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File No. 605 Case No.

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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 23505 S LUCILLE LN City PECULIAR State Borrower BAILEY Owner of Public Record SAME County	MO Zip Code 64078-9236 CLAY	MAIN
Legal Description MILLER'S POINT LOT 24		
Assessor's Parcel # 2747226 Tax Year 2005 R Neighborhood Name MILLER'S POINT Map Reference NIA Census Tract	E. Taxes \$ 2,660,00 0610.01	ADJAK. 1
Neighborhood Name Mitters Point was Neighborhood Name Mitters Point Mark Census hatc	per year per month	111/180
Property Rights Appraised X Fee Simple Leasehold Other (describe) Assignment Type Purchase Transaction X Refinance Transaction Other (describe)		′1
Assignment Type Purchase Transaction X Refinance Transaction (Other (describe) Lender/Client CTX MORTGAGE Address 7015 COLLEGE BLVD SUITE 500, OVERLAND PARI	K, KS, 66211	
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		
Report data source(s) used, offerings price(s), and date(s). N/A		
I did _X_ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for	or sale or why the analysis was not	
performed. REFINANCE		
Contract Price \$ FMV Date of Contract 1-06 Is the property seller the owner of public record? X Yes No Date of the stere any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the Yes, report the lotal dollar amount and describe the items to be paid. NNA		
If Yes, report the total dollar amount and describe the items to be paid. NVA	he borrower? Yes X No	
The state of the rest and the amount and describe the rest to be part. 1444		
Note: Race and the racial composition of the neighborhood are not appraisal factors.		
Neighborhood Characteristics One-Unit Housing Trends One-Unit Ho	using Present Land Use %	
Location Urban X Suburban Rural Property Values Increasing X Stable Declining PRICE Built-Up Over 75% X 25-75% Under 25% Demand/Supply Shortage X In Balance Over Supply \$ (000)	AGE One-Unit 20 % (yrs) 2-4 Unit %	
Built-Up Over 75% X 25-75% Under 25% Demand/Supply Shortage X In Balance Over Supply \$ (000) Growth Rapid X Stable Slow Marketing Time Under 3 mths X 3-6 mths Over 6 mths 175 Low	(yrs) 2-4 Unit % NEW Multi-Family %	
Neighborhood Boundaries THE SUBJECTS BOUNDARIES ARE: NORTH: 235 STREET SOUTH: 650 High	20 Commercial %	
EAST: WEST: 345 Pred. Neighborhood Description SUBJECT PROPERTY IS LOCATED JUST TO THE SOUTH OF 235TH STREET IN A DEVI		
KNOWN AS MILLER'S POINT. THE AREA IS PREDOMINANTLY COMPRISED OF TWO STORY AND RANCH ST		
COMPATIBLE SUPPORT FACILITIES ARE READILY AVAILABLE. Market Conditions (including support for the above conclusions) THIS APPRAISAL IS BEING PREPARED FOR THE ABOVE	MENTIONED CLIENT	
AND ALL OF THE SUB AGENCIES. THIS IS A SUMMARY REPORT INTENDED FOR MORTGAGE LENDING ON		
DEMAND FOR THE AREA IS GOOD. Dimensions 215 X 625 EST Area 3 AC/COUNTY Shape IRREGULAR Vi	W RESIDENTIAL	
Specific Zoning Classification SINGLE FAMILY Zoning Description RESIDENTIAL IMPROVEMENTS	CII REGIDENTIAL	
Zoning Compliance X 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? X Yes N	o If No, describe.	
	5 W 10, 000011001	
Utilities Public Other (describe) Public Other (describe) Off-site ImprovementsTy Electricity X Water X Street ASPHALT	pe Public Private	
Gas X Sanitary Sewer X Alley NONE		
FEMA Special Flood Hazard Area Yes X No FEMA Flood Zone X FEMA Map # 290783 0100C FEMA Are the utilities and/or off-site improvements typical for the market area? X Yes No If No, describe.	AA Map Date 05/04/1992	
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes	X No. If Yes, describe.	
NO ADVERSE EASEMENTS OR ENCROACHMENTS WERE NOTED. THE LOT SQUARE FOOTAGE IS FROM	THE COUNTY.	
General Description Foundation Exterior Description materials/condition Int Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls CONCRETE Fix	enor materials/condition cors CRP/HRDWD/GD	
# of Stories 2 X Full Basement Partial Basement Exterior Walls VYN SIDING W.	ils DRYWALL/GD	
	m/Finish WOOD/GOOD th Floor VYN/GOOD	(
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Year Built 2003 Evidence of Infestation NONE OBSTWM Sast/Insulated THERMO Ca Effective Age (Yrs) 1 Dampness Settlement Screens SCREENS	r Storage None Driveway # of Cars	9,
·····································	iveway Surface GRAVEL/CONC	RE:
	Garage #of Cars 3	1 2
	Carport # of Cars Att. Det. 1 Built-in) Y
		23
Additional features (special energy efficient items, etc.) WHIRLPOOL STYLE TUB. THERE IS A LARGE WORK SHOP DE	s Living Area Above Grade TACHED FROM THE	8 S
* HODSE WITH FULL SERVICE INCLUDING A FULL BATH, HOT WATER HEAT AND AIR.		2
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THE SUBJECT PROPAYERAGE QUALITY MATERIAL AND HAS BEEN WELL MAINTAINED.	ERTY IS OF GOOD TO	
		苦さ
		£ %
At there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?	s X No if Yes, describe	4 3 1
0		1 8 2
(functional utility, style, condition, use, construction, etc.)? X Yes No If it	la double	1 4 4 E
S to be properly senerally contain to the neighborhood functional dulity, style, condition, use, construction, etc.)? X Yes No	Vo, describe	Lear Larl
English Man Form 70 March 2005		≃ھ ے ان [

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Frederic Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005 Page 12 of 17

File No. 605 Case No.

Uniform Residential Appraisal Report

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	nparable						n the past twelve r				58,00		to \$	375,	
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Address 23505 S	S LUCII	LLE LN			23622	SLUC	CILLE LN	17713 EI	MERAL	D VIEW DR.		240	20 S LL	JÇILLI	E LN
PECULIA	AR MO	64078			PECUI	IAR N	AO 64078	PECU	HAR N	AO 64078	\		ULIAR,		
Proximity to Subject	1		-1			0.00 mi			2.06 m		-	<u> </u>	0.00		
					'			 			-				NOF 40F
Sale Price	\$ FMV			\$ 358,000				I\$ 372,500				\$ 365,465			
Sale Price/Gross Liv. Area	\$	0.00	sq.ft.	<u>\$</u>	118.3	<u>5</u> 5	q. ft . [\$ 128.9		g. ft. l	\$	181	<u>.64</u>	sq. ft.	
Data Source(s)	<u> </u>		1		ML	S# 121	12801	MIM	LS# 124	14143			INSPE	CTED	<u> </u>
Verification Source(s)		7.						\			ì				
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Leasehold/Fee Simple	1	FEE			FEE			FEE			1	FE	E	T	
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View		SIDENTI						RESIDEN		}	- 151		NTIAL	₩-	
Design (Style)		5 STOR	Y	1.	<u>.5 STO</u>	RY		RANC	<u>H</u>			RAN			
Quality of Construction	<u> </u>	GOOD	1		GOOT)	<u>L</u>	GOO	D	}	<u> </u>	GO	QD)	
Actual Age		3			6		+5,520	10		+5,520		NE			-10,00
Condition	╁	GOOD			GOOI		9,	GOO	<u> </u>		-	GO			
	7-4-			Teken			 	,		 	7		~~~~	+	
Above Grade			Baths		Bdms.		 	Total Bdrms	Baths	 	Total		s Bath		
Room Count	8	4_ 2	2.50	_9	4	2.50	<u> </u>	8 3	2.00	+1,500	5	_1_1	1.50	Ц	+3,00
Gross Living Area	2	,358	sq. ft.	3	.025	sq. ft.	-10,00	2,888	sq. ft.	-7,950		2,012	sq.	ft.	+5,19
Basement & Finished	+	JLL BSN		_	ULL BS		1	FULL V		1 , , , ,		FULL			
	1						1	1			1			1	
Rooms Below Grade		O FINIS			IO FIN		 	RR/BR/		-12,000	_	R/2-E			-15,00
Functional Utility	<u> </u>	VERAG	E	Α	VERA	GE_	 	AVERA	GE_	<u> </u>	.	AVER	AGE		
Heating/Cooling	1	FAE-CA	. 7		FAE/C	A	}	FAE/0	A	l	1	FAE	/CA		
Energy Efficient Items		VERAG		_	VERA		T	AVERA			1	AVER		1	
	_		_				0.50				╌				
Garage/Carport		Car Gar			3-AT		-3,500				├-	3-A		-	
Porch/Patio/Deck	PAT	10/CV.D	ECK	Ç١	<u>VRD D</u>	<u>ECK</u>	+1,250	PATIO/D	ECK	+1,250	<u> </u>	ATIO/	DECK		+1,2
Fireplaces	1	1-WBFP	•	ļ	2-WBF	P	-1,500	1-WB	FP	ļ	1	1-W	3FP	- 1	
	ELIFT 6	ERVICE OT	PLOGI	SA	A.OT B	LDG	+22,500	NON	F	+30,000	1	NO		\neg	+30.00
	1	NONE	<u>L</u> GG G /		NON		 	NON			1	NO			
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Net Adjustment (Total)	-\ 	بنيه جيهنوبوب	ب. ب	lх		L:	\$ 14,265	X +	<u> </u>	\$ 8,320	X	.+		_\ <u>\$</u> _	14,440
Adjusted Sale Price				Net A	۸dj: 4%	•		Net Adj: 2%	•	i	Net.	Adj: 4	%		
of Comparables	1			Gros	s Adj :	12%	\$ 372,265	Gross Adj:	16%	\$ 380,820	Gros	ss Adj	18%	S	379,905
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