

# Residential Evaluation Report



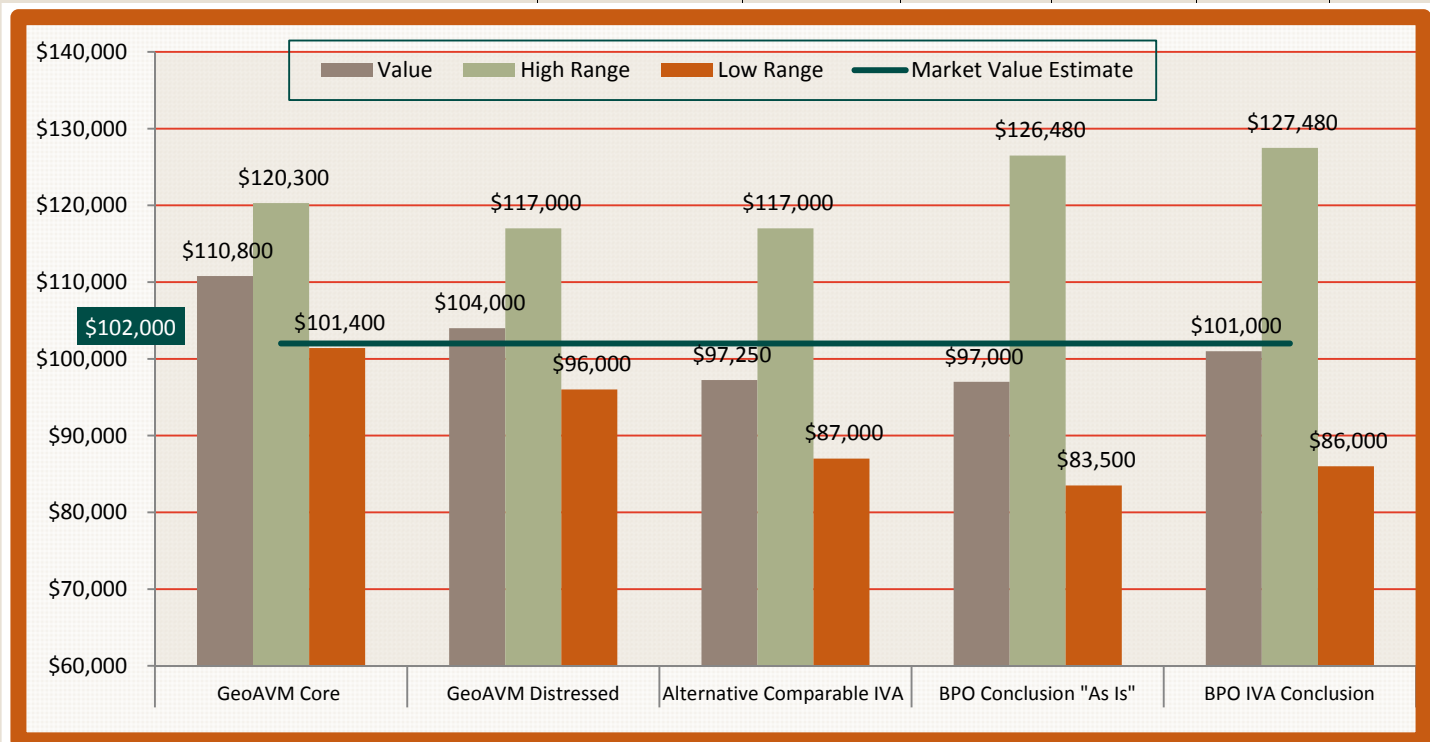
Property Address:	<b>7572 N Meredith Blvd</b>	Year Built:	<b>1982</b>
City, State, Zip:	<b>Tucson, AZ 85741</b>	Condition:	<b>Good</b>
Property Type:	<b>SFD</b>	Bedroom/Bath:	<b>3/2</b>
Current/Projected Use:	<b>SFD/SFD</b>	Gross Living Area (SF)	<b>1411</b>
Property Zoning:	<b>SFD</b>	Date:	<b>6/28/2011</b>
Lot Size: (acres)	<b>0.22</b>	CoreLogic ID:	<b>6716922</b>

## SUMMARY

**Market Value Estimate (MVE): \$102,000**

**Appraiser reconciliation comments:** The market value estimate is reconciled from the independent valuation and price indications in the GeoAVM Core, GeoAVM Distressed, Alternative Comparable IVA, BPO "As Is" and BPO IVA conclusions. The weight attributed to a particular indication of price or value is dependent upon the confidence score and/or forecast standard deviation (FSD). Additional third party resources have been considered by the person providing the market value estimate. High confidence scores were observed in the GeoAVM Core, Alternative Comparable IVA, BPO "As Is" and BPO IVA. For these reasons, all of the value/price indications were considered in the market value estimate.

Value/Price Indications	Value	MVE Variance	High Range	Low Range	Conf. Score	FSD
GeoAVM Core	\$ 110,800	-8.63%	\$ 120,300	\$ 101,400	80	9
GeoAVM Distressed	\$ 104,000	-1.96%	\$ 117,000	\$ 96,000	N/A	13
Alternative Comparable IVA	\$ 97,250	4.66%	\$ 117,000	\$ 87,000	91	8
BPO "As Is"	\$ 97,000	4.90%	\$ 126,480	\$ 83,500	94	6
BPO IVA	\$ 101,000	0.98%	\$ 127,480	\$ 86,000	94	6



## Alternative Comparable IVA Results

Subject	Address	Property Type	Proximity	GLA	Age	Lot Size	Bed	Bath	Sold Date	Sale Price	Total Adj.	Adjusted Value	Gross Adj. %	ACIVA Score
1	7572 N MEREDITH BLVD	SFR	0	1411	29	0.22	3	2						
1	7621 N CASIMIR PULASKI AVE	SFR	0.07	1429	32	0.24		2	5/9/2011	\$ 120,000	\$5,000	\$ 125,000	7.50%	91.08
6	7500 N MEREDITH BLVD	SFR	0.14	1411	29	0.25		2	4/12/2011	\$ 112,650	-\$8,000	\$ 104,650	7.10%	90.74
17	3191 W LIBERTY TREE LN	SFR	0.31	1418	32	0.19		2	6/8/2011	\$ 82,500	\$8,500	\$ 91,000	10.30%	90.57
18	7307 N CAMINO DE LA TIERRA	SFR	0.4	1397	26	0.2		2	6/6/2011	\$ 114,500	\$8,500	\$ 123,000	8.30%	90.31
3	7661 N HOPDOWN AVE	SFR	0.12	1526	33	0.21		2	5/20/2011	\$ 150,000	\$8,500	\$ 158,500	8.33%	89.85
4	7509 N MEREDITH BLVD	SFR	0.13	1322	33	0.21		2	4/12/2011	\$ 135,000	\$12,000	\$ 147,000	8.89%	89.64
21	7711 N RASMUSSEN AVE	SFR	0.49	1495	32	0.2		2	5/9/2011	\$ 131,000	\$10,000	\$ 141,000	9.16%	89.00
10	7472 N MEREDITH BLVD	SFR	0.19	1246	29	0.23		2	4/7/2011	\$ 95,000	-\$2,000	\$ 93,000	8.42%	88.80
5	7670 N CASIMIR PULASKI AVE	SFR	0.13	1415	32	0.18		2	1/18/2011	\$ 130,000	\$13,500	\$ 143,500	10.38%	88.46
11	7662 N LUNDBERG DR	SFR	0.19	1634	33	0.19		2	5/18/2011	\$ 108,750	\$8,000	\$ 116,750	11.95%	88.26
9	7740 N HOPDOWN AVE	SFR	0.18	1408	33	0.18		2	1/18/2011	\$ 125,900	\$14,500	\$ 140,400	11.52%	88.20
15	3231 W LIBERTY TREE LN	SFR	0.31	1541	32	0.18		2	3/15/2011	\$ 77,900	\$7,500	\$ 85,400	12.20%	87.86
32	3401 W HORIZON HILLS DR	SFR	0.95	1465	28	0.28		2	6/1/2011	\$ 83,640	\$500	\$ 84,140	10.16%	87.60
33	3901 W SUNNY HILLS PL	SFR	0.96	1536	32	0.21		2	6/16/2011	\$ 145,000	\$8,500	\$ 153,500	8.62%	87.48
16	7386 N PATRIOT DR	SFR	0.31	1223	30	0.19		2	3/3/2011	\$ 90,000	\$11,000	\$ 101,000	12.22%	87.26
29	6933 N STARSHINE DR	SFR	0.91	1322	33	0.16		2	6/7/2011	\$ 96,030	\$15,000	\$ 111,030	15.62%	87.09
22	3517 W PETERSON PL	SFR	0.52	1491	33	0.24		2	1/20/2011	\$ 114,100	\$5,000	\$ 119,100	8.76%	86.58
19	7900 N CASIMIR PULASKI AVE	SFR	0.41	1635	32	0.18		2	3/1/2011	\$ 84,000	\$7,500	\$ 91,500	13.69%	86.23
20	3440 W EUNICE PL	SFR	0.46	1609	33	0.24		2	2/16/2011	\$ 99,900	\$2,500	\$ 102,400	9.51%	86.20
7	7450 N CAMINO DE LA TIERRA	SFR	0.15	1292	31	0.18		2	12/14/2010	\$ 89,000	\$2,500	\$ 91,500	11.80%	86.07
27	3443 W NORTHSTAR DR	SFR	0.79	1629	32	0.25		2	3/23/2011	\$ 142,000	\$2,500	\$ 144,500	10.92%	85.80
23	3410 W BLACKSILL DR	SFR	0.56	1058	32	0.22		2	4/13/2011	\$ 105,000	\$14,000	\$ 119,000	13.33%	85.73
2	3161 W MASSINGALE RD	SFR	0.11	1855	33	0.21		2	3/8/2011	\$ 97,777	\$2,500	\$ 100,277	11.76%	85.45
35	6767 N POSITANO WAY	SFR	0.98	1348	32	0.21		2	1/11/2011	\$ 93,000	\$8,000	\$ 101,000	8.60%	85.35
14	7395 N PATRIOT DR	SFR	0.26	1085	30	0.18		1	6/15/2011	\$ 89,000	\$14,500	\$ 103,500	16.29%	85.02
26	6966 N ASTERION LN	SFR	0.76	1080	29	0.16		2	5/4/2011	\$ 89,500	\$17,000	\$ 106,500	18.99%	84.97
12	7600 N RASMUSSEN AVE	SFR	0.2	1692	33	0.2		2	1/5/2011	\$ 124,000	\$6,500	\$ 130,500	11.69%	84.97
8	7656 N MEREDITH BLVD	SFR	0.17	1090	29	0.21		1	2/24/2011	\$ 84,900	\$11,000	\$ 95,900	12.96%	84.14
13	7480 N CAMINO DE LA TIERRA	SFR	0.24	1095	31	0.29		1	3/16/2011	\$ 77,500	\$5,500	\$ 83,000	16.13%	83.28
34	3877 W ORANGEWOOD DR	SFR	0.97	1990	33	0.19		2	6/7/2011	\$ 125,000	\$5,000	\$ 130,000	15.20%	82.80
30	3891 W JUBILEE PL	SFR	0.91	1552	33	0.2		2	11/17/2010	\$ 84,000	\$6,000	\$ 90,000	10.71%	82.73
28	6930 N POLARIS PL	SFR	0.81	1189	32	0.33		2	12/30/2010	\$ 85,900	\$3,500	\$ 89,400	16.88%	81.23
25	2981 W PLACITA MONTESSA	SFR	0.71	1723	16	0.19		3	5/12/2011	\$ 185,000	-\$15,500	\$ 169,500	14.86%	81.15
24	3621 W WESLEYAN DR	SFR	0.69	1724	36	0.18		2	11/12/2010	\$ 106,000	\$9,000	\$ 115,000	15.09%	80.60
31	7310 N SUNNY RIDGE PL	SFR	0.93	1723	32	0.33		2	1/12/2011	\$ 69,300	-\$2,500	\$ 66,800	16.59%	80.37

Comparable Sales highlighted in this color were used in the BPO report.

Alternative Comparable IVA: \$97,250

**Alternative Comparable IVA Conclusion:** The Alternative Comparable IVA is a technological tool utilizing a dynamic query of CoreLogic RealQuest® which is the nation's largest property information database, providing data on 97% of all property transactions in the U.S. This dynamic query uses as many as 90 search criteria related to physical property characteristics, mortgage and sales, ownership status and location. The query findings are then evaluated using our proprietary CompScore™ quality index as well as subject specific and market influences. The results of this evaluation are then measured by our proprietary confidence score and forecast standard deviation to provide context and applicability of the conclusion.

## BPO IVA Results

Subject	Address	Property Type	Proximity	GLA	Age	Lot Size	Bed	Bath	Sold Date	List/Sales \$	Total Adj.	Adj. Value	Gross Adj. %	BPO IVA Score
1	7572 N MEREDITH BLVD	SFR	0	1411	29	0.22	3	2						
List 1	7459 N CAMINO DE LA TIERRA	SFR	0.15	1397	31	0.21	4	2	6/13/2011	\$83,500	\$2,500	\$86,000	2.99%	97.62
List 2	3534 W MOONSONG PL	SFR	0.68	1424	33	0.17	3	2	6/25/2011	\$93,900	\$7,500	\$101,400	7.99%	96.90
List 3	3517 W ALANA LN	SFR	0.68	1491	31	0.21	3	3	5/14/2011	\$126,480	\$1,000	\$127,480	2.37%	94.40
Sold 1	3243 W MASSINGALE RD	SFR	0.23	1415	33	0.2	3	2	5/27/2011	\$99,000	\$4,000	\$103,000	4.04%	98.75
Sold 2	3620 W EASTHAM LN	SFR	0.74	1399	37	0.19	3	2	6/21/2011	\$102,000	\$6,500	\$108,500	6.37%	96.32
Sold 3	3410 W BLACKSILL DR	SFR	0.56	1058	32	0.22	3	2	4/13/2011	\$105,000	\$14,000	\$119,000	13.33%	85.73

BPO IVA: \$101,000

**BPO IVA Conclusion:** The sold and active listings are indicating a similar range in value which suggests that market conditions have been stable since the date of the sold listings. For this reason, most weight was given to the adjusted value of both the sold and active listings. Weighting was determined based on CompScore™ which is a quality index established to measure the comparability of the Sold and List data provided by the professional real estate analyst to the subject property, measuring variances in key property characteristics.

## Evaluation Content

### Identification of the Subject Property

The subject property was identified by the client and verified through public records and a property site visit.

### Description of the Subject Property

The description of the subject property has been included within the Broker Price Opinion (BPO) section of this Evaluation report. The current use, projected use and estimated actual physical condition of the subject, as previously noted, were derived from visual observation of either the interior and exterior, or exterior only, depending on the client's request. Zoning information was obtained through public records. Photographs of the subject provide evidence the site visit has taken place.

### Description of Analysis, Supporting Information, and Sources of Information

The person performing the evaluation has relied on a current Broker Price Opinion, along with a GeoAVM Core™ and GeoAVM Distressed™ automated valuation models (AVM), BPO Indicated Value Approach™ (IVA) and an Alternative Comparable Indicated Value Approach™ (IVA), which includes a search of applicable sales data available to compare to the subject property, as well as an internal CompScore™ process with corresponding adjustments. After reviewing the independently completed value and price estimates, including the methodology and data integrity, availability, and applicability, the person performing the evaluation has determined the best market value indications and provided a reconciled opinion of market value. The work file has been maintained, according to the Uniform Standards of Professional Appraisal Practice requirements. Data specific to the subject property and the sales comparison approach were incorporated throughout the process. Supporting data and information from public records and Multiple Listing Services was utilized. The Quality Control process included additional cost-free and subscription-based online data, as applicable.

### Integrated analytical methods, technological tools and supplemental information

Integrated analytical methods and technological tools used in this residential evaluation report include the Indicated GeoAVM Core™ and GeoAVM Distressed™ automated valuation models (AVM), BPO Indicated Value Approach™ (IVA) and an Alternative Comparable Indicated Value Approach™. The Indicated Value Approaches are proprietary predictive models based on information provided in valuations considered in this report. Integrated analytical methods and technological tools were utilized by CoreLogic as part of the Quality Control analysis, including CompScore™. CompScore™ is a quality index established to measure the comparability of the sold and list data provided by the professional real estate analyst to the subject property, measuring variances in key property characteristics including proximity, GLA, lot size, age and room count, among others.

### Descriptions of Confidence Score and Forecast Standard Deviation

**Definition of Confidence Score:** The confidence score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

**FSD Definition:** The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

# Scope of Work

## Reporting Option Type

This Residential Evaluation Report - Desktop is a Restricted Use Appraisal Report, as defined in the *Uniform Standards of Professional Appraisal Practice*.

## Extraordinary Assumptions and Restrictions on Use

**WARNING: The use of such extraordinary assumptions might have affected the assignment results.** The extraordinary assumptions, assumed by the person performing the evaluation, unless otherwise indicated in the report, include:

- 1 There are no adverse conditions related to the subject site or related to the proximity of the subject property to nearby detrimental influences
- 2 There are no specific adverse environmental conditions (e.g., hazardous wastes, toxic substances) present in the improvement(s), on the site, or in the immediate vicinity of the subject property
- 3 Any discrepancies between the public record information or other data source(s) and the existing subject site or improvement(s) that would significantly alter the person performing the evaluation's opinion of value are not apparent
- 4 Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the person performing the evaluation's opinion of value are not apparent
- 5 Components, such as mechanical, electrical and plumbing that constitute the subject property are fundamentally sound and in good working order
- 6 The sources and data collected are assumed to be reliable, true and correct

## Intended Use

The purpose of this evaluation report is to develop an opinion of market value (as defined) for the identified subject property to assist with mortgage due diligence and decision-making processes. This report is not intended for any other use.

## Intended User

The only intended user of this evaluation report is the client identified on the first page of the attached BPO report. If you are not identified as the client, you are an unauthorized party and are warned not to use this report. As an unauthorized party, your interpretation of the information contained in this report may be incorrect.

## Real Property Interest Considered

The real property interest considered is fee simple, unless otherwise indicated in this report.

## 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 and 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 acting in what they consider their own best interests
- 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
- 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

Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C - Appraisals, 34.42 Definitions (g).

## Scope of work & Analytical methods and techniques Employed

The *Uniform Standards of Professional Appraisal Practice* (USPAP) define the scope of work as "the type and extent of research and analyses in an assignment." The scope of work includes, but is not limited to, the extent to which the property is identified; the extent to which tangible property is inspected; the type and extent of data researched; and the type and extent of analyses applied to arrive at opinions or conclusions.

The sales comparison approach is the primary method of analysis included in this report. Although considered to be useful as support to the sales comparison approach, when applicable, the cost and income approaches were not employed as a part of this assignment. The client understands these two approaches were not applied and agree they are not required due to the property type and their desired scope of work limitations. The highest and best use of the site and improvements are assumed to be as they are currently used. The person performing the evaluation has relied on a current Broker Price Opinion, along with GeoAVM Core™ GeoAVM Distressed™ automated valuation models (AVM), BPO Indicated Value Approach™ (IVA) and an Alternative Comparable Indicated Value Approach™ (IVA), which includes a search of applicable sales data available to compare to the subject property, as well as an internal CompScore™ process with corresponding adjustments. After reviewing the independently completed value and price estimates, including the methodology and data integrity, availability, and applicability, the person performing the evaluation has determined the best market value indications and provided a reconciled opinion of market value. The work file has been maintained, according to the Uniform Standards of Professional Appraisal Practice requirements.

The reconciliation includes

- 1 Verification if the AVMs were completed, or not. Because AVMs are not always available, the person performing the evaluation has recognized any limitation of applicable data in their analysis and resulting opinion of market value.
- 2 Review of the AVM forecast standard deviation and confidence scores.
- 3 Familiarization with the Broker Price Opinion and communication with the Broker or agent, as needed, to clarify any use, conditions, or neighborhood representations and to meet geographical competency standards.
- 4 Review of the BPO and Alternative Comparable IVAs including the data and analysis.
- 5 Any additional research required to complete the analysis and to provide a credible opinion of market value.

# Limiting Conditions, Assumptions and Certification

## Limiting Conditions and Assumptions

- 1 The person performing the evaluation will not be responsible for matters of a legal nature that affect either the property being analyzed or the title to it. The person performing the evaluation assumes that the title is good and marketable, and will not render any opinions about the title.
- 2 The person performing the evaluation will not give testimony or appear in court because he or she completed a Residential Evaluation Report of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 3 Unless otherwise stated in this Residential Evaluation Report, the person performing the evaluation has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (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 made an extraordinary assumption that there are no such conditions or influences; the person performing the evaluation makes no guarantees, or warranties, express or implied. The person performing the evaluation will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the person performing the evaluation is not an expert in the field of environmental hazards, this Residential Evaluation Report must not be considered as an environmental assessment of the property.
- 4 The person performing the evaluation obtained information, estimates, and opinions that were expressed in the Residential Evaluation Report from sources he or she considers to be reliable and believes them to be true and correct. However, the person performing the evaluation does not assume responsibility for the accuracy of such items furnished by other parties.
- 5 The person performing the evaluation has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records and MLS data.
- 6 The person performing the evaluation assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use as improved.
- 7 It is assumed the use of the land and improvements is confined within the boundaries or property lines of the property described and that there is no encroachment or trespass.
- 8 The person performing the evaluation will not disclose the contents of this report except as provided for in the *Uniform Standards of Professional Appraisal Practice* or required by applicable law.
- 9 The client is the party or parties who engage a person performing the evaluation (by employment contract) in a specific assignment. A party receiving a copy of this Residential Evaluation Report from the client does not, as a consequence, become a party to the person performing the evaluation-client relationship. Any person who receives a copy of this Residential Evaluation Report as a consequence of disclosure requirements that apply to the person performing the evaluation's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment.

## Certification

The person performing the evaluation certifies and agrees that:

- 1 The statements of fact contained in this report are true and correct.
- 2 The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3 I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- 4 I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5 My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6 My compensation for completing this assignment is not contingent upon the development 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 this Residential Evaluation Report.
- 7 My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the *Uniform Standards of Professional Appraisal Practice*.
- 8 I have **not** made a personal inspection (viewing) of the property that is the subject of this report.
- 9 I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the Residential Evaluation Report. The property was not physically inspected by the person performing the evaluation, therefore there was reliance upon the other sources including, but not limited to, the Broker Price Opinion.
- 10 No one provided significant real property appraisal assistance to the person performing the evaluation.

## Signature, Date, Certification

Signature:

Effective Date: MM/DD/YYYY

Report Date: MM/DD/YYYY

Certification #:

Certification Expiration Date: MM/DD/YYYY



CUST NAME john shambo	ACCT NUM 5002805191	AGENT NAME	DIST FROM SUBJECT 4 Miles
ADDRESS 7572 N MEREDITH BLVD	CITY TUCSON	STATE AZ	ZIP 85741
DISCLOSURE **See Disclosure Addendum**			
QUALITY REVIEW REMARKS All comps are located in a 3/4 mile radius of the subject.			

MARKET VALUE	AS-IS	VALUE (90-120 DAY) \$ 97,000	RECOMMENDED LIST VALUE (90-120 DAY) \$ 104,000	TYPICAL MARKETING TIME 90-120 Days
	AS-REPAIRED	VALUE (90-120 DAY) \$ 97,000	RECOMMENDED LIST VALUE (90-120 DAY) \$ 104,000	TYPICAL MARKETING TIME 90-120 Days
	PREVIOUS EVALUATION INFORMATION (If Applicable)			

LISTING (If Listed)	LISTING BROKERAGE Homesmart	LISTING AGENT Larry G Pollman	LISTING AGENT PHONE 520-505-3000
	ORIGINAL LIST PRICE \$ 98,000	CURRENT LIST PRICE \$ 98,000	LISTED FROM TO 05/11/2011 unk
	LISTING FINANCE TERMS FHA, Conv, VA, cash		LISTING COMMENTS Cute house on a large lot.

SUBJECT INFO (All fields are required for both interior and exterior inspections)	TYPE SFD	STYLE Ranch	AGE 29	OVERALL CONDITION Good	SLIDE AREA? No
	SQ FEET ABOVE GROUND MAIN 1411 UP	ROOMS/BEDS/BATHS 6 3 2	BASEMENT SQ FT % FINISHED	FLOOD PLAIN? No	EARTHQUAKE ZONE? No
	LOT SIZE (ACRES) .22	GARAGE 1 CAR Carport	ROOF CONDITION Average	OBSERVED ENVIRONMENTAL ISSUES? No	
	POOL None	FIREPLACE	WATER Public	SEWER/SEPTIC Sewer	TYPE HEAT
	EXTERIOR IMPROVEMENTS Fence, patio	ZONING		OBSERVED CASUALTY LOSS (FIRE)? No	
	EXTERIOR COMMENTS The subject is in average condition and conforms well to the neighborhood.				
	INTERIOR COMMENTS (Interior Orders)				

COND OF SUBJECT AND REPAIR ESTIMATES (Describe required repairs and note approx costs. Do not detail interior repairs if you do not have interior access.)	DEBRIS REMOVAL	None	\$	SIDING/PAINT	None	\$
	STRUCTURAL	None	\$	ROOF	None	\$
	WINDOWS	None	\$	LANDSCAPING	None	\$
	OUTBUILDINGS	None	\$	OTHER	None	\$
	EXTERIOR REPAIR COMMENTS No repairs noted.					
	CLEANING		\$	STRUCTURE		\$
	PAINT		\$	CARPETS/FLOORING		\$
	KITCHEN/APPLIANCES		\$	BATHROOMS		\$
	UTILITIES		\$	OTHER		\$
	INTERIOR REPAIR COMMENTS					
REPAIR TOTAL \$ 0						

EVIDENCE OF	SETTLEMENT	DRY ROT	SOIL EROSION	WATER SEEPAGE	FOUNDATION/SLAB	LEAKING ROOF	FLOOR BUCKLING	STRUCTURAL DAMAGE
		No	No		Yes			No
	MOLD/MILDEW	MOLD/MILDEW COMMENTS						
ENCROACHMENTS (If Yes, See Subject Description and Condition Comments)				EASEMENTS (If Yes, See Subject Description and Condition Comments)				
No				No				

FURTHER INSPECTION OR REPORTS TO BE ORDERED	TERMITE	Yes	WELL/SEPTIC	No	HEATING	Yes
	ENGINEER	No	STRUCTURAL	No	ROOF	Yes
	OTHER Mechanicals					

ASSESSMENTS	ANNUAL TAXES \$ 700	PAID (YEAR)	DUE (YEAR)		
	MONTHLY ESTIMATE OF UTILITY COST \$ 130	OTHER MONTHLY MAINTENANCE COSTS (SNOW REMOVAL, LAWN CARE, ETC)			
	HOA INFO (if applicable)	DUES \$	WHEN DUE AND PAYABLE	ARE THEY CURRENT?	AMENITIES
	CONTACT	ADDRESS		PHONE	

MARKETABILITY OF SUBJECT	NEIGHBORHOOD COMMENTS (Describe any locational factors, access to amenities or functional obsolescence that add or detract from the subject's marketability) It is located close to schools, parks, and the interstate. The current market is declining and has been heavily impacted by an unusually high number of REO properties, foreclosures, and short sale listings.	
	WILL THE PROPERTY BECOME A PROBLEM FOR RESALE? No	WHY?
	FINANCING REQUIRED TO SELL SUBJECT Yes	SPECIAL FINANCING PROGRAMS AVAILABLE FHA, VA, Conv
	INDICATE FINANCING SUBJECT WILL QUALIFY FOR FHA/VA Yes      CONV Yes	

MARKET CONDITIONS AND COMPETING LISTINGS (Three listings are required -- use most comparable available)	NEIGHBORHOOD TREND IS: Declining	IS THERE A SEASONAL MARKET? No	EXPLAIN																																																																
	PRESENT NUMBER OF MARKET AREA LISTINGS 17		PRICE RANGE FROM \$ 75900 TO \$ 75900																																																																
	PRESENT NUMBER OF COMPARABLE LISTINGS 3		PRICE RANGE FROM \$ 83500 TO \$ 126480																																																																
	AVG MKT TIME UNSOLD LISTINGS 64	TYPICAL RESALE INCENTIVES (CL COSTS, PTS, OWC, ETC) none																																																																	
	AVG MKT TIME SOLD LISTINGS 67																																																																		
	IS THERE NEW HOME CONSTRUCTION? No	PRICE RANGE AND DESCRIPTION OF SIMILAR MODELS																																																																	
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SOLD COMPS SUPPORTING YOUR VALUE (Three are required -- use most comparable available)	ADDRESS		DIST FROM SUBJ (Miles)	LIST PRICE	DOM	SQ FT BY LEVEL	RM COUNT BY LEVEL (TOTAL/BR/BA)	CONDITION GARAGE	AGE	LOT SIZE (SQ FT OR ACRES)	
	1	3243 W MASSINGALE RD	0.23	LIST \$ 91,320 SALE \$ 99,000	44	UP MAIN 1415 BSMT GLA 1,415	TOT RMS 6 BDRMS 3 BATHS 2	Good 2 CAR Gar Att	33	.2	
	SALE DATE 05/27/2011		POOL In-Ground								DATA SOURCE MLS
	Lender owned. It is like sq footage, age, and lot size. It has a pool and 2 car garage.										
	2	3620 W EASTHAM LN	0.74	LIST \$ 102,000 SALE \$ 102,000	63	UP MAIN 1399 BSMT GLA 1,399	TOT RMS 6 BDRMS 3 BATHS 2	Good 1 CAR Carport	37	.19	
	SALE DATE 06/21/2011		POOL None								DATA SOURCE MLS
	Lender owned. It is like sq footage, age, and lot size.										
	3	3410 W BLACKSILL DR	0.57	LIST \$ 119,800 SALE \$ 105,000	73	UP MAIN 1400 BSMT GLA 1,400	TOT RMS 6 BDRMS 3 BATHS 2	Good 2 CAR Gar Att	32	.22	
	SALE DATE 04/15/2011		POOL None								DATA SOURCE MLS
	Fair market. It is like sq footage, age, and lot size. It has a 2 car garage.										

EVALUATION ADDENDUM	PROPERTY TYPE SFD	STYLE Ranch	OCCUPANT'S NAME (IF KNOWN)	OCCUPANCY STATUS Vacant		
	1. WHAT MORTGAGE PROGRAMS WILL AID IN THE SALE OF THE SUBJECT? PLEASE BE SPECIFIC AS TO RATES, TERMS, CONDITIONS, AND COSTS INVOLVED.					
	2. WHAT MARKET CONDITIONS, TRENDS AND/OR COMPETITION WILL AFFECT THE SALE OF THE SUBJECT? CURR MKT CONDITIONS    EMPLOYMENT CONDITIONS    PROPERTY VALUES    PREDOMINANT OCCUPANCY    VACANCY RATE    REO/BOARDED    VANDALISM RISK Depressed                      Stable                      Declining                      Owner                      5 to 10%                      5 to 10%                      Minimal					
	3. OUTLINE THE MARKETING STRATEGIES NEEDED TO SELL THE SUBJECT (INCL SUGGESTED LIST PRICE, TYPES OF REPAIRS AND COSTS, IF ANY, AND FINANCING INCENTIVES NEEDED): AS-IS: No repairs noted.					
	AS-REPAIRED: No repairs noted.					
	4. PLEASE PROJECT THE CLOSING COSTS AND SALES PRICE PER YOUR RECOMMENDED STRATEGY:					
COMMISSION PERCENT	COMMISSION AMOUNT	TITLE INSURANCE	LEGAL/ESCROW	RECORDING/TRANSFER	PROPERTY TAXES	ASSESSMENTS
6 %	\$ 0	\$ 370	\$ 175	\$ 50	\$ 700	\$ 0

This disclosure addendum, dated 02/06/2012, is incorporated into this BPO Reference # 6716922 of the same date and supplements the same as follows:

**Disclosure** This is a comparative market analysis and not an appraisal. It was prepared by a licensed real estate broker, associate broker or salesperson, not a licensed appraiser.

The intended purpose of this report is to assist with mortgage due diligence and decision-making processes.



ACCOUNT NUMBER 5002805191	TRACKING NUMBER 062810JB	CoreLogic ORDER NO. 6716922
NAME john shambo	ADDRESS 7572 N MEREDITH BLVD	CITY, STATE, ZIP TUCSON, AZ 85741
PHOTOS COMMENT		

Subject Front



Subject Front



Subject House Number



ACCOUNT NUMBER 5002805191	TRACKING NUMBER 062810JB	CoreLogic ORDER NO. 6716922
NAME john shambo	ADDRESS 7572 N MEREDITH BLVD	CITY, STATE, ZIP TUCSON, AZ 85741
PHOTOS COMMENT		

Street View



Listing 1 (7459 N CAMINO DE LA TIERRA)



Listing 2 (3534 W MOONSONG PL)



ACCOUNT NUMBER 5002805191	TRACKING NUMBER 062810JB	CoreLogic ORDER NO. 6716922
NAME john shambo	ADDRESS 7572 N MEREDITH BLVD	CITY, STATE, ZIP TUCSON, AZ 85741
PHOTOS COMMENT		

Listing 3 (3517 W ALANA LN)



Sold 1 (3243 W MASSINGALE RD)



Sold 2 (3620 W EASTHAM LN)



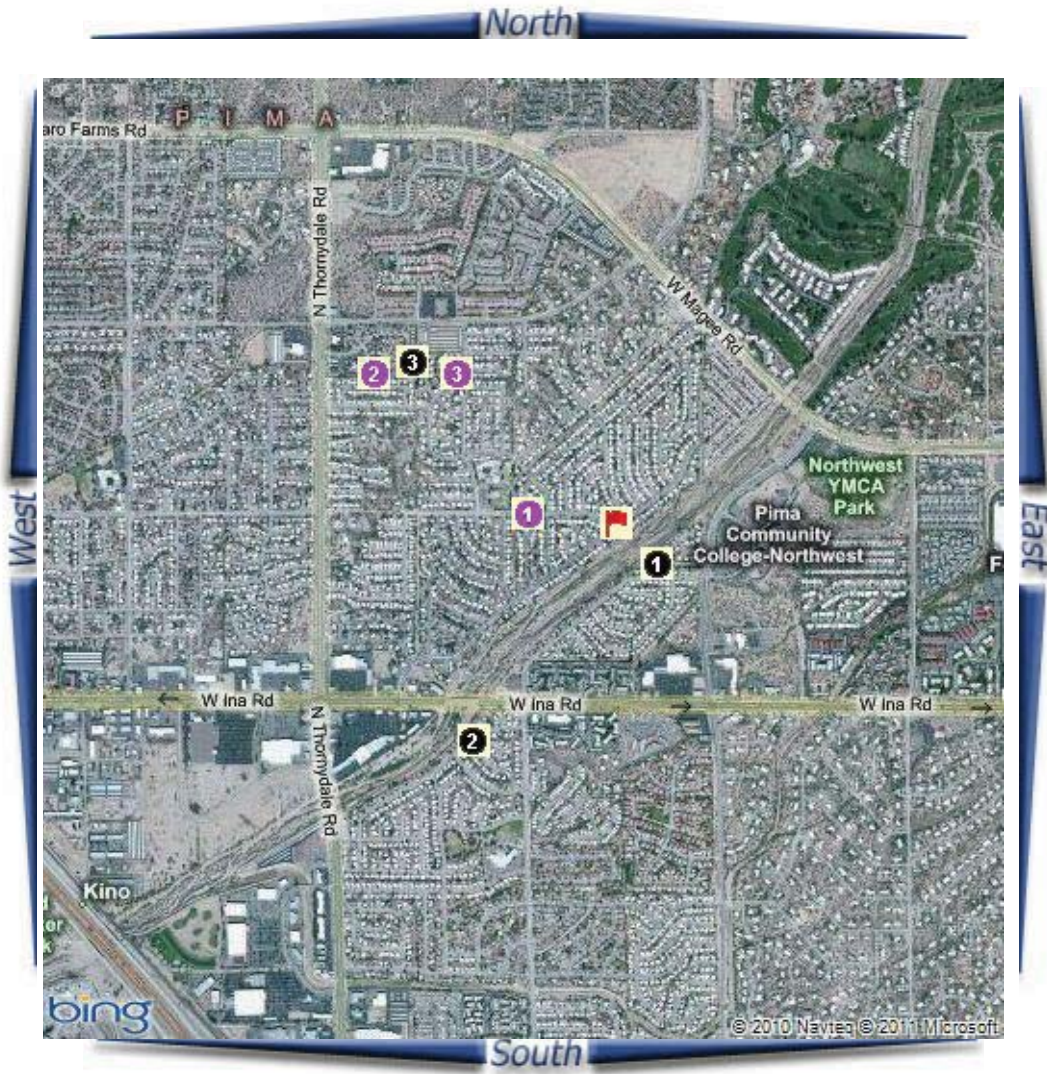
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PHOTOS COMMENT		

Sold 3 (3410 W BLACKSILL DR)





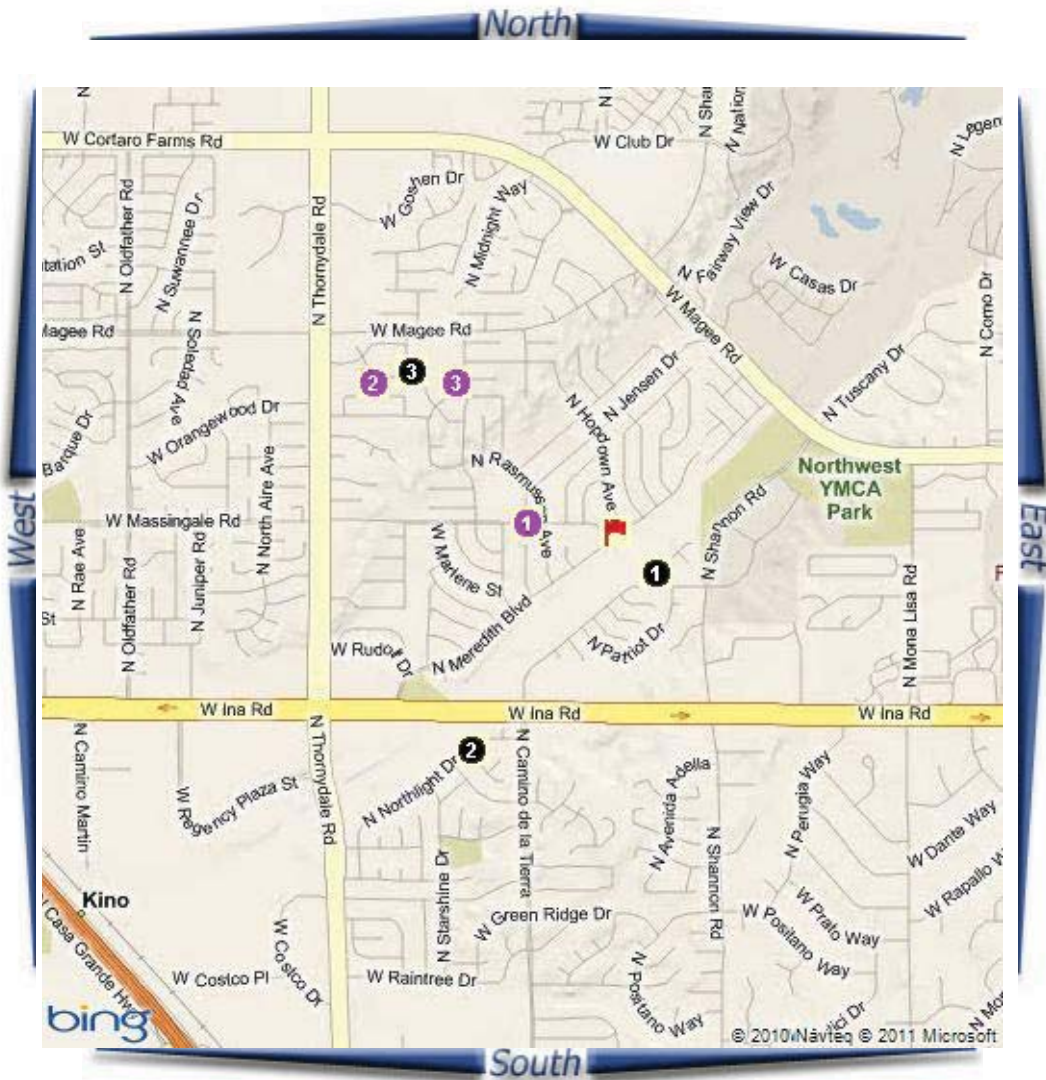
Aerial View



|

ACCOUNT NUMBER 5002805191	TRACKING NUMBER 062810JB	CoreLogic ORDER NO 6716922
NAME john shambo	ADDRESS 7572 N MEREDITH BLVD	CITY,STATE,ZIP TUCSON, AZ 85741

Road Map View



**Subject Property**

7572 N MEREDITH BLVD  
TUCSON, AZ 85741

**1 Comp. Listing 1**

7459 N CAMINO DE LA TIERRA  
TUCSON, AZ 85741  
Dist From Subject: 0.15 Miles

**2 Comp. Listing 2**

3534 W MOONSONG PL  
TUCSON, AZ 85741  
Dist From Subject: 0.68 Miles

**3 Comp. Listing 3**

3517 W ALANA LN  
TUCSON, AZ 85741  
Dist From Subject: 0.68 Miles

**1 Closed Sale 1**

3243 W MASSINGALE RD  
TUCSON, AZ 85741  
Dist From Subject: 0.23 Miles

**2 Closed Sale 2**

3620 W EASTHAM LN  
TUCSON, AZ 85741  
Dist From Subject: 0.74 Miles

**3 Closed Sale 3**

3410 W BLACKSILL DR  
TUCSON, AZ 85741  
Dist From Subject: 0.57 Miles



CL Tracking ID: 1311794929688759

GeoAVM™ Core

**7572 N MEREDITH BLVD, TUCSON, AZ 85741-1731**

Owner Name: SHAMBO JOHN J &amp; SHARON

**Valuation Summary**

Value As of: 07/27/2011

#	AVM	Value	Low Value	High Value	Score	Comment
1	PASS®	\$110,800	\$101,400	\$120,300	80	✓

**Result #: 1****PASS®**

 CoreLogic®  
RealQuest Professional

Property Address: **7572 N MEREDITH BLVD, TUCSON, AZ 85741**  
 County: **PIMA, AZ**  
 Owner Name: **SHAMBO JOHN J & SHARON**  
 Report ID: **1311794931465724**

**SUMMARY****> SUCCESS - SUCCESS - VALUATION SUCCESSFUL**Estimated Value: **\$110,800**Value as of: **07/27/2011**

Estimated Value Range	Processed Date	Confidence Score	Forecast Standard Deviation
<b>\$120,300 - \$101,400</b>	<b>07/27/2011</b>	<b>80</b>	<b>9</b>

**SUBJECT PROPERTY INFORMATION****Property Address: 7572 N MEREDITH BLVD, TUCSON, AZ 85741****SALES HISTORY**

Sale Price: **\$89,900**  
 Rec/Sale Date: **03/1996**  
 Sale Type:  
 1st Mtg Amount: **\$89,417**  
 1st Mtg Type:

Prior Sale Price: **\$57,535**  
 Prior Rec/Sale Date: **11/17/1994**  
 Prior Sale Type:  
 Prior 1st Mtg Amt:  
 Prior 1st Mtg Type:

**Location Information**

APN: **225405110**  
 Land Use: **SFR**  
 Census Tract: **46.24**  
 Township:  
 Absentee Owner: **O**

**Tax Information**

Assessed Value: **\$107,931**  
 Assessed Year: **2012**  
 Land Value: **\$502**  
 Improvement Value: **\$107,429**

**Property Information**

Living Area: **1,411**  
 Year Built: **1982**  
 Bedrooms:  
 No Of Stories: **1**  
 Pool:  
 Parking: **1**

Lot Area: **9,460**  
 Total Rooms: **7**  
 Total Baths: **2**  
 A/C: **YES**  
 Fireplace:

**COMPARABLE SALES****Comp **

Distance From Subject: 0.12

Address: **7661 N HOPDOWN AVE, TUCSON, AZ 85741-1506**

Owner:	<b>MCBEE MICHAEL &amp; EDNA</b>	Sale Price:	<b>\$150,000</b>
APN:	<b>225404850</b>	Sale Date:	<b>05/20/2011</b>
Year Built:	<b>1978</b>	1st Mtg Amt:	<b>\$146,197</b>
Census TRact:	<b>46.24</b>	Prior Sale Price:	<b>\$77,000</b>
Land Use:	<b>SFR</b>	Prior Rec Date:	<b>11/01/2010</b>
Assessed Value:	<b>\$127,565</b>	Total Rooms:	<b>6</b>
Living Area:	<b>1,526</b>	Bedrooms:	
Lot Area:	<b>9,343</b>	Total Baths:	<b>2</b>
No Of Stories:	<b>1</b>	A/C:	<b>YES</b>
Parking:	<b>2</b>	Fireplace:	
Pool:			

**Comp **

Distance From Subject: 0.07

Address: **7621 N CASIMIR PULASKI AVE, TUCSON, AZ 85741-1516**

Owner:	<b>FEDERAL NATL MTG ASSN FNMA</b>	Sale Price:	<b>\$120,000</b>
APN:	<b>225420190</b>	Sale Date:	<b>05/09/2011</b>
Year Built:	<b>1979</b>	1st Mtg Amt:	
Census TRact:	<b>46.24</b>	Prior Sale Price:	<b>\$179,900</b>
Land Use:	<b>SFR</b>	Prior Rec Date:	<b>04/2005</b>
Assessed Value:	<b>\$113,701</b>	Total Rooms:	<b>7</b>
Living Area:	<b>1,429</b>	Bedrooms:	
Lot Area:	<b>10,400</b>	Total Baths:	<b>2</b>
No Of Stories:	<b>1</b>	A/C:	<b>YES</b>
Parking:	<b>2</b>	Fireplace:	
Pool:			

**Comp **

Distance From Subject: 0.13

Address: **7509 N MEREDITH, TUCSON, AZ 85741-1732**

Owner:	<b>BEMIS BENNY J</b>	Sale Price:	<b>\$135,000</b>
APN:	<b>225404610</b>	Sale Date:	<b>04/12/2011</b>
Year Built:	<b>1978</b>	1st Mtg Amt:	<b>\$131,577</b>
Census TRact:	<b>46.24</b>	Prior Sale Price:	<b>\$78,000</b>
Land Use:	<b>SFR</b>	Prior Rec Date:	<b>05/17/1993</b>
Assessed Value:	<b>\$103,732</b>	Total Rooms:	<b>6</b>
Living Area:	<b>1,322</b>	Bedrooms:	
Lot Area:	<b>9,165</b>	Total Baths:	<b>2</b>
No Of Stories:	<b>1</b>	A/C:	<b>YES</b>
Parking:	<b>1</b>	Fireplace:	
Pool:			

**Comp** 

Distance From Subject: 0.14

Address: **7500 N MEREDITH, TUCSON, AZ 85741-1731**

Owner:	<b>HARRISON FRANCES J</b>	Sale Price:	<b>\$112,650</b>
APN:	<b>225405020</b>	Sale Date:	<b>04/12/2011</b>
Year Built:	<b>1982</b>	1st Mtg Amt:	<b>\$109,787</b>
Census TRact:	<b>46.24</b>	Prior Sale Price:	<b>\$223,000</b>
Land Use:	<b>SFR</b>	Prior Rec Date:	<b>05/22/2007</b>
Assessed Value:	<b>\$120,507</b>	Total Rooms:	<b>7</b>
Living Area:	<b>1,411</b>	Bedrooms:	
Lot Area:	<b>10,750</b>	Total Baths:	<b>2</b>
No Of Stories:	<b>1</b>	A/C:	<b>YES</b>
Parking:	<b>1</b>	Fireplace:	
Pool:			

**Comp** 

Distance From Subject: 0.13

Address: **7670 N CASIMIR PULASKI AVE, TUCSON, AZ 85741-1517**

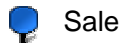
Owner:	<b>FLYNN MICHAEL</b>	Sale Price:	<b>\$130,000</b>
APN:	<b>225421170</b>	Sale Date:	<b>01/18/2011</b>
Year Built:	<b>1979</b>	1st Mtg Amt:	
Census TRact:	<b>46.24</b>	Prior Sale Price:	<b>\$83,800</b>
Land Use:	<b>SFR</b>	Prior Rec Date:	<b>08/1993</b>
Assessed Value:	<b>\$111,408</b>	Total Rooms:	<b>6</b>
Living Area:	<b>1,415</b>	Bedrooms:	
Lot Area:	<b>7,840</b>	Total Baths:	<b>2</b>
No Of Stories:	<b>1</b>	A/C:	<b>YES</b>
Parking:	<b>2</b>	Fireplace:	
Pool:			

**Comp** 

Distance From Subject: 0.19

Address: **7740 N HOPDOWN AVE, TUCSON, AZ 85741-1505**

Owner:	<b>LOCKE ELAINE H</b>	Sale Price:	<b>\$125,900</b>
APN:	<b>225405900</b>	Sale Date:	<b>01/18/2011</b>
Year Built:	<b>1978</b>	1st Mtg Amt:	
Census TRact:	<b>46.24</b>	Prior Sale Price:	<b>\$96,000</b>
Land Use:	<b>SFR</b>	Prior Rec Date:	<b>07/21/1999</b>
Assessed Value:	<b>\$112,817</b>	Total Rooms:	<b>6</b>
Living Area:	<b>1,408</b>	Bedrooms:	
Lot Area:	<b>7,904</b>	Total Baths:	<b>2</b>
No Of Stories:	<b>1</b>	A/C:	<b>YES</b>
Parking:	<b>2</b>	Fireplace:	
Pool:			

**LEGEND**

This property has transferred ownership more than once within two years from the valuation date

**FSD Definition:**

The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

**Confidence Score:**

The PASS® confidence score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

**PASS®:**

PASS® employs multiple valuation methodologies recursively for each valuation. PASS® utilizes property comparables, appraiser emulation artificial intelligence, home price indexes and various statistical methods in a neural-network environment to reach the final value for a property. There is a dedicated team that continuously tunes and maintains the model for maximum performance.

**Data Sources:**

Our AVM products draw from the most current, complete and relevant data collection available. CoreLogic's market-specific data covers 98 percent of all U.S. ZIP codes and 3,085 counties in all 50 states and the District of Columbia, representing 99 percent of the US population, 97 percent of all properties (145 million), more than 50 million active mortgages, and 96 percent of loan-level, non-agency mortgage securities. In addition to the public record data, our models also have data detailing which properties are currently for sale, the characteristics of the property, and current asking price for the property. We have many suppliers of the home listing information, the identities of which are proprietary. This data is for use within the model only and is not displayed on the AVM report.

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**Disclaimer**

The information and estimated values contained in this report (collectively, the "Report") do not constitute an appraisal of any subject property. The Report does not include a physical or visual inspection of any subject property or an analysis of current market conditions by a licensed or certified appraiser. You acknowledge that the condition of any subject property and current market conditions may greatly affect the validity of the Report. You shall not use the Report in lieu of a walk-through appraisal or other form of appraisal by a certified appraiser. This Report may be based upon data collected from public record sources. THE ACCURACY OF THE METHODOLOGY USED TO DEVELOP THE REPORT, THE EXISTENCE OF ANY SUBJECT PROPERTY, AND THE ACCURACY OF ANY PREDICTED VALUE OR SCORES PROVIDED ARE ESTIMATES BASED ON AVAILABLE DATA AND ARE NOT WARRANTED.

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## GeoAVM™ Distressed



## ENTRY INFORMATION

Order Number	SX00000134CD9991DFAC2B
Order Date	01/11/2012 08:28:44 AM
Street Address	7572 N MEREDITH BLVD, TUCSON, AZ 85741-1731
Value as of	06/28/2011

## QUICK FACTS FROM ZIP CODE 85741

## Market Statistics

Avg REO Sale Price: \$145,556  
Avg to REO Resale: 142 days

## Inventory Summary

# of Homes for Sale: 124  
% Listings with Price Decrease: 35.4%  
% Listings with Price Increase: 4.1%

Low List Price: \$47,640  
High List Price: \$366,320

## CONCLUSION

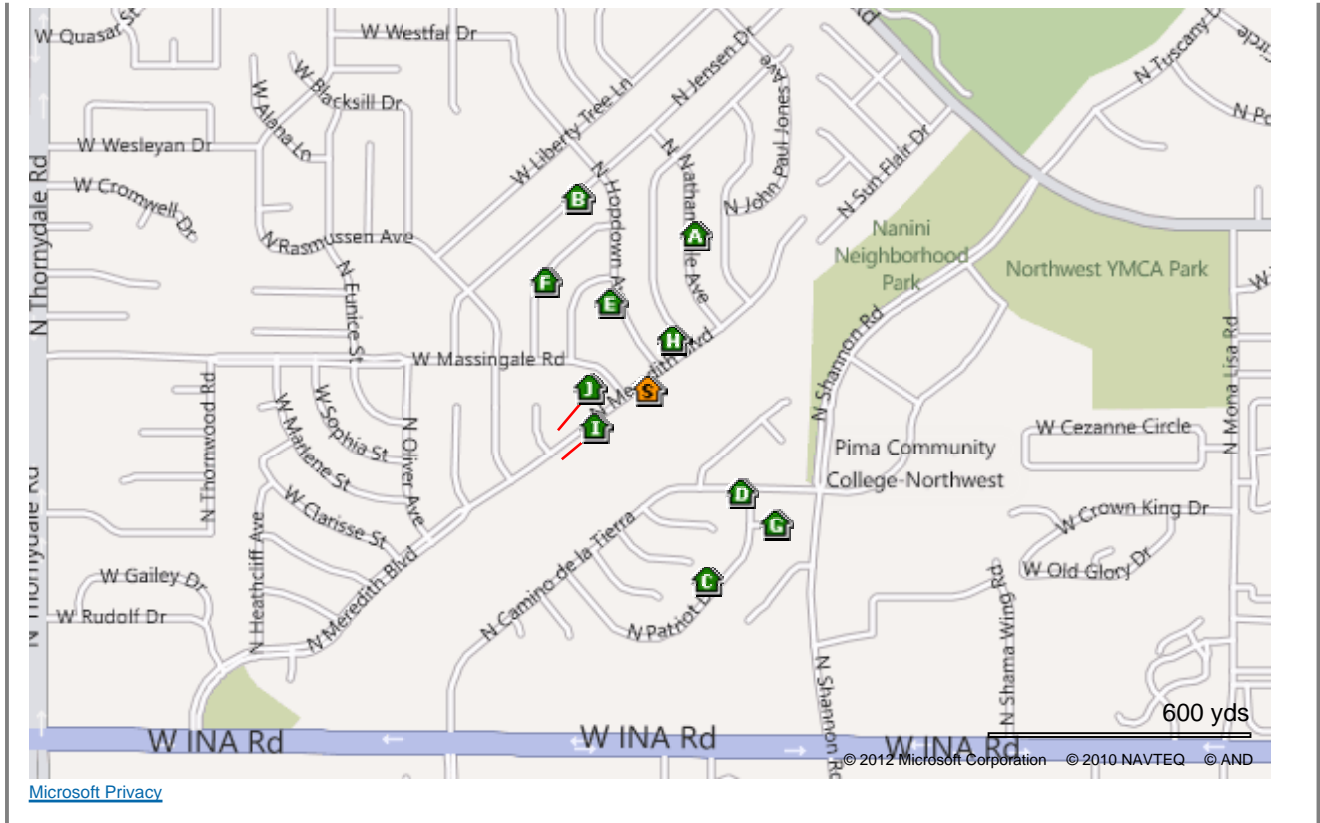
DISPOSITION VALUE: \$104,000  
VALUE AS OF: 06/28/2011

ESTIMATED DISPOSITION VALUE RANGE: \$96,000 - \$117,000  
FORECAST STANDARD DEVIATION: 13

## MARKET ANALYSIS SUMMARY

High Price	Average Price	Median Price	Low Price
\$241,763	\$123,519	\$123,900	\$65,000





**SUBJECT DETAIL**

**Site Address:** 7572 N MEREDITH BLVD, TUCSON, AZ 85741 -1731  
**Mail Address:** 7572 N MEREDITH BLVD, TUCSON, AZ 85741 -1731  
**Current Owner:** SHAMBO JOHN  
**Second Owner:**  
**Spouse:**  
**Last Transfer Date:** 03/01/1996  
**Last Transfer Price:** \$89,900  
**Assessed Land:** \$50  
**Assessed Improvement:** \$10,743  
**Assessed Total:** \$10,793  
**Assessed Market:** \$107,931  
**Subdivision:** HERITAGE HILLS 02  
**County:** Pima County  
**MSA Name:** Tucson, AZ  
**MSA Code:** 46060  
**Census Tract:** 04.019.004608.3.001  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**APN:** 225-40-5110  
**Legal Desc:** HERITAGE HILLS II LOT 108 (FORMERLY 203-54-5110)

**SUBJECT PROPERTY DETAILS**




<b>Use Code:</b> RSFR	<b>Building Sq Ft:</b> 1,411	<b>Living Sq Ft:</b> 1,411	<b>\$ Per Sq Ft:</b> \$63
<b>Lot Size:</b> 9,460 Sq Ft (0.2172 acre)	<b>Bedrooms:</b>	<b>Bathrooms:</b> 2.0	<b>Total Rooms:</b> 7
<b>View:</b>	<b>Improved:</b> 99%	<b>Heating:</b> Forced Air	<b>Cooling:</b> AC Evaporative
<b>Tax Amount:</b> \$1,478	<b>Garage:</b> Undefined Type - 1 Car	<b>Stories:</b> 1.0	<b>Year Built:</b> 1982
<b>No. of Units:</b>	<b>Pool:</b>	<b>Fireplace:</b>	<b>Zoning:</b> CR-3

**SUBJECT PROPERTY SALES AND LOAN HISTORY**

Date	Transfer	Value	1st Loan/ 2nd Loan	Loan/ Rate	Deed/ (Val. Sale)	Doc. No.	Transactors
7/26/11	RESALE	\$85,000	\$82,820 \$0	FHA	GRANT	000002360418	<b>Buyer:</b> INEGNERI RAYMOND <b>Seller:</b> SHAMBO JOHN J and SHARON <b>Lender:</b> NOVA FIN'L and INV CORP



10/6/05	REFI/EQ	\$0	\$195,882 \$0	CNV FIX	TRUST	000002000598	Buyer: SHAMBO JOHN Seller: Lender: CITIFINANCIAL MTG CO
8/13/04	REFI/EQ	\$0	\$130,500 \$0	CNV FIX	TRUST	000001670631	Buyer: SHAMBO JOHN Seller: Lender: ARGENT MTG CO LLC
6/29/99	REFI/EQ	\$0	\$38,000 \$0	CNV	TRUST	011078001554	Buyer: SHAMBO JOHN Seller: Lender: WORLD WIDE CREDIT CORP
3/1/96	RESALE	\$89,900	\$89,417 \$0	FHA FIX	GRANT	010262003403	Buyer: SHAMBO JOHN Seller: DAVID OMSTEAD Lender: UNION FSB
11/17/94	RESALE	\$57,535	\$0 \$0		GRANT	011997000071	Buyer: SWETITCH RAYMOND Seller: TRANSAMERICA TITLE INSURANCE Lender:
11/17/94	RESALE	\$57,535	\$0 \$0		GRANT	002833000719	Buyer: SWETITCH RAYMOND Seller: TRANSAMERICA TITLE INSURANCE Lender:
9/29/93	REFI/EQ	\$0	\$72,500 \$0	CNV ADJ	TRUST	009637001656	Buyer: OMSTEAD DAVID and Seller: Lender: BANK OF AMERICA
2/1/90	RESALE	\$70,000	\$0 \$0		GRANT	008730000379	Buyer: OMSTEAD DAVID Seller: ROMO JOE JR and JOANNE T Lender:
6/1/87	RESALE	\$60,000	\$0 \$0		GRANT	008052001743	Buyer: ROMO JOE Seller: CADDELL BILLY R Lender:
9/1/85	RESALE	\$70,430	\$0 \$0		GRANT	007618000671	Buyer: A M S MORTGAGE CORP Seller: CHANDLER DOUGLAS R Lender:
7/1/82	RESALE	\$57,535	\$0 \$0		GRANT		Buyer: SWETITCH RAYMOND Seller: TRANSAMERICA TITLE INSURANCE Lender:

**NEARBY SALES**

Comp# /Miles	Address	Subdivision	Sale Date	Sale Price	Living Sq Ft	Lot Sq Ft	Bed/Bath	Year Built	Land Use Code
 0.18	7572 N MEREDITH BLVD, 85741	HERITAGE H...	Mar 1, 1996	\$89,900	1,411	9,460	0/2	1982	RSFR
<p><b>Full Address:</b> 7572 N MEREDITH BLVD TUCSON, AZ 85741-1731  <b>Zoning:</b> Year Built: 1982 Bed/Bath: 0/2  <b>Lot Sq Ft:</b> 9,460 (0.22 acre) <b>Assessment:</b> \$10,793 <b>APN:</b> 225-40-5110 <b>Rooms:</b> 7 <b>Pool:</b> N  <b>School District:</b> Unified : MARANA UNIFIED DISTRICT  <b>Legal Desc:</b> HERITAGE HILLS II LOT 108 (FORMERLY 203-54-5110)</p>									
<b>SALES HISTORY</b>									
Date	Transaction	Value	1st Loan	Deed	Buyer	Seller			
 0.18	7714 N NATHAN HALE AVE, 85741	HERITAGE H...	Jun 24, 2011	\$156,160	1,415	8,335	0/2	1979	RSFR 
<p><b>Full Address:</b> 7714 N NATHAN HALE AVE TUCSON, AZ 85741-1531  <b>Zoning:</b> CR-3 Year Built: 1979 Bed/Bath: 0/2 <b>Rooms:</b> 6 <b>Pool:</b> N  <b>Lot Sq Ft:</b> 8,335 (0.19 acre) <b>Assessment:</b> \$10,976 <b>APN:</b> 225-42-1470  <b>School District:</b> Unified : MARANA UNIFIED DISTRICT  <b>Legal Desc:</b> HERITAGE HILLS II LOT 350 (FORMERLY 203-55-1470)</p>									
<b>SALES HISTORY</b>									
Date	Transaction	Value	1st Loan	Deed	Buyer	Seller			
06/24/2011	RESALE	\$156,160	\$0	T/FRCL	FEDERAL NATL MTG ASSN	RECONTRUST CO NA			

## FNMA


02/17/2011 \$0 \$156,800 **NOD** WRIGHT, DIANA E

 7764 N JENSEN DR, 85741 HERITAGE H... Jun 15, 2011 \$191,150 1,707 7,903 0/3 1978 **RSFR**   
0.23

**Full Address:** 7764 N JENSEN DR TUCSON, AZ 85741-1760  
**Zoning:** CR-3 **Year Built:** 1978 **Bed/Bath:** 0/3 **Rooms:** 7 **Pool:** Y  
**Lot Sq Ft:** 7,903 (0.18 acre) **Assessment:** \$13,400 **APN:** 225-40-5520  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 149

**SALES HISTORY**



Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
06/15/2011	<b>RESALE</b>	\$191,150	\$0	<b>T/FRCL</b>	FEDERAL NATL MTG ASSN FNMA	RECONTRUST CO NA
12/10/2010		\$0	\$183,000	<b>NOD</b>	WALBY, JERRY D	

 7395 N PATRIOT DR, 85741 HERITAGE H... Jun 15, 2011 \$89,000 1,085 8,034 0/1 1981 **RSFR**  
0.22

**Full Address:** 7395 N PATRIOT DR TUCSON, AZ 85741-2129  
**Zoning:** CR-3 **Year Built:** 1981 **Bed/Bath:** 0/1 **Rooms:** 5 **Pool:** N  
**Lot Sq Ft:** 8,034 (0.18 acre) **Assessment:** \$9,590 **APN:** 225-42-5300  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 733

**SALES HISTORY**



Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
06/15/2011	<b>RESALE</b>	\$89,000	\$86,743	<b>GRANT</b>	PAZOS THOMAS	GARCIA JUAN A

 7451 N PATRIOT DR, 85741 HERITAGE H... Jun 6, 2011 \$189,614 1,440 8,018 0/2 1980 **RSFR**   
0.16

**Full Address:** 7451 N PATRIOT DR TUCSON, AZ 85741-2127  
**Zoning:** CR-3 **Year Built:** 1980 **Bed/Bath:** 0/2 **Rooms:** 7 **Pool:** N  
**Lot Sq Ft:** 8,018 (0.18 acre) **Assessment:** \$11,453 **APN:** 225-42-4640  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 667

**SALES HISTORY**


Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
06/06/2011	<b>RESALE</b>	\$189,614	\$0	<b>T/FRCL</b>	FEDERAL NATL MTG ASSN FNMA	QUALITY LOAN SERVICE CORP
03/04/2011		\$0	\$185,600	<b>NOD</b>	WILKING, JAN	

 7661 N HOPDOWN AVE, 85741 HERITAGE H... May 20, 2011 \$150,000 1,526 9,343 0/2 1978 **RSFR**   
0.11

**Full Address:** 7661 N HOPDOWN AVE TUCSON, AZ 85741-1506  
**Zoning:** CR-3 **Year Built:** 1978 **Bed/Bath:** 0/2 **Rooms:** 6 **Pool:** Y  
**Lot Sq Ft:** 9,343 (0.21 acre) **Assessment:** \$12,756 **APN:** 225-40-4850  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 82

**SALES HISTORY**

Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
05/20/2011	<b>RESALE</b>	\$150,000	\$146,197	<b>GRANT</b>	MCBEE MICHAEL and EDNA	SABINO HOLDINGS LLC
11/01/2010	<b>RESALE</b>	\$77,000	\$0	<b>GRANT</b>	SABINO HOLDINGS LLC	OPTION ONE MTG 2007-4
03/17/2010	<b>RESALE</b>	\$128,000	\$0	<b>T/FRCL</b>	OPTION ONE MTG LN TRUST 2007-4	FIDELITY NATL TITLE INS
12/11/2009		\$0	\$229,500	<b>NOD</b>	TRIAL, PHILIP B	


 7662 N LUNDBERG DR, 85741 HERITAGE H... May 18, 2011 \$108,750 1,634 8,204 0/2 1978 **RSFR**  
0.18

**Full Address:** 7662 N LUNDBERG DR TUCSON, AZ 85741-1751

**Zoning:** CR-3      **Year Built:** 1978      **Bed/Bath:** 0/2      **Rooms:** 8      **Pool:** N  
**Lot Sq Ft:** 8,204 (0.19 acre)      **Assessment:** \$11,729      **APN:** 225-40-6010  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 198

**SALES HISTORY**


Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
05/18/2011	RESALE	\$108,750	\$87,000	GRANT	KELLER NATHAN	BOBIER-KELLER TRUST

 2921 W BETSY ROSS PL, HERITAGE H... May 18, 2011 \$88,166 1,753 9,746 0/2 1980 **RSFR** !  
0.22 85741

**Full Address:** 2921 W BETSY ROSS PL TUCSON, AZ 85741-2113  
**Zoning:** CR-3      **Year Built:** 1980      **Bed/Bath:** 0/2      **Rooms:** 8      **Pool:** N  
**Lot Sq Ft:** 9,746 (0.22 acre)      **Assessment:** \$12,081      **APN:** 225-42-4560  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 659 (FORMERLY 203-55-4560)

**SALES HISTORY**


Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
05/18/2011	RESALE	\$88,166	\$0	T/FRCL	FEDERAL NATL MTG ASSN FNMA	RECONTRUST CO NA
01/06/2011		\$0	\$83,100	NOD	LEITSCHUH, JAMES L	
05/19/2009		\$0	\$83,100	NOD	LEITSCHUH, JAMES L	
11/07/2008		\$0	\$83,100	NOD	LEITSCHUH, JAMES L	

 7621 N CASIMIR PULASKI AVE, HERITAGE H... May 9, 2011 \$120,000 1,429 10,400 0/2 1979 **RSFR** !  
0.06 85741

**Full Address:** 7621 N CASIMIR PULASKI AVE TUCSON, AZ 85741-1516  
**Zoning:** CR-3      **Year Built:** 1979      **Bed/Bath:** 0/2      **Rooms:** 7      **Pool:** N  
**Lot Sq Ft:** 10,400 (0.24 acre)      **Assessment:** \$11,370      **APN:** 225-42-0190  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 222

**SALES HISTORY**


Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
05/09/2011	RESALE	\$120,000	\$0	GRANT	WHITE TERRY	FANNIE MAE
05/06/2011	RESALE	\$0	\$0	GRANT	FEDERAL NATL MTG ASSN FNMA	SUNTRUST MTG INC
02/28/2011	RESALE	\$159,589	\$0	T/FRCL	SUNTRUST MTG INC	PERRY CHRISTOPHER R
11/29/2010		\$0	\$149,300	NOD	BENITEZ, ADAM	
09/21/2010		\$0	\$149,300	NOD	BENITEZ, ADAM	

 7500 N MEREDITH BLVD, HERITAGE H... Apr 12, 2011 \$112,650 1,411 10,750 0/2 1982 **RSFR** !  
0.13 85741

**Full Address:** 7500 N MEREDITH BLVD TUCSON, AZ 85741-1731  
**Zoning:** CR-3      **Year Built:** 1982      **Bed/Bath:** 0/2      **Rooms:** 7      **Pool:** Y  
**Lot Sq Ft:** 10,750 (0.25 acre)      **Assessment:** \$12,051      **APN:** 225-40-5020  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 99

**SALES HISTORY**

Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
04/12/2011	RESALE	\$112,650	\$109,787	GRANT	HARRISON FRANCES	FEDERAL NATL MTG ASSN FNMA
02/07/2011	RESALE	\$209,063	\$0	T/FRCL	FEDERAL NATL MTG ASSN FNMA	QUALITY LOAN SERVICE CORP
11/04/2010		\$0	\$223,000	NOD	MEYERS, CRAIG A	
10/26/2010		\$0	\$223,000	NOD	MEYERS, CRAIG A	

 7509 N MEREDITH BLVD, HERITAGE H... Apr 12, 2011 \$135,000 1,322 9,165 0/2 1978 **RSFR**  
0.13 85741

**Full Address:** 7509 N MEREDITH BLVD TUCSON, AZ 85741-1732

**Zoning:** CR-3      **Year Built:** 1978      **Bed/Bath:** 0/2      **Rooms:** 6      **Pool:** N  
**Lot Sq Ft:** 9,165 (0.21 acre)      **Assessment:** \$10,373      **APN:** 225-40-4610  
**School District:** Unified : MARANA UNIFIED DISTRICT  
**Legal Desc:** HERITAGE HILLS II LOT 58

**SALES HISTORY**

Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
04/12/2011	RESALE	\$135,000	\$131,577	GRANT	BEMIS BENNY	GREAT AMERICAN HOLDING CO INC
10/22/2010	RESALE	\$60,000	\$0	GRANT	GREAT AMERICAN HOLDING CO INC	JOHNSON IRENE C
10/16/2009	REFI/EQ	\$0	\$136,000	TRUST	BAILEY DAVID L and JOANN	
05/26/2009	RESALE	\$0	\$0	GRANT	JOHNSON IRENE	FULDAUER RUTH M TRUST

**RECENT FORECLOSURE SALES SUMMARY**

Prop# /Miles	Address	Sale Date	Sale Price	Living Sq Ft	Lot Sq Ft	Bed/Bath	Year Built	Land Use Code
①0.16	7428 N STANTON PL, 85741	Jan 31, 2011	\$163,203	1,254	7,998	0/1	1980	RSFR
②0.16	7661 N SAFFRON AVE, 85741	Jun 2, 2011	\$100,000	1,711	7,639	0/2	1978	RSFR
③0.16	7451 N PATRIOT DR, 85741	Jun 6, 2011	\$189,614	1,440	8,018	0/2	1980	RSFR
④0.18	7714 N NATHAN HALE AVE, 85741	Jun 24, 2011	\$156,160	1,415	8,335	0/2	1979	RSFR
⑤0.23	7764 N JENSEN DR, 85741	Jun 15, 2011	\$191,150	1,707	7,903	0/3	1978	RSFR
⑥0.26	7801 N CASIMIR PULASKI AVE, 85741	Apr 8, 2011	\$162,399	1,415	8,243	0/2	1979	RSFR

**AREA DISTRESSED PROPERTY SUMMARY**

Prop# /Miles	Address	Last Sale Date	Last Sale Price	Living Sq Ft	Lot Sq Ft	Bed/Bath
①0.16	7661 N SAFFRON AVE, 85741	Jun 2, 2011	\$100,000	1,711	7,639	0/2
②0.16	7451 N PATRIOT DR, 85741	Jun 6, 2011	\$189,614	1,440	8,018	0/2
③0.18	7714 N NATHAN HALE AVE, 85741	Jun 24, 2011	\$156,160	1,415	8,335	0/2
④0.23	7390 N DICKINSON PL, 85741		\$0	1,095	10,006	0/1
⑤0.23	7764 N JENSEN DR, 85741	Jun 15, 2011	\$191,150	1,707	7,903	0/3
⑥0.24	7540 N JENSEN PL, 85741	Sep 28, 2011	\$70,000	1,412	10,091	0/2
⑦0.29	7441 N JENSEN PL, 85741		\$0	1,900	10,831	0/3
⑧0.3	7348 N PILGRIM PL, 85741	Sep 12, 2011	\$142,225	1,293	9,302	0/2
⑨0.45	3440 W PETERSON PL, 85741		\$0	2,209	9,699	0/2
⑩0.47	7850 N SUN FLAIR DR, 85741		\$0	1,177	5,578	0/3

**NEARBY ASSESSED VALUES**

Distance in Miles	Address	Assessed Value	Land Use	Lot Sq Ft	Living Sq Ft	Sale Year	Sale Price	Bed/Bath	Total Rooms	Year Built
0.00	7572 N MEREDITH BLVD, 85741	\$10,793	RSFR	9,460	1,411	1996	\$89,900	0/2	7	1982

0.01	7580 N MEREDITH BLVD, 85741	\$11,157	RSFR	9,562	1,411	2000	\$103,900	0/2	7	1982
0.02	7564 N MEREDITH BLVD, 85741	\$10,975	RSFR	9,436	1,411	2001	\$112,000	0/2	7	1982
0.03	7588 N MEREDITH BLVD, 85741	\$13,698	RSFR	9,612	1,715	2010	\$165,000	0/2	7	1982
0.03	7556 N MEREDITH BLVD, 85741	\$12,594	RSFR	9,472	1,611	2010	\$135,000	0/2	8	1982
0.03	7601 N HOPDOWN AVE, 85741	\$12,498	RSFR	9,764	1,704	1982	\$76,000	0/3	7	1978
0.03	3100 W MASSINGALE RD, 85741	\$11,128	RSFR	10,034	1,415	2001	\$108,000	0/2	6	1978
0.04	7596 N MEREDITH BLVD, 85741	\$10,793	RSFR	9,696	1,411	2010	\$121,500	0/2	7	1982
0.04	7600 N HOPDOWN AVE, 85741	\$12,145	RSFR	9,065	1,701	2003	\$139,000	0/2	7	1978
0.04	7613 N HOPDOWN AVE, 85741	\$11,827	RSFR	8,582	1,530	2001	\$112,500	0/2	6	1978
0.04	7548 N MEREDITH BLVD, 85741	\$9,647	RSFR	9,567	1,095	2008	\$158,900	0/2	5	1982

## HAZARDS

### FLOOD

**Flood Zone Code:** X

**Flood Zone Panel:** 04019C - 1660L

**Special Flood Hazard Area (SFHA):** N

**Community Name:** PIMA COUNTY

**Panel Date:** 06/16/2011

**Within 1000 ft. of multiple flood zones:** N

### FLOOD DEFINITIONS

#### Code Definition

FIRM Flood Insurance Rate Map

SFHA The land area covered by the floodwaters of the base flood is the Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

X Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone X is the area determined to be outside the 500-year flood and protected by levee from 100-year flood.

### EPA

**Distance  
in Miles**

**Address/Name**

**EPA Program**

0.24	7600 N. SHANNON ROAD BLDG. D , 85741 AZTEC MIDDLE COLLEGE - NORTHWEST	AZURITE:REGULAR SCHOOL NCES:STATE MASTER
0.24	7600 N SHANNON RD , 85709 PIMA COMMUNITY COLLEGE - NORTHWEST CAMPUS	AZURITE:STATE MASTER
0.29	NO ADDRESS ON RECORD , 85741 METROPOLITAN DWID - POE 019	AZURITE:STATE MASTER
0.35	NO ADDRESS ON RECORD , 85741 PIMA COMMUNITY COLLEGE NORTHWEST CAMPUS	AZURITE:STATE MASTER
0.39	3400 WEST MASSINGALE ROAD , 85741 BUTTERFIELD ELEMENTARY SCHOOL	AZURITE:REGULAR SCHOOL NCES:STATE MASTER
0.38	NO ADDRESS ON RECORD , 85741 METROPOLITAN DWID - POE 014	AZURITE:STATE MASTER
0.48	2950 W INA RD , 85741 FRYS FOOD & DRUG STORES 140	RCRAINFO:UNSPECIFIED UNIVERSE
0.48	NO ADDRESS ON RECORD , 85741 INA CORPORATE CENTER CONDOMINIUMS UNIT 1-64	AZURITE:STATE MASTER
0.49	2945 W INA RD , 85741 NORTHWEST MEDICAL CENTER URGENT CARE CENTER	AZURITE:STATE MASTER RCRAINFO:UNSPECIFIED UNIVERSE



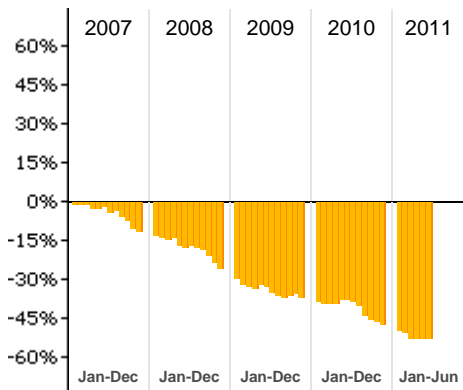
0.49	2934 W INA RD , 85741 RUSSELL ULMER DDS	AZURITE:STATE MASTER
0.48	2940 W INA , 85741 SUNSET CLEANERS	AZURITE:STATE MASTER RCRAINFO:UNSPECIFIED UNIVERSE
0.5	7980 N PAUL REVERE PL , 85741 PARCEL #225-42-3130	AZURITE:STATE MASTER

**EPA PROGRAM CODE DEFINITIONS**

Code	Definition
AZURITE	Arizona Unified Repository for Informational Tracking of The Environment (AZURITE)
NCES	National Center for Education Statistics (NCES)
RCRAINFO	Resource Conservation and Recovery Act Information (RCRAInfo)

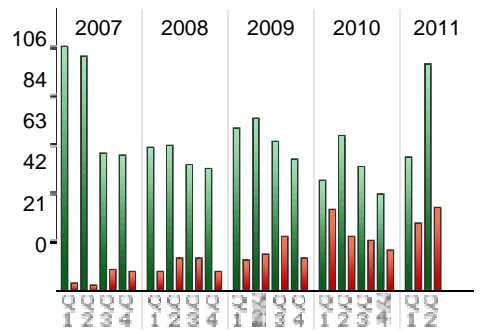
**TREND GRAPHS**

**5 YEAR PRICE TREND**



This graph illustrates prices for the market surrounding the subject property over the course of the last several years, based on closing sale prices.

**SALES AND FORECLOSURE ACTIVITY TREND**



Neighborhood (1.13 miles) ■ Foreclosure ■ Sales

This graph illustrates the number of sales and foreclosures over time for the market surrounding the subject property.

**Forecast Standard Deviation:**

FSD represents the probability that the Automated Valuation Model value falls within a statistical range of the actual market value, measured against a confirmed sales price. For example, if the FSD is 12, historical testing indicates a 68% probability (one standard deviation) that the AVM value is within 12% of the market value for the property.

**Data Sources:**

The information and estimated values contained in this report are derived from a variety of sources, including without limitation, public record tax assessor data, public record deed transaction data, other public record data, listing data, contributory data and proprietary data.

**Disclaimer**

The information and estimated values contained in this report (collectively, the "Report") do not constitute an appraisal of any subject property. The Report does not include a physical or visual inspection of any subject property or an analysis of current market conditions by a licensed or certified appraiser. You acknowledge that the condition of any subject property and current market conditions may greatly affect the validity of the Report. You shall not use the Report in lieu of a walk-through appraisal or other form of appraisal by a certified appraiser. This Report may be based upon data collected from public record sources. THE ACCURACY OF THE METHODOLOGY USED TO DEVELOP THE REPORT, THE EXISTENCE OF ANY SUBJECT PROPERTY, AND THE ACCURACY OF ANY PREDICTED VALUE OR SCORES PROVIDED ARE ESTIMATES BASED ON AVAILABLE DATA AND ARE NOT WARRANTED.

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