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11-002961-01-1

Uniform Residential Appraisal Report

File No. 11-0346

G	he nurpose o	I this sumn	nary appraisal	repo	rl is to prov	ride the lender/	client with an	accur	ate, and adeq	nately supported	oninion of the	market v	alue of the subje	act property
i			V Interlache						Winter Pa				Zip Code 3278	
	Borrower C					Owne	r of Public Rec		ardy Malug			ounty Ora		
				Tow	n of Win	ter Park (Old	Town) P	B 3 P	G 220					
	Assessor's P	arcel # 05	22 30 9398	3 00	190			Tax	Year 2010	VALUE OF THE REAL PROPERTY AND ADDRESS OF THE REAL PROPERTY AND AD	R.	E. Taxes \$	19,318.00	
۲	Neighborhoo	d Name Ol	de Winter	Park				Mag	p Reference OE	3 22 30			160.01	and the second
RIFFT	Occupant (Owner	Tenant (cant	Speci	al Assessment	s \$ No	one		PUD HOA\$	None	per year [per month
a a	Property Righ				Leas		er (describe)							
,				ction	Refina					erwriting and/		cisions		
	Lender/Clien				X 10 10 000 Washing					er 5, Orlando				
						n offered for sale	in the twelve m	nonths p	prior to the effect	ive date of this app	raisal?	Yes XI	ło	
	Report data s	ource(s) use	d, offering price	(s), an	nd date(s)		×							
88	1 Day 0	144	-1 161-		and frather			-1						
) did not ar	iaryze ine contri	ICI IOF	sale for the s	subject purchase i	ransaction. Ex	plain the	e results of the a	analysis of the contr	act for sale or why	y the analy	sis was not perfor	med
L														
VΨ	Contract Price	. t	n	ate of	Contract		is the proper	the collect	r the owner of p	ublic record?	Yes No	Data Caus		
CONTRAC				-		ions nift or down				y any party on beha		Data Sour	Yes No	
Ö			ar amount and (payment assist	tante, e	nc.) to be paid b	y any party on bene	an of the bollower.	, C	TESNU	
198	11 163, 16puit	the total don	ar amount and t	763G116	oc the nome	o be paid					- I - 192 1			
				700										
-	Note: Race a	nd the racia	composition	of the	neighborh	ood are not appr	aisal factors							
			od Characteris			ALEXAN CO.		t Housi	ing Trends	Activities (One-Unit Hou	usina	Present Lar	nd Use %
	7		X Suburban	7	Rural	Property Values	7		Stable	X Declining	PRICE	AGE	One-Unit	100% %
_	Built-Up X		25-75%		Jnder 25%	Demand/Supply				X Over Supply	\$(000)	(yrs)	2-4 Unit	%
ē	Growth	Rapid	Stable	(X)s		Marketing Time			3-6 mths	X Over 6 mths	600 Low		Multi-Family	%
ĭ			Winter Pa	ark c	hain of la		0.30000				8,000 High	80	Commercial	%
ġ			S	100			20100				n/a Pred.		Other	%
Ë	Neighborhood	d Description	See Attac	hed	Addendo	ım	200000000000000000000000000000000000000							
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	Market Condi	tions (includi	ng support for th	ne abo	ve conclusio	ns) See Atta	ached Add	endur	m					
			3.3 x 53.50		6.2		3,000 sq f			Rectangular		View La	ke Osceola	
			ion R-1AAA						mily Resid					
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	is the highest	and best use	of the subject	proper	ty as improv	ed (or as propose	d per plans and	d specifi	icatione) the are	contuen? X	Yes No	If No, des	oribo	- 1
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Report cannot be relied upon to disclose conditions and/or defect	erformed a visual inspection of accessible areas and this Appraisal is that are not readily apparent.
The Intended User of this appraisal is the Lender/ Client. The Interded Lender Client	ended Use is to evaluate the property that is the subject of this
appraisal for a mortgage finance transaction, subject to the state	Scope of Work purpose of the appraisal reporting requirements of
this appraisal report form, and the Definition of Market Value. No	additional Intended Users are identified by the appraiser.
The Cost Approach has only been developed by the appraiser as	an analysis to support their opinion of the subject property's market
value. Use of this data, in whole or in part, for other numbers is	not intended by the appraiser. Nothing set forth in the appraisal should
be relied upon for the purpose of determining the amount or type	of insurance coverage to be pleased as the author the appraisal should
appraiser assumes no liability for and does not guarantee that ar	y insurable value estimate inferred from this report will result in the
subject property being fully insured for any loss that may be sust	ained. Further, the Cost Approach may not be a reliable indication of
replacement cost or reproduction cost for any date other than the	effective date of the appraisal due to changing costs of labor and
materials and due to changing building codes and governmental	regulations and requirements
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11-002961-01-1 File No 11-0346

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

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

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

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

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

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

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

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

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

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

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- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Signature Name Anthony Pudwill Name Company Name Meridian Residential Appraisal, LLC Company Name Company Address 1331 Sundial Point Company Address Winter Springs, FL 32708 Telephone Number 407 478 8674 Telephone Number Email Address tpudwill@meridianag.com Email Address Date of Signature and Report June 20, 2011 Date of Signature Effective Date of Appraisal June 17, 2011 State Certification # State Certification # St.Cert.Res.REA 853 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State Florida Expiration Date of Certification or License 11-2012 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect subject property Did inspect exterior of subject property from street 520 N Interlachen Avenue Winter Park, FL 32789 Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 2,700,000 Did inspect interior and exterior of subject property Date of Inspection LENDER/CLIENT COMPARABLE SALES Company Name SunTrust Bank Did not inspect exterior of comparable sales from street Company Address 200 S Orange Ave. Tower 5 Did inspect exterior of comparable sales from street Orlando, FL 32801 Date of Inspection Email Address

reddie Mac Form 70 March 2005

APPRAISER

Meridian Residential Appraisal, LLC

Uniform Residential Appraisal Report

FEATURE	SUBJ	ECT	C	OMPARAE	LE SALE NO. 4	1	T co	MPARAE	RIF SA	ALE NO. 5	1	COMPARARI	E SALE NO. 6
520 N Interlachen			600 Se					Jan Hilly	J. L. U.	CE NO. 3	+	COMITATIAN	E SALE NO. 0
Address Lt499-1 Tox	wn of Winte	er Park			of Winter P	ark							
Proximity to Subject		SE SEL	4 Block				1	****			+		
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Site	Gd/ .75 a		Gd/.85a		f)	offset							
View	Lake Osc		Lake O	sceola									
Design (Style)	Traditiona		Ranch		+4	5,000							
Quality of Construction	Avg-Good		Avg-Go										
Actual Age	Eff. 50 Ye	ears	Eff. 40	Years	-4	0,000							
Condition	Average		Avg										
Above Grade	Total Bdrms	Baths	Total Bdrms.	Baths			Total Bdrms.	Baths			Total	Bdrms Baths	
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Basement & Finished	Unfinishe		None										-
Rooms Below Grade	Carriage I		None		+5	0.000							
Functional Utility	Average		Average	9		,,,,,,,			+				
Heating/Cooling	CHA		CHA						+				+
Energy Efficient Items	Standard		Standar	'd	1				+				+
Garage/Carport	Det.1 Car	Garage	2 Car G			5,000			+		-		+
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ADDENDUM

Borrower: Clardy Malugen	File	No.: 11-0346
Property Address: 520 N Interlachen Avenue		e No.: 11-002961-01-1
City: Winter Park	State: FL	Zip: 32789
Lender: SunTrust Bank		20. 02103

Neighborhood Description

The subject property is located in a prestigous Winter Park neighborhood, just east of Park Avenue, within a 1/2 mile of downtown Winter Park and the tony Park Avenue shopping district. Unique, estate quality homes, mature landscaping, highly rated schools and convenience to downtown Winter Park contribute to the desirability of the area. Lakefront, estate homes establish the upper limits of value. Improvements vary as to size, style, age & quality (without any predominate Price or Age); ranging from older, modest ranches to older, 50-70 year old estate homes, to good quality traditional styles to large, newer, excellent quality, lakefront estate homes. Extensive refurbishing and enlarging of older homes is common, with some being razed in favor of new construction; evidence of continued strong demand for residential property in the neighborhood. Shopping and support facilities are conveniently located.

Neighborhood Market Conditions

This is a growth region with a population influx and expanding economic base. Coventional and government financing, with reasonable rates & terms, are readily availible. Interest rates have declined and are at historic lows. Overall, market prices have softened, following run up in residential values in 2004-2006, with an ongoing oversupply of availible inventory.

Prices in the metro Orlando market, have softened; with market data indicating price declines; however, prices in many desirable neighborhoods remain stable. There are specific subdivisions or sub-markets where prices have declined significantly. In general, these are areas with a high concentration of recent or ongoing new construction in recently developed areas, with an oversupply of builder inventory and/or investor purchased homes for sale, creating excess supply and resultant softening of prices. In addition, the glut of apartment to condo conversion projects has resulted in excess inventory, coupled with slowing demand, resulting in price declines within that market niche. Prices peaked in 2006, following the housing bubble of 2004-2006, with a major price correction occuring in 2007 & early 2008. Prices have since stabilized starting in early 2010. However, recently developed areas, as outlined above, continue to experience modest downward pressure on pricing due to the continued high volume of foreclosure and short sale market activity. Many of these same distressed markets show evidence of finding a bottom in pricing, with price levels generating more demand and in many cases multiple offers at or above asking prices.

Market activity within the Subject market niche, lakefront estate homes on the Winter Park chain of lakes, remians slow, with minimal market activity taking place. Pricing remains soft, but difficult to quantify based on limited market data. Extended marketing times, in excess of 6 months can be anticipated.

ADDITIONAL FEATURES ADDENDUM

Traditional, two story home, originally built in 1901, with numerous expansions & updating over the years. Updated, casement windows; High ceilings; Vintage, heart of pine flooring throughout; Fpl's in Parlor, DEN, LR & MBDR; Laminated cabinets, stone countertops, stainless steel appliances and cathedral, tongue-in-groove ceiling in updated Kitchen, Updated MBATH; Security system; Large, enclosed, wrap-around porch across rear of house, with interior finishes, not ducted for CHA, 546 sq ft, not included in GLA; Detached, carriage house, 1200 sq ft (not included in GLA), with first floor LR & kitchenette and second floor Loft (BDR) & Bath; Open pool; Boat dock with covered hoist, covered deck & enclosed storage; Detached, 1 car garage.

Comments on Sales Comparison

All 4 Comps are lakefront, estate homes on the Winter Park chain of lakes, effectively bracketing the Subject value estimate. Sales 1 & 2 are similar in vintage, built in 1934 & 1930 respectively, on similar, downtown Winter Park lakefront lots with +/-55 ft of lake frontage. Both have had superior updating with superior interior finishes & materials, warranting Quality, Age & Condition adjustments; greater Quality adjustment to Sale 1 due to superior finishes & architectural features. Sale 3 was originally built in 1981, totally refurbished & expanded in 2004; also superior in Quality, Age & Condition. It is located in "south" Winter Park, on Lake Virginia, significantly inferior to Subject's downtown Location. It is a dated transaction, warranting a negative time adjustment, based upon a annualized 5% decline; utilized due to a lack of more comparable market data. Comp 4 is a Current Listing, included as additional support. It is an inferior ranch style, but with similar interior finishes & materials. Comp 4 is slightly inferior in Location, further from downtown Winter Park, offset by superior +/-125' of lake frontage, on the Subject lake. Most weight to Sales 1 & 2, similar, older homes on similar lakefront tot situs. With exteremely limited market data within the Winter Park, upscale, lakefront market niche, the Comparable Sales utilized are considered to be the best availible indicators of value, with no other, more reliable market data availible. Any additional Comps would require greater and more subjective adjustments and would provide very unreliable Adjusted Sales Prices.

Due to the unique nature of upscale, lakefront homes, comparable sales often exceed preferred parameters for distance and date of sale. Large net & gross adjustments are not unusual when appraising high end residential lakefront properties. It is also typical for lakefront homes to be much higher in value than typical, interior lots within the neighborhood, but they are not considered overimprovements. In addition, large land to value ratios, as a result of strong demand and limited supply, are considered the norm for residential, lakefront properties, with no adverse effect on value or marketability. In summation, the market for lakefront, estate homes does not fit the normal rules for the appraisal process. Typical lender and underwriter guidelines cannot always be met as a result of the unique nature of both the site and improvements.

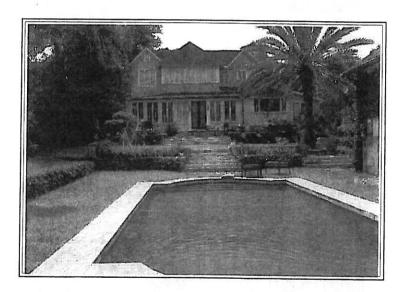
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Clardy Malugen	File	Vo.: 11-0346	
Property Address: 520 N Interlachen Avenue		No.: 11-002961-01-1	
City: Winter Park	State: FL	Zip: 32789	
Lender: SunTrust Bank		c.p. 02.700	

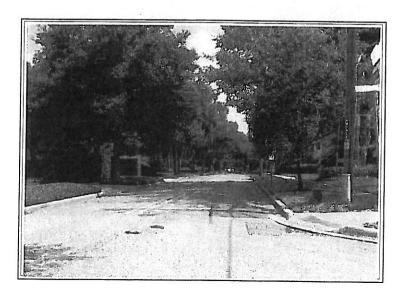


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 17, 2011 Appraised Value: \$ 2,700,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

 Borrower: Clardy Malugen
 File No.: 11-0346

 Property Address: 520 N Interlachen Avenue
 Case No.: 11-002961-01-1

 City: Winter Park
 State: FL
 Zip: 32789

 Lender: SunTrust Bank
 Tip: 32789



Living Room



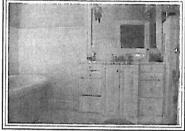
Parlor



Kitchen



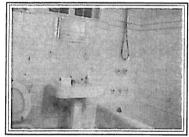
Master BDR



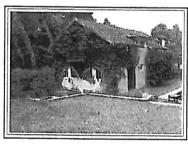
Master Bath



Upstairs Bath



Downstairs Bath



Detached Carriage House



Carriage House, 1st floor



Carriage House, 2nd floor

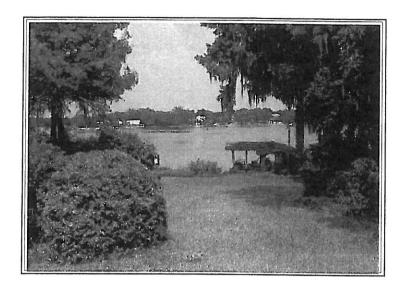


Carriage House, upstairs Bath

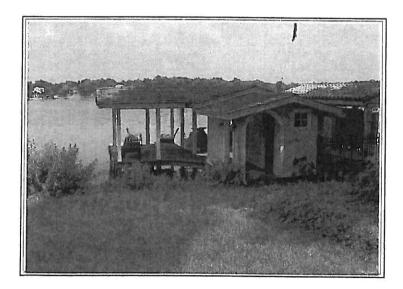


Detached, 1 Car Garage

Borrower: Clardy Malugen	File	No.: 11-0346	
Property Address: 520 N Interlachen Avenue	Case	No.: 11-002961-01-1	
City: Winter Park	State: FL	Zip: 32789	
Lender: SunTrust Bank			



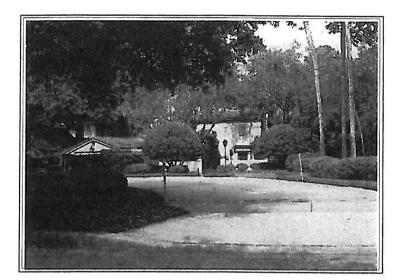
Lakeview



Boat Dock

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Clardy Malugen	File	No.: 11-0346			
Property Address: 520 N Interlachen Avenue	Case No.: 11-002961-01-1				
City: Winter Park	State: FL	Zip: 32789			
Lender: SunTrust Bank					



COMPARABLE SALE #1

500 Interlachen Avenue Lt500-1 Town of Winter Park Sale Date: Clsd. 2-2011 Sale Price: \$ 3,200,000



COMPARABLE SALE #2

490 E Webster Avenue Lt4-1 Town of Winter Park Sale Date: Clsd. 4-2011 Sale Price: \$ 3,200,000



COMPARABLE SALE #3

375 Virginia Drive Lt2A Shadow Hill Sale Date: Clsd. 5-2010 Sale Price: \$ 2,525,000

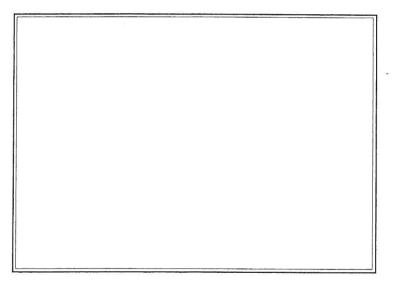
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Clardy Malugen	File N	Vo.: 11-0346			
Property Address: 520 N Interlachen Avenue	Case No.: 11-002961-01-1				
City: Winter Park	State: FL	Zip: 32789			
Lender: SunTrust Bank					



COMPARABLE SALE #4

600 Seminole Drive Lt499-1 Town of Winter Park Sale Date: n/a Sale Price: \$ 2,995,000

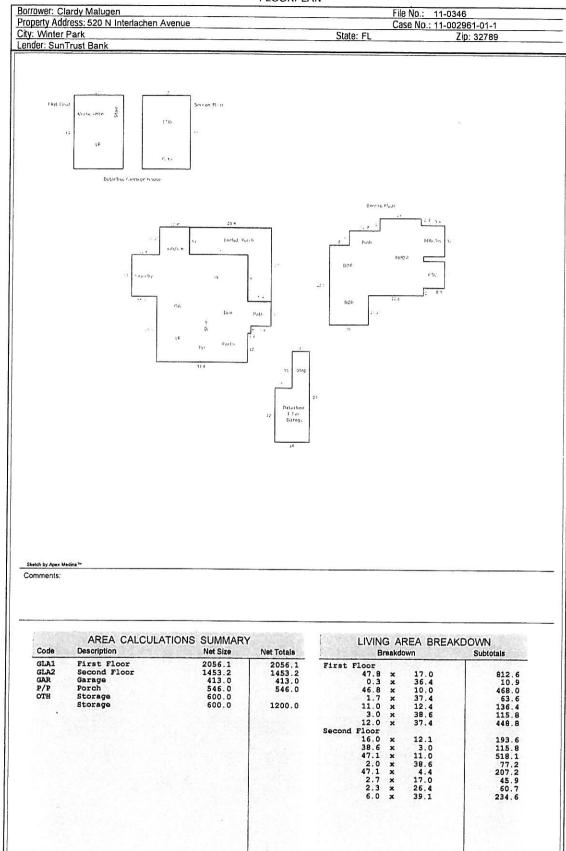


COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price; \$



Net LIVABLE Area

(rounded)

3509

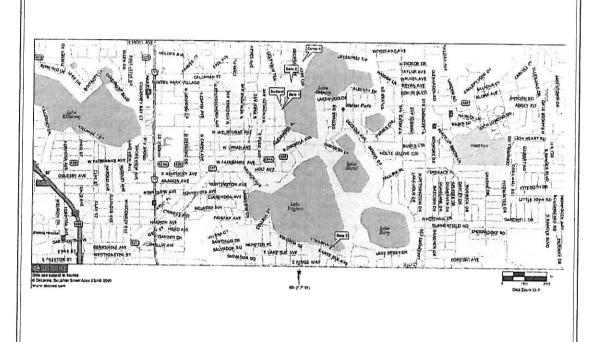
15 Items

(rounded)

3509

LOCATION MAP

Borrower: Clardy Malugen	File	No.: 11-0346			
Property Address: 520 N Interlachen Avenue	Case No.: 11-002961-01-1				
City: Winter Park	State: FL	Zip: 32789			
Lender: SunTrust Bank	Otato: 1 E	ZID. 327 05			



Qualifications 1 of 2

Borrower: Clardy Malugen	File	No.: 11-0346			
Property Address: 520 N Interlachen Avenue	Case No.: 11-002961-01-1				
City: Winter Park	State: FL	Zip: 32789			
Lender: SunTrust Bank					



QUALIFICATIONS OF ANTHONY PUDWILL, PRESIDENT

BUSINESS ADDRESS

Meridian Residential Appraisal, LLC. 1331 Sundial Point

Winter Springs, Florida 32708 Phone: 407.875 6933 Fax: 407.875 1061 E-mail: tpudwill@meridianag.com

FORMAL EDUCATION

Florida State University, 1979-1981

Bachelor of Science in Business Administration, Real

Estate Major

REAL ESTATE EDUCATION

Has completed all course work necessary for State-Certification and continuing education. A partial list of course work is as follows:

Course/Seminars/Continuing Education

- Real Estate Appraisal Principles
- Uniform Standards of Professional Practice
- Residential Valuation Procedures
- Capitalization Theory & Techniques, Part A.
- SREA-Uniform Residential Appraisal Report SREA-Depreciation Analysis Seminar
- HUD Appraisal Direct Endorsement
- Modern Appraisal Techniques
- FHA Appraising
- Appraising in the Wake of Natural Disasters
- Small Residential Income Properties
- Assoc. Construction Inspectors -How to Perform & Monitor Construction Inspectors
- Appraising High Value & Historic Homes
- FHA Appraisal Overview
- Valuing High End/Unusual Properties
- Professional's Guide to the New URAR
- VA Appraisal Training: 2006
- FL Appraisal Laws & Regulations, 2006
- USPAP Law Update: 2006
- Institutional Fraud: 2007
- Declining Markets: 2008
- New Residential MC Form: 2009

EXPERIENCE

Have appraised various types of properties including: single-family residences, condominiums, residential income properties and vacant

1/2000 - Present

Meridian Residential Appraisal, LLC

(formerly Realvest Residential Appraisal, LLC)

President and Principal

9/1998 - 12/1999

Realvest Appraisal Services, Inc. Director of Residential Services

1/1995 - 9/1998

Valuation Information Technology

Staff Appraiser

Qualifications 2 of 2

Case No.: 11-002961-01-1
State: FL Zip: 32789
-

QUALIFICATIONS OF ANTHONY PUDWILL, PRESIDENT (Cont'd)

7/1993 - 12/1994 Norwest Mortgage, Inc.
Staff Appraiser

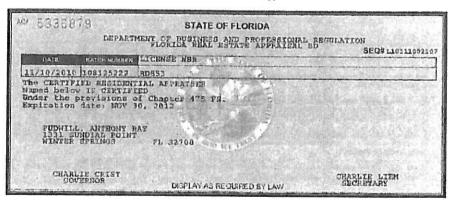
2/1990 - 7/1993 Pardue, Heid, Church, Smith & Waller, Inc.
Fee Appraiser

4/1986 - 2/1990 Clayton, Roper & Marshall, Inc.
Fee Appraiser

3/1985 - 3/1986 Savings of America
Staff Appraiser

CERTIFICATIONS

& LICENSES State-Certified Residential Appraiser RD853



********* INVOICE ********

File Number: 11-0346

SunTrust Bank c/o Tim Wagoner 200 S Orange Ave. Tower 5 Orlando, FL 32801

Borrower:

Clardy Malugen

Invoice #:

11-0346: 06/20/2011

Order Date :

06/14/2011

PO Number :

Reference/Case #: 11-002961-01-1

520 N Interlachen Avenue Winter Park, FL 32789

1004 (vintage Winter Park lakefront)

850,00

850.00

0.00

Invoice Total State Sales Tax @

Deposit Deposit

\$ (\$ (\$

Amount Due

\$ 850.00

Terms: Due upon receipt,

Please Make Check Payable To:

Meridian Residential Appraisal, LLC 1331 Sundial Point Winter Springs, FL 32708

Fed. I.D. #: 59-3580040