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STATE OF INDIANA)) SS:	IN RE: MARIETTA JACKSON, DECEDI	ENT
COUNTY OF LAKE)	8	
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AFFIDAVIT FO	OR TRANSFE	R OF REAL PROPERTY	

- 1. That the above-named decedent died intestate on August 27, 2010, while domiciled in Lake County.
 - 2. That forty-five (45) days have elapsed since the death of the decedent.
- 3. That no application or petition for the appointment of a personal representatives pending or has been granted in any jurisdiction, or is contemplated to be filed.
 - 4. That the following named persons are the only heirsof the decedent:
 - a. Lorna Jackson-Zunsky, Daughter

 7 1740 Maryland Street, Gary, IN 46407
- 5. That the value of the decedent's gross probate estate, less liens and encumbrances, does not exceed the sum of Fifty Thousand Dollars (\$50,000), as provided under IC §29-1-8-3, the costs of expenses of administration and reasonable funeral expenses (See Appraisal attached hereto as Exhibit "A").
- 6. That among the decedent's probate assets is a parcel of real estate which was owned by the decedent located in Lake County, Indiana, more particularly described as follows:

McKey Addition, Lot 11, Block 12 Key 46-67-11

Commonly Known as: 1740 Maryland Street, Gary, IN 46407

2000		FILED
7. As of the date of this affidavit, there are no ki	nown creditors.	DEC 21 2010
CASH CHARGE		PEGGY HOLINGA KATONA
CHECK #	0 = C'782	LAKE COUNTY AUDITOR
OVERAGE	056757	
COPY		
NON-COM		
CLERK DD		

- 8. That the individuals entitled to the real estate as a result of the decedent's death is Lorna Jackson-Zunsky, the decedent's heir at law as provided under the laws of intestate succession as provided under IC §29-1-2-1.
- 9. That by reason of the above-stated matters, the affiant requests that the above-list real estate of Marietta Jackson, be transferred to her pursuant to the in accordance with the provisions of IC §29-1-8-1, §29-1-8-2, and §29-1-8-3.
 - 10. Each person's distributive share has been calculated as follows:

a. Lorna Jackson-Zunsky - 100%

<u>AFFIRMATION</u>

I swear and affirm, under the penalties for perjury, that the above and foregoing representations are true and correct.

Dated: 10 - 6-10

LORNA JACKSON-ZUNSKY

APPRAISAL REPORT

of

Single Family Residential Property

1740 Maryland Street

Gary, IN. 46407

As Of:

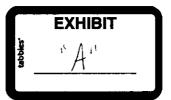
November 1, 2010

Prepared For:

Mrs. Lorna Zunsky 1740 Maryland Street, Gary, IN 46407

Prepared By:

Thomas J. Serratore Certified Real Estate Appraisers 2838 45TH St. Suite A Highland, in 46322



November 1, 2010

Mrs. Lorna Zunsky 1740 Maryland Street, Gary, IN 46407

RE: N/A 1740 Maryland Street Gary, IN. 46407
File No. 0610-02
Case No. N/A

Dear Lorna;

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

1740 Maryland Street, Gary, IN. 46407

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of November 1, 2010

\$ 9,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Thomas J. Serratore Certified Residential Appraiser License # CR69201048

Signature Sende_

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	he purpose of this summary appraisal report is	to provide the	lender/client with									
	Property Address 1740 Maryland Street Sonower N/A	Chains	er of Public Recor	Cit rd	y .	Gar Jackson	-	Sta	ite IN. County		Jode 4 Lake	6407
	egal Description Mc key's Add. L. 11 Bl.		ST OIL MONG IVEGO			decisor			COUNTY		Cano	
А	Assessor's Parcel # 45-08-10-334-024					Tax Year		10			\$ 547.90	
	leighborhood Name N/A				p Reference		036-011			.s Trac)4
-		ant Special As		N/A	<u> </u>	PUD	HOA \$	N/	A		per year	per month
-	Property Rights Appraised X Fee Simple Assignment Type Purchase Transaction		Other (des		locariba) M	ark of value						
	ender/Client Mrs. Lorna Zunsky	Keimank	Address 174									
Ī	Is the subject property currently offered for sal	e or has it been						f this appr	aisal?	Ye	es X No	
F	Report data source(s) used, offerings price(s),	and date(s).	Assessor/Insp	ection								
	did X did not analyze the contract	for sale for the	subject purchase	transaction	Explain the	results of t	the analysis of	of the cont	ract for s	ale or	why the analy	sis was not
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Ī	Note: Race and the racial composition of t	he neighborho	od are not appra	aisal factor	rs.		e electricismon la	- F OF YORK, DODGES	and to see .	or e cale	eeds or your A. The	Company
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-51	both with, and without, basements, Continu	jed property ta	ax problems in th	ne city of G	ary contribu	te to a slig	ght oversupp	ly of hou	sing. Ma	rketab	oility of Gary	
-1	oronerties has increased as local economi	c conditions ha	ave improved. M	laior emplo	ovment cent	ers are loc	cated within	the city lin	nits alor	ng with	steel	
	Market Conditions (including support for the a	hove conclusio	ins) The maid	ority of fin	nancing is	done with	1 FHA & V	A insure	d loans	, how	ever a few	
	conventional sales have been reported	l. The norm	al market time	in the are	ea is 120 d	ays.Listin	g to sale ra	itios is 9	0% . Th	e mar	rket is decli	ning at this
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Uniform Residential Appraisal Report

		Offinorin IXes							
	parable properties curre							to\$ N	
There are NA corn	parable sales in the sub	oject neighborhood with	in the past twelve m	onths ranging	in sale pr	ice from \$	NA	to \$	NA .
FEATURE	SUBJECT	COMPARABLE	SALE#1	COMPAR	RABLE \$	ALE#2	CO	MPARABLE SA	LE#3_
	aryland Street	1409 Maryla	and Street	508	E 21st /	Avenue	1	517 Tenness	ee Street
	IN. 46407	Gary IN			ry, IN. 4			Gary, IN. 4	
Gary,	IIV. 40407	3 Bloc			3 Block			6 Block	
							194 Sec. 25-25	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,365
Sale Price	\$ NA	Section 2	3,500		\$	6,000		4 1 0 4	
Sale Price/Gross Liv. Area			sq. ft. 🖰 💢 💆	\$ 8.20		ı, ft. r			1.ft 发展 第二子
Data Source(s)	Assessors Files	M.L.S. + Drive	by inspection			y inspection	M.L	<u>S.</u> + Drive b	
Verification Source(s)	Inspection	Dr <u>ive</u> by in	spection	Drive	e by ins	pection		Drive by ins	pection
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	'ION	+(-) \$ Adjustment	DE\$	CRIPTION	+(-) \$ Adjustment
	MANNA NA	Cash	T	Cash	1			Cash	
Concessions	N/A	None	1	None				None	
	N/A			04/12/				1/15/10	
Date of Sale/Time	ASSESSMENT OF THE PARTY OF THE							Average	
Location	Average	Average	+	Averag					
Leasehold/Fee Simple	Fee Simple	Fee Simple	<u></u>	Fee Sin				e Simple	
Site	50x125	31x125	+1,000			+1,000		35x125	+1,000
View	Residential	Residential		Resider	ntial		Re	esidential	
Design (Style)	Bungalow	Ranch		Bungal	ow		В	ungalow	
Quality of Construction	Average	Average		Inferio	or			Average	ļ
	89 yrs	57 years		58 yea			5	2 Years	
Actual Age	Fair/Poor	Fair/Poor	1	Fair/Po		· · ·		air/Poor	
Condition	- , ,			Total Bdrms				Bdrms Baths	
Above Grade	Total Bdrms Baths	Total Bdrms, Baths					. O(a)	3 1.00	
Room Count	7 3 1.00	5 3 1.00	_	4 2	1.00		$\overline{}$		14.500
Gross Living Area	1,180sq fi		t.	732	sq. ft.	+4,500		'28 sq. ft.	+4,500
Basement & Finished	Crawl Space	Slab	i	Full/732		-2,000	1	ull/728 sf	-2,000
Rooms Below Grade	Crawl Space	Slab		20% Fini	shed_	<u> </u>		nfinished	
Functional Utility	Average	Average		Inferi	or	+2,000	/	Average	
Heating/Cooling	FWA/Central	FWA/None	+1,000			+1,000	_	/A/Central	
Energy Efficient Items	None	None	1,500	None				None	
	2 Car Gar. Det.	None	+2,000			1	2	Çar Gar.	
Garage/Carport			+500			1		Patio,	
Porch/Patio/Deck	Porch	None	+500					None	
Extras	None	None		Non		·-	-		-
Additional Features	Fence	None	+500				i -	Fence	
Kitchen Appliances	None	None		Non	e		_	None	ļ
Net Adjustment (Total)		X +	\$ 5,000	X +	-	\$ 6,500	11	<u> </u>	\$ 3,500
Adjusted Sale Price		Net Adj: 143%	ļ	Net Adj: 10	8%		Net A	dj: 34%	
	APPROXIMATE IN	Canon Adi: 1439/	ir ocoo	O 0 di.	47501	\$ 12,500	Gross	A 40 700/	\$ 13,865
a of Comparables	发热的表现在是由中国的由于实现人员的	MIGIUSS AUI. 143 /	s \$ 8,500 <u></u>	Gross Adj:	175%	\$ 12,500	101033	Adj: 72%	Q 15,000
of Comparables							joross	Auj. 1276	19 15,000
	esearch the sale or tran						jorusa	AUJ. 7276	13,003
							jorusa	5 AUJ. 7276	10,000
IX diddid not r	esearch the sale or tran	sfer history of the subje	ect properly and con	iparable sales	If not, ex	plain			15,505
I X did did not r	esearch the sale or tran	isfer history of the subjection sales or transfers of	ect properly and con	iparable sales	If not, ex	plain			
My research did X Data source(s) Assess	esearch the sale or tran	ister history of the subjection sales or transfers of M.L.S.	the subject property	parable sales	If not, ex	plain r to the effective da	ate of thi	s appraisal.	13,000
My research did X Data source(s) Assess My research did X	did not reveal any proor's Information &	ior sales or transfers of M.L.S. ior sales or transfers of	the subject property	parable sales	If not, ex	plain r to the effective da	ate of thi	s appraisal.	13,300
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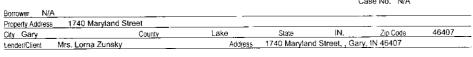
Freddie Mac Form 70 March 2005

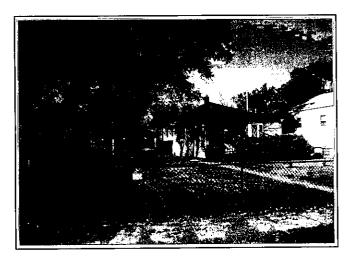
Fannie Mae Form 1004 March 2005 Page 3 of 10

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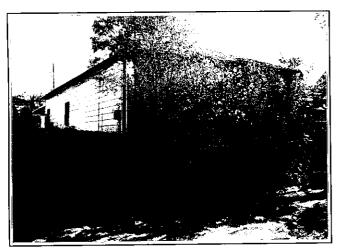
Certified Real Estate Appraisers SUBJECT PHOTO ADDENDUM

File No. 0610-02 Case No. N/A



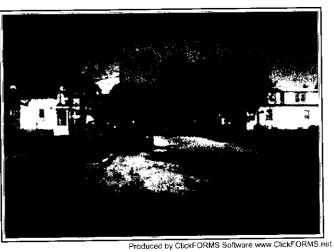


FRONT OF SUBJECT PROPERTY 1740 Maryland Street Gary, IN. 46407



REAR OF SUBJECT PROPERTY

STREET SCENE

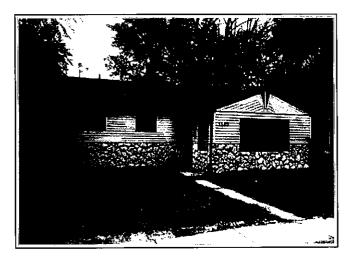


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Certified Real Estate Appraisers COMPARABLES 1-2-3

File No. 0610-02 Case No. N/A

Borrower N/A						
Property Address 1	740 Maryland Street					
City Gary	County	Lake	State	IN.	Zip Code	46407
Lender/Client Mrs.	Loma Zunsky	Address	1740 Maryland	Street, , Gary,	IN 46407	



COMPARABLE SALE # 1409 Maryland Street Gary, IN. 46407



COMPARABLE SALE # 2 508 E 21st Avenue Gary, IN. 46404



COMPARABLE SALE # 1517 Tennessee Street Gary, IN. 46404

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Uniform Residential Appraisal Report

File No. 0610-02

Case No. N/A

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment of the scope of work for this appraisal is defined by the complexity of this appraisal assignment. reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is wing assumptions and limiting conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title
 to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements ne sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the report, the appraise ritis in intollecting or any interest of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

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Certified Real Estate Appraisers

Uniform Residential Appraisal Report

File No. 0610-02

Case No. N/A

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

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of work require this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appra Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- parable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sa
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. Lam aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the pleserice of flazarbous wasters, toke substances, and so difficult of the property of that I became aware of during the research involved in performing this appraisal. I have considered thes adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all ation in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present of prospective personal interest or bias with respect to the participants in the transaction. did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report. I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. Lidentified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report. Freddie Mac Form 70 March 2005

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Uniform Residential Appraisal Report

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower, another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations, any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code. Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. Laccept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)				
Signaturo & Sende	Signature				
Name Thomas J. Serratore	Name				
Company Name Certified Real Estate Appraisers	Company Name				
Company Address 2838 45TH St. Suite A	Company Address				
Highland, in 46322					
Telephone Number 219-922-1476	Telephone Number				
Email Address certifiedapp@sbcglobal.net	Email Address				
Date of Signature and Report November 2, 2010	Date of Signature				
Effective Date of Appraisal November 1, 2010	State Certification #				
State Certification#	or State License #				
or State License # cr69201048	State				
or Other (describe) State #IN	Expiration Date of Certification or License				
State IN					
Expiration Date of Certification or License 06/30/2010					
	SUBJECT PROPERTY				
ADDRESS OF PROPERTY APPRAISED					
1740 Maryland Street	Did not inspect subject property				
Gary, IN. 46407	Did inspect exterior of subject property from street				
	Date of Inspection				
APPRAISED VALUE OF SUBJECT PROPERTY \$ 9,000	Did inspect interior and exterior of subject property				
LENDER/CLIENT	Date of Inspection				
Name					
Company Name Mrs. Lorna Zunsky	COMPARABLE SALES				
Company Address 1740 Maryland Street,	Did not inspect exterior of comparable sales from street				
Gary, IN 46407	Did inspect exterior of comparable sales from street				
Email Address	Date of Inspection				

Freddie Mac Form 70 March 2005

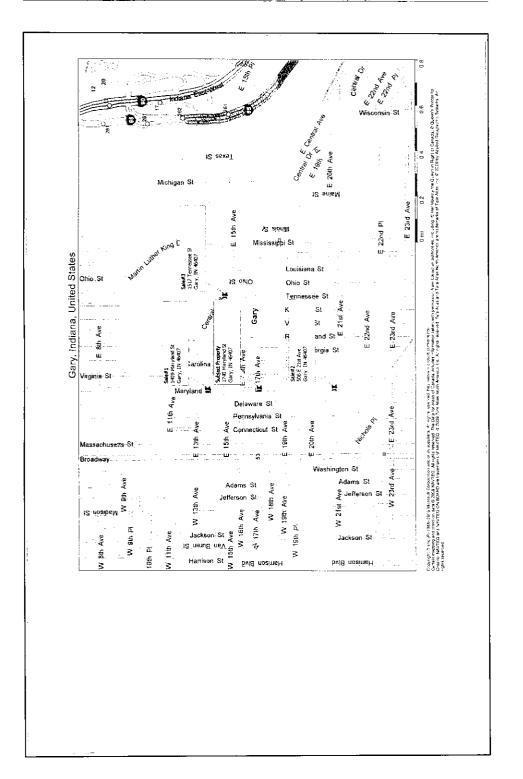
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Certified Real Estate Appraisers LOCATION MAP ADDENDUM

File No. 0610-02 Case No. N/A



Certified Real Estate Appraisers SKETCH ADDENDUM

File No. 0610-02 Case No. N/A

 Borrower
 N/A

 Property Address
 1740 Maryland Street

 City
 Gary
 County
 Lake
 State
 IN.
 Zip Code
 46407

 Lender/Client
 Mrs. Lorna Zunsky
 Address
 1740 Maryland Street. Gary, IN 46407

