



## **APPRAISAL REPORT OF REAL PROPERTY**

### **LOCATED AT:**

29 Atwater Rd  
Book 207, Page 407  
Collinsville, CT 06019

### **FOR:**

Bendett & McHugh, P.C.  
160 Farmington Avenue  
Farmington, CT 06032

### **AS OF:**

8/11/2014

### **BY:**

Joseph D Grella  
L.M. Sepso Appraisal Associates, LLC.  
7365 Main Street #344  
Stratford, CT 06614





Desktop Underwriter Quantitative Analysis Appraisal Report

PUD	<div><div>Project Information for PUDs</div><div>(If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div></div> <div>Provide the following information for PUDs only if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit:</div> <div><div>Total number of phases</div><div>Total number of units</div><div>Total number of units sold</div></div> <div><div>Total number of units rented</div><div>Total number of units for sale</div><div>Data Source(s)</div></div> <div><div>Was the project created by the conversion of existing buildings into a PUD?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div><div>If yes, date of conversion:</div></div> <div><div>Does the project contain any multi-dwelling units?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div><div>Data Source:</div></div> <div><div>Are the common elements completed?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div><div>If No, describe status of completion:</div></div>
	<div><div>Are any common elements leased to or by the Home Owners' Association?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div><div>If yes, attach addendum describing rental terms and options.</div></div> <div>Describe common elements and recreational facilities:</div>
CONDOMINIUM	<div><div>Project Information for Condominiums</div><div>(If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div></div> <div>Provide the following information for all Condominium Projects:</div> <div><div>Total number of phases</div><div>Total number of units</div><div>Total number of units sold</div></div> <div><div>Total number of units rented</div><div>Total number of units for sale</div><div>Data Source(s)</div></div> <div><div>Was the project created by the conversion of existing buildings into a condominium?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div><div>If yes, date of conversion:</div></div> <div><div>Project Type:</div><div><input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home or Recreational <input type="checkbox"/> Row or Townhouse <input type="checkbox"/> Garden <input type="checkbox"/> Midrise <input type="checkbox"/> Highrise <input type="checkbox"/></div></div> <div><div>Condition of the project, quality of construction, unit mix, etc.:</div></div>
	<div><div>Are the common elements completed?</div><div><input type="checkbox"/> Yes <input type="checkbox"/> No</div><div>If No, describe status of completion:</div></div>
<div><div>PURPOSE OF APPRAISAL:</div><div>The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based on a quantitative sales comparison analysis for use in a mortgage finance transaction.</div></div> <div><div>DEFINITION OF MARKET VALUE:</div><div>The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.</div><div>* 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.</div></div>	
<div><div>STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION</div><div><div>CONTINGENT AND LIMITING CONDITIONS:</div><div>The appraiser's certification that appears in the appraisal report is subject to the following conditions:</div><div><div>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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.</div><div>2. The appraiser has provided any required sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.</div><div>3. 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.</div><div>4. The appraiser has noted in the appraisal report any adverse conditions (such as, but not limited to, needed repairs, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.</div><div>5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.</div><div>6. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.</div><div>7. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the report to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.</div><div>8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed.</div><div>9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.</div></div></div></div>	

Desktop Underwriter Quantitative Analysis Appraisal Report


2014-298531  
File No. 4852FC-20142456/BR

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

1. I performed this appraisal by (1) personally inspecting from the street the subject property and neighborhood and each of the comparable sales (unless I have otherwise indicated in this report that I also inspected the interior of the subject property); (2) collecting, confirming, and analyzing data from reliable public and/or private sources; and (3) reporting the results of my inspection and analysis in this summary appraisal report. I further certify that I have adequate information about the physical characteristics of the subject property and the comparable sales to develop this appraisal.
2. I have researched and analyzed the comparable sales and offerings/listings in the subject market area and have reported the comparable sales in this report that are the best available for the subject property. I further certify that adequate comparable market data exists in the general market area to develop a reliable sales comparison analysis for the subject property.
3. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware, have considered these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them, and have commented about the effect of the adverse conditions on the marketability of the subject property. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
4. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
5. 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 the estimate of market value in the 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.
6. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
7. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
8. I estimated the market value of the real property that is the subject of this report based on the sales comparison approach to value. I further certify that I considered the cost and income approaches to value, but, through mutual agreement with the client, did not develop them, unless I have noted otherwise in this report.
9. I performed this appraisal as a limited appraisal, subject to the Departure Provision 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 as of the effective date of the appraisal (unless I have otherwise indicated in this report that the appraisal is a complete appraisal, in which case, the Departure Provision does not apply).
10. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value. The exposure time associated with the estimate of market value for the subject property is consistent with the marketing time noted in the Neighborhood section of this report. The marketing period concluded for the subject property at the estimated market value is also consistent with the marketing time noted in the Neighborhood section.
11. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. I further certify that no one provided significant professional assistance to me in the development of this appraisal.

**SUPERVISORY APPRAISER'S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have examined the appraisal report for compliance with the Uniform Standards of Professional Appraisal Practice, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 5 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER:

Signature:   
Name: Joseph D Grella  
Company Name: L. M. Sepso Appraisal Associates LLC  
Company Address: 7365 Main St. #344, Stratford, CT 06614  
Date of Report/Signature: 8/16/2014  
State Certification #: RCR 0001347  
or State License #: \_\_\_\_\_  
State: CT  
Expiration Date of Certification or License: 04/30/2015

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Company Address: \_\_\_\_\_  
Date of Report/Signature: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_  
Expiration Date of Certification or License: \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED:

29 Atwater Rd  
Collinsville, CT 06019

APPRAISED VALUE OF SUBJECT PROPERTY \$ 270,000  
EFFECTIVE DATE OF APPRAISAL/INSPECTION 8/11/2014

LENDER/CLIENT:

Name: \_\_\_\_\_  
Company Name: Bendett & McHugh, P.C.  
Company Address: 160 Farmington Avenue, Farmington, CT 06032

SUPERVISORY APPRAISER:

SUBJECT PROPERTY

- ☐ Did not inspect subject property  
☐ Did inspect exterior of subject property from street  
☐ Did inspect interior and exterior of subject property

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street  
☐ Did inspect exterior of comparable sales from street

Supplemental Addendum

File No. 4852FC-20142456/BR

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS					
Property Address	29 Atwater Rd					
City	Collinsville	County	Hartford	State	CT	Zip Code 06019
Lender	Bendett & McHugh, P.C.					

Purpose of the Report

The purpose of this Appraisal Report is to assist the client, Bendett & McHugh, PC, its client and assigns, including the Superior Court in the jurisdiction of the subject property, in determining the valuation of the subject in a foreclosure action. Any other use of the report is not sanctioned by the appraiser.

Market Conditions

Market data indicates that the market has stabilized over the last 12 months with a slight indications of increasing values. Higher unemployment, business closings, increased numbers of foreclosures, and tighter mortgage underwriting standards resulted in higher inventories of properties offered for sale remain a buffer to strong growth.

Financial institutions have implemented programs to make mortgage monies more obtainable, and rates are at or near historically low levels. However, lender underwriting guidelines have been fairly strict. That leaves stronger buyers active in the market who are able to complete a transaction in a reasonable amount of time, keeping the marketing times in the normal range.

In conclusion the Appraiser has rated the market as stable. It is important to emphasize the most current sales and listing data available, however sales over 6 months from time of inspection may still be valid indicators of value.

Extraordinary Assumption

An Extraordinary Assumption is an assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions. The source of this definition is from the 2012-2013 USPAP book. For the purpose of this report the Appraiser is making the extraordinary assumption for the condition of the interior of the property based on the available data and an exterior inspection from the public street. If this is found not to be true the Appraiser reserves the right to adjust the value.

Location Adjustment

River Rd carries a high volume of traffic and is also Ct Route 179. As such, Comparable 2 has been assigned a rating of Traffic for it's location. Comparable 2 has been adjusted \$10,000 to reflect it's inferior location as the Subject is located on a typical side street which carries local residential traffic.

Sales Comparison Comments

FOR PURPOSES OF THE REPORT, THE CONDITION IS BASED ON INFORMATION FROM TOWN RECORDS AND AN EXTERIOR INSPECTION FROM THE PUBLIC STREET. Due to the lack of sales similar in GLA, functional utility and appeal the Appraiser had to expand the search beyond the typical 1 mile and 6 months. As the market has stabilized over the last 12 months sales over 6 months old may be reliable indicators of value. Site Adjustment is based on \$5,000 per acre > 0.1 acre. \$25. per sqft. GLA used. Full Bathroom and Bedroom \$5,000. Wood Deck (WD) \$1,000. Enclosed Porch (EP) and Fireplace (FP) \$2,000. Barn (BRN) \$5,000 All adjustments have been rounded. Comparable 3 exceeds preferred guidelines for size difference, however similarities such as style, bed bath count, recent sale and proximity to the Subject establishes this Comparable as a valid indicator of value. All Comparables have been given equal weight in the analysis. All comparables are reasonable alternatives. The addenda attached to this report (maps, photographs, general comments) are considered an integral part of this report and should remain attached to the report. The report is not considered complete without these attachments.

Cost Approach

The cost approach while considered, was not considered an integral part of this report due to the inaccuracy of determining an amount of depreciation when there is no interior inspection. The information on the Cost Approach is part of the Appraisers work file.

Adverse Environmental Conditions

There were no apparent adverse environmental conditions noted at the time of inspection either on the site, in the improvements, or area of the subject. However, the appraiser is not an environmental expert. The existence of potentially hazardous material or toxic material used in the construction or maintenance of the subject property and/or existence of potentially hazardous or toxic material on the subject property (which may or may not be present) was not observed by the appraiser. The appraiser has no knowledge of the existence of any hazardous or toxic materials on the property. The appraiser is not, nor does he pretend to be, qualified to detect the existence, extent, or potential damage, of any hazardous or toxic materials on the subject property. The existence of any hazardous or toxic material in or on the subject property may have an effect on the estimate of market value for the subject property.

Digital Photographs

This report contains digital imaged photographs. Each photo is an original and the appraiser has not altered the photo's in any way that would misrepresent the properties. Comparable photos are from appraiser's own database and a previous inspection .

Digital Signatures

This appraisal report utilizes a digital signature which complies with the Uniform Standards of Professional Appraisal Practice. The software used to sign the report has the required security measures in place to protect the appraisers signature and only the appraiser has control of placing the signature in the report. Electronically affixing a signature to a report carries the same authenticity and responsibility as an ink signature on a printed paper report.

Extent of the Appraisal Process

The scope of the appraisal involves valuation of the property based upon an exterior inspection, information obtained by public records, town hall records, multiple listing services (MLS), and from the appraisers files. Where possible data obtained from MLS is confirmed from a second source. Pertinent information and data developed is presented in this report as descriptive information or as market data in the applicable approaches to value. All three approaches to value(the cost approach, the sales comparison approach and the income approach) have been considered. The final opinion of value is made after the completion of all information gathering and data analysis.

Final Reconciliation

In developing the final estimate of value the appraiser considered all resources to developing value. The Income Approach, while considered, was not developed due to the lack of sufficient data to confirm a GRM. The Sales Comparison Approach was the only approach that was fully developed as it represents the actions of the typical buyer and seller. The Cost Approach, while considered, was not fully developed as it is difficult to establish depreciation without an interior inspection.

Appraiser's Additional Certifications

In accordance with the competency provisions of USPAP, the Appraiser certifies that his education experience and knowledge is sufficient to appraise this type of property and that no other appraiser has provided significant professional assistance to the person in inspecting the property and in the completion of the analysis.



Supplemental Addendum

File No. 4852FC-20142456/BR

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS					
Property Address	29 Atwater Rd					
City	Collinsville	County	Hartford	State	CT	Zip Code 06019
Lender	Bendett & McHugh, P.C.					

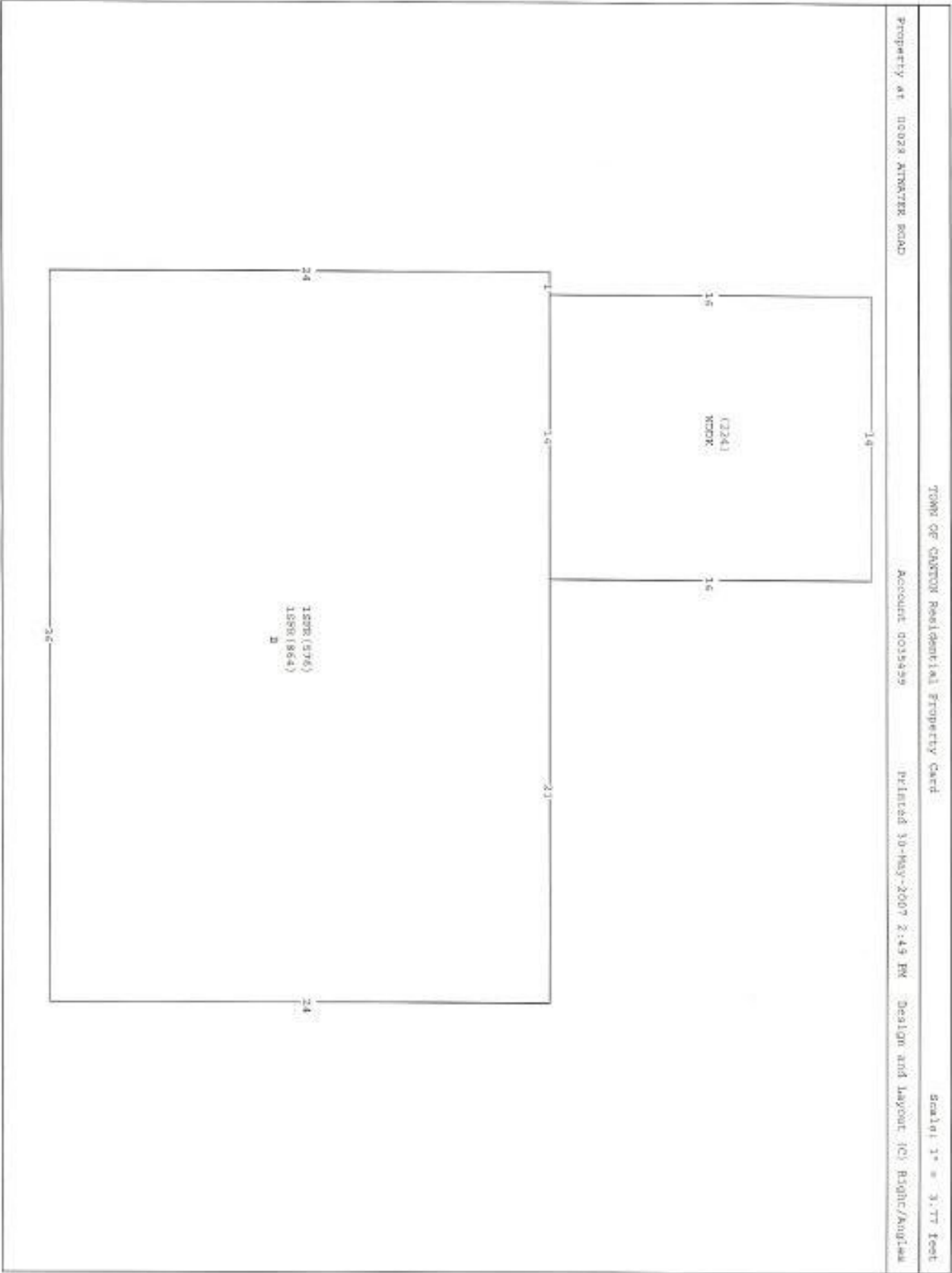
The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are their personal, impartial, and unbiased professional analyses, opinions and conclusions.

They have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.  
The engagement in this assignment was not contingent upon developing or reporting predetermined results. The compensation for completing this assignment was not contingent upon the developing or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the appraisal.

I have not performed any services in any capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.

Building Sketch

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS				
Property Address	29 Atwater Rd				
City	Collinsville	County	Hartford	State	CT Zip Code 06019
Lender	Bendett & McHugh, P.C.				





Deed

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS			
Property Address	29 Atwater Rd			
City	Collinsville	County	Hartford	State CT Zip Code 06019
Lender	Bendett & McHugh, P.C.			

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SCHEDULE A

A certain parcel of land, together with the buildings and improvements thereon, situated on the westerly side of Atwater Road in the Town of Canton, County of Hartford and State of Connecticut, and more particularly bounded and described as follows:

Commencing at an iron pin in the westerly line of Atwater Road, which pin marks the southeasterly corner of land now or formerly of Carl Godlund and the northeasterly corner of land herein described; thence westerly along land now or formerly of Carl Godlund One Hundred Ninety-Five and ten hundredths (195.10) feet to an iron pin; thence southerly along land now or formerly of the heirs of Hilda Nilson One Hundred Eight and ninety-three hundredths (108.93) feet to an iron pin; thence easterly along land now or formerly of William Zampaglione et al, Two Hundred Twenty-Eight and forty hundredths (228.40) feet to a point in the westerly line of Atwater Road; thence running northerly along said westerly line of Atwater Road one hundred (100.00) feet, and being bounded:

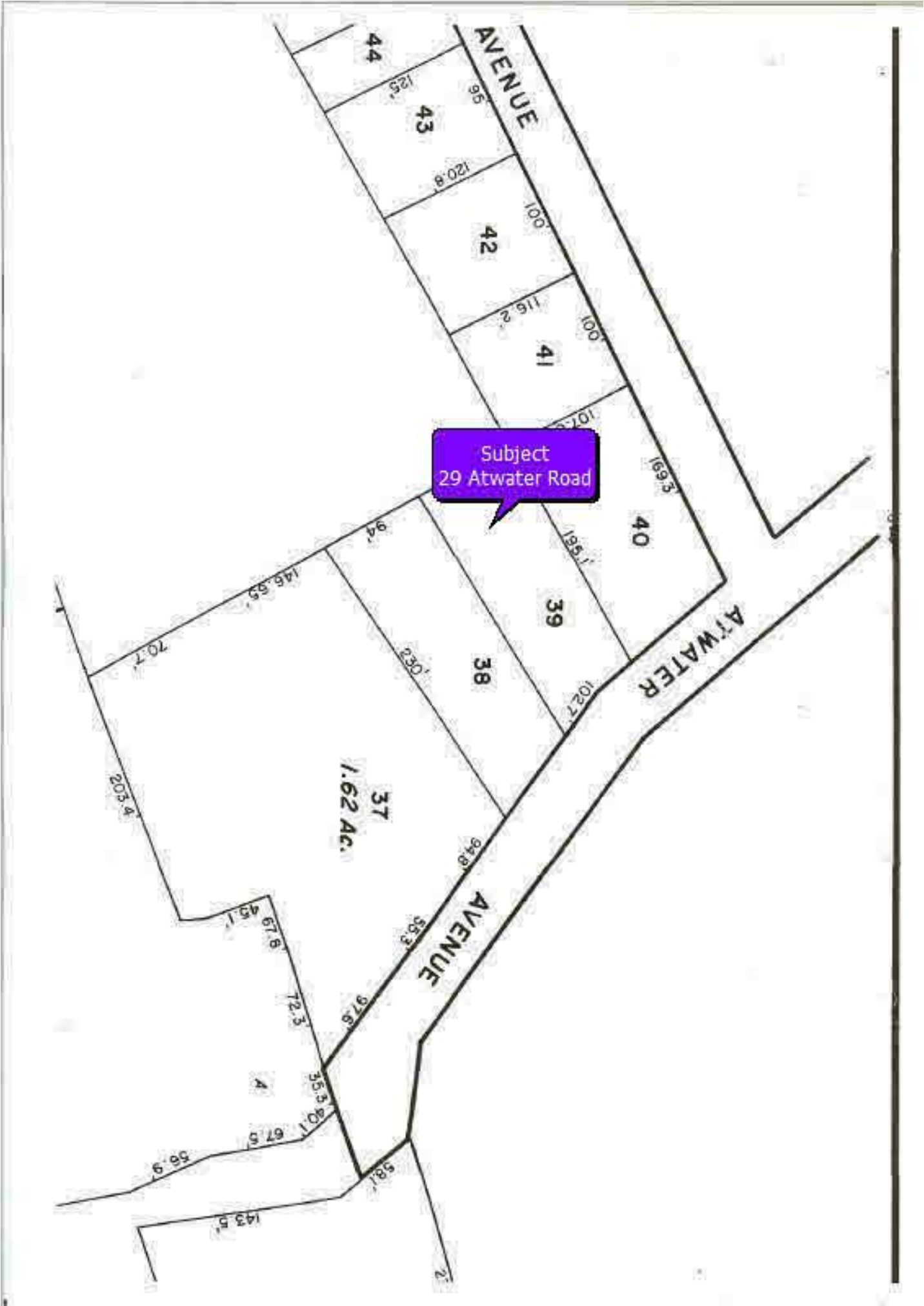
- Northerly by land now or formerly of Carl Godlund, One Hundred Ninety-Five and ten hundredths (195.10) feet;
- Easterly by Atwater Road, One Hundred (100.00) feet;
- Southerly by land now or formerly of William Zampaglione et al, Two Hundred Twenty-Eight and forty hundredths (228.40) feet; and
- Westerly by land now or formerly of the heirs of Hilda Nilson, One Hundred Eight and ninety-three hundredths (108.93) feet.

The above premises are shown on a map entitled "Plan of Land of William, Zampaglione, Atwater Street (sic), Collinsville, Conn. Scale 1" = 40' - February 12, 1962" prepared by Harold Sanderson, C. E. and L. S., Bloomfield, Connecticut, which map is filed in the Canton Town Clerk's Office.

Said premises are conveyed subject to any and all provisions of any ordinance, municipal regulation or public or private law, including zoning and planning rules and regulations of the Town of Canton and taxes due to the Town of Canton on the Assessment List of October 1, 1994, which mortgage and taxes the grantees assume and agree to pay as part consideration.

Plat Map

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS			
Property Address	29 Atwater Rd			
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Lender	Bendett & McHugh, P.C.			





Location Map

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS			
Property Address	29 Atwater Rd			
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Lender	Bendett & McHugh, P.C.			





Subject Photo Page

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS				
Property Address	29 Atwater Rd				
City	Collinsville	County	Hartford	State	CT      Zip Code    06019
Lender	Bendett & McHugh, P.C.				



Subject Front

29 Atwater Rd		
Sales Price	N/A	
Gross Living Area		1,440
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2	
Location	Average	
View	Average	
Site	0.36 acres	
Quality		
Age	1962	



Subject Street



Comparable Photo Page

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS				
Property Address	29 Atwater Rd				
City	Collinsville	County	Hartford	State	CT Zip Code 06019
Lender	Bendett & McHugh, P.C.				



Comparable 1

70 Dyer Ave		
Prox. to Subject	0.82 miles NW	
Sales Price		292,500
Gross Living Area		1,367
Total Rooms	8	
Total Bedrooms	4	
Total Bathrooms	2	
Location	Average	
View	Average	
Site	0.51 acres	
Quality		
Age	1938	



Comparable 2

63 River Rd		
Prox. to Subject	0.61 miles W	
Sales Price		258,500
Gross Living Area		1,470
Total Rooms	7	
Total Bedrooms	3	
Total Bathrooms	1	
Location	Traffic	
View	Average	
Site	0.47 acres	
Quality		
Age	1949	



Comparable 3

41 Trailsend Dr		
Prox. to Subject	1.34 miles NE	
Sales Price		280,000
Gross Living Area		1,808
Total Rooms	7	
Total Bedrooms	3	
Total Bathrooms	2	
Location	Average	
View	Average	
Site	0.44 acres	
Quality		
Age	1957	





Signed Affidavit

Owner	WALTERS, MIA F. AND WALTERS, KURT F. A/K/A WALTERS			
Property Address	29 Atwater Rd			
City	Collinsville	County	Hartford	State CT Zip Code 06019
Lender	Bendett & McHugh, P.C.			

File No. 4852FC-20142456/BR

DOCKET NO. HHD-CV-14-6052205-S

HOUSEHOLD REALTY CORPORATION

VS

WALTERS, MIA F.

: SUPERIOR COURT

: J.D. of HARTFORD

: at HARTFORD

AFFIDAVIT OF APPRAISER

The undersigned Appraiser, at the direction of the Plaintiff in the above entitled action, respectfully represents:

THAT;  
My name is **Joseph D. Grella**:

My business address is **L.M. Sepso Appraisal Associates LLC., 7365 Main Street #344, Stratford CT. 06614**

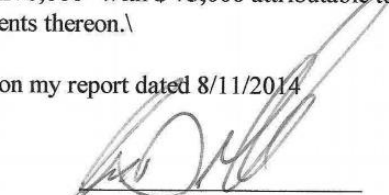
I hold Connecticut Real Estate Appraisal license number **RCR.0001347** and

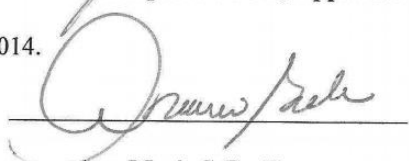
THAT I am the Appraiser for the appraisal of the property known as  
**29 Atwater Rd , Collinsville , CT.** completed by me on **8/11/2014**

And further, that on that date, I estimated the Fair Market Value to be **\$ 270,000** With **\$ 75,000** attributable to the value of the site and **\$ 195,000** attributable to the value of the improvements thereon.\

The Fair Market Value of the Subject property is the same as it appears on my report dated **8/11/2014**  
The firm is requesting a fee for our services in the amount of **\$300.00**

Subscribed and swore to before me at Simsbury CT on August 16, 2014.

  
**Joseph D. Grella, Appraiser**

  
**Ann Marie S Grella**  
**NOTARY PUBLIC**  
**MY COMMISSION EXPIRES 4/30/2015**