APPRAISAL OF



LOCATED AT:

922 W. Culver Street Phoenix, AZ 85007

FOR:

BloodhoundRealty.com, LLC 314 El Caminito Drive Phoenix, AZ 85020

BORROWER:

Pawlenko

AS OF:

March 15, 2006

BY:

Gwen M. Baker Certified Appraiser 03/17/2006

BloodhoundRealty.com, LLC 314 El Caminito Drive Phoenix, AZ 85020

File Number: 7889GB

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

922 W. Culver Street Phoenix, AZ 85007

The purpose of this appraisal is to estimate 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 estimated market value of the property as of March 15, 2006 is

\$500,000 Five Hundred Thousand Dollars

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

Gwen M. Baker Certified Appraiser

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Uniform Residential Appraisal Report

File No. **7889GB**

The purp	ose of t	this summ	nary appra	aisai re	port is	to pro	vide the lend	CITCIIC	iii witii aii acc	urate, and adeq	uatery	supporte	ea, opinion oi the	e market v	value of the S	abject property:
Proper	ty Addres	ss 922 W	. Culver	Street					City	Phoenix			Sta	ate AZ	Zip Code 85	5007
Borrow	er Paw	lenko					Own	er of Pu	ublic Record Pa	wlenko			Co	ounty Mar	ricopa	
Legal	Description	on Lot 13	, Story P	lat B												
Assess	sor's Parc	cel # 111·	-21-056						Tax	Year 2005			R.I	E. Taxes \$	1,113.94	
Neighb	orhood N	Name Sto	ry						Map	Reference Pg. 1	48, LL	J-163	Ce	nsus Trac	t 1129.00	
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south	<u>ı by</u> Va	n Buren	Road, a	nd wes	st by th	he I-17	7 Freeway.						500 Pred.	60	Other	%
Neighb	orhood [Description	See At	tached	Adde	ndum	1									
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Uniform Residential Appraisal Report File No. 7889GB

	There are 9 compar	able pro	perties currently of	fered for sale in the sub	ject neighborhood ran	ging in price from \$ 42	24,900 to 3	\$ 525 ,	,000	
	There are 8 compar	able sale	es in the subject ne	eighborhood within the	past twelve months ran	iging in sale price from	\$ 445,000	to \$	519,000	
	FEATURE		SUBJECT	COMPARABLI			E SALE NO. 2		COMPARABLE SA	ALE NO. 3
	922 W. Culver Street			911 W. Lynwood		1102 W. Culver S		922 V	W. Moreland Str	
				_						
	Address Phoenix			Phoenix/111-21-0		Phoenix/111-19-0	149		enix/111-22-136	
	Proximity to Subject			Two Streets Nort		Same Street			Street South	
	Sale Price	\$	N/A		\$ 480,000		\$ 480,000		\$	550,000
	Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 304.96 sq. ft.		\$ 330.35 sq. ft.		\$:	370.37 sq. ft.	
	Data Source(s)	Inspec	ction, Owner	MLS & NetValue(Central	MLS & NetValue	Central	MLS	& NetValueCen	ntral
	Verification Source(s)		lueCentral	Docket #06-41313	1	Docket #06-2530	98	Dock	cet #05-1431615	
	VALUE ADJUSTMENTS		SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION			ESCRIPTION	
			3CKIP HON		+(-) \$ Adjustment		+(-) \$ Adjustment	1		+(-) \$ Adjustment
	Sale or Financing	N/A		Conventional		Conventional			/entional	
	Concessions			None Known		None Known		None	Known	
	Date of Sale/Time	N/A		01/06 COE		02/06 COE		09/05	COE	
	Location	Sub/A	verage	Sub/Average		Sub/Average		Sub/	Average	
	Leasehold/Fee Simple	Fee Si	mple	Fee Simple		Fee Simple		Fee S	Simple	
	Site		Sq.Ft. +/-	9230 Sq.Ft. +/-		6965 Sq.Ft. +/-	NMD	1	Sq.Ft. +/-	NMD
			•	•						INIVID
	View		eighborhood	Avg/Neighborhoo	ou	Avg/Neighborho	ou		Neighborhood	
	Design (Style)	Histor	ical/Avg.	Historical/Avg.		Historical/Avg.		Histo	orical/Avg.	
	Quality of Construction	CmpS	h/Stc/Frm-Av	CmpSh/Brk/Frm-	A NMD	BU/Adobe/Frm-A	v NMD	Cmp	Sh/Stc/Frm-A	
	Actual Age	70 Yrs	i	76 Yrs.	NMD	70 Yrs.		80 Yı	rs.	NMD
	Condition	Avera	ge	Average		Average		Aver	age	
	Above Grade	Total Bdr		Total Bdrms. Baths		Total Bdrms. Baths		Total E		
	Room Count	7	3 2.5		1 6,000	6 3	1 6,000		3 2.5	NMD
	_1	1	_							
	Gross Living Area 35		1,766 sq. ft.	1,574 sq.		1,453 sq			1,485 sq. ft.	9800
	Basement & Finished	No Ba	sement	Basement	-10,000	Basement	-10,000	No B	asement	
	Rooms Below Grade									
F	Functional Utility	Avera	ge	Average		Average		Aver	age	
\sim	Heating/Cooling		WA/CAC	Gas FWA/CAC		Gas FWA/CAC			FWA/CAC	
Ŏ.										
PR	Energy Efficient Items	Avera	y c	Average		Average		Aver		4
AΡ	Garage/Carport	None		None		2-Garage	-10,000		_	-10,000
Z.	Porch/Patio/Deck	C/Pord	ch, Patio	C/Porch, Patio		C/Porch	1,500	C/Po	rch, C/Patio	
วรเ	Fireplace Features	One F	ireplace	One Fireplace		One Fireplace		One	Fireplace	
AR	Pool Features	No Po	ol	No Pool		Pool	-10,000	No P	ool	
ď₽	Other	Studio)	None	10,000	None	10,000	GstH	louse: 491 sf	-10,000
Ś	Net Adjustment (Total)				\$ 12,700	+ X -	\$ 1,500		+ X - \$	10,200
S	Adjusted Sale Price			Net Adj. 2.65% %	12,700	Net Adj. -0.31% %	y 1,500		di. -1.85% %	10,200
Н	, l			, ,		1 ' 1			,	
SA	of Comparables			Gross Adj. 6.81% %	\$ 492,700	Gross Adj. 12.19%	\$ 478,500	Gross	Adj. 5.42% % \$	539,800
	I X did did not res	search the	e sale or transfer h	nistory of the subject pro	perty and comparable	sales. If not, explain				
۲										
	My research did X	did not r	eveal any prior sa	les or transfers of the s	ubject property for the	three years prior to the	effective date of this a	ppraisal		
				les or transfers of the s	ubject property for the	three years prior to the	effective date of this a	ppraisal		
	Data source(s) NetValu	eCentr	al, MLS							
	Data source(s) NetValu My research did X	eCentr	al, MLS eveal any prior sa	les or transfers of the s						
	Data source(s) NetValu My research did X Data source(s) NetValu	eCentr did not r eCentr	al, MLS reveal any prior sa al	les or transfers of the c	omparable sales for the	e year prior to the date	of sale of the compara	ble sale.		
	Data source(s) My research Data source(s) Report the results of	eCentr did not r eCentr	al, MLS reveal any prior sa al nd analysis of the	les or transfers of the c	omparable sales for the	e year prior to the date perty and comparable s	of sale of the compara	ble sale	es on page 3).	
	Data source(s) NetValu My research did X Data source(s) NetValu	eCentr did not r eCentr	al, MLS reveal any prior sa al nd analysis of the	les or transfers of the c	omparable sales for the	e year prior to the date perty and comparable s	of sale of the compara	ble sale	es on page 3).	E SALE NO. 3
	Data source(s) My research Data source(s) Report the results of	eCentr did not r eCentr	al, MLS reveal any prior sa al nd analysis of the	les or transfers of the c prior sale or transfer his BJECT	omparable sales for the	e year prior to the date perty and comparable s	of sale of the compara	ble sale	es on page 3).	
	Data source(s) NetValu My research did X Data source(s) NetValu Report the results of the result	eCentr did not r eCentr	al, MLS reveal any prior sa al nd analysis of the p	les or transfers of the c prior sale or transfer his BJECT 0	omparable sales for the tory of the subject pro COMPARABLE SA	perty and comparable such Section 1 CC 02/20/	of sale of the compara sales (report additional DMPARABLE SALE NO	ble sale	es on page 3). COMPARABL	15,000
	Data source(s) NetValu My research did X Data source(s) NetValu Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	eCentr did not r eCentr	al, MLS reveal any prior sa al nd analysis of the SUI 07/02/1991	les or transfers of the c prior sale or transfer his BJECT 0	tory of the subject proj COMPARABLE SAI	perty and comparable such that the perty and compar	of sale of the compara sales (report additional DMPARABLE SALE NO 2004, \$264,000	ble sale.	es on page 3). COMPARABL 03/29/2004, \$3	15,000 75,000
	Data source(s) NetValu My research did X Data source(s) NetValu Report the results of the result	eCentr did not r eCentra search ar	al, MLS reveal any prior sa al ad analysis of the SUI 07/02/1991 \$Unknown MLS & NetVa	les or transfers of the c prior sale or transfer his BJECT 0 \$ slueCentral	tory of the subject proj COMPARABLE SA 9/30/1993 63,000 ILS & NetValueCe	perty and comparable so LE NO. 1 CO 02/20/ 03/07/ entral MLS 8	of sale of the compara sales (report additional DMPARABLE SALE NO 2004, \$264,000 1997, \$123,700 & NetValueCentral	ble sale.	es on page 3). COMPARABL 03/29/2004, \$31 07/31/2001, \$17 MLS & NetValu	15,000 75,000
	Data source(s) NetValue My research did X Data source(s) NetValue Report the results of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	eCentr did not r eCentr search ar	al, MLS eveal any prior sa al d analysis of the SUI 07/02/1991 \$Unknown MLS & NetVa 03/14/2006	les or transfers of the corprior sale or transfer his BJECT 0 \$	tory of the subject proj COMPARABLE SAI 9/30/1993 63,000 ILS & NetValueCe 3/14/2006	perty and comparable so LE NO. 1 CO 02/20/ 03/07/ entral MLS 8	of sale of the compara sales (report additional DMPARABLE SALE NO 2004, \$264,000 1997, \$123,700 & NetValueCentral 2006	prior sal	es on page 3). COMPARABL 03/29/2004, \$31 07/31/2001, \$17 MLS & NetValu 03/14/2006	15,000 75,000 ueCentral
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Uniform Residential Appraisal Report

File No. **7889GB**

See Attached Addendum.		
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Uniform Residential Appraisal Report

File No. **7889GB**

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 user, 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. **7889GB**

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. **7889GB**
- 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 Signature Name Gwen M. Baker Company Name GMB Appraisal Group Company Name Company Address P.O. Box 7476, Phoenix, AZ 85011-7476 Company Address Telephone Number 602-254-6090 Telephone Number _ Email Address gmb1028@aol.com **Email Address** Date of Signature Date of Signature and Report 03/17/2006 Effective Date of Appraisal 03/15/2006 State Certification # _ State Certification # 20925 or State License # or State License # State or Other (describe) _ Expiration Date of Certification or License State # State AZ Expiration Date of Certification or License 10/31/06 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect subject property 922 W. Culver Street Phoenix, AZ 85007 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 500,000 Did inspect interior and exterior of subject property Date of Inspection LENDER/CLIENT COMPARABLE SALES Company Name BloodhoundRealty.com, LLC Did not inspect exterior of comparable sales from street Company Address 314 El Caminito Drive Did inspect exterior of comparable sales from street Date of Inspection Phoenix, AZ 85020 Email Address gregswann@bloodhoundrealty.com

ADDENDUM

Borrower: Pawlenko	l l	File No.: 7889GB
Property Address: 922 W. Culver Street	(Case No.:
City: Phoenix	State: AZ	Zip: 85007
Lender: BloodhoundRealty.com. LLC		

Neighborhood Description

The subject's neighborhood consists of mostly single family homes with some commercial. The subject is located in a typical neighborhood similar to others in the Phoenix metropolitan area. Arterial section streets and freeways offer easy access to downtown employment centers. Support facilities such as schools, shopping and entertainment are located within a reasonable distance acceptable for the area. There were no unfavorable factors observed that would have an effect on the value or the marketability of the subject property.

Neighborhood Market Conditions

At the present time, there are no discounts or concessions being offered for financing in the subject's market area. Typical terms of sales are conventional or government loans with split points being typical and customary. Property values have remained stable to increasing over the past 12 months. There appears to be an equal balance of listings and sales in the area. The marketing time for the area is under 3 months with a reasonable listing price for the area. There were no unfavorable factors observed at inspection that would have an effect on the value or the marketability of the subject.

Comments on Sales Comparison

The comparables are all recent resales of similar homes located within the subject's historical subdivision, Story Historical District. Comparables #1 and #2 include basement features and required downwards basement adjustments accordingly. Comparable #3 includes a guest house above the garage. A downwards adjustment was required. Other adjustments were required to the comparables for differences in square footages, bathroom counts, pool features, patio features, etc. The comparables all required minimal amounts of gross adjustments. The adjustments made to the comps are based upon the contribution of each item to market value. The adjustments are not based on the original or replacement costs of the items. The amounts of the adjustments were obtained through "Paired Sales Analysis" and/or "Market Extraction". "NMD" (no market difference) is used when adjustments could not be supported with market data.

Additional Comments

This appraisal report is intended for use by the lender/client for a mortgage finance transaction only. This report is not intended for any other use.

In compliance with Title V of the Gramm-Leach-Billey Act, information about your transaction with us, such as your home's appraised value, parties to the transaction, transaction expenses, and any other information we receive from you, your lender, or your real estate agent are subject to the following policy: We do not disclose any non-public personal information about you with anyone for any purpose that is not specifically permitted by law. We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

This appraisal was signed with an electronic signature by the signing appraiser. This signature should be considered real and original.

This report is intended for use by the client previously mentioned in this report.

Public records were examined for 36 months for the subject property.

Digital signatures were used in this report. The signatures are secured by the appraiser's password. Removal of signature will void the report.

Extraordinary Assumption

The appraiser assumes that all mechanical and structural systems are in good working order unless otherwise noted. The appraiser is not a home inspector and does not warrant or guarantee the physical condition of these systems.

Opinion of Market Value Vs Estimate of Market Value

The current Uniform Standards of Professional Practice defines the market value conclusion as an opinion of market value and not an estimate of market value.

SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Pawlenko
 File No.: 7889GB

 Property Address: 922 W. Culver Street
 Case No.:

 City: Phoenix
 State: AZ
 Zip: 85007

 Lender: BloodhoundRealty.com, LLC



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 15, 2006 Appraised Value: \$ 500,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Pawlenko
 File No.: 7889GB

 Property Address: 922 W. Culver Street
 Case No.:

 City: Phoenix
 State: AZ
 Zip: 85007

 Lender: BloodhoundRealty.com, LLC



COMPARABLE SALE #1

911 W. Lynwood Street Phoenix/111-21-084 Sale Date: 01/06 COE Sale Price: \$ 480,000



COMPARABLE SALE #2

1102 W. Culver Street Phoenix/111-19-049Sale Date: **02/06 COE**Sale Price: \$ **480,000**



COMPARABLE SALE #3

922 W. Moreland Street Phoenix/111-22-136 Sale Date: 09/05 COE Sale Price: \$ 550,000

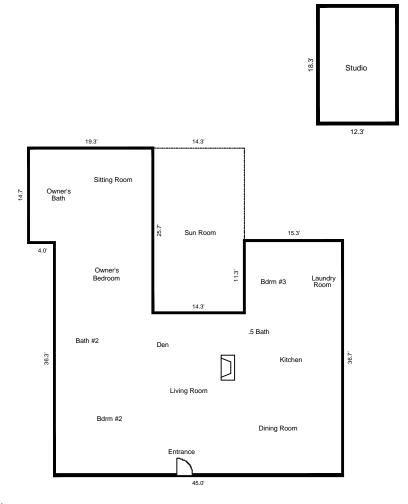
Borrower: Pawlenko	File N	lo.: 7889GB	
Property Address: 922 W. Culver Street	Case	No.:	
City: Phoenix	State: AZ	Zip: 85007	
Lender: BloodhoundRealty.com, LLC			-



Subject's Studio

FLOORPLAN

File No.: **7889GB** Case No.: Borrower: Pawlenko Property Address: 922 W. Culver Street
City: Phoenix
Lender: BloodhoundRealty.com, LLC State: AZ Zip: **85007**



Sketch by Apex IV Windows $^{\mathsf{TM}}$

	AREA CALCUL	ATIONS SUMMAR	Υ
Code	Description	Size	Totals
GLA1	First Floor	1766.23	1766.23
GBA1	Studio	226.32	226.32
P/P	Sun Room	368.11	368.11
	TOTAL LIVABLE	(rounded)	1766
	TOTAL BUILDING		226
	TOTAL BUILDING	(rounded)	

LIVING/BUILDING AREA BREAKDOWN						
Bre	Breakdown					
First Floor						
25.3	x	45.0		1140.30		
11.3	x	15.3		173.69		
14.7		19.3		283.76		
11.0	x	15.3		168.48		
Studio						
12.3	x	18.3		226.32		
5 Areas Total (rou	nded)		1993		

PLAT MAP

Borrower: Pawlenko		File No.: 7889GB			
Property Address: 922 W. Culver Street	Case No State: AZ	Zip: 85007			
City: Phoenix Lender: BloodhoundRealty.com, LLC	State. AZ	Ζιμ. 83007			
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LOCATION MAP

Borrower: Pawlenko			File No.: 7	889GB
Property Address: 922 W. Cu	ver Street		Case No.:	7in: 05007
City: Phoenix Lender: BloodhoundRealty.c	om IIC		State: AZ	Zip: 85007
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 Borrower: Pawlenko
 File No.: 7889GB

 Property Address: 922 W. Culver Street
 Case No.:

 City: Phoenix
 State: AZ
 Zip: 85007

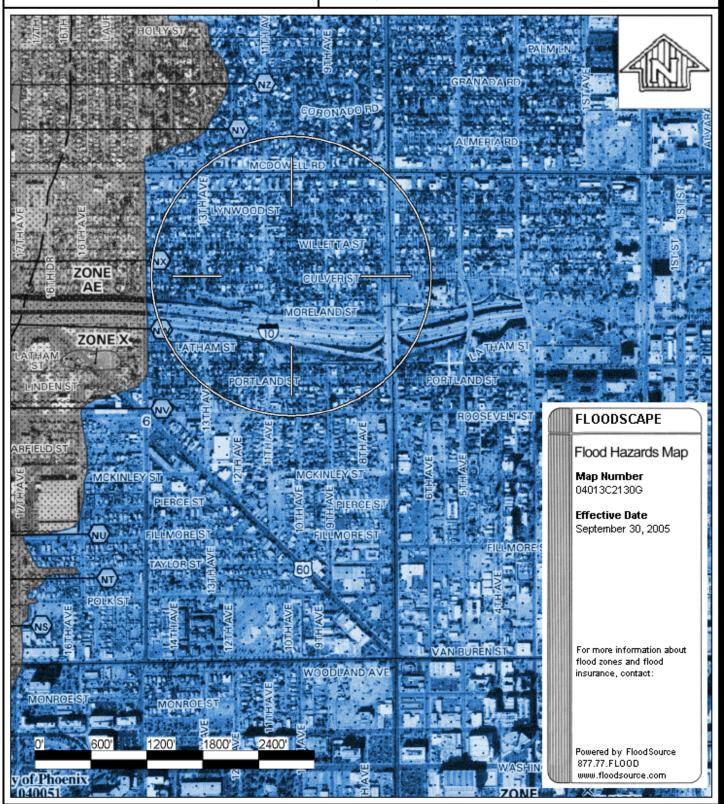


Lender: BloodhoundRealty.com, LLC

Prepared for:

GMB Appraisal Group

922 W Culver St Phoenix, AZ 85007-1907



3 1999-2006 Source Prose and/or Flood Source Corporations. All rights reserved. Patents 6,631,326 and 6,678,615. Other patents pending. For Info: info@floodsource.com.

Borrower: Pawlenko File No.: 7889GB Case No.: Property Address: 922 W. Culver Street City: Phoenix State: AZ Zip: **85007**

Lender: BloodhoundRealty.com, LLC

BOARD OF APPRAISAI STATE OF ARIZONA

BE IT KNOWN THAT

GWENDALYNN M. BAKER

HAS MET ALL THE REQUIREMENTS AS

In witness whereof the Arzona Board of Appraisal caused to be signed by the Chair of the Board and the Executive Director Certified Residential Real Estate Appraiser In accordance with Arzona Revised Statutes and on authority of the Board of Appraisal, State This certificate shall remain evidence thereof unless or until the same is suspended, revoke or expires in accordance with the provisions law. CERTIFICATE NUMBER 20925 EXPIRATION DATE

of Arizona,

SHALL REMAIN PROPERTY OF ARBONA BOARD OF APPRAISA

OCTOBER 31, 2006

File No. **7889GB**

******** INVOICE *******

File Number: **7889GB 03/17/2006**

B loodhoundRealty.com, LLC 314 El Caminito Drive Phoenix, AZ 85020

Borrower : Pawlenko

Invoice # : **7889GB**Order Date : **03/14/2006**

Reference/Case # : PO Number :

922 W. Culver Street Phoenix, AZ 85007

Appraisal Fee	\$ \$	300.00
Invoice Total State Sales Tax @ Deposit Deposit	\$ \$ (\$ (\$	300.00 0.00 300.00)
Amount Due	\$	0.00

Terms:

Please Make Check Payable To:

GMB Appraisal Group, PLLC P.O. Box 7476 Phoenix, AZ 85011-7476

Fed. I.D. #: 20-3910768

GMB Appraisal Group, PLLC Phone 602-254-6090 Fax 602-254-6091