

**SUMMARY APPRAISAL REPORT
LAND APPRAISAL REPORT**

File No

Borrower N/A Census Tract 14 Map Reference LEON
 Property Address 1109 ABRAHAM STREET
 City TALLAHASSEE County LEON State FL Zip Code 32304
 Legal Description GRIFFIN COL HTS ADD LOT 16 BLOCK E DB 255/7
 Sale Price N/A Date of Sale N/A Loan Term UNK yrs. Property Rights Appraised Fee Leasehold De Minimus PUD
 Actual Real Estate Taxes _____ Loan charges to be paid by seller N/A Other sale concessions N/A
 Lender _____ Address _____
 Occup: _____ Appraiser CHRISTOPHER P WILSON

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Good	Avg	Fair	Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Land Use	<u>80</u> % 1 Family <u>5</u> % 2-4 Family <u>5</u> % Apts _____ % Condo <u>5</u> % Commercial			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in Present Land Use	<input type="checkbox"/> Not Likely <input checked="" type="checkbox"/> Likely <input type="checkbox"/> Taking Place(*)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Predominant Occupancy	(*)From <u>VACANT</u> To <u>IMPROVED</u>			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Price Range	<u>85</u> to <u>145</u> Predominant Value <u>105</u>			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Age	<u>NEW</u> yrs. to yrs. <u>65</u> Predominant Age <u>45</u> yrs.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) <u>See Attached Addendum</u>							

Dimensions 53X127 = .15 Acres Corner Lot
 Zoning Classification RP-2 RESIDENTIAL PRESERVATION - 2 Present Improvements Do Do Not Conform to Zoning Regulations
 Highest and Best Use Present Use Other (specify) From vacant to improved
 Elec. Public Other (Describe) _____ OFF-SITE IMPROVEMENTS
 Gas _____ Str. Address Public Private
 Water _____ Surface ASPHALT
 San. Sewer _____ Maintenance Public Private
 Underground Elec & Tel Storm Sewer Curb/Gutter
 Sidewalk Street Lights
 Topo BASICALLY LEVEL
 Size TYPICAL FOR AREA
 Shape RECTANGULAR
 View AVERAGE
 Drainage APPEARS ADEQUATE
 Property located in a HUD identified Special Flood Hazard Area? Yes No
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions) See Attached

Addendum FLOOD ZONE X MAP #12073C0283F DATE 08/18/2009

The undersigned has recited three recent sales of properties most similar and proximate to the subject and has to be considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject. If a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT
Address	1109 ABRAHAM STREET TALLAHASSEE, FL 32304
Proximity to subject	
Sales Price	\$ _____ N/A
Price \$/Sq. Ft. AC	N/A
Data Source	INSPECTION
Date of Sale and	DESCRIPTION
Time Adjustment	N/A
Location	Suburban
Site/View	15 ACRES +/-AVG
UTILITES	AT SITE
CLEARED	YES
ROAD	PAVED
ZONING	RP-2
Sales or Financing	
Concessions	
Net Adj. (Total)	
Indicated Value of Subject	

Comments on Market Data See Attached Addendum

Comments and Conditions of Appraisal See Attached Addendum

Final Reconciliation

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF _____

Appraiser Signature _____ Supervisor Signature (if applicable) _____
 Appraiser Name _____ Supervisor Name _____
 Did Did Not Physically Inspect Property
 Date Report Signed _____ Date Report Signed _____
 State Certification # _____ State Certification # _____
 State License # _____ State License # _____