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STATE OF INDIANA)
COUNTY OF LAKE)

) SS:
) 2014 026056

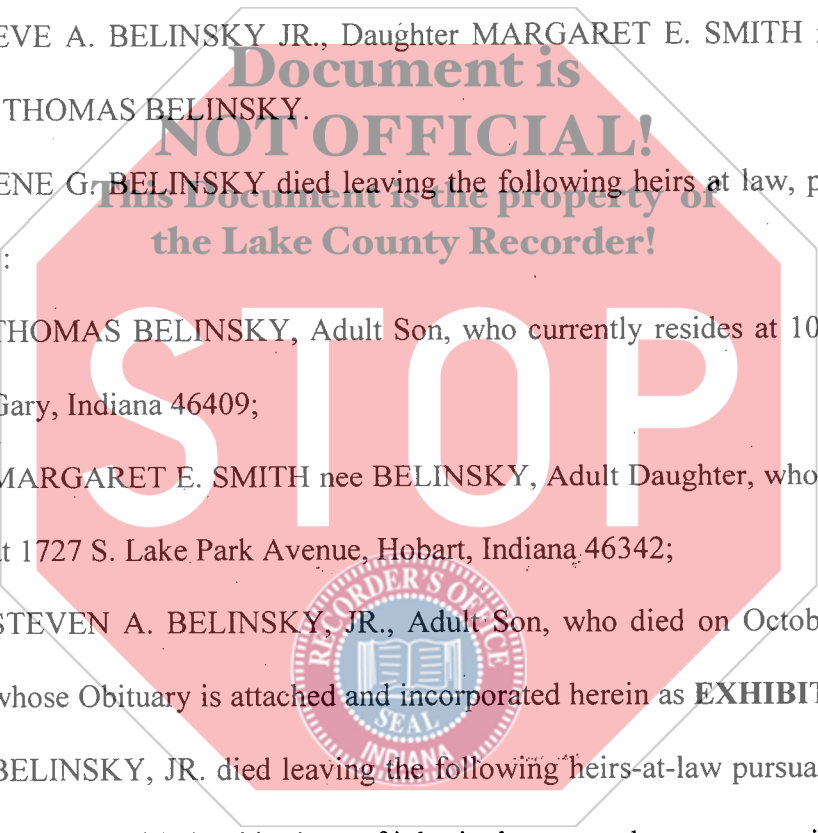
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 MAY -8 PM 2:37

AFFIDAVIT TO TRANSFER TITLE MICHAEL B. BROWN
RECORDER

THOMAS BELINSKY, upon duly sworn, state on his oath that:

1. STEVE A. BELINSKY SR. died intestate on December 6, 1981. A copy of the Death Certificate of STEVE A. BELINSKY SR. is attached and incorporated herein as **EXHIBIT A**.
2. IRENE G. BELINSKY died intestate on March 8, 2000. A copy of the Death Certificate of IRENE G. BELINSKY is attached and incorporated herein as **EXHIBIT B**.
3. STEVE A. BELINSKY SR. and IRENE G. BELINSKY had three (3) children, namely Son STEVE A. BELINSKY JR., Daughter MARGARET E. SMITH nee BELINSKY, and Son THOMAS BELINSKY.
4. That IRENE G. BELINSKY died leaving the following heirs at law, pursuant to I.C. § 29-1-2-1:
 - a. THOMAS BELINSKY, Adult Son, who currently resides at 1073 E. 36th Place, Gary, Indiana 46409;
 - b. MARGARET E. SMITH nee BELINSKY, Adult Daughter, who currently resides at 1727 S. Lake Park Avenue, Hobart, Indiana 46342;
 - c. STEVEN A. BELINSKY, JR., Adult Son, who died on October 22, 2000, and whose Obituary is attached and incorporated herein as **EXHIBIT C**. STEVEN A. BELINSKY, JR. died leaving the following heirs-at-law pursuant to I.C. § 29-1-2-1 now entitled to his share of inherited property by representation:



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MAY 08 2014
PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

- i. IRIS BELINSKY, Wife of STEVEN A. BELINSKY JR. (deceased), who currently resides at the following address: P.O. Box 107,
Forsyth, MO 65653.
- ii. ROBERT "BOB" BELINSKY, Son of STEVEN A. BELINSKY JR. (deceased), who currently resides at the following address: 6169
Cleveland Street, Merrillville, IN 46410.
- iii. STEVEN BELINSKY, Son of STEVEN A. BELINSKY JR. (deceased), who currently resides at the following address: 129 6th Street,
Dayton, OR 97114.

5. According to a Warranty Deed, duly recorded on July 21, 1950, STEVE BELINSKY and IRENE BELINSKY, husband and wife, are the owners as tenants of the entirety of the following described Real Estate in Lake County, Indiana:

The West Five (5) feet of Lot Five (5) and all of Lots Numbered Six (6), Seven (7), and Eight (8), in Block Number Nineteen (19), as marked and laid down on the recorded plat of South Gary Subdivision, a subdivision of the South Half of the Southeast Quarter of Section Twenty-two (22), Township Thirty-six (36) North, Range Eight (8) West of the 2nd. P.M. in Lake County, Indiana, as the same appears of record in Plat Book 7, page 13, in the Recorder's Office of Lake County, Indiana.

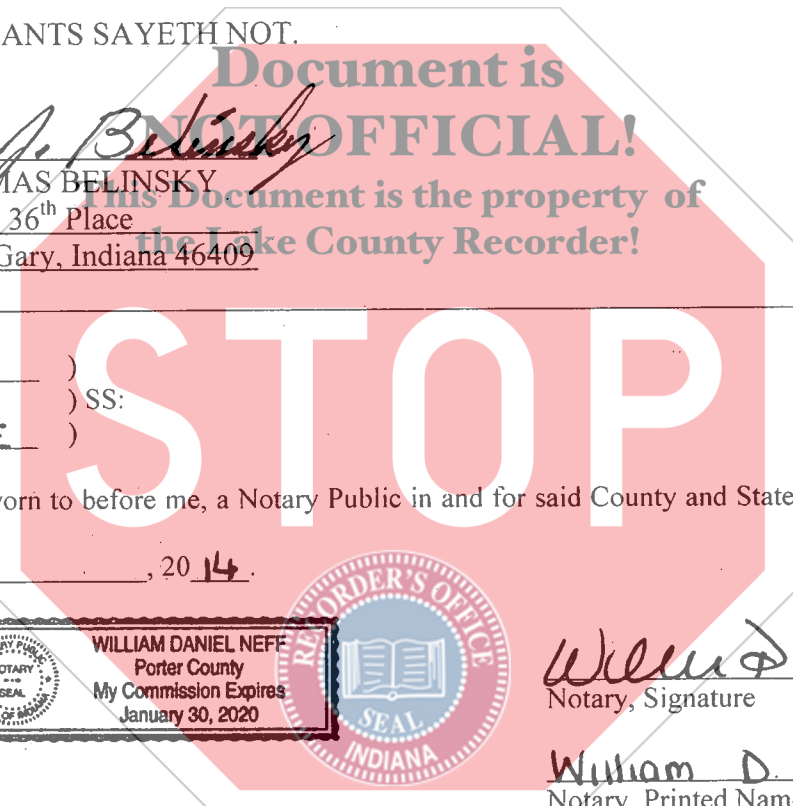
And commonly known as: **1073 E. 36th Place, Gary, Indiana 46409.** A copy of aforementioned Warranty Deed is attached and incorporated herein as **EXHIBIT D.**

6. A date-of-death appraisal being March 8, 2000, for 1073 E. 36th Place, Gary, Indiana 46409 valued at \$14,000.00 Dollars is attached and incorporated herein as **EXHIBIT E.**
7. That each of the following named descendants of STEVE BELINSKY and IRENE BELINSKY are entitled to a **one-fifth share as tenants in common** of the subject property commonly known as **1073 E. 36th Place, Gary, Indiana 46409:**

- a. THOMAS BELINSKY;
 - b. MARGARET E. SMITH;
 - c. IRIS BELINSKY;
 - d. ROBERT "BOB" BELINSKY; and
 - e. STEVEN BELINSKY.
8. That no application or petition for the appointment of a personal representative is pending or has been granted in any jurisdiction.
9. This Affidavit is submitted to induce the LAKE County Auditor and Recorder to transfer title of the subject property commonly known as **1073 E. 36th Place, Gary, Indiana 46409** to the foregoing five tenants in common.

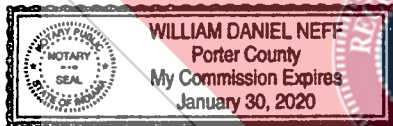
FURTHER AFFIANTS SAYETH NOT.

Thomas J. Belinsky
 Signature, THOMAS BELINSKY
 Address: 1073 E. 36th Place
 City, State, Zip: Gary, Indiana 46409



State of IN)
) SS:
 County of LAKE)

Subscribed and sworn to before me, a Notary Public in and for said County and State this 6 day of May, 20 14.



William D. Neff
 Notary, Signature

William D. Neff
 Notary, Printed Name

My Commission Expires: 1-30-2020
 County of Residence: Porter

TYPE OR PRINT
PLAINLY WITH
UNFADING INK

THIS IS A
PERMANENT
RECORD

Below for State Office Use

EXHIBIT
A

1
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Local No.

1871-81

INDIANA STATE BOARD OF HEALTH
MEDICAL CERTIFICATE OF DEATH

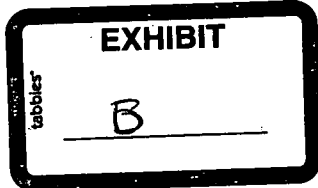
State No.

EMBALMER'S NAME Chas. W. Walls M.D. LICENSE No. 4237
 FUNERAL DIRECTOR'S SIGNATURE [Signature] LICENSE No. 723
 FUNERAL HOME No. 245

1. DECEASED—NAME STEVE A. BELINSKY		AGE— 68		SEX Male		DATE OF DEATH December 6, 1981	
2. RACE— White		3. CITIZEN OF WHAT COUNTRY USA		4. HOSPITAL OR OTHER INSTITUTION St. Mary's Medical Center		5. COUNTY OF DEATH Lake	
6. Indiana		7. MARRIED, NEVER MARRIED, WIDOWED, DIVORCED, SEPARATED Married		8. SURVIVING SPOUSE Irene Steinke		9. IF MOSCOW OR DISTRICT OF COLUMBIA, INDICATE DISTRICT	
10. Social Security Number		11. Retired equipment opr.		12. City of GARY		13. WAS DECEASED EVER IN U.S. ARMED FORCES? Yes	
14. 1073 East 36th Place		15. Retired equipment opr.		16. City of GARY		17. INSIDE CITY LIMITS YES	
18. Irene Belinsky		19. 1073 East 36th Place, GARY, Indiana 46409		20. Margaret		21. BAGO	
22. December 10, 1981		23. Calumet Park Cemetery		24. 11:30 PM		25. 11:30 PM	
26. Arun K. Goel M.D.		27. 8500 Broadway, Merrillville, Indiana 46410		28. 12/9/81		29. 12/9/81	
30. Septic Shock		31. 1981		32. 1981		33. 1981	

SBH 06-003 State Form 35430
REV 10/77

600



* ATTENTION ESTATE: The Social Security # is being requested by this state agency in order to pursue its statutory responsibility. Disclosure is voluntary and there will be no penalty for refusal.

INDIANA STATE DEPARTMENT OF HEALTH
CERTIFICATE OF DEATH

Local No. 155-10

State No.

THE RECORDS IN THIS SERIES ARE CONFIDENTIAL PER IC 16-1-19-3

TYPE/PRINT IN PERMANENT BLACK INK

Form with fields for DECEASED-NAME (IRENE G. BELINSKY), SEX (Female), TIME OF DEATH (11:15 P.), DATE OF DEATH (March 8, 2000), SOCIAL SECURITY NUMBER, AGE (75), DATE OF BIRTH (March 22, 1924), BIRTHPLACE (Gary, Indiana), FACILITY NAME (Methodist Hospital - Southlake Campus), CITY/TOWN (Merrillville), COUNTY (Indiana), MARITAL STATUS (Widowed), SURVIVING SPOUSE, DECEASED'S USUAL OCCUPATION (Homemaker), KIND OF BUSINESS/INDUSTRY (Own Home), RESIDENCE-STATE (Indiana), COUNTY (Lake), CITY/TOWN OR LOCATION (Gary), STREET AND NUMBER (1073 East 36th Place), ZIP CODE (46409), INSIDE CITY LIMITS, CITIZEN OF WHAT COUNTRY (U.S.A.), WAS DECEASED OF HISPANIC ORIGIN?, RACE (White), DECEASED'S EDUCATION (8), FATHER'S NAME (August Steinke), MOTHER'S NAME (Elizabeth), INFORMANT'S NAME (Thomas Belinsky), MAILING ADDRESS (1073 E 36th Pl, Gary, Indiana 46409), RELATIONSHIP (Son), METHOD OF DISPOSITION (Burial), DATE AND PLACE OF DISPOSITION (March 13, 2000, Calumet Park Cemetery), LOCATION (Merrillville, Indiana), EMBALMER'S NAME (Amy DeMunck), EMBALMER'S LICENSE NO. (FI29900059), WAS DEATH REPORTED TO CORONER? (No), SIGNATURE OF FUNERAL DIRECTOR, LICENSE NUMBER (1009893), NAME, ADDRESS, AND LICENSE NUMBER OF FUNERAL HOME (PRUZIN BROS. FUNERAL SERVICE #3002453, 6360 Broadway, Merrillville, IN 4641), PART I: IMMEDIATE CAUSE (Cardiopulmonary arrest, congestive heart failure), PART II: Other significant conditions (Chronic obstructive pul. disease, Chronic renal failure), WAS DECEASED PREGNANT OR 90 DAYS POSTPARTUM? (No), WAS AN AUTOPSY PERFORMED? (No), WERE AUTOPSY FINDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? (No), CERTIFIER (CERTIFYING PHYSICIAN), SIGNATURE AND TITLE OF CERTIFIER, MEDICAL LICENSE NO (01027943), DATE SIGNED (03-14-00), NAME AND ADDRESS OF PERSON WHO COMPLETED CAUSE OF DEATH (Dr. Khokhar, 7899 Taft Street, Merrillville, IN 46409 (219) 769-9222), HEALTH OFFICER'S SIGNATURE, DATE FILED (March 15, 2000), MANNER OF DEATH (Natural), DATE OF DEATH (March 8, 2000), TIME OF INJURY, INJURY AT WORK?, DESCRIBE HOW INJURY OCCURRED, PLACE OF INJURY, LOCATION, DATE PRONOUNCED DEAD, MOTOR VEHICLE ACCIDENT? (No).

DECEDENT

PARENTS

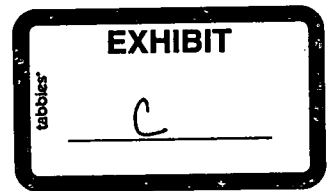
INFORMANT

DISPOSITION

CAUSE OF DEATH

CERTIFIER

HEALTH OFFICER



Memorials (A - J)

Paid obituary announcements

OCTOBER 27, 2000 12:00 AM

John Balog

Whiting

John Balog, 76, of Whiting, IN, passed away Tuesday, October 24, 2000. He is survived by his two brothers: Steve (late Loretta) Balog of Hammond, IN and Frank (Barbara) Balog of Highland, IN; brother-in-law, Adalbert (late Anne) Wszolek of Munster, IN; several nieces and nephews. Preceded in death by his parents; and brothers: George and Alexander, Jr.

Funeral services Friday, October 27, 2000 at 9:30 a.m. from the Solan Funeral Home, for 10:00 Mass at St. John Bosco Catholic Church, with Fr. Richard Orlinski officiating. At rest, St. John Cemetery, Hammond. Friends may visit with the family Thursday from 2 to 4 and 6 to 8 p.m. at the Solan Funeral Home, 7109 Calumet Ave., Hammond, IN. Prayer Service 3:30 p.m. Thursday at the funeral home.

John was a longtime area resident and formerly employed at AMOCO.

Steve A. Belinsky Jr.

"Bobo"

Calumet Township

Steve A. Belinsky Jr. "Bobo," 57, of Calumet Township, passed away Sunday, October 22, 2000. Survived by wife, Iris of 34-1/2 years; two sons: Bob Belinsky of Schererville and Steven (Heidi) Belinsky of Dayton, Oregon; four grandchildren: Zachary, Calista, Brittany and Adelaide Belinsky; brother, Tommy Belinsky of Gary; twin sister, Margie Smith of Hobart; niece, Lori (Dean) Faulk of Hobart; great-niece: Steffanie and great-nephew, Jimmy. Preceded in death by parents, Steve and Irene Belinsky.

Mr. Belinsky was a member of St. Mary Church, Griffith. He was a graduate of Lew Wallace High School, a retired tonnage keeper from #4 BOF Inland Steel with 32-1/2 years of service. He was an avid fisherman and enjoyed traveling.

Friends may call at Pruzin Brothers Funeral Service, 6360 Broadway, Merrillville, on Friday from 2 to 4 and 6 to 9 p.m. Prayer service 3 p.m. Funeral services will be held Saturday, October 28, 2000 at 9:20 A.M. from Pruzin Brothers Chapel and 10 A.M. at St. Mary Church with Rev. Theodore Mens and Rev. Stanley Milewski officiating. At rest, Calumet Park Cemetery. In lieu of flowers, memorials are preferred to the family.

Warranty Deed

This Indenture Witnesseth, That Steel City Federal Savings and Loan Association, by R. F. Rhoades, Vice-President and V. E. Charlton, Secretary-Treasurer,

DULY ENTERED FOR TAXATION

JUL 21 1950

EXHIBIT
D
tabbles

of Lake County, in the State of Indiana
Convey and Warrant to Steve Belinsky and Irene Belinsky
husband and wife,

Stanley E. Olym
August 1950

of Lake County, in the State of Indiana, for and in consideration of One Dollar and other good and valuable consideration---Dollars, the receipt whereof is hereby acknowledged, the following described Real Estate in Lake County in the State of Indiana, to-wit:

The West Five (5) feet of Lot Five (5) and all of Lots Numbered Six (6), Seven (7) and Eight (8), in Block Number Nineteen (19), as marked and laid down on the recorded plat of South Gary Subdivision, a subdivision of the South Half of the Southeast Quarter of Section Twenty-two (22), Township Thirty-six (36) North, Range Eight (8) West of the 3rd. P.M. in Lake County, Indiana, as the same appears of record in Plat Book 7, page 13, in the Recorder's Office of Lake County, Indiana.

This deed is made subject to all taxes and special assessments.

It is expressly agreed that the Warranty herein contained shall be and is limited to the acts of the Grantor herein.



STATE OF INDIANA, S. NO. LAKE COUNTY FILED FOR RECORD

1950 JUL 21 PM 2 46
BOOK 866 PAGE 585
LOUIS OPACHAN, RECORDER

ment is
PROPERTY OF
Lake County Recorder!

In Witness Whereof, The said Steel City Federal Savings and Loan Association has caused the execution of the herein conveyance by R. F. Rhoades, It's Vice-President, and the same to be attested by V. E. Charlton, It's Secretary-Treasurer, and It's Corporate seal to be attached this 7th. day of July 1950.

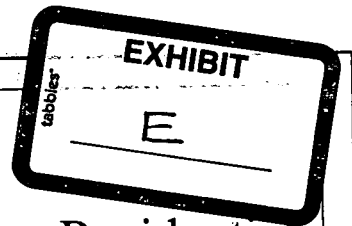
Steel City Federal Savings and Loan Association.
Attest: *V. E. Charlton* By: *R. F. Rhoades*
V. E. Charlton Secretary-Treasurer R. F. Rhoades Vice-President

STATE OF INDIANA, Lake COUNTY, ss:
Before me, the undersigned, a Notary Public, in and for said County and State, this 7th day of July A.D. 19 50 personally appeared the within named R. F. Rhoades and V. E. Charlton, Vice-President and Secretary-Treasurer respectively of the Steel City Federal Savings and Loan Association, and acknowledged the execution of the foregoing Deed for and on behalf of said Association for the uses and purposes therein set forth.
Grantor in the above conveyance, and acknowledged the same to be their voluntary act and deed, for the uses and purposes herein mentioned.
IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.
My Commission expires November 3rd, 1953. *Isabel Schmelter* Notary Public
Isabel Schmelter

BOOK 866 PAGE 585



Restricted Use Appraisal Report • Residential



of

1073 E. 36th PLACE
Gary, In 609

Document is
As Of:
NOT OFFICIAL!
3-8-2000
This Document is the property of
the Lake County Recorder!

Prepared For:
JJ. Stankiewicz Law Offices (Bill)
7880 Broadway Merrillville, IN 46410

STOP

Prepared By:
JOHN R. FALCONE
FALCONE & ASSOCIATES, INC.
2339 Crestview Drive
Scherville, IN 46375

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. I accept 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.

<p>APPRaiser</p> <p>Signature _____ Name <u>Michael R. Falcone</u> Company Name <u>FALCONE & ASSOCIATES, INC.</u> Company Address <u>2339 Crestview Drive</u> <u>Schererville, IN 46375</u> Telephone Number (219) <u>865-3466</u> Email Address <u>bobfalcone@comcast.net</u> Date of Signature and Report _____ Effective Date of Appraisal <u>3-8-2000</u> State Certification # <u>CR60600044</u> or State License # _____ or Other (describe) _____ State # _____ State <u>IN</u> Expiration Date of Certification or License <u>06/30/2014</u></p> <p>ADDRESS OF PROPERTY APPRAISED <u>1073 E. 36th PLACE</u> <u>Gary, In 609</u></p> <p>APPRaised VALUE OF SUBJECT PROPERTY \$ <u>14,000</u></p> <p>LENDER/CLIENT Name _____ Company Name <u>JJ. Stankiewicz Law Offices (Bill)</u> Company Address _____ <u>7880 Broadway Merrillville, IN 46410</u> Email Address _____</p>	<p>SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>Signature _____ Name <u>John R. Falcone</u> Company Name <u>Falcone & Assoc. Inc.</u> Company Address <u>2339 Crestview Dr</u> <u>Schererville, IN</u> Telephone Number _____ Email Address _____ Date of Signature <u>11-2-2013</u> State Certification # <u>CR 49300082</u> or State License # _____ State In _____ Expiration Date of Certification or License <u>6-30-14</u></p> <p>SUBJECT PROPERTY</p> <p><input type="checkbox"/> Did not inspect subject property <input type="checkbox"/> Did inspect exterior of subject property from street Date of Inspection _____ <input checked="" type="checkbox"/> Did inspect interior and exterior of subject property Date of Inspection _____</p> <p>COMPARABLE SALES</p> <p><input type="checkbox"/> Did not inspect exterior of comparable sales from street <input type="checkbox"/> Did inspect exterior of comparable sales from street Date of Inspection _____</p>
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Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 1073 E. 36th PLACE City Gary State IN Zip Code 609

Borrower na Owner of Public Record Steve and Irene Belinsky County Lake

Legal Description W 5ft L 5, bl 19, all lot 6 Bl 19 and all lot 7 Bl 19 and all lot 8 bl 19 South Gary Sub

Assessor's Parcel # 45-08-22-460-010.000-004 Tax Year NA R.E. Taxes \$ NA

Neighborhood Name Glen Park East Map Reference Census Tract

Occupant Owner Tenant Vacant Special Assessments \$ PUD HOA \$ per year per month

Property Rights Appraised Fee Simple Leasehold Other (describe) Estate

Assignment Type Purchase Transaction Refinance Transaction Other (describe)

Lender/Client JJ. Stankiewicz Law Offices (Bill) Address 7880 Broadway Merrillville, IN 46410

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No

Report data source(s) used, offerings price(s), and date(s). GNIAR MLS, Public records, physical inspection of subject and comparables.

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ NA Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Notes: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends			One-Unit Housing		Present Land Use			
Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining	PRICE	AGE	One-Unit	77 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input checked="" type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %	
Growth	<input type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6mths	6	Low	25	Multi-Family	2 %
Neighborhood Boundaries The neighborhood extends from I-65 on the East to Broadway on the West and from Tri State on the North to 53rd on the South							45	High	90	Commercial	8 %	
Neighborhood Description The neighborhood consists mainly of average quality single family homes in fair to average condition. Most activities are 5 - 15 minutes with major work centers 15- 30 minutes. Schools, parks and libraries are adequate. Large number of abandoned and neglected homes in neighborhood. Fair appeal to the market.							15	Pred.	55	Other	%	
Market Conditions (including support for the above conclusions) The current market is depressed due to high unemployment and only fair economic local conditions. Most sales are FHA or contract. Investors are active looking for rental units.												

SITE

Dimensions 80 x 115 Area 9,200 Shape Rectangular View HOSQ

Specific Zoning Classification R-1 Zoning Description Single family residential

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Mac BT	<input checked="" type="checkbox"/>	
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley Gravel	<input checked="" type="checkbox"/>	

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone FEMA Map # FEMA Map Date

Are the utilities and/or off-site improvements typical for the market area? Yes No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe.

The large number of vacant or abandoned homes has dampened the market.

IMPROVEMENTS

General Description		Foundation		Exterior Description		Interior	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	ConBlock / Unknown	Floors	HWood, Cer, Carp/ Good
# of Stories	1 Story	<input checked="" type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Wood	Walls	Pl/Avg
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	697 sq. ft.	Roof Surface	AsphShingle / Good	Trim/Finish	Wood / avg
	<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	10%	Gutters & Downspouts	PA	Bath Floor	Vin/Avg
Design (Style)	Bungalow	Outside Entry/Exit	<input checked="" type="checkbox"/> Sump Pump	Window Type	Wood DH	Bath Wainscot	Vin/avg
Year Built	1941	Evidence of	Infestation	Storm Sash/Insulated	Comb	Car Storage	None
Effective Age (Yrs)	55	Dampness	<input type="checkbox"/> Settlement	Screens	Comb	Driveway	# of Cars
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities		Woodstove(s) #	Driveway Surface
Drop Stair	<input type="checkbox"/> Stairs	Other	Fuel Nat gas	Fireplaces #	<input checked="" type="checkbox"/> Fence 3'	<input checked="" type="checkbox"/> Garage	# of Cars 2
Floor	<input checked="" type="checkbox"/> Scuttle	Cooling	Central Air Conditioning	Patio/Deck		Carport	# of Cars
Finished	<input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual	Other	Pool	Other garage pat	Alt.	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances	Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer	Other (describe)					
Finished area	above grade contains: 4 Rooms 2 Bedrooms 1.25 Bath(s) 697 Square Feet of Gross Living Area Above Grade						
Additional features (special energy efficient items, etc.) Recent roof and furnace, 100 Amp CB 40 Gallon GHWH							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The overall condition of the subject is fair to average. Entire exterior of home needs scraping and painting. Most windows are dry rotted. Garage is marginal needing siding and entrance doors. Garage rated at no value.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Windows are dry rott, exterior siding needs replacemenet and garage is marginal.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

There are 8 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 8,000 to \$ 15,000	
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 7,000 to \$ 15,000	
FEATURE	SUBJECT
Address 1073 E. 36th PLACE Gary, In 609	4821 Maryland PL Gary, IN
Address 4549 Mass. St. Gary, In	3978 Virginia Gary, IN
Proximity to Subject	1.49 miles S
Sale Price	\$ NA
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.
Data Source(s)	MLS 99015353
Verification Source(s)	public records
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	Cash
Concessions	None Known
Date of Sale/Time	1-24-00
Location	Glen Park
Leasehold/Fee Simple	Fee Simple
Site	9,200
View	HOSQ
Design (Style)	Bungalow
Quality of Construction	Avg
Actual Age	72
Condition	Fair-avg
Above Grade	Total Bdrms Baths
Room Count	4 2 1.25
Gross Living Area	697 sq. ft.
Basement & Finished Rooms Below Grade	Full/697
Functional Utility	Avg
Heating/Cooling	FWA/Individual
Energy Efficient Items	rec furnace
Garage/Carport	2 Car Poor con
Porch/Patio/Deck	2 por, gar pat.
	Fence
	R/O ref
Net Adjustment (Total)	\$ -2,400
Adjusted Sale Price of Comparables	\$ 15,600
I <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain.	
My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data source(s) GNIAR, MLS	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	No sale in past year..
Price of Prior Sale/Transfer	
Data Source(s)	Public records
Effective Date of Data Source(s)	3-8-2000
Analysis of prior sale or transfer history of the subject property and comparable sales. The comparable sales are located in the same market area, display similar size and overall appeal to the market. Data rated average.	
Summary of Sales Comparison Approach All three comparables are sold in a depressed market, are typical in overall utility and display similare appeal to the market. Most likely, all three were purchased by investors.	
Indicated Value by Sales Comparison Approach \$ 14,000	
Indicated Value by: Sales Comparison Approach \$ 14,000 Cost Approach (if developed) \$ 19,673 Income Approach (if developed) \$	
There was insufficient data to develop an income approach.	
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 14,000 as of 3-8-2000, which is the date of inspection and the effective date of this appraisal.	

Uniform Residential Appraisal Report

The subject would increase in value with painting of the exterior. The garage is not useable in its present condition.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate your cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) No comparable land sales are available

ESTIMATED	REPRODUCTION	REPLACEMENT COST NEW	OPINION OF SITE VALUE			-\$
Source of cost data	Marshall/Swift Cost Manuals		Dwelling	697	Sq. Ft. @ \$	110 = \$ 76,670
Quality rating from cost service	Effective date of cost data		Bsmt.	697	Sq. Ft. @ \$	13 = \$ 9,061
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			Garage/Carport	480	Sq. Ft. @ \$	22 = \$ 10,560
			Total Estimate of Cost-new			-\$ 96,291
			Less Physical	79	Functional	5 External 8
			Depreciation	76,070	1,011	1,537 = \$ (78,618)
			Depreciated Cost of Improvements			-\$ 17,673
			As-is Value of Site Improvements			-\$ 2,000
Estimated Remaining Economic Life (HUD and VA only)			15	Years	Indicated Value By Cost Approach = \$ 19,673	

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project _____

Total number of phases _____ Total number of units _____ Total number of units sold _____

Total number of units rented _____ Total number of units for sale _____ Data source(s) _____

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion. _____

Does the project contain any multi-dwelling units? Yes No Data source. _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

Borrower	na						
Property Address	1073 E. 36th PLACE						
City	Gary	County	Lake	State	In	Zip Code	609
Lender/Client	JJ. Stankiewicz Law Offices (Bill)	Address	7880 Broadway Merrillville, IN 46410				



FRONT OF
SUBJECT PROPERTY
1073 E. 36th PLACE
Gary, In 609



REAR OF
SUBJECT PROPERTY



STREET SCENE



Borrower na
Property Address 1073 E. 36th PLACE
City Gary County Lake State In Zip Code 609
Lender/Client JJ. Stankiewicz Law Offices (Bill) Address 7880 Broadway Merrillville, IN 46410



COMPARABLE SALE # 1
4821 Maryland PL
Gary, IN

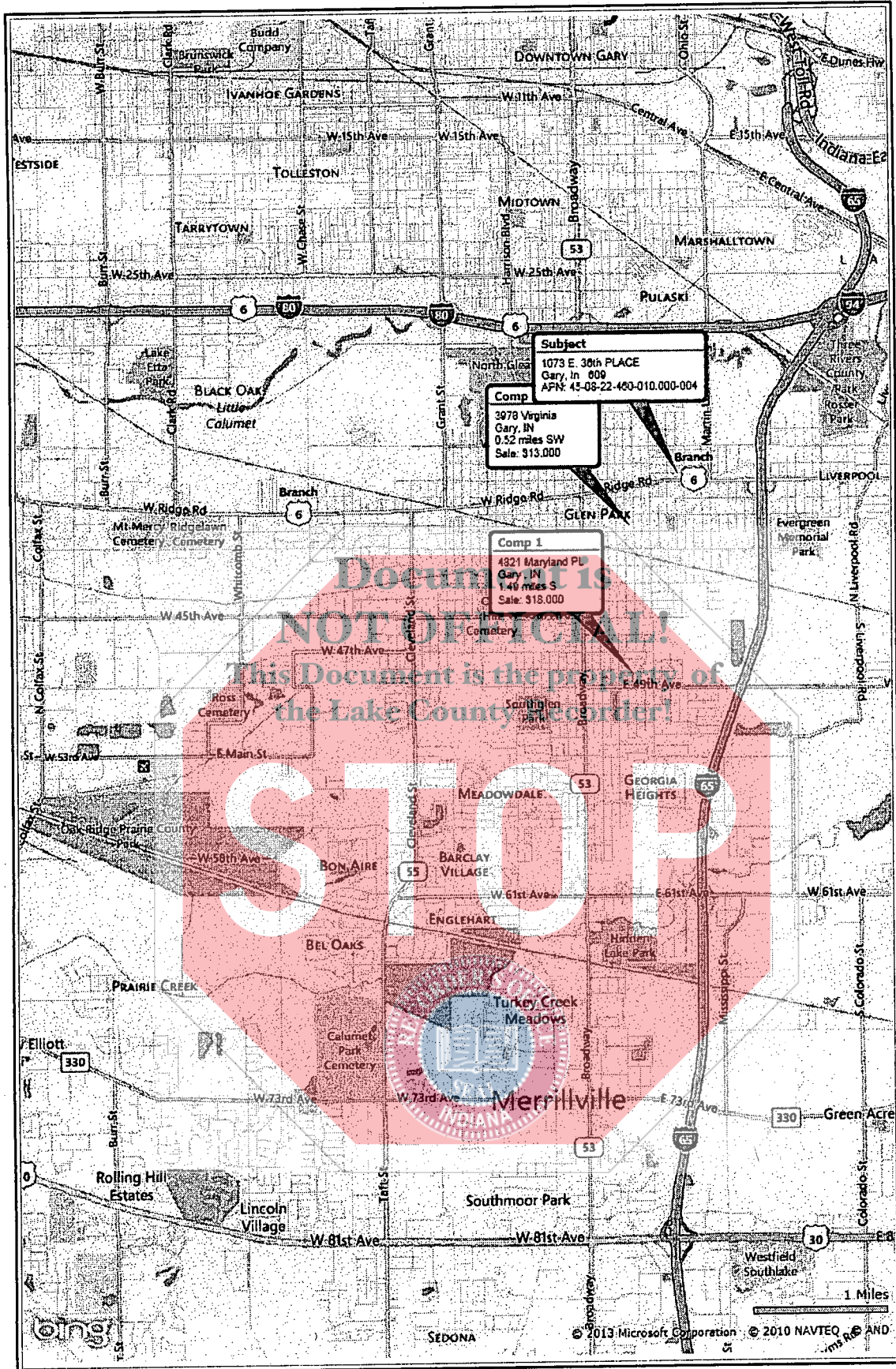


COMPARABLE SALE # 2
4549 Mass. St.
Gary, In

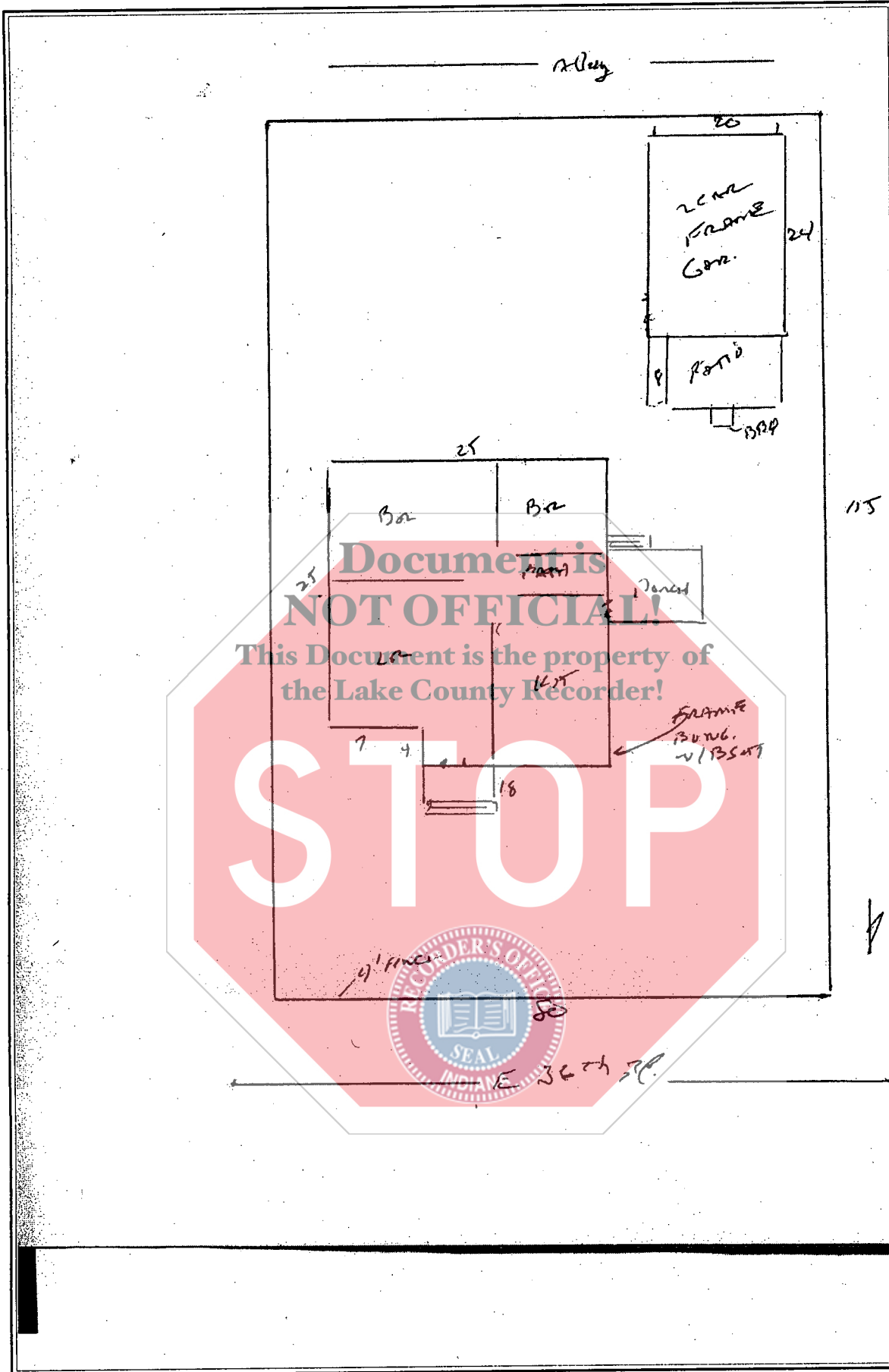


COMPARABLE SALE # 3
3978 Virginia
Gary, IN

Borrower na
Property Address 1073 E. 36th PLACE
City Gary County Lake State In Zip Code 609
Lender/Client JJ. Stankiewicz Law Offices (Bill) Address 7880 Broadway Merrillville, IN 46410



Borrower na
Property Address 1073 E. 36th PLACE
City Gary County Lake State In Zip Code 609
Lender/Client JJ. Stankiewicz Law Offices (Bill) Address 7880 Broadway Merrillville, IN 46410



Uniform Residential Appraisal Report

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 and the 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 subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, 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. The 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 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.

Uniform Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in 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 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.
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.
7. I selected and used comparable 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 sales.
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. I am 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 subject property or that I became aware of during the research involved in performing this appraisal. I have considered these 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 statements and information 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 or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or 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. I identified 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.

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.

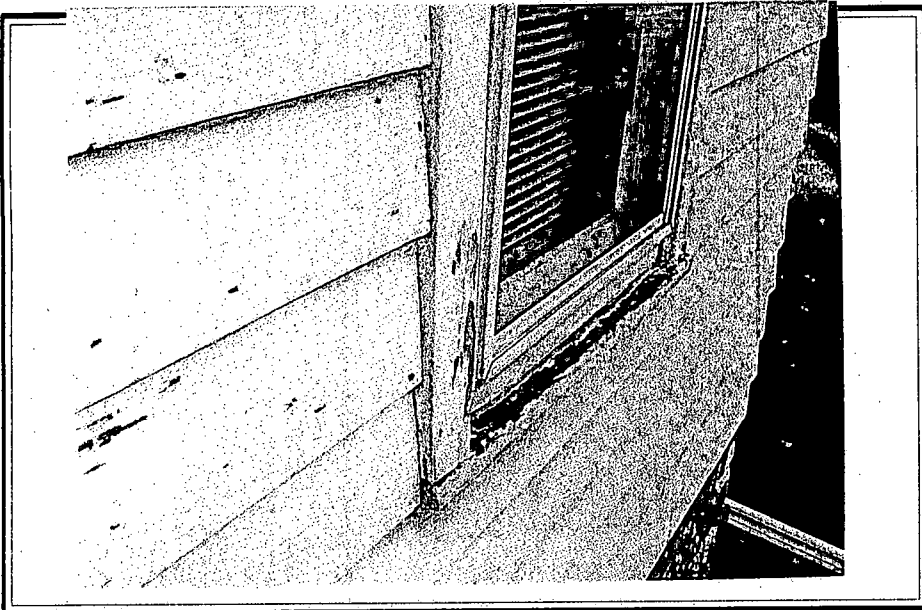
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

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. I accept 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)	
Signature 		Signature _____	
Name <u>John R. Falcone</u>		Name _____	
Company Name <u>FALCONE & ASSOCIATES, INC.</u>		Company Name _____	
Company Address <u>2339 Crestview Drive</u>		Company Address _____	
<u>Schererville, IN 46375</u>		_____	
Telephone Number <u>(219) 865-3466</u>		Telephone Number _____	
Email Address <u>bobfalcone@comcast.net</u>		Email Address _____	
Date of Signature and Report _____		Date of Signature _____	
Effective Date of Appraisal <u>3-8-2000</u>		State Certification # _____	
State Certification # <u>CR49300082</u>		or State License # _____	
or State License # _____		State In _____	
or Other (describe) _____ State # _____		Expiration Date of Certification or License <u>6-30-14</u>	
State <u>IN</u>		_____	
Expiration Date of Certification or License <u>06/30/2014</u>		_____	
ADDRESS OF PROPERTY APPRAISED		SUBJECT PROPERTY	
<u>1073 E. 36th PLACE</u>		<input type="checkbox"/> Did not inspect subject property	
<u>Gary, In 609</u>		<input type="checkbox"/> Did inspect exterior of subject property from street	
APPRaised VALUE OF SUBJECT PROPERTY \$ <u>14,000</u>		Date of Inspection _____	
LENDER/CLIENT		<input checked="" type="checkbox"/> Did inspect interior and exterior of subject property	
Name _____		Date of Inspection _____	
Company Name <u>JJ. Stankiewicz Law Offices (Bill)</u>		COMPARABLE SALES	
Company Address _____		<input type="checkbox"/> Did not inspect exterior of comparable sales from street	
<u>7880 Broadway Merrillville, IN 46410</u>		<input type="checkbox"/> Did inspect exterior of comparable sales from street	
Email Address _____		Date of Inspection _____	

FALCONE & ASSOCIATES, INC.
SUBJECT PHOTO ADDENDUM

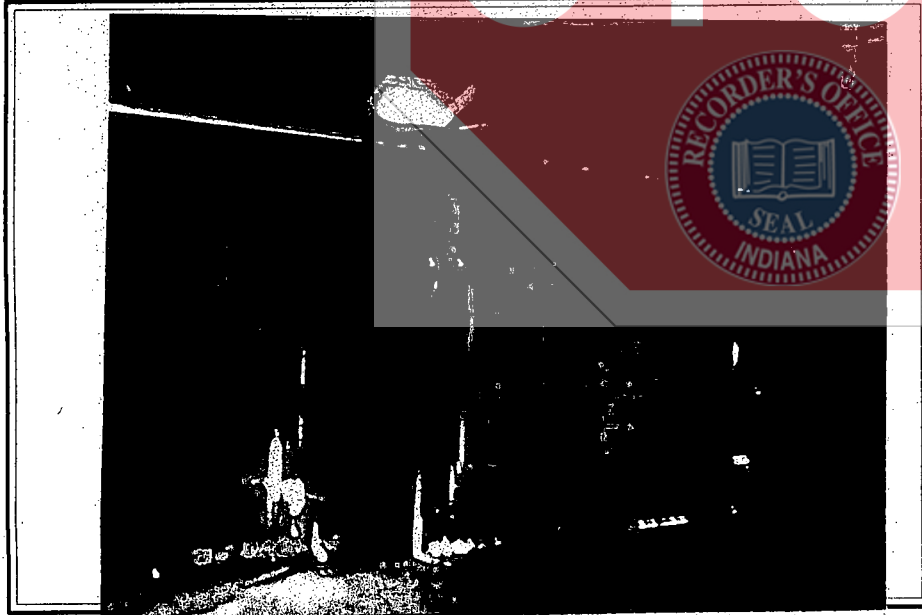
Client:	JJ. Stankiewicz Law Offices (Bill)	Client File #:	
Subject Property:	1073 E. 36th PLACE	Appraisal File #:	3326



Poor window and siding overall condition



East side of garage showing rotting siding



Interior of garage

