

Borrower/Client	Walker, Gary and Jayne	File No.	LC07121339
Property Address	2212 SW 82nd St		
City	Oklahoma City	County	State OK Zip Code 73159-4932
Lender	EZ Money Lending		

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# INVOICE

**FROM:**  
 Matt Krodel  
 Krodel Appraisals  
 3705 W. Memorial  
 Building 402  
 Oklahoma City, OK 73134  
**Telephone Number:** 4053596587      **Fax Number:** 4053598612

**INVOICE NUMBER**

LC07121339

**DATE**

12/13/2007

**REFERENCE**

**Internal Order #:** LC07121339  
**Lender Case #:** EZ-2135  
**Client File #:**  
**Main File # on form:** LC07121339  
**Other File # on form:** LC07121339  
**Federal Tax ID:**  
**Employer ID:**

**TO:**  
 Williams Roberts  
 EZ Money Lending  
 2000 W. Hefner Road  
 Oklahoma City, OK 73120  
**Telephone Number:** (405) 555-7321      **Fax Number:** (405) 602-6824  
**Alternate Number:** (405) 555-9876      **E-Mail:** loans@lowcarbmortgaes.com

**DESCRIPTION**

**Lender:** EZ Money Lending      **Client:** EZ Money Lending  
**Purchaser/Borrower:** Walker, Gary and Jayne  
**Property Address:** 2212 SW 82nd St  
**City:** Oklahoma City  
**County:**      **State:** OK      **Zip:** 73159-4932  
**Legal Description:**

**FEES** **AMOUNT**

Full Appraisal	425.00
<b>SUBTOTAL</b>	
	425.00

**PAYMENTS** **AMOUNT**

<b>Check #:</b>	<b>Date:</b>	<b>Description:</b>	
<b>Check #:</b>	<b>Date:</b>	<b>Description:</b>	
<b>Check #:</b>	<b>Date:</b>	<b>Description:</b>	
<b>SUBTOTAL</b>			
<b>TOTAL DUE</b>			<b>\$ 425.00</b>

EZ Money Lending  
2000 W. Hefner Road  
Oklahoma City, OK 73120

Re: Property: 2212 SW 82nd St  
Oklahoma City, OK 73159-4932  
Borrower: Walker, Gary and Jayne  
File No.:

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Matthew P. Krodel

### SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	2212 SW 82nd St
	Legal Description	
	City	Oklahoma City
	County	
	State	OK
	Zip Code	73159-4932
	Census Tract	1072.11
Map Reference	36420	
SALES PRICE	Sale Price	\$ 136,500
	Date of Sale	
CLIENT	Borrower/Client	Walker, Gary and Jayne
	Lender	EZ Money Lending
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	
	Price per Square Foot	\$
	Location	
	Age	
	Condition	
	Total Rooms	
	Bedrooms	
	Baths	
APPRAISER	Appraiser	Matthew P. Krodel
	Date of Appraised Value	
VALUE	Final Estimate of Value	\$



# RESIDENTIAL APPRAISAL SUMMARY REPORT

Property Address: 2212 SW 82nd St City: Oklahoma City State: OK Zip Code: 73159-4932

County: Legal Description: Assessor's Parcel #:

Tax Year: R.E. Taxes: \$ Special Assessments: \$ Borrower (if applicable): Walker, Gary and Jayne

Current Owner of Record: Walker, Gary and Jayne Occupant:  Owner  Tenant  Vacant  Manufactured Housing

Project Type:  PUD  Condominium  Cooperative  Other (describe) HOA: \$  per year  per month

Market Area Name: Map Reference: 36420 Census Tract: 1072.11

The purpose of this appraisal is to develop an opinion of:  Market Value (as defined), or  other type of value (describe)

This report reflects the following value (if not Current, see comments):  Current (the Inspection Date is the Effective Date)  Retrospective  Prospective

Approaches developed for this appraisal:  Sales Comparison Approach  Cost Approach  Income Approach (See Reconciliation Comments and Scope of Work)

Property Rights Appraised:  Fee Simple  Leasehold  Leased Fee  Other (describe)

Intended Use:

Intended User(s) (by name or type):

Client: EZ Money Lending Address: 2000 W. Hefner Road, Oklahoma City, OK 73120

Appraiser: Matthew P. Krodel Address: 209 NW 21st, OKC, OK 73103

Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	<b>Predominant Occupancy</b>	<b>One-Unit Housing</b>	<b>Present Land Use</b>	<b>Change in Land Use</b>
Built up: <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input type="checkbox"/> Owner	PRICE AGE	One-Unit %	<input type="checkbox"/> Not Likely
Growth rate: <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	\$(000) (yrs)	2-4 Unit %	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
Property values: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> Vacant (0-5%)	Low	Multi-Unit %	* To: _____
Demand/supply: <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input type="checkbox"/> Vacant (>5%)	High	Comm'l %	
Marketing time: <input type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		Pred	%	

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Dimensions: Site Area:

Zoning Classification: Description:

Zoning Compliance:  Legal  Legal nonconforming (grandfathered)  Illegal  No zoning

Are CC&Rs applicable?  Yes  No  Unknown Have the documents been reviewed?  Yes  No Ground Rent (if applicable) \$ /

Highest & Best Use as improved:  Present use, or  Other use (explain) \_\_\_\_\_

Actual Use as of Effective Date: Use as appraised in this report: \_\_\_\_\_

Summary of Highest & Best Use: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography
Electricity	<input type="checkbox"/>	<input type="checkbox"/>		Street		<input type="checkbox"/>	<input type="checkbox"/>	Size
Gas	<input type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter		<input type="checkbox"/>	<input type="checkbox"/>	Shape
Water	<input type="checkbox"/>	<input type="checkbox"/>		Sidewalk		<input type="checkbox"/>	<input type="checkbox"/>	Drainage
Sanitary Sewer	<input type="checkbox"/>	<input type="checkbox"/>		Street Lights		<input type="checkbox"/>	<input type="checkbox"/>	View
Storm Sewer	<input type="checkbox"/>	<input type="checkbox"/>		Alley		<input type="checkbox"/>	<input type="checkbox"/>	

Other site elements:  Inside Lot  Corner Lot  Cul de Sac  Underground Utilities  Other (describe)

FEMA Spec'l Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 40109C0368G FEMA Map Date 7/2/2002

Site Comments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

General Description	Exterior Description	Foundation	Basement	Heating
# of Units _____ <input type="checkbox"/> Acc. Unit	Foundation _____	Slab _____	Area Sq. Ft. _____	Type _____
# of Stories _____	Exterior Walls _____	Crawl Space _____	% Finished _____	Fuel _____
Type <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> _____	Roof Surface _____	Basement _____	Ceiling _____	
Design (Style) _____	Gutters & Dwnspts. _____	Sump Pump <input type="checkbox"/>	Walls _____	<b>Cooling</b>
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type _____	Dampness <input type="checkbox"/>	Floor _____	Central _____
Actual Age (Yrs.) _____	Storm/Screens _____	Settlement _____	Outside Entry _____	Other _____
Effective Age (Yrs.) _____		Infestation _____		

Interior Description	Appliances	Attic <input type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None
Floors _____	Refrigerator <input type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # _____	Garage # of cars ( Tot.) _____
Walls _____	Range/Oven <input type="checkbox"/>	Drop Stair <input type="checkbox"/>	Patio _____	Attach. _____
Trim/Finish _____	Disposal <input type="checkbox"/>	Scuttle <input type="checkbox"/>	Deck _____	Detach. _____
Bath Floor _____	Dishwasher <input type="checkbox"/>	Doorway <input type="checkbox"/>	Porch _____	Blt.-In _____
Bath Wainscot _____	Fan/Hood <input type="checkbox"/>	Floor <input type="checkbox"/>	Fence _____	Carport _____
Doors _____	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool _____	Driveway _____
	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Surface _____

Finished area above grade contains: Rooms Bedrooms Bath(s) Square Feet of Gross Living Area Above Grade

Additional features: \_\_\_\_\_

Describe the condition of the property (including physical, functional and external obsolescence): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# RESIDENTIAL APPRAISAL SUMMARY REPORT

**COST APPROACH TO VALUE (if developed)**  The Cost Approach was not developed for this appraisal.  
 Provide adequate information for replication of the following cost figures and calculations.  
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): \_\_\_\_\_

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	= \$
Source of cost data:	DWELLING	Sq.Ft. @ \$ ..... = \$
Quality rating from cost service:	Effective date of cost data:	Sq.Ft. @ \$ ..... = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ ..... = \$
		Sq.Ft. @ \$ ..... = \$
		Sq.Ft. @ \$ ..... = \$
		Sq.Ft. @ \$ ..... = \$
		Sq.Ft. @ \$ ..... = \$
	Garage/Carport	Sq.Ft. @ \$ ..... = \$
	Total Estimate of Cost-New	..... = \$
	Less Physical	Functional External
	Depreciation	..... = \$( )
	Depreciated Cost of Improvements	..... = \$
	"As-is" Value of Site Improvements	..... = \$
		..... = \$
Estimated Remaining Economic Life (if required):	Years	<b>INDICATED VALUE BY COST APPROACH</b> ..... = \$

**INCOME APPROACH TO VALUE (if developed)**  The Income Approach was not developed for this appraisal.  
 Estimated Monthly Market Rent \$ \_\_\_\_\_ X Gross Rent Multiplier \_\_\_\_\_ = \$ \_\_\_\_\_ **Indicated Value by Income Approach**  
 Summary of Income Approach (including support for market rent and GRM): \_\_\_\_\_

**PROJECT INFORMATION FOR PUDs (if applicable)**  The Subject is part of a Planned Unit Development.  
 Legal Name of Project: \_\_\_\_\_  
 Describe common elements and recreational facilities: \_\_\_\_\_

<b>Indicated Value by: Sales Comparison Approach \$</b>	<b>Cost Approach (if developed) \$</b>	<b>Income Approach (if developed) \$</b>
Final Reconciliation _____		
This appraisal is made <input 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, <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: _____		
<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.		
<b>Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ _____, as of: _____, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.</b>		

**ATTACHMENTS**  
 A true and complete copy of this report contains \_\_\_\_\_ pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.  
 Attached Exhibits:  
 Scope of Work  Limiting Cond./Certifications  Narrative Addendum  Photograph Addenda  Sketch Addendum  
 Map Addenda  Additional Sales  Cost Addendum  Flood Addendum  Manuf. House Addendum  
 Hypothetical Conditions  Extraordinary Assumptions

Client Contact: <u>Williams Roberts</u>	Client Name: <u>EZ Money Lending</u>
E-Mail: <u>ezsavings@ezsandl.com</u>	Address: <u>2000 W. Hefner Road, Oklahoma City, OK 73120</u>
<b>APPRAISER</b>	<b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>
Appraiser Name: <u>Matthew P. Krodell</u>	Supervisory or Co-Appraiser Name: _____
Company: <u>Low Carb Appraisals</u>	Company: _____
Phone: <u>(405) 528-1820</u> Fax: <u>(405) 607-1360</u>	Phone: _____ Fax: _____
E-Mail: <u>matt@alamode.com</u>	E-Mail: _____
Date of Report (Signature): _____	Date of Report (Signature): _____
License or Certification #: <u>11655</u> State: <u>OK</u>	License or Certification #: _____ State: _____
Designation: _____	Designation: _____
Expiration Date of License or Certification: <u>12/1/2007</u>	Expiration Date of License or Certification: _____
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None
Date of Inspection: _____	Date of Inspection: _____

**Subject Photos**

Borrower/Client	Walker, Gary and Jayne			
Property Address	2212 SW 82nd St			
City	Oklahoma City	County	State	OK Zip Code 73159-4932
Lender	EZ Money Lending			

**Subject Front**

Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

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

**Comparable Photos 1-3**

Borrower/Client	Walker, Gary and Jayne			
Property Address	2212 SW 82nd St			
City	Oklahoma City	County	State	OK Zip Code 73159-4932
Lender	EZ Money Lending			

**Comparable 1**

Prox. to Subject  
Sales Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

**Comparable 2**

Prox. to Subject  
Sales Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

**Comparable 3**

Prox. to Subject  
Sales Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

**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 considers his 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 judgement.

## STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

**APPRAISER’S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

**SUPERVISORY APPRAISER’S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser’s certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

**ADDRESS OF PROPERTY APPRAISED:** 2212 SW 82nd St, Oklahoma City, OK 73159-4932

**APPRAISER:**

**SUPERVISORY APPRAISER (only if required):**

Signature: \_\_\_\_\_  
 Name: Matthew P. Krodel  
 Date Signed: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: 11655  
 State: OK  
 Expiration Date of Certification or License: 12/1/2007

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Date Signed: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Expiration Date of Certification or License: \_\_\_\_\_

Did  Did Not Inspect Property

**Additional Neighborhood Comments**

File No. LC07121339

Borrower/Client	Walker, Gary and Jayne			
Property Address	2212 SW 82nd St			
City	Oklahoma City	County	State	OK Zip Code 73159-4932
Lender	EZ Money Lending			

**Location Map**

Borrower/Client	Walker, Gary and Jayne				
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**Flood Map**

Borrower/Client	Walker, Gary and Jayne				
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**Building Sketch**

Borrower/Client	Walker, Gary and Jayne			
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