

APPRAISAL OF REAL PROPERTY

LOCATED AT:

2821 W 74TH ST
LOT 30 BLOCK 10, PRAIRIE HILLS
PRAIRIE VILLAGE, KS 66208-3224

FOR:

HOMESTEAD FINANCIAL MORTGAGE
11861 WESTLINE INDUSTRIAL DR
SAINT LOUIS, MO 63146

AS OF:

11/19/2009

BY:

RUSSELL ELLISON
ACE APPRAISALS, INC.
502 ARMOUR ROAD
NORTH KANSAS CITY, MO. 64116

Uniform Residential Appraisal Report

182-1012019
File # 09-876

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 **2821 W 74TH ST** City **PRAIRIE VILLAGE** State **KS** Zip Code **66208-3224**
 Borrower _____ County **JOHNSON**

Legal Description **LOT 30 BLOCK 10, PRAIRIE HILLS**
 Assessor's Parcel # **OP45000010 0030** Tax Year **2008** R.E. Taxes \$ **1,919**
 Neighborhood Name **PRAIRIE HILLS** Map Reference **28140** Census Tract **20091-0509.00**
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **362** ☒ PUD HOA \$ **20** ☒ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe) _____
 Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe) _____
 Lender/Client **HOMESTEAD FINANCIAL MORTGAGE** Address **11861 WESTLINE INDUSTRIAL DR, STE 700, SAINT LOUIS, MO 63146**
 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, offering price(s), and date(s). **HEARTLAND MLS, HOMEOWNER**

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. **THIS IS A REFINANCE.**

Contract Price \$ **FMV** Date of Contract **NONE** Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s) **CO RECS**
 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. **NONE NONE KNOWN**

Note: 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 type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	95 %		
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	125	Low	Multi-Family	2 %		
Neighborhood Boundaries THE BOUNDARIES ARE 63RD STREET TO THE NORTH, 83RD ST THE SOUTH, STATE LINE ROAD TO THE EAST AND NALL AVENUE TO THE WEST.		250	High	Commercial	3 %		
Neighborhood Description THE SUBJECT IS LOCATED IN JOHNSON COUNTY, KANSAS AMONG HOMES THAT ARE SIMILAR IN AGE AND APPEAL, YET VARY IN SIZE AND STYLE. THE PROPERTIES IN THE AREA APPEAR TO BE ADEQUATELY MAINTAINED. SCHOOLS, SHOPPING AND SERVICES ARE ALL LOCATED NEAR THE SUBJECT.		190	Pred.	Other	5 %		

Market Conditions (including support for the above conclusions) **THE FINANCING OF SALES USED IN THIS REPORT ARE CONSIDERED TYPICAL OF THE CURRENT MARKETPLACE. GENERAL MARKET CONDITIONS ARE CONSIDERED AVERAGE TO GOOD DUE TO MODERATE INTEREST RATES, WHICH HAVE CREATED ATTRACTIVE CONDITIONS FOR BOTH BUYERS AND SELLERS.**

Dimensions **PER COUNTY** Area **8,434 SF** Shape **RECTANGULAR** View **SIMILAR HOMES**
 Specific Zoning Classification **SINGLE FAMILY RES** 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 ☒ ☐ Water ☒ ☐ Street **ASPHALT** ☒ ☐
 Gas ☒ ☐ Sanitary Sewer ☒ ☐ Alley **NONE** ☐ ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **X** FEMA Map # **20091C0040G** FEMA Map Date **8/3/2009**
 Are the utilities and 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 _____
THERE ARE NO APPARENT ZONING VIOLATIONS OR ENCROACHMENTS. THE FOUNDATION DRAINAGE APPEARS ADEQUATE.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	PCFD/GD	Floors	WOOD/GD						
# of Stories TWO	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	WOOD/GD	Walls	DRYWALL/AVG						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area CRAWL, sq.ft.	Roof Surface	COMP S/GD	Trim/Finish	WOOD/GD						
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish NO FINISH %	Gutters & Downspouts	METAL/AVG	Bath Floor	TILE/GD						
Design (Style) RANCH	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	WD DH/AVG	Bath Wainscot	TILE/GD						
Year Built 1951	Evidence of <input type="checkbox"/> Infestation NONE	Storm Sash/Insulated	YES	Car Storage	<input type="checkbox"/> None						
Effective Age (Yrs) 25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES	<input checked="" type="checkbox"/> Driveway # of Cars 1							
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface	ASPHALT						
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence METAL	<input checked="" type="checkbox"/> Garage # of Cars 1							
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck BOTH	<input checked="" type="checkbox"/> Porch SCREEN	<input type="checkbox"/> Carport # of Cars							
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-In							

Appliances ☐ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☐ Microwave ☐ Washer/Dryer ☒ Other (describe) **HOOD FAN**
 Finished area above grade contains: **6 Rooms 3 Bedrooms 1.0 Bath(s) 1,291 Square Feet of Gross Living Area Above Grade**
 Additional features (special energy efficient items, etc.). **40 GALLON WATER HEATER, 100 AMP ELECTRIC SERVICE, DECK, FENCE, FIREPLACE, ATTIC FAN, PATIO, SCREEN PORCH.**
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **THE SUBJECT IS A 59 YEAR OLD RANCH HOME IN AVERAGE TO GOOD CONDITION OVERALL WITH A BEDROOM ON THE SECOND LEVEL. THE INTERIOR DECOR IS IN AVERAGE TO GOOD CONDITION. THE EXTERIOR WOOD, COMPOSITION ROOF AND HVAC ALL APPEAR TO BE IN AVERAGE TO GOOD CONDITION.**

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

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

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There are 15 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 160,000 to \$ 260,000	
There are 44 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 160,000 to \$ 260,000	
FEATURE	SUBJECT
Address	3015 W 72ND TERRACE PRAIRIE VILLAGE, KS 66208-32
Proximity to Subject	0.21 miles NW
Sale Price	\$ FMV \$ 184,500
Sale Price/Gross Liv. Area	\$ 152.23 sq.ft.
Data Source(s)	MLS#1518574
Verification Source(s)	COUNTY RECORDS
VALUE ADJUSTMENTS	DESCRIPTION DESCRIPTION +(-) \$ Adjustment
Sales or Financing	FHA/DOM 5
Concessions	NONE
Date of Sale/Time	4/13/2009
Location	PRAIRIE VILL
Leasehold/Fee Simple	FEE SIMPLE
Site	8,434 SF
View	RESIDENTIAL
Design (Style)	RANCH
Quality of Construction	FRAME
Actual Age	58 YRS
Condition	AVG/GOOD
Above Grade	Total Bdrms. Baths
Room Count	6 3 1.0 6 3 1.5
Gross Living Area	1,291 sq.ft. 1,212 sq.ft.
Basement & Finished	CRAWL FULL
Rooms Below Grade	NO FINISH NO FINISH
Functional Utility	AVG/3 BDRM AVG/3 BDRM
Heating/Cooling	FWA/CAC FWA/CAC
Energy Efficient Items	THERMAL EQUAL
Garage/Carport	1 CAR ATT 1 CAR ATT
Porch/Patio/Deck	DECK POR, PAT DECK, PORCH
FIREPLACE	1 WBFP 1 WBFP
FENCE	FENCE FENCE
EQUIPMENT	EQ KIT EQ KIT
Net Adjustment (Total)	\$ -3,250 \$ -5,525
Adjusted Sale Price	Net Adj. 1.8 %
of Comparables	Gross Adj. 3.7 %
1 <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 type="checkbox"/> did <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) HEARTLAND MLS	
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) HEARTLAND 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	NONE IN THE LAST
Price of Prior Sale/Transfer	36 MONTHS
Data Source(s)	HEARTLAND MLS
Effective Date of Data Source(s)	11/19/2009
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT IS NOT CURRENTLY UNDER CONTRACT OR LISTED FOR SALE. NO OTHER SALES WERE FOUND IN THE LAST 36 MONTHS. NO SALES WERE FOUND FOR THE COMPARABLES WITHIN 12 MONTHS OF THE LAST SALE EXCEPT FOR COMPARABLE NO. 4.	
Summary of Sales Comparison Approach ALL COMPARABLES WERE CONSIDERED IN DETERMINING A MARKET VALUE FOR THE SUBJECT PROPERTY. THE APPRAISER RESEARCHED THE MLS AND OWN RECORDS FOR THE MOST RECENT, SIMILAR SALES AVAILABLE TO DETERMINE THE SUBJECTS MARKET VALUE. THESE COMPS ARE CONSIDERED TO BE THE BEST AVAILABLE AND HAVE BEEN ADJUSTED FOR SIZE AND/OR ANY AMENITY DIFFERENCES.	
Indicated Value by Sales Comparison Approach \$ 175,000	
Indicated Value by: Sales Comparison Approach \$ 175,000 Cost Approach (if developed) \$ 183,285 Income Approach (if developed) \$ NONE	
MARKET ACTIONS OF BUYERS AND SELLERS ARE BEST ANALYZED BY THE SALES COMPARISON APPROACH. THAT APPROACH IS GIVEN GREATEST WEIGHT IN THE RECONCILIATION. THE COST APPROACH PROVIDES CONFIRMATION OF VALUE ONLY. THE INCOME APPROACH WAS NOT DEVELOPED DUE TO LENDER GUIDELINES.	
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: THE DATA SOURCES UTILIZED INCLUDE THE HEARTLAND MLS, THE K C DATA SERVICE, COURTHOUSE RECS & PERSONAL FILES.	
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 \$ 175,000 as of 11/19/2009, which is the date of inspection and the effective date of this appraisal.	

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AT THE TIME OF THE INSPECTION ALL MECHANICAL EQUIPMENT APPEARED TO BE IN PROPER ORDER. HOWEVER, APPRAISER DOES NOT WARRANT CONDITION OF THE DWELLING, MECHANICAL EQUIPMENT, TERMITE INFESTATION, OR ENCROACHMENTS, IF ANY, THAT A SURVEY MAY REVEAL.

THE APPRAISER IS NOT A HOME OR ENVIRONMENTAL INSPECTOR. THE APPRAISER PROVIDES AN OPINION OF VALUE BUT DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS OR ENVIRONMENTAL PROBLEMS. THE APPRAISER PERFORMS AN INSPECTION OF VISIBLE AND ACCESSIBLE AREAS ONLY, EXCEPT FOR THE ATTIC AND CRAWL SPACE (IF ONE), WHERE A "LIMITED" INSPECTION WAS DONE. MOLD MAY BE PRESENT IN AREAS THE APPRAISER CANNOT SEE. A PROFESSIONAL HOME INSPECTION OR ENVIRONMENTAL INSPECTION IS RECOMMENDED.

I CERTIFY THAT I THE APPRAISER HAVE THE APPROPRIATE KNOWLEDGE AND EXPERIENCE THAT WAS NECESSARY TO COMPLETE THE ASSIGNMENT.

PERSONAL PROPERTY WAS NOT INCLUDED IN THE APPRAISED VALUE.

ADDITIONAL COMMENTS THE SUBJECT IS LOCATED IN A PRIMARILY OWNER-OCCUPIED SINGLE FAMILY RESIDENCE AREA AND THE INCOME APPROACH IS NOT CONSIDERED MEANINGFUL. FOR THIS REASON, THE INCOME APPROACH WAS NOT USED.

ALL COMPARABLE SALES ARE CLOSED TO THE BEST OF THE APPRAISER'S KNOWLEDGE.

DATA FOR THE COMPARABLE SALES ARE BASED ON INFORMATION OBTAINED FROM THE MLS AND EXTERIOR INSPECTION OF THE SALES USED.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION:

ESTIMATED EXPOSURE TIME WOULD BE MORE THAN 3 MONTHS, CONSISTANT WITH THE NEIGHBORHOOD DATA.

THE PURPOSE OF THIS REPORT IS TO ESTIMATE THE MARKET VALUE OF THE SUBJECT PROPERTY AS DEFINED HEREIN.

THE FUNCTION OF THIS APPRAISAL IS TO ASSIST THE CLIENT FOR LOAN PURPOSES. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE.

ALL COMPARABLES WERE DRIVEN BY AND GIVEN A EXTERIOR INSPECTION FROM THE STREET. SOME PICTURES WERE TAKEN OFF HEARTLAND MLS OR COUNTY WEBSITES.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE VALUE WAS AVERAGED FROM LISTINGS, PENDING AND SALES WITHIN THE SUBJECT'S AREA ALONG WITH THE COUNTY ASSESSED VALUE.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	75,000
Source of cost data MARSHALL & SWIFT BUILDING COST GUIDE	DWELLING 1,291 Sq.Ft. @ \$ 111.16	= \$	143,508
Quality rating from cost service GOOD Effective date of cost data 12/2008	BASEMENT Sq.Ft. @ \$ 33.93	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	CAC, EQKIT, DECK, FENCE, FP, UPDATES	= \$	20,250
MARSHALL AND SWIFT WAS UTILIZED TO COMPUTE THE	Garage/Carport 264 Sq.Ft. @ \$ 34.19	= \$	9,026
REPLACEMENT COST. THE SUBJECT'S EFFECTIVE AGE WAS	Total Estimate of Cost-New	= \$	172,784
USED TO ESTIMATE PHYSICAL DEPRECIATION. NO FORM OF	Less Physical Functional External		
EXTERNAL OR FUNCTIONAL OBSOLESCENCE WAS NOTED.	Depreciation 71,999	= \$(71,999)
THESE COST CALCULATIONS ARE ESTIMATED AND SHOULD	Depreciated Cost of Improvements	= \$	100,785
NOT BE USED FOR INSURANCE PURPOSES.	*As-is* Value of Site Improvements	= \$	7,500

Estimated Remaining Economic Life (HUD and VA only) 35 Years INDICATED VALUE BY COST APPROACH = \$ 183,285

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ NONE X Gross Rent Multiplier NONE = \$ NONE 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 Homeowners' 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 Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. THERE IS NO HOMEOWNERS ASSOCIATION.

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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 the 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.

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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.

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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

Signature 
 Name RUSSELL ELLISON
 Company Name ACE APPRAISALS, INC.
 Company Address 502 ARMOUR ROAD, NORTH KANSAS
CITY, MO 64116
 Telephone Number (816) 842-2600
 Email Address RUSSELL@KC.RR.COM
 Date of Signature and Report November 20, 2009
 Effective Date of Appraisal 11/19/2009
 State Certification # R-2173
 or State License # _____
 or Other (describe) _____ State # _____
 State KS
 Expiration Date of Certification or License 6/30/2010

ADDRESS OF PROPERTY APPRAISED
2821 W 74TH ST
PRAIRIE VILLAGE, KS 66208-3224
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 175,000
 LENDER/CLIENT
 Name TAMI FISHER
 Company Name HOMESTEAD FINANCIAL MORTGAGE
 Company Address 11861 WESTLINE INDUSTRIAL DR. STE
700, SAINT LOUIS, MO 63146
 Email Address t.fisher@granny8.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

182-1012019

File # 09-876

FEATURE	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Address	2821 W 74TH ST PRAIRIE VILLAGE, KS 66208-32	3103 W 79TH STREET PRAIRIE VILLAGE, KS	4415 W 74TH TERRACE PRAIRIE VILLAGE, KS	7408 CHEROKEE DRIVE PRAIRIE VILLAGE, KS
Proximity to Subject		0.62 miles S	0.91 miles W	0.12 miles SW
Sale Price	\$ FMV	\$ 225,000	\$ 243,750	\$ 189,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 88.58 sq.ft.	\$ 142.46 sq.ft.	\$ 139.63 sq.ft.
Data Source(s)		MLS#1606269	MLS#1632187	MLS#1605004
Verification Source(s)		COUNTY RECORDS	COUNTY RECORDS	COUNTY RECORDS
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION
Sales or Financing		CON/DOM 84		CONV/DOM 9
Concessions		NONE		CONSESSION
Date of Sale/Time		07/30/2009		10/28/2009
Location	PRAIRIE VILL	PRAIRIE VILL		PRAIRIE VILL
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE
Site	8,434 SF	22,872 SF	-5,000	8,120 SF
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL
Design (Style)	RANCH	S/S SPLIT		RANCH
Quality of Construction	FRAME	FRAME		FRAME
Actual Age	58 YRS	60 YRS		53 YRS
Condition	AVG/GOOD	AVG/GOOD		AVG/GOOD
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths
Room Count	6 3 1.0	7 4 3.0	-4,000	6 3 2.0
Gross Living Area	1,291 sq.ft.	2,540 sq.ft.	-31,225	1,711 sq.ft.
Basement & Finished	CRAWL	CRAWL		SLAB
Rooms Below Grade	NO FINISH	NO FINISH		NO FINISH
Functional Utility	AVG/3 BDRM	AVG/4 BDRM	-2,000	AVG/3 BDRM
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC
Energy Efficient Items	THERMAL	EQUAL		EQUAL
Garage/Carport	1 CAR ATT	2 CAR ATT	-2,500	2 CAR ATT
Porch/Patio/Deck	DECK,POR,PAT	DECK,PATIO	+1,500	PATIO,PORCH
FIREPLACE	1 WBFP	0 WBFP	+2,000	1 WBFP
FENCE	FENCE	FENCE		FENCE
EQUIPMENT	EQ KIT	EQ KIT		EQ KIT
Net Adjustment (Total)		\$ -41,225	\$ -18,337	\$ -1,500
Adjusted Sale Price of Comparables		Net Adj. 18.3 % Gross Adj. 21.4 %	Net Adj. 7.5 % Gross Adj. 8.8 %	Net Adj. 0.8 % Gross Adj. 3.9 %
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	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer	NONE IN THE LAST	01/09/2009	NONE IN THE LAST	NONE IN THE LAST
Price of Prior Sale/Transfer	36 MONTHS	70,845	12 MONTHS	12 MONTHS
Data Source(s)	HEARTLAND MLS	HEARTLAND MLS1496598	HEARTLAND MLS	HEARTLAND MLS
Effective Date of Data Source(s)	11/19/2009	11/19/2009	11/19/2009	11/19/2009
Analysis of prior sale or transfer history of the subject property and comparable sales THESE COMPS ARE CONSIDERED TO BE THE BEST AVAILABLE AND HAVE BEEN ADJUSTED FOR SIZE AND/OR ANY AMENITY DIFFERENCES.				
Analysis/Comments				

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **2821 W 74TH ST** City **PRAIRIE VILLAGE** State **KS** ZIP Code **66208-3224**

Borrower

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	13	15	16	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.17	5.00	5.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	N/A	N/A	15	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	2.8	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price; DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	173,500	172,000	175,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	28	82	35	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	179,950	210,000	269,500	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	N/A	38	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	95%	76%	61%	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **IN THE SUBJECT'S NEIGHBORHOOD RESEARCH SHOWS IT HAS NOT BEEN COMMON FOR THE SELLER TO PAY CLOSING COSTS. OVER THE PAST 12 MONTHS THERE WERE VERY FEW PAID CONCESSIONS.**

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

ACCORDING TO HEARTLAND MLS STATS OF COMPETING PROPERTY SALES ONLY 1-2% HAVE BEEN REOS SINCE 2007. THEREFORE, REOS ARE NOT A SIGNIFICANT FACTOR IN THIS MARKET.

Cite data sources for above information. **HEARTLAND MLS, KC DATA SERVICE, KANSAS ASSOCIATION OF REALTORS.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
THIS DATA IS CONSIDERED TO BE RELIABLE BY THE APPRAISER'S PEER GROUP. THE AMOUNT OF RESEARCH TO ANALYZE THIS INFORMATION IS CONSISTENT WITH "NORMAL COURSE OF BUSINESS" OF THE LOCAL PEER GROUP. THE ANALYSIS OF SOME PORTIONS IS LIMITED BY THE LACK OF DATA OR SEARCH FEATURES OF THE MLS SYSTEM. THE ACCURACY OF THE DATA ABOVE IS SOLELY DEPENDENT UPON THE ACCURACY AND TIMELINESS OF THE DATA PROVIDED BY THE USERS OF THE MLS SYSTEM. WHEN POSSIBLE THE APPRAISER INCLUDED IN THE ANALYSIS ANY PENDING SALES, EXPIRED AND WITHDRAWN LISTINGS IN ORDER TO HAVE A MORE THOROUGH UNDERSTANDING AND AWARENESS OF CURRENT AND PAST MARKET CONDITIONS. ALL OF THESE FACTORS COMBINED HAVE AN IMPACT ON THE OPINION OF THE MARKET'S TRENDS AND OF PAST MARKET CONDITIONS.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature *Russell Ellison*
 Appraiser Name **RUSSELL ELLISON**
 Company Name **ACE APPRAISALS, INC.**
 Company Address **502 ARMOUR ROAD, NORTH KANSAS CITY, MO**
 State License/Certification # **R-2173** State **KS**
 Email Address **RUSSELLISON@KC.RR.COM**

Signature
 Supervisory Appraiser Name
 Company Name
 Company Address
 State License/Certification # State
 Email Address

FHA COMMENT ADDENDUM

File No. 09-876

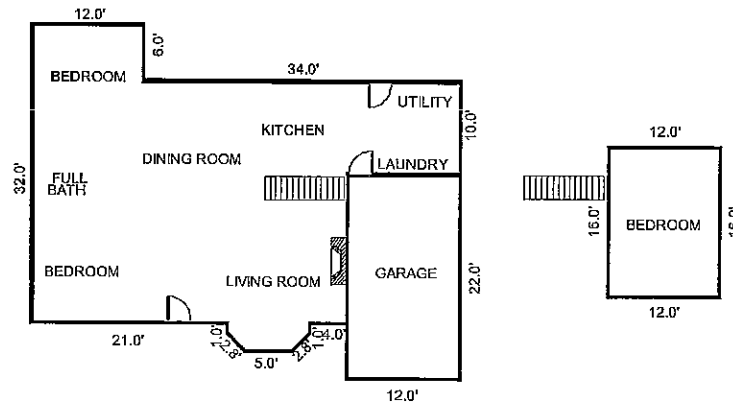
Borrower/Client					
Property Address	2821 W 74TH ST				
City	PRAIRIE VILLAGE	County	JOHNSON	State	KS Zip Code 66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE				

NO SITE HAZARDS OR NUISANCES NOTED
NO SOIL CONTAMINATION NOTED
NO GRADING OR DRAINAGE PROBLEMS
NO WATER SUPPLY & SEWAGE SYSTEM PROBLEMS
NO WOOD DESTROYING INSECTS, NO ACTIVITY OF INSECTS WERE NOTED.
NO STRUCTURAL CONDITIONS WERE NOTED.
NO FOUNDATION DEFICIENCIES WERE NOTED.
ROOFING APPEARS TO HAVE LONGER THAN 2 YEARS REMAINING LIFE.
ALL PLUMBING, ELECTRICAL AND HEATING APPEARED TO BE IN GOOD WORKING ORDER

FHA # 182-1012019
PROPERTY CONFORMS TO HUD STANDARDS

Building Sketch

Borrower/Client				
Property Address	2821 W 74TH ST			
City	PRAIRIE VILLAGE	County	JOHNSON	State KS Zip Code 66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE			



Sketch by Apex IV™

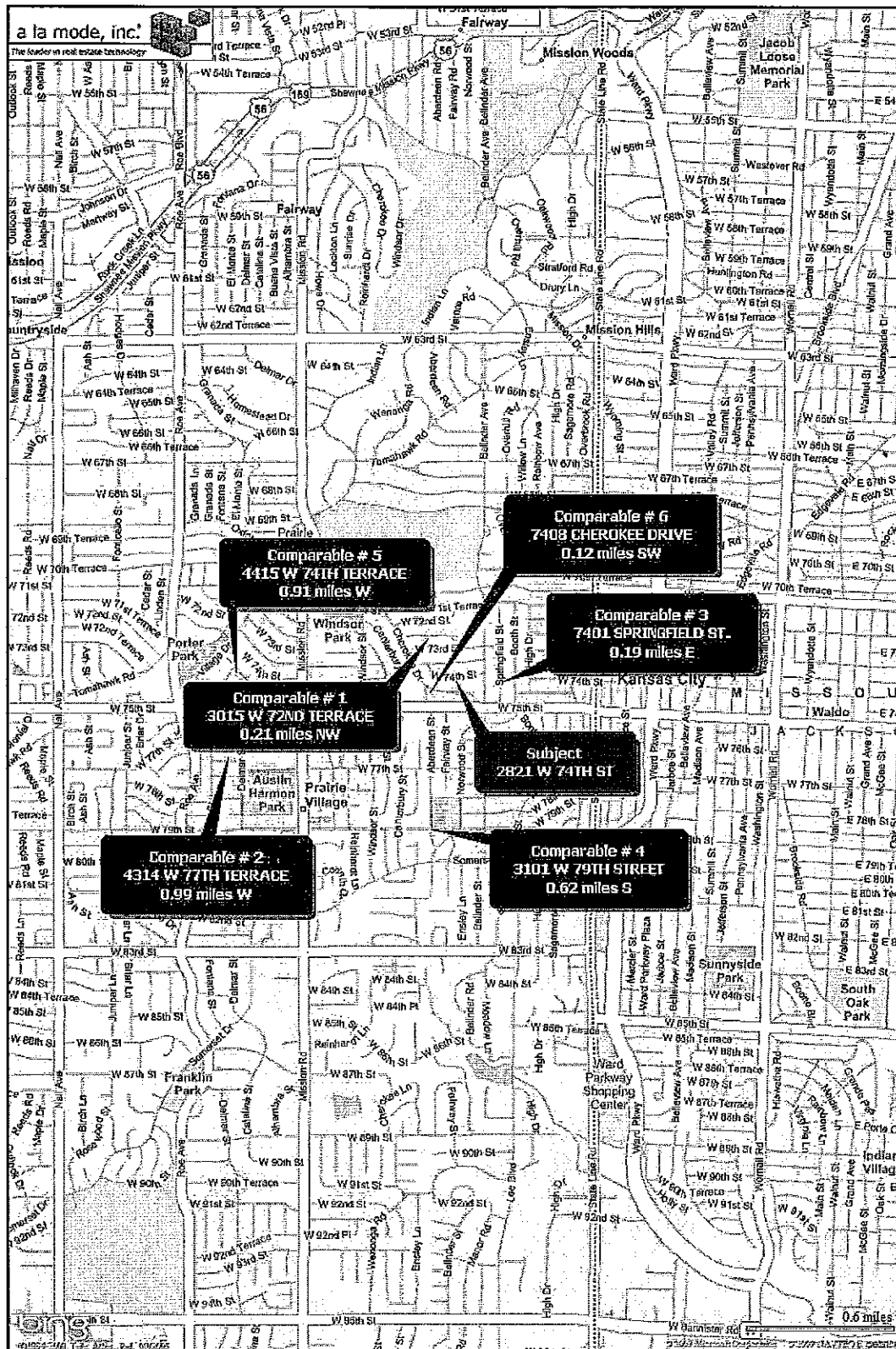
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1099.0	1099.0
GLA2	Second Floor	192.0	192.0
GAR	Garage	264.0	264.0
Net LIVABLE Area		(Rounded)	1291

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
	1.0 x	9.0	9.0
	2.0 x	5.0	10.0
0.5 x	2.0 x	2.0	2.0
0.5 x	2.0 x	2.0	2.0
	10.0 x	46.0	460.0
	6.0 x	12.0	72.0
	16.0 x	34.0	544.0
Second Floor			
	12.0 x	16.0	192.0
8 Items			(Rounded) 1291

Location Map

Borrower/Client				
Property Address	2821 W 74TH ST			
City	PRAIRIE VILLAGE	County	JOHNSON	State KS Zip Code 66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE			



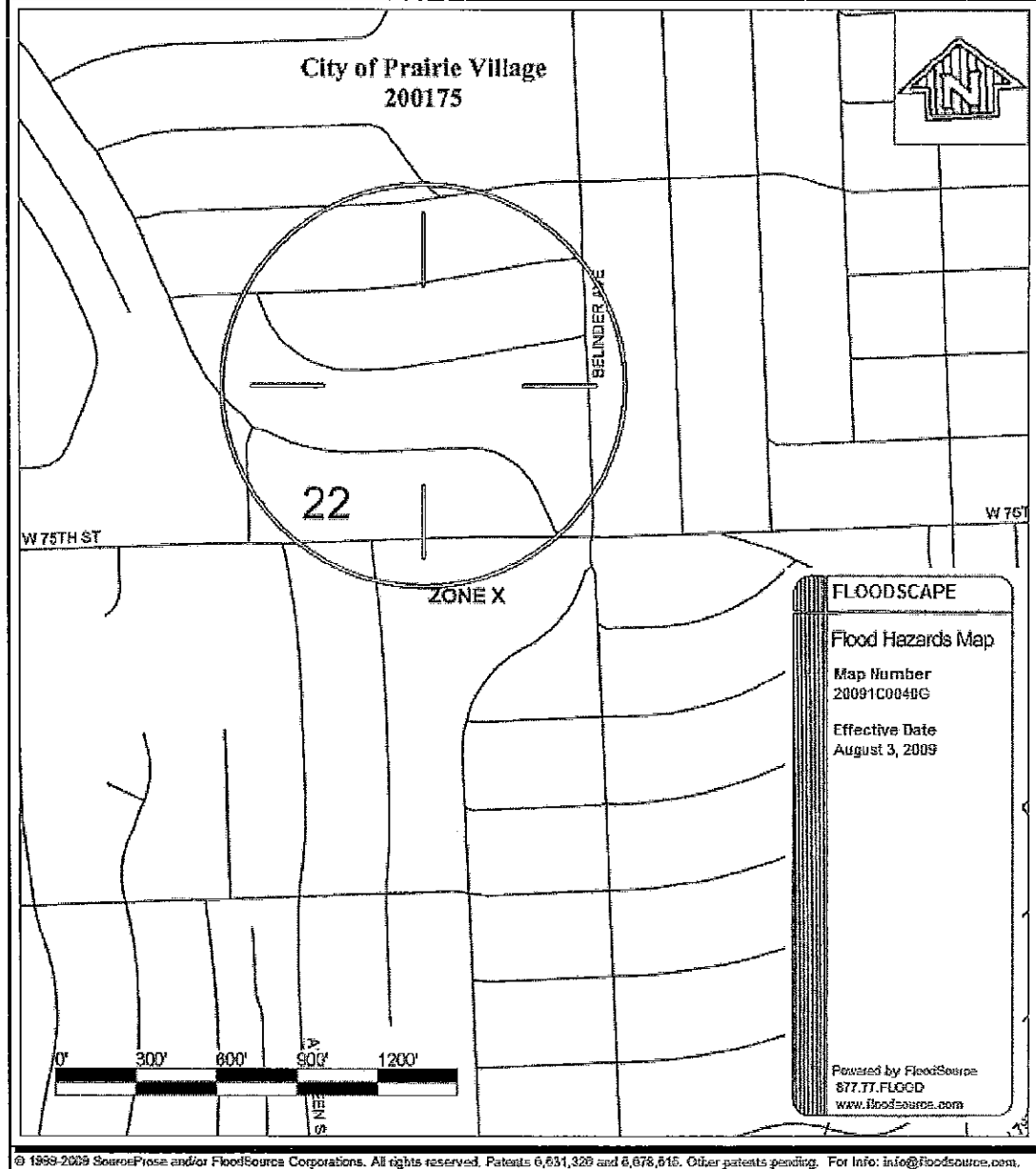
Flood Map

Borrower/Client				
Property Address	2821 W 74TH ST			
City	PRAIRIE VILLAGE	County	JOHNSON	State KS Zip Code 66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE			

InterFlood



www.interflood.com • 1-800-252-6633

Prepared for:
Ace Appraisals, Inc.2821 W 74TH ST
PRAIRIE VILLAGE, KS 66208-3224

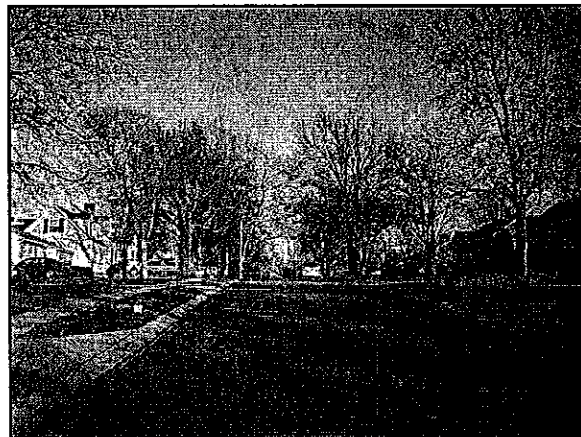
Subject Photo Page

Borrower/Client				
Property Address	2821 W 74TH ST			
City	PRAIRIE VILLAGE	County	JOHNSON	State KS Zip Code 66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE			

**Subject Front**

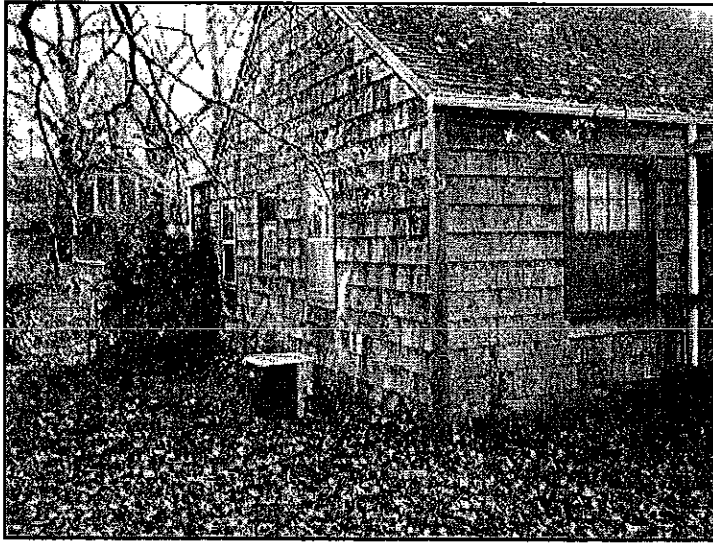
2821 W 74TH ST

Sales Price FMV
 Gross Living Area 1,291
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location PRAIRIE VILL
 View RESIDENTIAL
 Site 8,434 SF
 Quality FRAME
 Age 58 YRS

**Subject Rear****Subject Street**

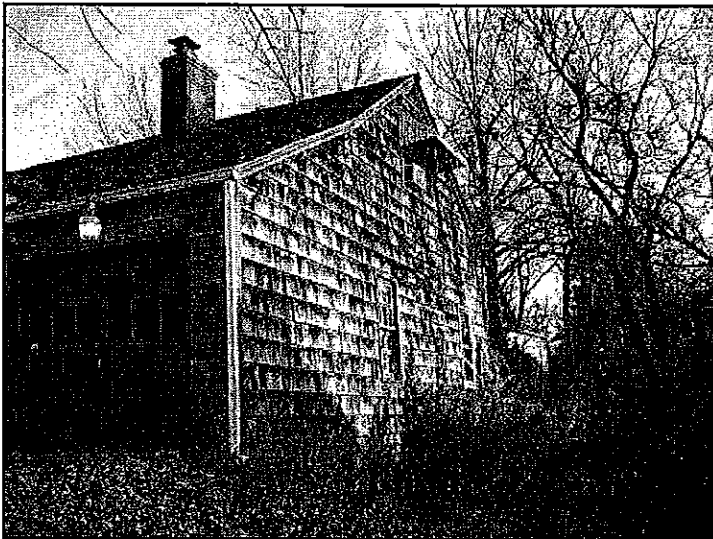
Subject Photo Page

Borrower/Client					
Property Address	2821 W 74TH ST				
City	PRAIRIE VILLAGE	County	JOHNSON	State	KS Zip Code 66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE				



SIDE VIEW

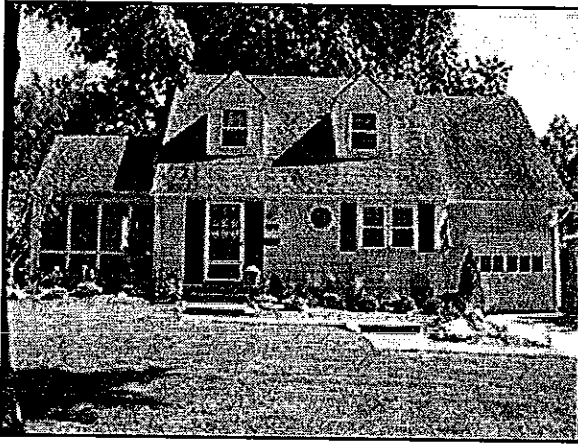
2821 W 74TH ST



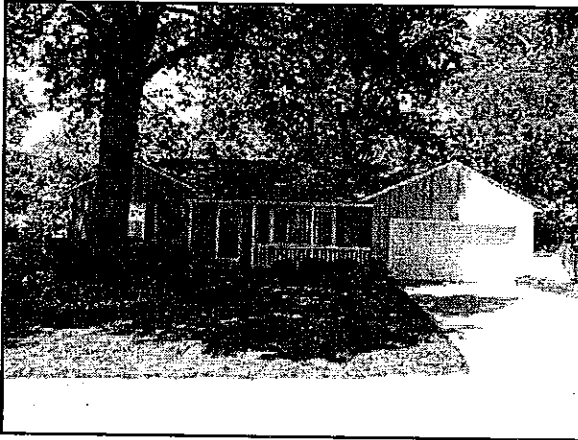
SIDE VIEW

Comparable Photo Page

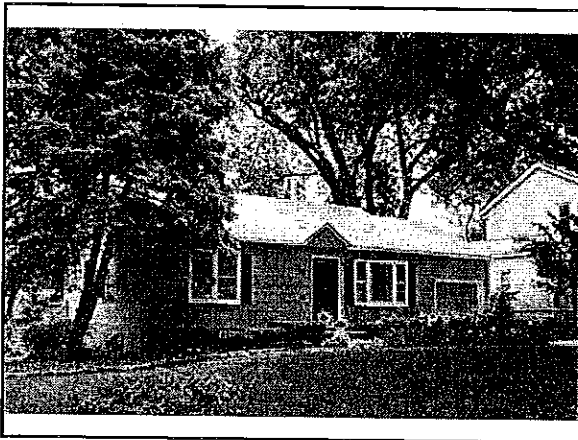
Borrower/Client					
Property Address	2821 W 74TH ST				
City	PRAIRIE VILLAGE	County	JOHNSON	State	KS
Lender	HOMESTEAD FINANCIAL MORTGAGE				
				Zip Code	66208-3224

**Comparable 1**

3015 W 72ND TERRACE
 Prox. to Subject 0.21 miles NW
 Sales Price 184,500
 Gross Living Area 1,212
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.5
 Location PRAIRIE VILL.
 View RESIDENTIAL
 Site 7,500 SF
 Quality FRAME
 Age 58 YRS

**Comparable 2**

4314 W 77TH TERRACE
 Prox. to Subject 0.99 miles W
 Sales Price 203,000
 Gross Living Area 1,392
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location PRAIRIE VILL.
 View RESIDENTIAL
 Site 9,799 SF
 Quality FRAME
 Age 54 YRS

**Comparable 3**

7401 SPRINGFIELD ST.
 Prox. to Subject 0.19 miles E
 Sales Price 165,000
 Gross Living Area 1,140
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location PRAIRIE VILL.
 View RESIDENTIAL
 Site 11,549 SF
 Quality FRAME
 Age 56 YRS

Comparable Photo Page

Borrower/Client					
Property Address	2821 W 74TH ST				
City	PRAIRIE VILLAGE	County	JOHNSON	State	KS
				Zip Code	66208-3224
Lender	HOMESTEAD FINANCIAL MORTGAGE				



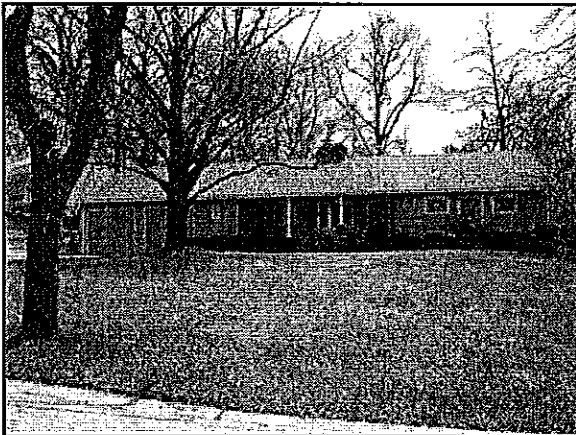
Comparable 4

3103 W 79TH STREET
 Prox. to Subject 0.62 miles S
 Sales Price 225,000
 Gross Living Area 2,540
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location PRAIRIE VILL
 View RESIDENTIAL
 Site 22,872 SF
 Quality FRAME
 Age 60 YRS



Comparable 5

4415 W 74TH TERRACE
 Prox. to Subject 0.91 miles W
 Sales Price 243,750
 Gross Living Area 1,711
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location PRAIRIE VILL
 View RESIDENTIAL
 Site 8,120 SF
 Quality FRAME
 Age 53 YRS



Comparable 6

7408 CHEROKEE DRIVE
 Prox. to Subject 0.12 miles SW
 Sales Price 189,900
 Gross Living Area 1,360
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location PRAIRIE VILL
 View RESIDENTIAL
 Site 13,664 SF
 Quality FRAME
 Age 59 YRS

Unobtainium Bank
5000 Blue Street
Overland Park, Kansas 66224

April 7, 2011

Client D
2821 W. 74th St
Prairie Village, KS 66242

RE: Mortgage loan payoff

Dear Mr B:

As requested we are providing you with a payoff amount for the outstanding mortgage on the property located at 2821 W. 74th St, Prairie Village, Kansas.

As of April 1, 2011 the principal amount due on your loan is \$82,544. This payoff amount is valid until May 1st.

If you need any further information, please contact our financial department at 1-800-676-9000.

Sincerely,

Jack Johnson,
Accounts Manager

JJ:ss

ACCOUNT #: [REDACTED] IRA ACCOUNT
FINANCIAL CONSULTANT: TREY BARNES | (913) 341-4200 (800) 255-0273

FOR THE PERIOD: September 25, 2004 - October 29, 2004

ACCOUNT INFORMATION

A G EDWARDS & SONS C/F



401(k) Account for David

BRANCH ADDRESS:

10790 NALL AVE SUITE 100
OVERLAND PARK KS 66211

PHONE:

(913) 341-4200
(800) 255-0273 Toll Free

FOR YOU

With the
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awing to a close, investors are
es ahead in 2005. To make sure
you need to position your holdings
arise, call your financial
your portfolio. When you meet
get to request a free copy of the
to learn more about the
for the economy and market

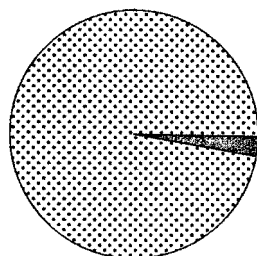
Marke

DJIA
S&P 500
NASDAQ
10 Yr.
Russel
Russel

10/29/2004

10027
1130
1974
4.02%
604
583

PORTFOLIO AT-A-GLANCE



 Cash & Money Fund
 Mutual Funds
Total Account Value

Value on 09/24/20

3,996.
146,319.
\$150,315.

**YOUR ALLOCATION ON
10/29/2004
TOTAL ACCOUNT VALUE
\$153,433.95**

004	%	Net Change
.27	2.58	-35.87
.68	97.42	3,154.42
.95	100.00%	\$3,118.55

ID NUMBER: 0001000520 FED: MARRIED 11 STATUS EXEMPT TAX ADJUSTMENTS
 BASE RATE: 5208.33 ST1: MARRIED 11 FED: \$ 350.00 ST: STATE AND LOCAL CODES
 SSN: ST2: LOCAL: PRI: KS LOC1: LOC3:
 SEC: LOC2: LOC4:
 LOC5:

IMPORTANT MESSAGE

HOURS AND EARNINGS					TAXES AND DEDUCTIONS			SPECIAL INFORMATION	
DESCRIPTION	CURRENT HOURS/UNITS	EARNINGS	Y-T-D HOURS/UNITS	EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT		
REGULAR/SALRY	86.67	5208.33	701.36	42147.36	SO SEC TAX	313.43	2537.20	M2 GROUP	3.
FLEX CREDIT		10.00		80.00	MEDICARE TAX	73.30	583.38	YTD M2 GROUP	30.
LTD CREDIT		18.39		147.12	FED INC TAX	824.85	5359.59	PTD BALANCE	50.
					PRI-STATE TAX	187.25	1629.80		
					TOTAL TAXES	1398.83	10119.97		
					AFTER-TAX DEDUCTIONS				
					VOL EMP LIFE	12.88	103.04		
					VOL SPD LIFE	5.15	41.20		
					VOL CHILD LIF	.60	4.80		
					LTD	38.77	294.16		
TOTAL H/E	86.67	5236.72	701.36	42374.51					
PRE-TAX ITEMS									
401K PRETAX		260.42-		520.84-					
HEALTH FLEX		84.29-		514.32-					
MEDICAL		105.00-		840.00-					
VOL EMP AD&D		1.25-		10.00-					
VOL CHILD AD&D		.78-		6.24-					
VISION SERV		13.30-		108.40-					
VOL SPD AD&D		.33-		5.04-					
TOTAL PRE-TAX		445.67-		2002.84-					
TOTAL	86.67	4781.05	701.36	40371.67	TOTAL PER DED	55.40	443.20		
GROSS		PRE-TAX	TAXABLE WAGES	LESS TAXES	LESS DED	EQ NET PAY			
CURRENT	5236.72	445.67-	4781.05	1398.83	55.40	3336.82			
Y-T-D	42374.51	2002.84-	40371.67	10119.97	443.20	29808.50			

Statement Of Earnings

Detach at perforation below and keep for your records.

A Payroll Service By Ceridian



9201 PACKAGING DRIVE
DE SOTO, KS 66018

Bank of Amer. Cust. Conn
Bank of America, N.A.
Atlanta, Dekalb County,
64-1278/611 SRC

DATE: 09-30-05

CHECK NO: 097600

PAY THREE THOUSAND THREE HUNDRED THIRTY SIX AND 82/100 DOLLARS

\$ ****3336.82

TO THE
ORDER
OF



[Handwritten Signature]

097600 061112788 329 999 2927

My Pay Portfolios

Payment Information

Return to Pay History

Previous Payment

Next Payment

Cabot Westside Health Center

Employee Name

Employee Number

200000000

Marital Status and Exemptions

Advice Number

Advice Amount

Federal Ex M 1 0.00

610809

1,645.05

Period Beginning	Period Ending	Advice Date	Social Security Number
12/20/09	01/02/10	01/08/10	

Earnings	Rate	Hours	Current	Year-to-date	Taxes/Deductions	Current	Year-to-date
Base Pay	32.3438	24.00	776.25	776.25	Federal	202.42	202.42
Education Time	32.3438	32.00	1,035.00	1,035.00	OASDI	146.32	146.32
GTLTax-Noncash			3.51	3.51	Medicare	34.22	34.22
PTO	32.3438	24.00	776.25	776.25	MO State	91.00	91.00
					MO KSCITY	21.60	21.60
					403B	200.00	200.00
					Dental	33.14	33.14
					FSA Health	41.67	41.67
					Health	156.20	156.20
					Hlth Enhancmen	12.50	12.50
					Supp Life	3.38	3.38
					Direct Deposit	50.00	50.00
					Direct Deposit	1,595.05	1,595.05

	Earnings	Taxes	Deductions	Net Pay
Current	2,587.50	495.56	446.89	= 1,645.05
YTD	2,587.50	495.56	446.89	= 1,645.05

Taxes/Deductions	Current	Year-to-date
FIT Taxable	2,160.00	2,160.00

Statement of Earnings and Deductions

Kansas City MO64108

Date
01/08/2010

Advice Number
610809

Bank Name	Description	Account Number	Amount
Saint Lukes Employee Credit Unio	Direct Deposit	230320152	50.00
USAA Federal Savings Bank	Direct Deposit	46645068	1595.05



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2009 Chevrolet Silverado 1500 Crew Cab LT Pickup 4D 5 3/4 ft

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For Sale Near Lenexa

2009 Chevrolet Silverado 1500 Crew Cab

Total Listings Near Lenexa: **20**
Below Blue Book® Value*: **16**

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*Suggested Retail Value

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Condition	Value
Excellent	\$25,425
Good	\$24,225
Fair	\$22,125

< WHAT'S THIS?

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★★★★★ 4.6 out of 5

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Vehicle Highlights

Mileage: 42,000
Engine: V8, 5.3 Liter
Transmission: Automatic, 4-Spd w/Overdrive
Drivetrain: 4WD

Selected Equipment

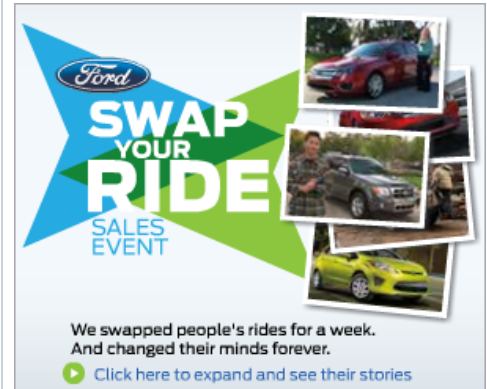
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AUTOS R US
123 GREEN ST
Overland Park, Kansas 66224

April 7, 2011

Client D
2821 W. 74th St
Prairie Village, Kansas 66061

RE: Chevrolet Silverado payoff

Dear Mr/Ms. D:

As requested we are providing with a payoff amount for your loan on the 2009 Chevy Silverado Pickup.

As of April 1, 2011 the principal amount due on your loan is \$32,176.63. This payoff amount is valid until May 1st.

If you need any further information, please contact our financial department at 1-800-676-9000.

Sincerely,

Robert Jones,
Accounts Manager

RJ:ss

AMERICAN VISA

11000 Ripoff Way
Canton, OH 74323
1-800-676-9000

April 7, 2011

Client D
2821 W. 74th St
Prairie Village, Kansas 66061

RE: American Visa Account

Dear Mr/Ms. D:

This letter is concerning your past due payment on the above referenced account through American Visa.

You currently owe a minimum payment of \$330 towards your account balance of \$35,907.

If you have not already made a payment, please contact us as soon as possible to make payment arrangements to avoid your account being placed with a collection service.

Sincerely,

Robert Jones,
Accounts Manager

RJ:ss