X Over 75%	25-75% Und	ler 25%	Demand/Supply	y Shortag	je(X In Balance	Over S	upply	\$(000)	(yrs)	2-4 Unit	%
Ø	Growth Rapid	X Stable Slo	N	Marketing Time	X Under 3	mths (3-6 mths	Over 6	mths	276 Low	New	Multi-Family	5% %
닭	Neighborhood Boundaries					- (-	770 High		Commercial	5% %
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φ		0 111-1	A =1.1-	J						360 Pred	. 2	Other Oper	n 5% %
NEIGHBORHOOD	Neighborhood Description	See Attached	aaend	um									
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	Market Conditions (including	ng support for the above	conclusio	ons) See At	tached Ac	ldendı	um						
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H		0424 D2			20 Sq.Ft.	ala Fa			iguiai		view in	o view	
	Specific Zoning Classificat						amily Reside						
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								describe)					
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? X Yes No If No, describe. The highest and best use of the subject property is its present use: free standing, deeded, single family residential.								$\overline{}$	Yes No	If No, des	cribe. The h	nighest
	•		as improv	ved (or as propo	osed per plans	and spec	cifications) the pres	sent use	? X			cribe. The h	nighest
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	and best use of the Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site shape and landsceasements, which easements and has GENERAL D Units X One GENERAL D Units X One GENERAL D Units X Det. A Existing Proportion Design (Style) Ranch Year Built 2005 Effective Age (Yrs) 1 Year Attic Drop Stair Floor Finished Appliances Refrige Finished area above grade Additional features (special Describe the condition of the Are there any physical defining Are there any physical defining Are there any physical defining Area there are the United States and Area there are the United	other (describe) Indiana Yes X Indiana Yes Indiana	No FE or the mark actors (easite is ty ive effer ly appa X Cooling Dan Heating Dan X Dis 7 etc.). Seeded repart	Water Sanitary Se EMA Flood Zon ket area? Sements, encro pical of si ect on the varent easer FOUN increte Slab Il Basement ient Area 0.00 ent Finish N/A itside Entry/Exit ce of Infer impness g X FWA her g X Central dividual shwasher X Rooms ee Addend at affect the liva	put in the property of the pro	and specestance stance of If No irronments neighte processement sq. ft. % Pump Radiant Radiant S, remode ss, remode ss, remode	ifications) the presiding, deeded, other (describe) FEMA Map # Co., describe. al conditions, land of the conditions of the conditio	D4424 D4424 Uses, etc his present uses, etc cother CRIPTION Cother Coth	4 266 4 266 c.)? [copercheck appa lucco omp ee Ac lumir Wo X Fer Oth	mily resider Off-site Improvents Street Asph Alley FE Yes X No ty is subjected the land rent advers aterials/condition ete/Good D/Good Shingle/G Iddend. Slider/Gd. ane/Good odStove(s) # ace Block ch Conc. er ther (describe) 2,098 Squa	If Yes, at to no directory Walls Trim/Fini Bath Flo Bath Wa Car Stor. X Driveway X Gara Carp X Att.	describe. The rmal utility ds for recolitions. R ma Carpe Drywesh Painter Cerarinscot Mrbl/age Non ge # of Carpe Of Carper Of Carper Cort # of Carper Of Carper Cort # of Carpe	e size, orded e size, orded all/Good ed/Good mic/Good Fbgls/Gd ee s 2 crete s 2 s Built-in ea Above Grade

Summary Appraisal Report

Uniform Residential Appraisal Report File No. sample

•			fered for sale in the su					360,000		
			eighborhood within the	past twelve months ran	nging in sale prio	ce from \$	276,000	to \$ 386	•	
FEATURE		SUBJECT		E SALE NO. 1		PARABLE S			MPARABLE S	
4837 S. Summit L	ane		4542 S. Bould	er Circle	1399 E. A	zure Dr	ive	4336 S.	Summit I	₋ane
Address Gilbert			Gilbert		Gilbert			Gilbert		
Proximity to Subject			0.47 miles NN	0.36 miles SSW			0.03 miles WSW			
Sale Price	\$	Refinance		\$ 390,000		\$	383,500		\$	385,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 181.14 sq. ft.		\$ 182.88	sq. ft.		\$ 183.6	60 sq. ft.	
Data Source(s)	Inpse			AP#302-57-322			P#304-43-256			#304-75-231
Verification Source(s)		ty Records	Doc#06-12R34		Doc# 06-2				-9B8372	
VALUE ADJUSTMENTS		SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sale or Financing	N/A		None Known	. (, , , , , , , , , , , , , , , , , , ,	None Kno		. (, , , , , , , , , , , , , , , , , , ,	None Kı		.() *****
Concessions										
Date of Sale/Time	N/A		7/25/2006		5/9/2006			5/18/200	16	
Location	Subu	rhan	Comparable		Compara	hle		Superio		-5,000
Leasehold/Fee Simple		Simple	Fee Simple		Fee Simp			Fee Sim		3,000
Site		Sq.Ft.	7998Sq.Ft.		9051Sq.F		-2 500	10952Sc		-6,000
View	No Vi		No View		No View		-2,300	No View		-0,000
Design (Style)	Ranci		Similar		Similar			Similar	/	
		o/Good	Similar		Similar			Similar		
Quality of Construction	1+/- Y		2 Years		1 Year			1 Year		
Actual Age	Good		Comparable		Compara	blo		Compar	abla	
Condition				4 000	 		Comp.			
Above Grade	Total Bdr	ms. Baths 2	Total Bdrms. Baths 7 3	2 4,000	Total Bdrms. 7 3D	Baths 2	Comp.	Total Bdrms.	Baths 2	
Room Count							•			
Gross Living Area 45		2,098 sq. ft.	2,153 so	. ft. 0		97 sq. ft.	0		,097 sq. ft.	0
Basement & Finished	None		None		None			None		
Rooms Below Grade	N/A		N/A		N/A	h l a		N/A	مامام	
Functional Utility	Avera		Comparable		Compara			Compar		
Heating/Cooling	FWA Stanc		Heat/AC Avg Standard		Heat/AC /			Heat/AC Standar	_	
Energy Efficient Items		Garage								
Garage/Carport		,Porch	2 Car Garage Porch/Patio		2 Car Gar Porch/Par			2 Car Gar Porch/P		
Porch/Patio/Deck	.	replace	No Fireplace		No Firepl			No Fire		
Fireplace Pool/Spa		ool/Spa	Pool	-20,000	<u> </u>			No Pool		
Upgrades	Good		Similar	-20,000	Superior	эра	-5 000	Similar	Ља	
Net Adjustment (Total)	Good		- X-	\$ 16,000		(] - \$	7,500		X - \$	11,000
Adjusted Sale Price			Net Adj. -4.1% %	\$ 10,000	Net Adj. -2.		7,300	Net Adj2		11,000
of Comparables			Gross Adj. 6.2% %	\$ 374,000	, ,		376 000	Gross Adj. 2		374,000
	soarch the	o salo or transfor h		roperty and comparable			370,000	Gluss Auj. Z	. 3 / 0 / 0 3	37 4,000
My research X did Data source(s) MLS/C My research X did Data source(s) In order	did not r	Records eveal any prior sa	les or transfers of the	subject property for the comparable sales for	e year prior to tl	he date of s	sale of the comparat	ole sale.	records a	and MLS
Report the results of the re										
ITEM	,oouron di		BJECT	COMPARABLE SA			PARABLE SALE NO.			E SALE NO. 3
Date of Prior Sale/Transfer		7/26/2006		12/30/2004		No othe			other sal	
Price of Prior Sale/Transfer		\$299990 (B		\$212356 (Builde			36 months		past 36 m	
Data Source(s)		County Rec		County Records			Records		unty Reco	
Effective Date of Data Sou			8/3/2006		8/2/2006			8/2/2006		
Analysis of prior sale or tra		ory of the subject								o comply
with the reporting										
is assumed to be										
sales grid. There										
Summary of Sales Compar	rison Appr	oach. See At	tached Addend	lum						
Indicated Vel. 1 C. 1	`auc '	m Amr 1 C	275 000							
Indicated Value by Sales Comparison Approach \$ 375,000										
Indicated Value by: Sales Comparison Approach \$ 375,000 Cost Approach (if developed) \$ 376,700 Income Approach (if developed) \$ N/A										
This appraisal is made	X "as is."	" subject to	completion per plans	and specifications on th	e basis of a hvn	oothetical co	ondition that the imn	rovements ha	ave been com	pleted,
This appraisal is made X "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required										
inspection based on the ex							F			
1			==110	,						
<u> </u>										
Based on a complete vi	sual insp	pection of the in	terior and exterior a	areas of the subject p	oroperty, defir	ned scope	of work, stateme	nt of assum	ptions and I	imiting
Based on a complete vi conditions, and apprais						•			•	ŭ

SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Simpson
 File No.: sample

 Property Address: 4837 S. Summit Lane
 Case No.:

 City: Gilbert
 State: AZ
 Zip: 85296-7115

 Lender: Higleytown Lending
 State: AZ
 Zip: 85296-7115



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: **August 3, 2006**Appraised Value: \$ **375,000**



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

 Borrower: Simpson
 File No.: sample

 Property Address: 4837 S. Summit Lane
 Case No.:

 City: Gilbert
 State: AZ
 Zip: 85296-7115

 Lender: Higleytown Lending





Comments: Comments:





Comments: Comments:

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Simpson
 File No.: sample

 Property Address: 4837 S. Summit Lane
 Case No.:

 City: Gilbert
 State: AZ
 Zip: 85296-7115

 Lender: Higleytown Lending
 State: AZ
 Zip: 85296-7115



COMPARABLE SALE #1

4542 S. Boulder Circle GilbertSale Date: **7/25/2006**

Sale Date: **7/25/2006** Sale Price: \$ **390,000**



COMPARABLE SALE #2

1399 E. Azure Drive Gilbert

Sale Date: **5/9/2006** Sale Price: \$ **383,500**



COMPARABLE SALE #3

4336 S. Summit Lane Gilbert

Sale Date: **5/18/2006** Sale Price: \$ **385,000**

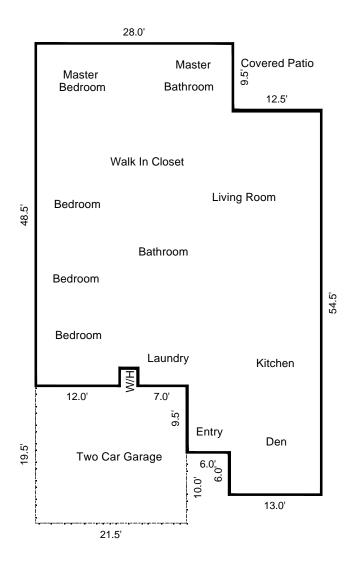
FLOORPLAN

 Borrower: Simpson
 File No.: sample

 Property Address: 4837 S. Summit Lane
 Case No.:

 City: Gilbert
 State: AZ
 Zip: 85296-7115

Lender: Higleytown Lending



Sketch by Apex N™

Comments:

	AREA CALCULATION	S SUMMARY	
Code	Description	Net Size	Net Totals
GLA1	First Floor	2097.8	2097.8
GAR	Garage	425.5	425.5
Net	LIVABLE Area	(Rounded)	2098

LIVING AREA BREAKDOWN						
	_					
	eakdo	wn	Subtotals			
First Floor 26.0 9.5 14.5 6.0 2.5 9.5	x x x x	39.0 19.0 36.5 13.0 12.0 28.0	1014.0 180.5 529.3 78.0 30.0 266.0			
6 Items		(Rounded)	2098			