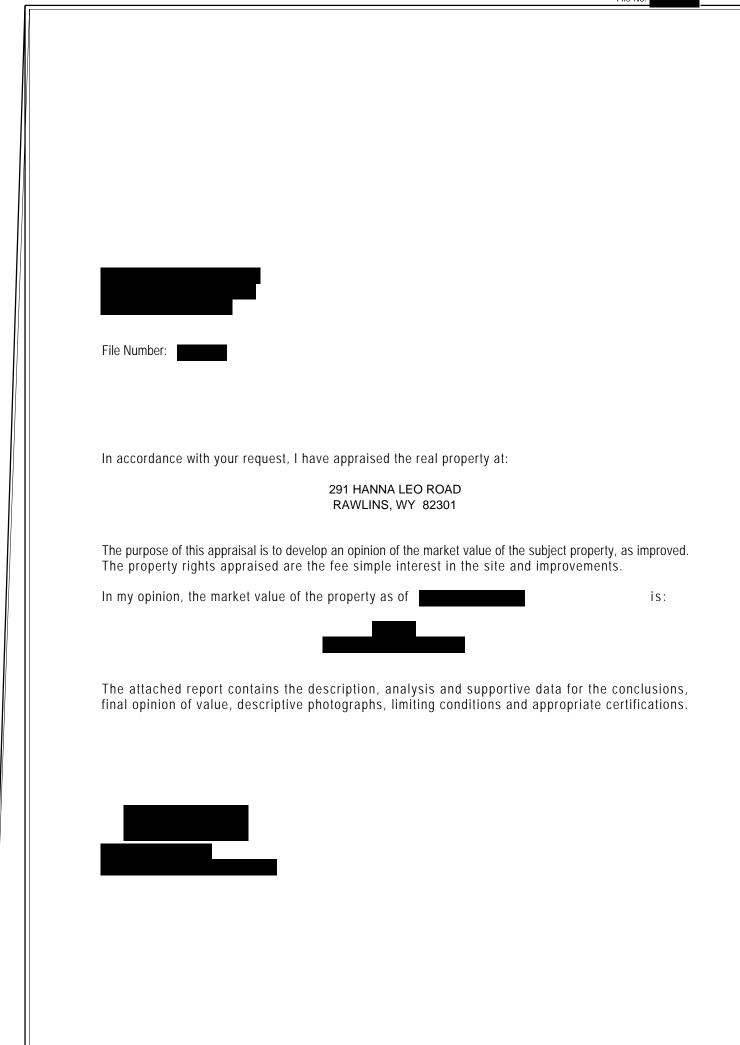


291 HANNA LEO ROAD RAWLINS, WY 82301

N/A

December 17, 2013



# SUMMARY REPORT LAND APPRAISAL REPORT



The purp	ose	of th	is su	mma	ry appra	aisa	al report	is to	provid						, ,		ted opinion of	the mar	ket value of the sub	ject property.
Property A	ddre	ess:	29	1 HA	NNA I	LE	O ROA	νD		CLI	EIN	ANDP		RTY IDENTIFIC	ATION		State: WY	,	Zip: <b>82</b> 3	801
Borrower:										O	wne	r of Public		d: MATTHE\	W ME	CK C				
Legal Des	cripti	on:	SW	/1/4	NW1/4	1: 5	SEC 33	3 T 2	28 R	83 NET	40	A. MC	RL_							
Assessor's	Par	cel#	_		33200	_								ear: <b>2013</b>		R	.E. Taxes: <u>171</u>	.00		
Neighborh			_			RE	BON C	OUI	YTV					Reference: NO M			Census	Tract: 9	9677.00	
Special As			_	<u>10N</u>							PUE		_	No HOA: \$ <u>(</u>	0.00		D	er Year	Per Month	
Property R	-		raised	. '	X Fee		. =	=	easeho			er (descri								
Assignmer Lender/Cli	-	pe:		Puro	chase Tra	ansa	action [	R	efinanc ■	e Transaction	on	_		escribe)		-				
Lender/CII	ent:										_	Addr		T ANALYSIS						
I did	X	() dic	l not	analy	ze the co	ontra	act for sale	e for t	the sub	iect purchas	se tra				e analysis	s of the co	ontract for sale o	r why the	e analysis was not perfo	rmed.
N/A	۷	G								, ,										
Conract Pr		_			_		Contract:	_					-	the owner of public		_	_		Source(s) <u>COURTH</u>	IOUSE
														, etc.) to be paid by	any par	ty on beh	alf of the borrow	er?	_ Yes <b>X</b> No	
If Yes, rep	ort th	ne tot	al doll	ar am	ount and	des	scribe the	items	to be p	oaid. \$ <u>N/</u>	<u>/A</u>		1	V/A						
											NI	FIGHRO	RHO	DD DESCRIPTIO	N					
Note: Race	e and	d the	racial	comp	osition of	f the	e neighbor	hood	are no	t appraisal f			IN IOC	DD DEGGRAI TIO						
					naracteris					- ' '			nit Hou	sing Trends			One-Unit Ho	ousing	Present Land	Use %
Location		Urba	ın		Suburban		<b>K</b> Rural			erty Values		Increas	sing	X Stable	Decli	ining	PRICE	AGE	One-Unit	20 %
Built-Up		Ove	75%	<u>2</u>	25-75%			25%	Dem	and/Supply		Shorta		X In Balance	Over	Supply	\$(000)	(yrs)	2-4 Unit	%
Growth	$\overline{}$	Rapi		$\overline{}$	Stable		Slow			ceting Time		J Under	3 mths	X 3-6 mths	Over	6 mths	UKN Low	UNK		%
Neighborh	ood	Bour	darie	s: Se	ee Atta	ach	ed Add	dend	dum.								UKN High	UNK		<u>%</u>
-								Good	1	Aver	E~!	r	Poor				UNK Pred.	UNK Good		80 % Poor
Convenier	Ce ti	) Fm	nlovm	ent				3000	i .	Aver.	Fai		X	Property Compat	ability			5000	Avei. Fall	(X)
Convenier								П		$\sqcap$	T		$\overline{\mathbf{X}}$	General Appeara		Properties		$\Box$		X
Convenier					ion							j	X	Adequacy of Poli						X
Convenier	ce t	Rec	reatio	nal Fa	acilities							]	X	Protection from D	)etriment	tal Condit	ions			X
Employme											L		X	Overall Appeal to						X
																			VERY LITTLE	
																			RE ARE APPRO AR TO HAVE YE	
																			ARE UNKNOWN	
																			IIN THE IMMEDI	
MARKE																				
Market Co	Market Conditions (including support for the above conclusions): HANNA SERVES AS A RETIREMENT AND BEDROOM COMMUNITY WITH CLOSEST																			
	PRIMARY TOWN OF RAWLINS WITH THE STATE PENITENTIARY, DEVELOPMENT AND PRODUCTION OF NATURAL																			
RESOURCES IN SURROUNDING AREAS, TOURISM AND LOCATION ON INTERSTATE 80 AND THE UNION PACIFIC RAILROAD																				
	PROVIDE BASES FOR EMPLOYMENT AND STABILITY IN THE HOUSING MARKET. THE AVERAGE PRICE OF HOUSING HAS INCREASED SIGNIFICANTLY FROM 2006 - 2008 AND NOW DEMAND HAS SLOWED DOWN QUICKLY WITH AN INCREASE																			
																			ARILY BECAUS	
										JNEMPL					.0 0 1		***************************************		7.1.1.2.1 2207100	
													_	CRIPTION						
																	ANGULAR	Vi	ew: N;Res;	
Zoning Classification: RAM Zoning Description: RANCHING, AGRICULTURAL, MINING  Zoning Compliance: X Local Nonconforming (Grandfathered Use) No Zoning Willord (describe)																				
Zoning Compliance: X Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)																				
Uses permitted under current zoning regulations: RAM Highest & Best Use: AS-IS VACANT																				
_ ~			_					10 5	SITE	IMPRO\	/EN	/ENTS	S ON	THE SUBJEC	CT					
Do presen	-							$\overline{}$	$\overline{}$		_	No impro								
Present us		-			VACA	NT								_		-	nt? Ye			
Topograph										_	$\overline{}$			OR AREA	٦	1634			EARS ADEQUA	TE
Corner Lot Special Flo							aerground X No			Yes Flood Zone	_		Fence	d: Yes	N0 60011	it yes, ı	. туре:		FEMA Map Date: 0	1/05/1000
UTILIT			Publi		Other I	) (	<b>N</b> ) INO			r Description	_=			FEMA Map #: 5	ments	<u> </u>	Type/Des			ublic Other
Electricity	ILU							110	videi oi	Description	<u>'</u>			Street Surface	monto	DIRT	Турстыс	ocription		X Other
Gas			Ĭ		<u> </u>									Street Sundee	<u>ien</u> ce		AL/POOR			
Water														Curb/Gutter		NONE				X
Sanitary S	Sanitary Sewer						Sidewalk		NONE X											
Other		+	$\sqcup$	1	_									Street Lights		NONE				X
Other Alley NONE X																				
	Are the utilities and off-site improvements typical for the market? X Yes No If No, describe:  Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? X Yes No If Yes, describe:																			
1	,							•										,	If Yes, describe:  THIS EASEME	=NIT
														OVERALL MA				LNII	. THIS EASEINE	_IN I
		. /\		., \	. 5 1 1/		_ / 11 11				_ `		<u> </u>	O 1 - 1 V 1 - L 1 1 1 1						
Site Comm	ents	S:	THE	RE	ARE I	NC	) ADVE	RS	E CC	OITION	NS	THAT	NEC	BATIVELY IM	PACT	THE S	SUBJECTS	MARK	KETABILITY. TH	IE SITE
											MS	WEL	L WI	TH ALL OF TI	HE OT	THER	SINGLE FA	MILY	DWELLINGS. T	HERE
ARE N	o s	SITE	IMF	ROV	EMEN	ITS	S FOR	THI	E SU	BJECT.										
<u> </u>																				
<u> </u>																				
<u> </u>																				

# SUMMARY REPORT LAND APPRAISAL REPORT

File No.

•		urrently offered for									to \$ 0		•	
There are 0 compar	rable sites so	old in the past 12 n	nonths in the	e subject					\$ 0		to	\$ 0		
	I		ı			COMPARA	BLES	ALES						
FEATURE		BJECT	C	OMPARA	ABLE S	SALE NO. 1		CON	MPARA	BLE SALE N	NO. 2	CC	MPARABLE	E SALE NO. 3
Address 291 HANNA	LEO RC	DAD												
City/St/Zip RAWLINS														
Proximity to Subject	OOLIDT	1101105	1											
Data Source(s)	COURT													
Verification Source(s)	INSPEC		,							_				
Sale Price	\$	N/A			\$					\$			\$	
Price/	\$	0.00	\$				_/_	\$			/ \$	5		
Date of Sale (MO/DA/YR)	N/A													
Days on Market	N/A						-				· · · · · · · · · · · · · · · · · · ·			
Financing Type	N/A													
Concessions	N/A	·												
Location	RURAL	451.5						_						
Property Rights Appraised	FEE SIN	MPLE												
Site Size Acres	40					· · · · · · · · · · · · · · · · · · ·								<b>-</b>
View		IG HILLS			-	<del></del>				-				
Topography		IG HILLS								_				
Available Utilities	AVERA	GE								-				
Street Frontage	NONE	/DOOD									· · · · · · · · · · · · · · · · · · ·	_		
Street Type	RURAL	POOR			_								_	
Water Influence	NONE		_											
Fencing	NONE													
Improvements	NONE		_									_		
AMENITIES	NONE					,								
AMENITIES	NONE								$\overline{}$	T.				
Net Adjustment (Total, in \$)			X +	<u> </u>	\$		0	J + (	<u> </u>	\$		J +	<u> </u>	5 0
Adjusted sales price of the			Net Adj.	0.09				Net Adj.	%			Net Adj.	%	
Comparable Sales (in \$)			Gross Adj.	0.09			_	Gross Adj.	%			Gross Adj.	% \$	
The Appraiser has research		-		-		-			ne subje	ct for the pa	ist 12 months pr	ior to the e	ffective date	of this appraisal.
The appraiser has also rese	earched the t	ransfer and listing	history of th	ne compa	rable s	ales for the p	ast 12 ı	months.						
• • • • • • • • • • • • • • • • • • • •			eal any prio	r sales or	r transf	fers of the sub	oject pro	operty for the	three y	ears prior to	the effective da	te of the a	ppraisal.	
Data Sources: COURTI														
The appraiser's research	did	X did not rev	eal any pric	r sales o	r transt	fers of the cor	mparab	le sales for th	ie year	prior to the o	date of sale of th	e compara	ıble sale.	
Data Sources: COURTH														
The appraiser's research	did	X did not rev	eal any pric	r listings	of the	subject prope	erty or c	omparable sa	ales for	the year pric	or to the effective	e date of th	ne appraisal.	
Data Sources:														
Listing/Transfer History		Transfer/Sale	, ,		1	isting and Tra		-	1	-	ansfer history of			Fransfer history of
,	nants	Subject in pa	ast 36 montl		1	Comp 1 in pa	ast 12 m	nonths:	1	Comp 2 in pa	ast 12 months:		Comp 3 in	past 12 months:
(if more than two, use comm	nents -	Subject in pa	N/A		1	Comp 1 in pa	nst 12 m N/A	nonths:	1	Comp 2 in pa	ast 12 months:	\$	Comp 3 in	past 12 months:
,		Subject in pa \$ N/A \$ N/A	N/A N/A	hs:	\$	Comp 1 in pa N/A N/A	N/A N/A	nonths:	(	Comp 2 in pa	ast 12 months:		Comp 3 in	past 12 months:
(if more than two, use comm section or an addendum.) Subject Property Is Currentl		\$ N/A \$ N/A \$ N/A \$ Sale? Yes	N/A N/A N/A No	hs:	\$	Comp 1 in pa N/A N/A WYMLS	N/A N/A	nonths:	\$	Comp 2 in pa N/A N/A	ast 12 months:  N/A  N/A	\$	Comp 3 in N/A	past 12 months:  A N/A  A N/A
(if more than two, use comm section or an addendum.)		Subject in pa \$ N/A \$ N/A \$ Ale? Yes List	N/A N/A	hs:	\$ \$ ource:	Comp 1 in pa N/A N/A WYMLS	N/A N/A	nonths:	\$	Comp 2 in pa N/A N/A	ast 12 months:	\$	Comp 3 in N/A N/A	past 12 months:
(if more than two, use comm section or an addendum.) Subject Property Is Currentl Current Listing History	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A	N/A N/A N/A X No Date	hs: Data So	\$ \$ ource:	Comp 1 in pa N/A N/A WYMLS List	N/A N/A N/A Price	nonths:	\$	Comp 2 in pa N/A N/A	ast 12 months:  N/A  N/A	\$	Comp 3 in N/A N/A	past 12 months:  A N/A  A N/A
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I	ly Listed For	Subject in pa  \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months	ast 36 month N/A N/A N/A X No Date  Yes	hs:	\$ \$ ource:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	nonths:	\$	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$	Comp 3 in N/A N/A Data	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.) Subject Property Is Currentl Current Listing History	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List	N/A N/A N/A X No Date	hs: Data So	\$ \$ ource:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Data	past 12 months:  A N/A  A N/A
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List N/A	ast 36 month N/A N/A N/A X No Date  Yes	hs: Data So	\$ source:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl  Current Listing History  Subject Property has been I  12 Month Listing History	ly Listed For	Subject in particular in parti	sst 36 montl N/A N/A N/A X No Date P Yes Date	Data So	\$ source:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I	ly Listed For	Subject in particular in parti	sst 36 montl N/A N/A N/A X No Date P Yes Date	Data So	\$ source:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl  Current Listing History  Subject Property has been I  12 Month Listing History	ly Listed For	Subject in particular in parti	sst 36 montl N/A N/A N/A X No Date P Yes Date	Data So	\$ source:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl  Current Listing History  Subject Property has been I  12 Month Listing History	ly Listed For	Subject in particular in parti	sst 36 montl N/A N/A N/A X No Date P Yes Date	Data So	\$ source:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl  Current Listing History  Subject Property has been I  12 Month Listing History	ly Listed For	Subject in particular in parti	sst 36 montl N/A N/A N/A X No Date P Yes Date	Data So	\$ source:	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
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(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I  12 Month Listing History  Comments on Prior Sales/T	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List N/A N/A OCURRENT and Prior	ast 36 month N/A N/A N/A N/O Date  Part Yes Date  Listings:	Data So	s s ource: s o	Comp 1 in pa N/A N/A WYMLS List Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I  12 Month Listing History  Comments on Prior Sales/T	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List N/A N/A OCURRENT and Prior	ast 36 month N/A N/A N/A N/O Date  Part Yes Date  Listings:	Data So	s s ource: s o	Comp 1 in pa N/A N/A WYMLS List Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
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(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I  12 Month Listing History  Comments on Prior Sales/T	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List N/A N/A O Current and Prior	ast 36 month N/A N/A N/A N/O Date  Part Yes Date  Listings:	Data So	s s ource: s o	Comp 1 in pa N/A N/A WYMLS List Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I  12 Month Listing History  Comments on Prior Sales/T	ly Listed For	Subject in pa \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List N/A N/A O Current and Prior	ast 36 month N/A N/A N/A N/O Date  Part Yes Date  Listings:	Data So	s s ource: s o	Comp 1 in pa N/A N/A WYMLS List Data Source:	N/A N/A N/A Price	N/A MLS	\$ \$ N/A	Comp 2 in pa N/A N/A Days o	ast 12 months:  N/A  N/A  N/A	\$ \$ N/	Comp 3 in N/A N/A Date /A Date	past 12 months:  A N/A  N/A  a Source
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(if more than two, use comm section or an addendum.)  Subject Property Is Currentl Current Listing History  Subject Property has been I 12 Month Listing History  Comments on Prior Sales/T  Summary of the Sales Comments on Prior Sales/T  Summary of the Sales Comments on Prior Sales/T  Comments on Prior Sales/T  Summary of the Sales Comments on Prior Sales/T	isted within the interest of t	Subject in par \$ N/A \$ N/A Sale? Yes List N/A the last 12 Months' List N/A N/A d Current and Prior  SALES COMF E COST ANI Y FOR CREI	State 36 month  N/A  N/A  N/A  N/A  No  Date  PARISON  DINCON  DIBLE R  The followin	Data So  S X No  N/A  Addeno  N APP  ME AP  ESUL	s source:  s so labeled and source services.  ROAPROTS IN	Comp 1 in pa  N/A  N/A  WYMLS  List  Data Source:  List  CH IS GI  ACHES A  N THE TH  inspections:	ast 12 m N/A N/A Price WY Price	N/A MLS N/A N/A N/A N/A THE MO NOT USE SSIGNME	N/A N/A N/A N/A ST EI D AS ENT.	Days o  Days o  MPHASI THEY A	ast 12 months:  N/A  N/A  n Market  n Market  S AS THE	S S S S S S S S S S S S S S S S S S S	Comp 3 in N/A N/A Data //A  //A  NDICATI NT, NOF	past 12 months:  A N/A  N/A  a Source  a Source
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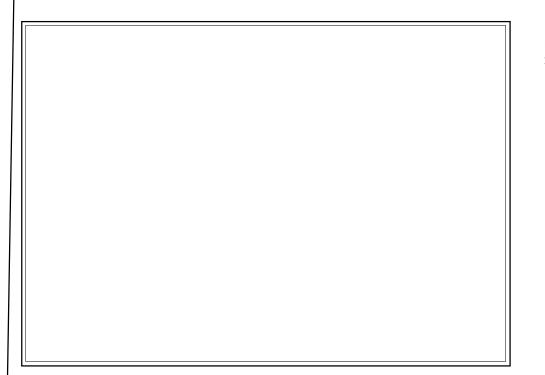
#### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No	0.:
Property Address: 291 HANNA LEO ROAD	Case N	No.:
City: RAWLINS	State: WY	Zip: 82301
Lender:		•



### FRONT VIEW OF SUBJECT PROPERTY

Appraised Date:
Appraised Value: \$



REAR VIEW OF SUBJECT PROPERTY

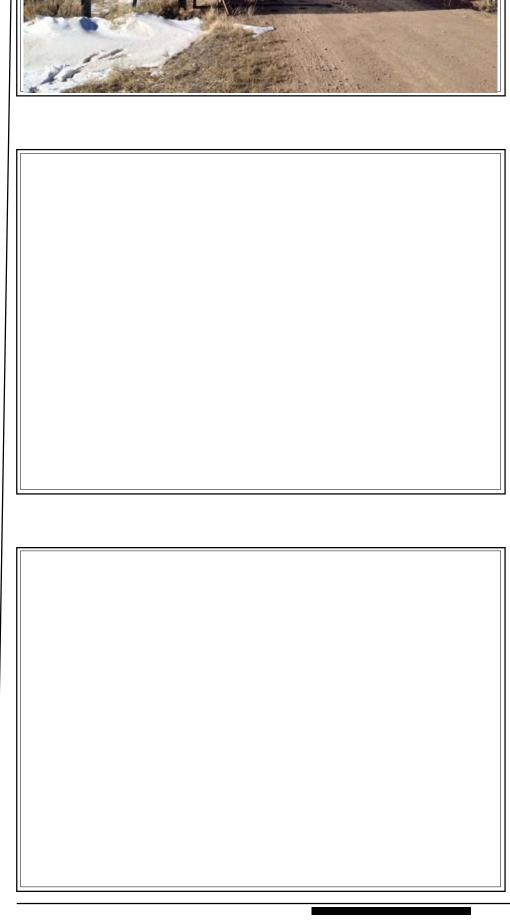


STREET SCENE

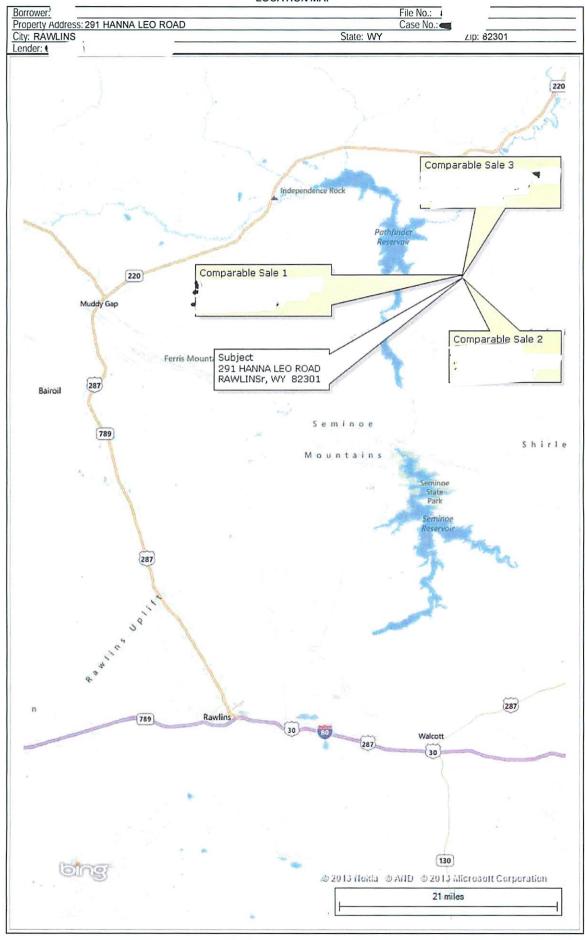
Borrower: N/A		File No.:
Property Address: 291 HANNA LEO ROAD		Case No.:
City: RAWLINS	State: WY	Zip: 82301
Lender:		



RIGHT OF WAY ACCESS



#### **LOCATION MAP**





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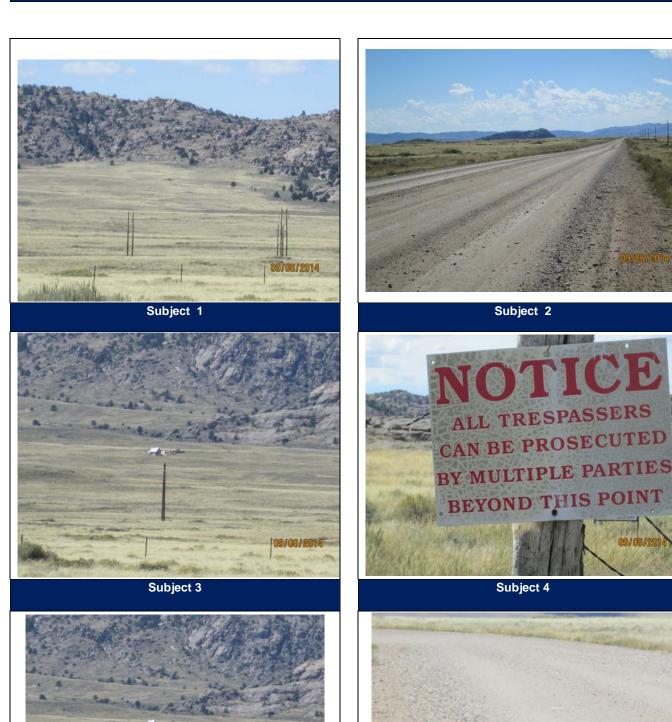
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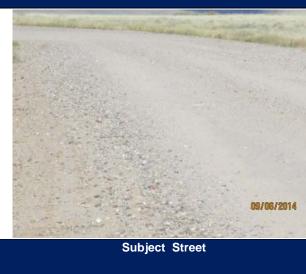
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## SUBJECT PHOTOGRAPHS



Subject 5



Subject 4

Subject 2

## MAP WITH SUBJECT AND COMPARABLES IDENTIFIED

