

SUMMARY STATISTICS AND ESTIMATED VALUE

Property Name: 0

Address: 0

0, 0 County, 0

Multiple R	
Multiple R	90.9%
R Square	82.6%
Adjusted R Square	79.4%
Standard Error	70142.66
Observations (n)	84

Critical T-Distribution Statistic at 70 Degrees of Freedom		
Significance Level	One Sided T	Two Sided T
5.0%	1.6669	1.9944
10.0%	1.2938	1.6669
Critical F-Statistic	Significance Level	Critical F
Numerator = K	1.0%	2.3953
13	2.5%	2.0953
Denominator = (n-1)-K	5.0%	1.8627
70	10.0%	1.6209

ANALYSIS OF VARIANCE (ANOVA)					
	Degrees of Freedom		Sum of Squares	Mean SS	F
Regression (k)	13	82.6%	1635529492308	125809960947	25.5712
Residual (n-1)-k	70	17.4%	344399516492	4919993093	100.00%
Total (n-1)	83	100.0%	1979929008800	Significance F	1.642E-21

Factors	Slope Coefficients	Standard Error	t Stat	P-value
Intercept	976175367.1448790000	170530653.319130	5.724340	0.00000024
Forclosure	-66898.7490971871	29221.305207	-2.289383	0.02507684
Bld SqFt	97.8233726619	18.946151	5.163232	0.00000218
Total Full/Half Baths	33668.3634557084	12846.540845	2.620812	0.01075149
Exterior	34804.3563915003	17950.596910	1.938897	0.05654597
# Of Fireplaces	39258.0743848459	14167.764721	2.770943	0.00715320
# Car Garage	12143.6157469946	12536.824361	0.968636	0.33606194
Market Conditions / Time	-46.6526001774	41.946174	-1.112202	0.26985665
Granite	47599.8926373192	19456.425587	2.446487	0.01694047
longitude	-13005847.7524101000	1748391.085255	-7.438752	0.00000000
latitude	3921382.3614090900	1597558.450715	2.454610	0.01659283
Bedrooms	38978.4438871461	15279.161675	2.551085	0.01292697
Air Conditioning	35672.5607715860	24249.293346	1.471076	0.14575178
Basement	32251.8056427942	17819.688109	1.809897	0.07460428

Note: The above statistics were generated using Excel®, a spreadsheet software product of Microsoft® Corporation

The subject property value estimate is the summation of multiplying the subject factors by their respective coefficients (Price)

ESTIMATED VALUE OF SUBJECT PROPERTY					
FACTORS	SUBJECT	X	EST. SLOPE COEFFICIENTS	=	VALUE
Intercept	1.00	x	\$976,175,367	=	\$ 976,175,367.1449
Forclosure	0.00	x	-\$66,899	=	\$ -
Bld SqFt	1,504.00	x	\$98	=	\$ 147,126.3525
Total Full/Half Baths	3.00	x	\$33,668	=	\$ 101,005.0904
Exterior	1.00	x	\$34,804	=	\$ 34,804.3564
# Of Fireplaces	1.00	x	\$39,258	=	\$ 39,258.0744
# Car Garage	2.00	x	\$12,144	=	\$ 24,287.2315
Market Conditions / Time	771.00	x	-\$47	=	\$ (35,969.1547)
Granite	1.00	x	\$47,600	=	\$ 47,599.8926
longitude	87.69	x	-\$13,005,848	=	\$ (1,140,434,186.5558)
latitude	41.91	x	\$3,921,382	=	\$ 164,363,204.4966
Bedrooms	2.00	x	\$38,978	=	\$ 77,956.8878
Air Conditioning	1.00	x	\$35,673	=	\$ 35,672.5608
Basement	0.00	x	\$32,252	=	\$ -
Price				=	\$ 576,126.3772
Unit of Value		x			1
Estimated Value				=	\$ 576,126
Estimated Value (Rounded):		As Of: December 24, 2008		=	\$ 580,000

T-Distribution & F-Statistic Critical Value Tables and Confidence/Significance Levels of Sample Data

Property Name: 0

Address: 0

0, 0 County, 0

Critical Value of T-Distribution Table				
(n - 1) - k = 70 Degrees of Freedom				
One Sided		Two Sided		Critical "T" Distribution Value
Level of Confidence	Level of Significance	Level of Confidence	Level of Significance	
99.9%	0.1%	99.8%	0.2%	3.2108
99.5%	0.5%	99.0%	1.0%	2.6479
99.0%	1.0%	98.0%	2.0%	2.3808
98.0%	2.0%	96.0%	4.0%	2.0927
97.5%	2.5%	95.0%	5.0%	1.9944
95.0%	5.0%	90.0%	10.0%	1.6669
92.5%	7.5%	85.0%	15.0%	1.4555
90.0%	10.0%	80.0%	20.0%	1.2938
85.0%	15.0%	70.0%	30.0%	1.0442
80.0%	20.0%	60.0%	40.0%	0.8468
75.0%	25.0%	50.0%	50.0%	0.6780
70.0%	30.0%	40.0%	60.0%	0.5268
65.0%	35.0%	30.0%	70.0%	0.3869
60.0%	40.0%	20.0%	80.0%	0.2543
55.0%	45.0%	10.0%	90.0%	0.1261
50.0%	50.0%	0.0%	100.0%	0.0000

Critical Value of F-Statistic Table		
Numerator Degrees of Freedom:	13	
Denominator Degrees of Freedom:	70	
Level of Confidence	Level of Significance	Critical "F" Statistic
99.9%	0.1%	3.1378
99.5%	0.5%	2.6193
99.0%	1.0%	2.3953
98.0%	2.0%	2.1690
97.5%	2.5%	2.0953
95.0%	5.0%	1.8627
92.5%	7.5%	1.7227
90.0%	10.0%	1.6209
85.0%	15.0%	1.4724
80.0%	20.0%	1.3623
75.0%	25.0%	1.2731
70.0%	30.0%	1.1970
50.0%	50.0%	0.9584
40.0%	60.0%	0.8571
30.0%	70.0%	0.7582
20.0%	80.0%	0.6537
10.0%	90.0%	0.5273
0.0%	100.0%	0.0000
Observations = N	84	
Numerator = K	13	
Denominator = N - K - 1	70	

Sample Data Coefficient T-Distribution Confidence & Significance Levels				
One Sided		Two Sided		T-Distribution Statistic
Confidence	Significance	Confidence	Significance	
Intercept	100.0%	0.0%	100.0%	5.724340
Foreclosure	98.7%	1.3%	97.5%	-2.289383
Bld SqFt	100.0%	0.0%	100.0%	5.163232
Total Full/Half Baths	99.5%	0.5%	98.9%	2.620812
Exterior	97.2%	2.8%	94.3%	1.9388969
# Of Fireplaces	99.6%	0.4%	99.3%	2.770943
# Car Garage	83.2%	16.8%	66.4%	0.968636
Market Conditions / Time	86.5%	13.5%	73.0%	-1.112202
Granite	99.2%	0.8%	98.3%	2.446487
longitude	100.0%	0.0%	100.0%	-7.438752
latitude	99.2%	0.8%	98.3%	2.454610
Bedrooms	99.4%	0.6%	98.7%	2.551085
Air Conditioning	92.7%	7.3%	85.4%	1.471076
Basement	96.3%	3.7%	92.5%	1.809897

Sample Data F-Statistic Confidence and Significance Levels "Goodness of Fit" of Entire Model	
F-Distribution	25.5712
Confidence	100.00000000000000%
Significance	0.0000000000000000%

High confidence and low significance levels are indications of good sample data.

ADJUSTMENT GRID
0, 0, 0 County, 0

	Subject Property	Comparable No. 1		Comparable No. 2		Comparable No. 3		Comparable No. 4		Comparable No. 5							
Address	0	2322 SHAKESPEARE		2224 DICKENS		2339 BELDEN		1870 HOYNE		1870 WILMOT							
City	0	0		0		0		0		0							
County	0	0		0		0		0		0							
State	0	0		0		0		0		0							
Sale Date	N/A	15-Jul-2008		29-Mar-2007		25-Apr-2007		2-May-2008		11-Jan-2007							
Price	N/A	\$502,000		\$615,500		\$552,750		\$657,500		\$640,000							
Price	N/A	\$502,000.00		\$615,500.00		\$552,750.00		\$657,500.00		\$640,000.00							
Grantor	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00							
Grantee	\$0.00	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00							
Deed Book & Page	N/A	0		0		0		0		0							
Parcel No.	0	0		0		0		0		0							
Postal Zip Code	0	0		0		0		0		0							
Block & Lot Number	0	0		0		0		0		0							
MLS #	0	6933888		6214554		6472147		6481667		6329599							
Market Conditions / Time	December 24, 2008	July 15, 2008		March 29, 2007		April 25, 2007		May 2, 2008		January 11, 2007							
Forclosure	0.00	0.00		0.00		0.00		0.00		0.00							
Bld SqFt	1504.00	1,436.00		1,282.00		1,320.00		1,472.00		1,571.00							
Total Full/Half Baths	3.00	3.00		3.10		2.00		3.00		3.00							
Exterior	1.00	1.00		1.00		1.00		1.00		1.00							
# Of Fireplaces	1.00	0.00		1.00		1.00		1.00		1.00							
# Car Garage	2.00	2.00		2.00		2.00		2.00		2.00							
Granite	1.00	1.00		0.00		0.00		0.00		1.00							
longitude	87.69	87.69		87.68		87.69		87.68		87.68							
latitude	41.91	41.92		41.92		41.92		41.92		41.92							
Bedrooms	2.00	1.00		2.00		2.00		2.00		2.00							
Air Conditioning	1.00	1.00		1.00		1.00		1.00		1.00							
Basement	0.00	0.00		0.00		0.00		0.00		1.00							
-																	
-																	
-																	
Elements of Comparison		\$ Adj.	% Adj.	\$ Adj.	% Adj.	\$ Adj.	% Adj.	\$ Adj.	% Adj.	\$ Adj.	% Adj.						
Adjustments to Transaction		\$ 502,000.00		\$ 615,500.00		\$ 552,750.00		\$ 657,500.00		\$ 640,000.00							
Property Rights (leased fee / fee simple)		\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%						
Financing (Cash equivalency)		\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%						
Conditions of Sale		\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%						
Transaction Adjusted Price		\$ 502,000.00	0.0%	\$ 615,500.00	0.0%	\$ 552,750.00	0.0%	\$ 657,500.00	0.0%	\$ 640,000.00	0.0%						
Unit of Value		1		1		1		1		1							
Price		\$ 502,000.00		\$ 615,500.00		\$ 552,750.00		\$ 657,500.00		\$ 640,000.00							
Adjustments to Subject Property	Estimated Slope Coefficients	Net Dif.	\$ Adj.	% Adj.	Net Dif.	\$ Adj.	% Adj.	Net Dif.	\$ Adj.	% Adj.	Net Dif.	\$ Adj.	% Adj.				
Market Conditions / Time		\$-46,652600	162.000	(7,557.72)	-1.5%	636.000	(29,671.05)	-4.8%	609.000	(28,411.43)	-5.1%	236.000	(11,010.01)	-1.7%	713.000	(33,263.30)	-5.2%
Forclosure		-\$66,898.749097	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
Bld SqFt		\$97,823373	68.000	\$ 6,651.99	1.3%	222.000	\$ 21,716.79	3.5%	184.000	\$ 17,999.50	3.3%	32.000	\$ 3,130.35	0.5%	-67.000	\$ (6,554.17)	-1.0%
Total Full/Half Baths		\$33,668.363456	0.000	\$ -	0.0%	-0.100	\$ (3,366.84)	-0.5%	1.000	\$ 33,668.36	6.1%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
Exterior		\$34,804.356392	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
# Of Fireplaces		\$39,258.074385	1.000	\$ 39,258.07	7.8%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
# Car Garage		\$12,143.615747	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
Granite		\$47,599.892637	0.000	\$ -	0.0%	1.000	\$ 47,599.89	7.7%	1.000	\$ 47,599.89	8.6%	1.000	\$ 47,599.89	7.2%	0.000	\$ -	0.0%
longitude		-\$13,005,847.752410	0.000	\$ (3,433.54)	-0.7%	0.003	\$ (38,471.30)	-6.3%	0.000	\$ (1,534.69)	-0.3%	0.006	\$ (78,711.39)	-12.0%	0.002	\$ (19,534.78)	-3.1%
latitude		\$3,921,382.361409	-0.006	\$ (24,159.64)	-4.8%	-0.005	\$ (18,446.18)	-3.0%	-0.009	\$ (33,935.64)	-6.1%	-0.001	\$ (4,293.91)	-0.7%	-0.001	\$ (5,842.86)	-0.9%
Bedrooms		\$38,978.443887	1.000	\$ 38,978.44	7.8%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
Air Conditioning		\$35,672.560772	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%
Basement		\$32,251.805643	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	0.000	\$ -	0.0%	-1.000	\$ (32,251.81)	-5.0%
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Gross Adjustments		\$ 120,039.41	23.9%	\$ 159,272.05	25.9%	\$ 163,149.52	29.5%	\$ 144,745.56	22.0%	\$ 97,446.92	15.2%						
Net Adjustments		\$ 49,737.61	9.9%	\$ (20,638.69)	-3.4%	\$ 35,385.99	6.4%	\$ (43,285.08)	-6.6%	\$ (97,446.92)	-15.2%						
Adjusted Sale Price per Unit of Value		\$ 551,737.61		\$ 594,861.31		\$ 588,135.99		\$ 614,214.92		\$ 542,553.08							
Reconciliation		\$ 24,388.77		\$ (18,734.93)		\$ (12,009.61)		\$ (38,088.55)		\$ 33,573.30							
Estimated Unit Value of Subject Property		\$ 576,126.38		\$ 576,126.38		\$ 576,126.38		\$ 576,126.38		\$ 576,126.38							
Price	\$ 576,126.38																
Unit of Value	1		As of 24-Dec-2008														
Subject Value Estimate =	\$576,126	\$ 580,000 (Rounded)															

The Subject Property

Property Name	0
MLS No.	0
Address	0
City	0
County	0
State	0
Parcel No.	0
Grantor	0
Grantee	0
Deed Book & Page	0
Postal Zip Code	0
Block & Lot Number	0
MLS #	0
Forclosure	0.00
Total Full/Half Baths	3.00
Exterior	1.00
Market Conditions / Time	December 24, 2008
# Of Fireplaces	1.00
Bld SqFt	1,504.00
# Car Garage	2.00
Granite	1.00
longitude	87.69
latitude	41.91
Bedrooms	2.00
Air Conditioning	1.00
Basement	0.00
-	-
-	-
-	-

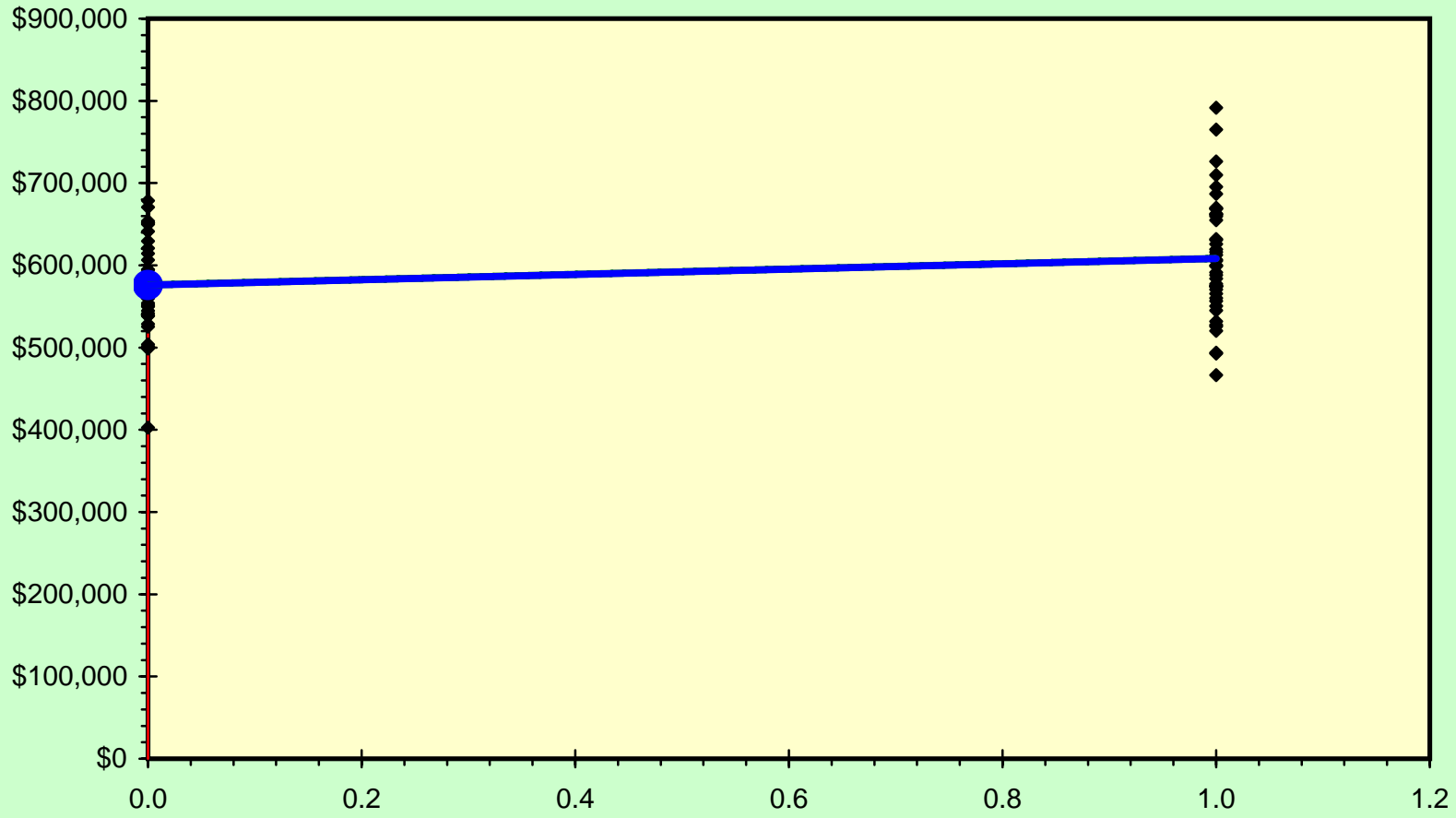
ESTIMATE OF VALUE

Price	\$576,126.38
Unit of Value	1
Estimated Value (Rounded)	\$580,000
As Of:	24-Dec-2008

This was based on a sample of 84 sales with the following range of characteristics:

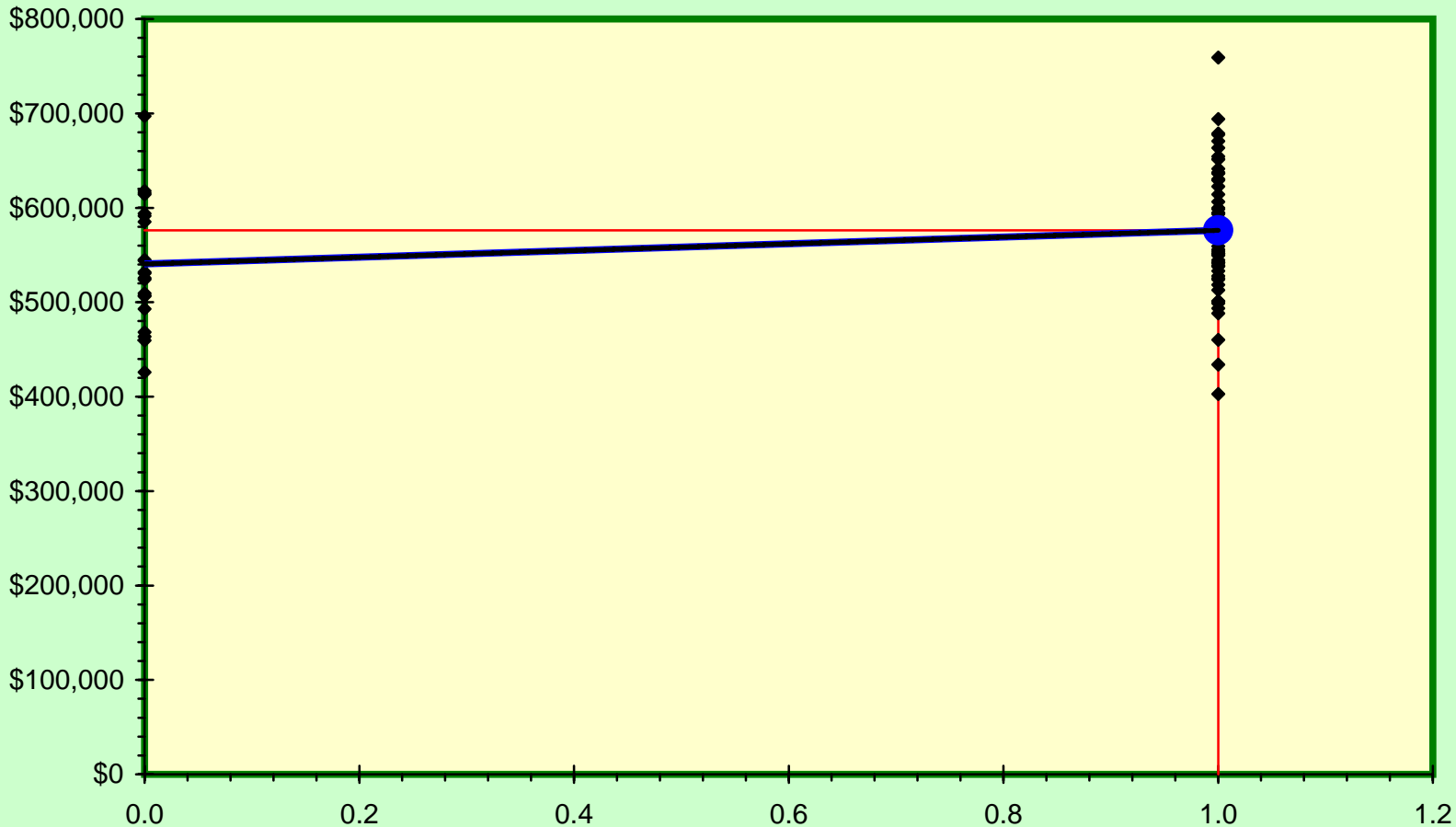
Sample Size = 84	Low	High	Average	Median
Sale Date	14-Nov-2006	03-Nov-2008	24-Oct-2007	01-Oct-2007
Price	\$169,000	\$700,000	\$517,607	\$555,000
Price	\$169,000.00	\$700,000.00	\$517,606.86	\$555,000.00
Independent Factors / Variables				
Forclosure	0.00	1.00	0.11	0.00
Total Full/Half Baths	1.00	4.00	2.35	2.10
Exterior	0.00	1.00	0.64	1.00
Market Conditions / Time	0.00	720.00	344.24	321.00
# Of Fireplaces	0.00	2.00	0.58	0.00
Bld SqFt	580.00	2,918.00	1,563.70	1,470.00
# Car Garage	0.00	2.00	1.68	2.00
Granite	0.00	1.00	0.35	0.00
longitude	87.68	87.70	87.69	87.69
latitude	41.90	41.92	41.92	41.92
Bedrooms	1.00	3.00	2.31	2.00
Air Conditioning	0.00	1.00	0.75	1.00
Basement	0.00	1.00	0.54	1.00
-				
-				
-				

Basement: Estimated Linear & Polynomial Trend Lines



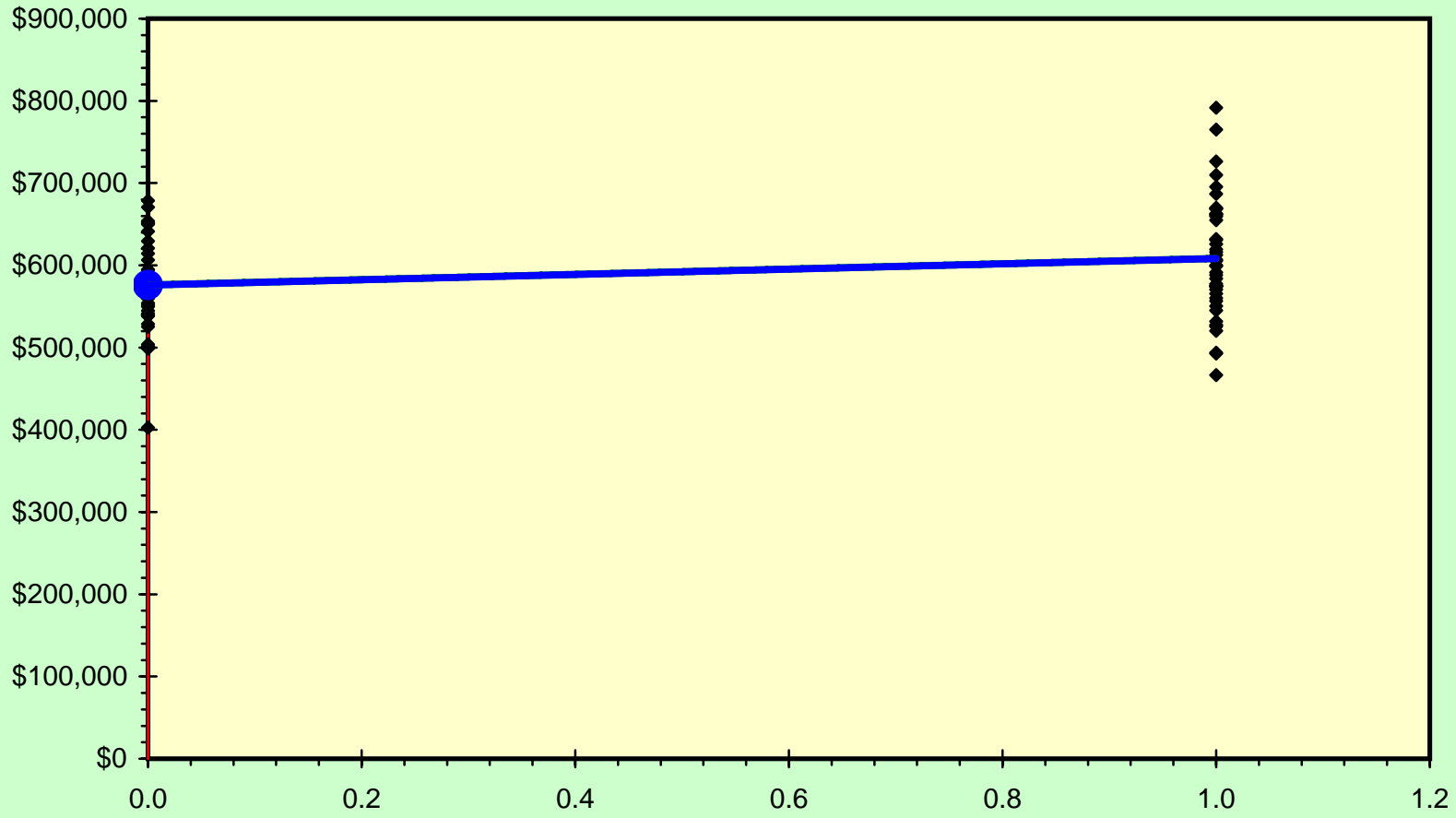
Subject Property = \$576,126 at Basement of 0.00

Air Conditioning: Estimated Linear & Polynomial Trend Lines



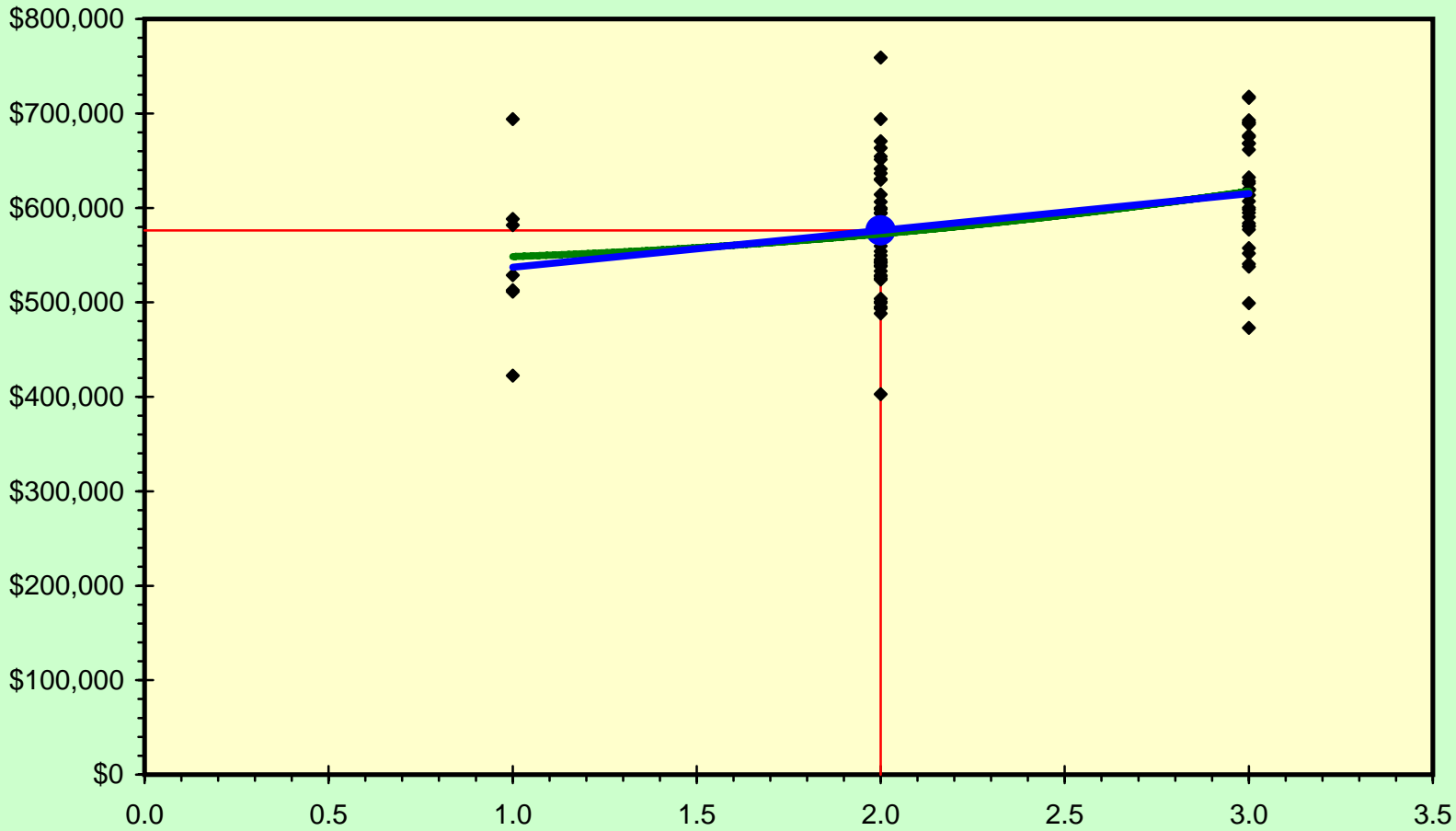
Subject Property = \$576,126 at Air Conditioning of 1.00

Basement: Estimated Linear & Polynomial Trend Lines



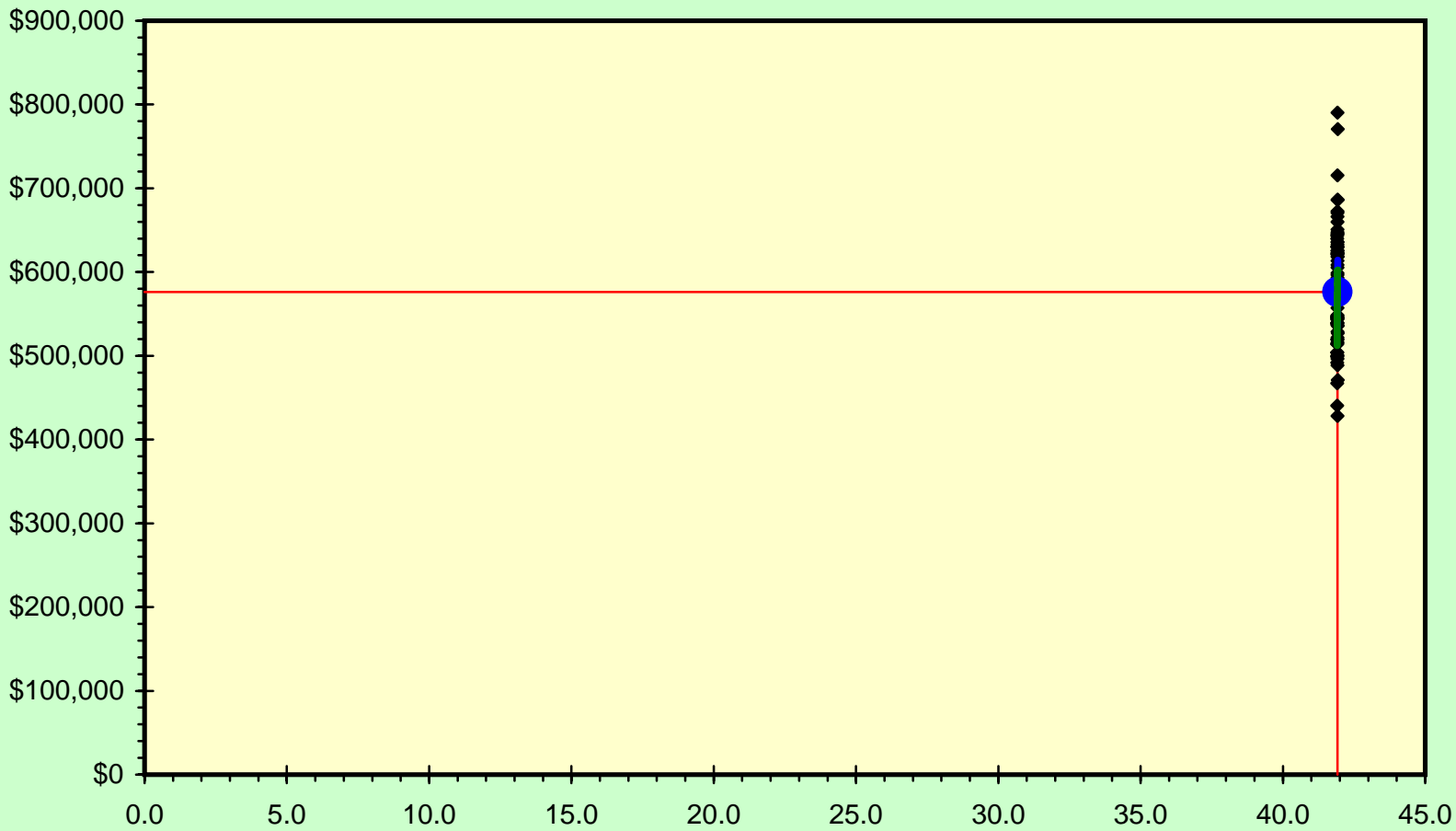
Subject Property = \$576,126 at Basement of 0.00

Bedrooms: Estimated Linear & Polynomial Trend Lines



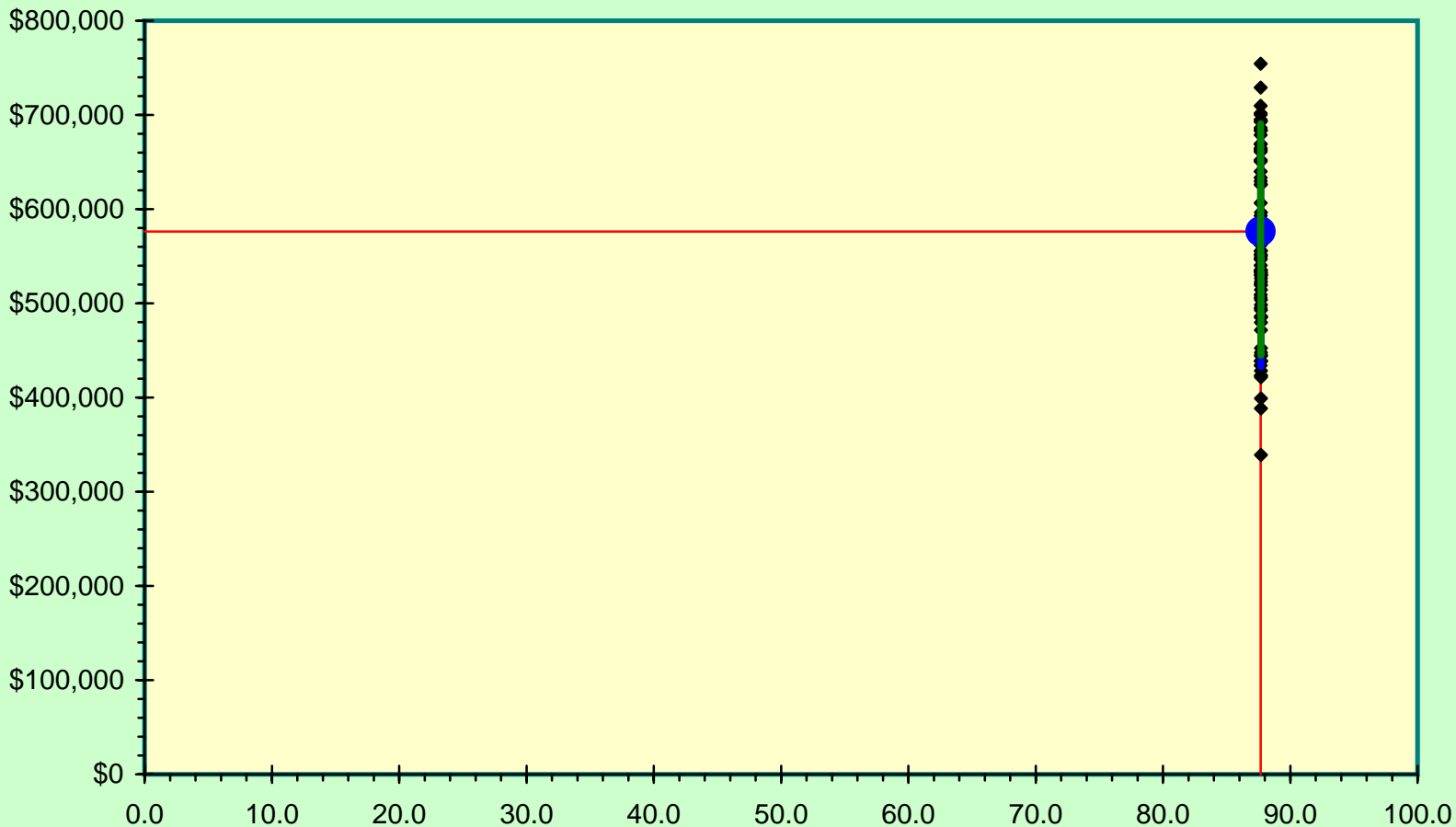
Subject Property = \$576,126 at Bedrooms of 2.00

latitude: Estimated Linear & Polynomial Trend Lines



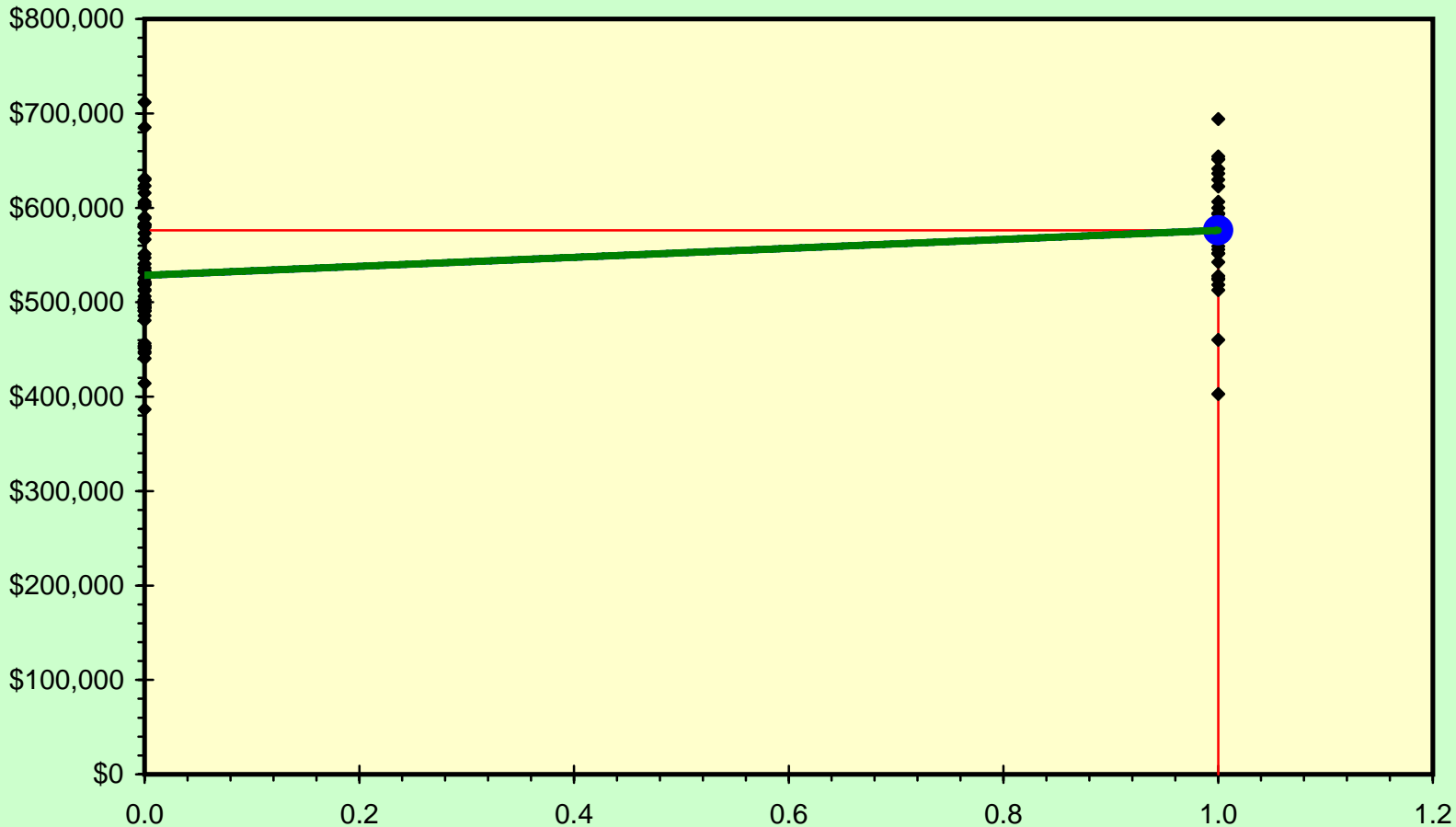
Subject Property = \$576,126 at latitude of 41.91

longitude: Estimated Linear & Polynomial Trend Lines



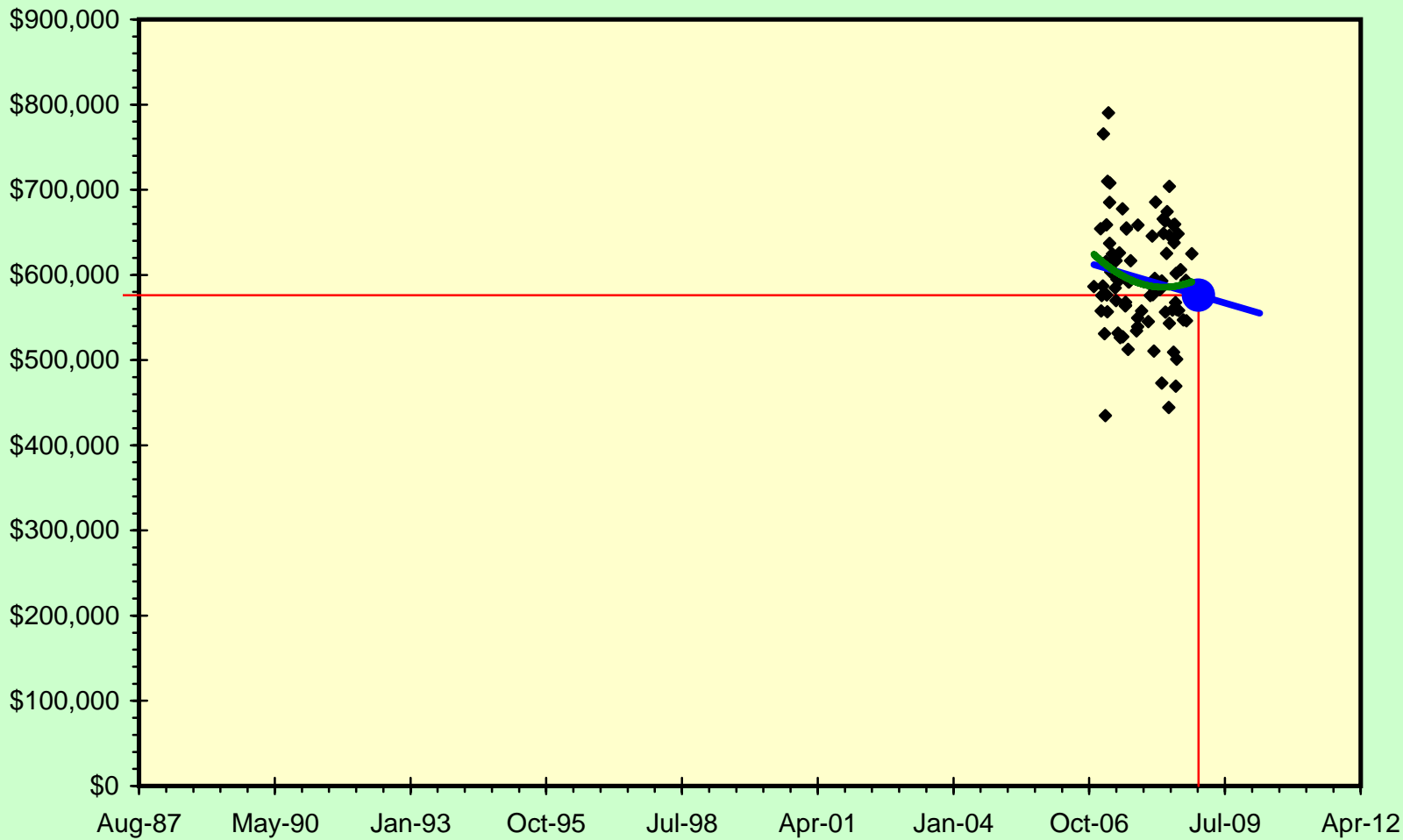
Subject Property = \$576,126 at longitude of 87.69

Granite: Estimated Linear & Polynomial Trend Lines



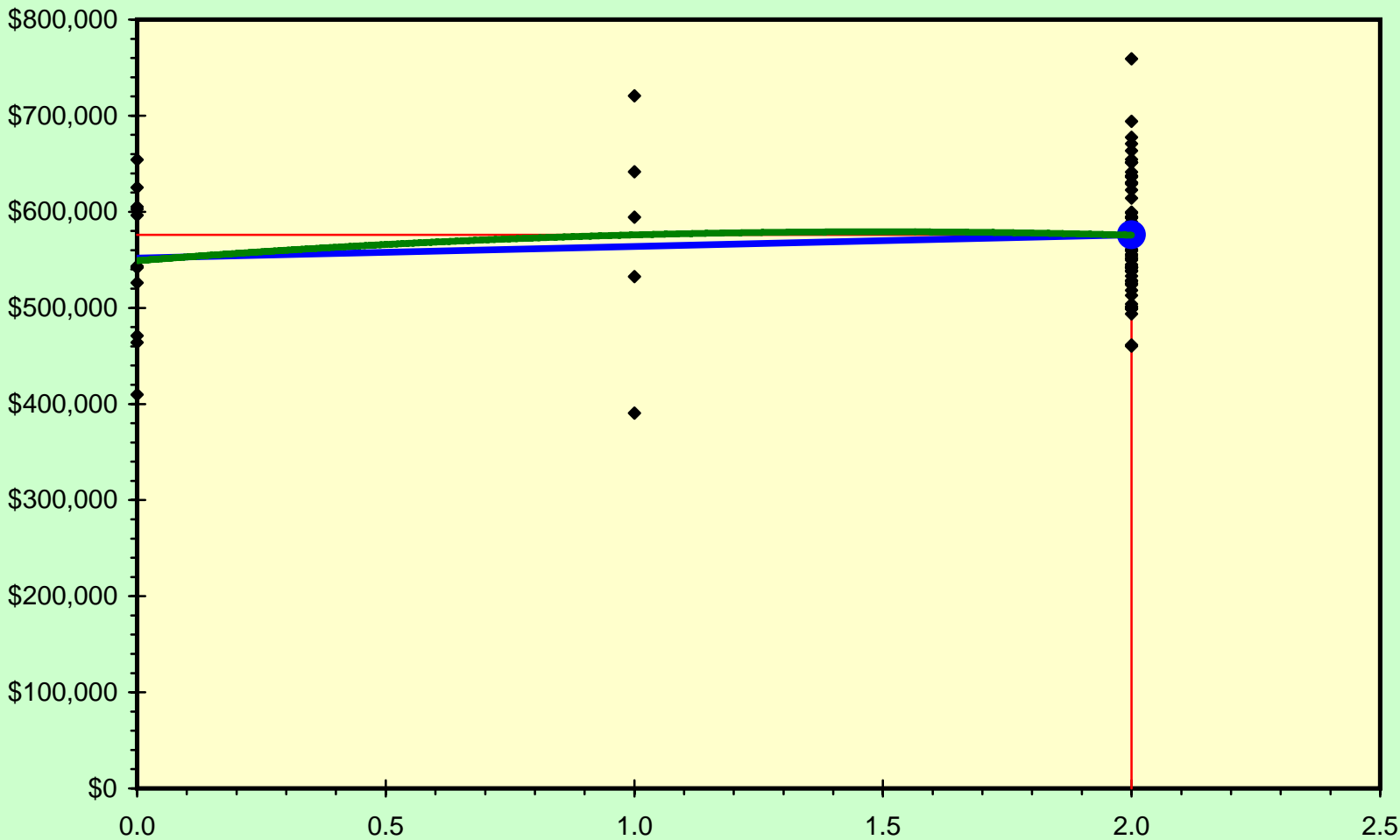
Subject Property = \$576,126 at Granite of 1.00

Market Conditions / Time: Estimated Linear & Polynomial Trend Lines



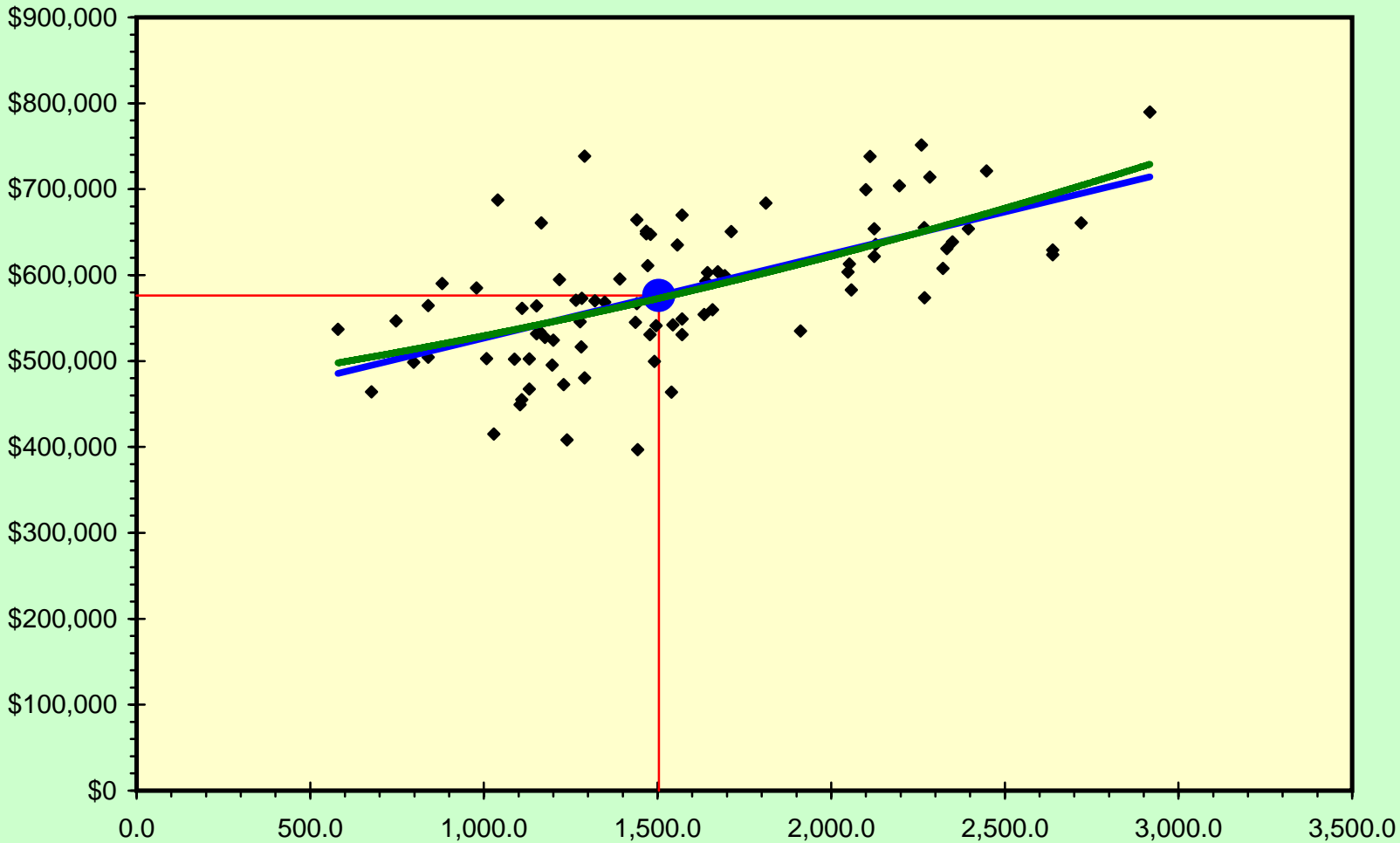
Subject Property = \$576,126 at Market Conditions as of December 24, 2008

Car Garage: Estimated Linear & Polynomial Trend Lines



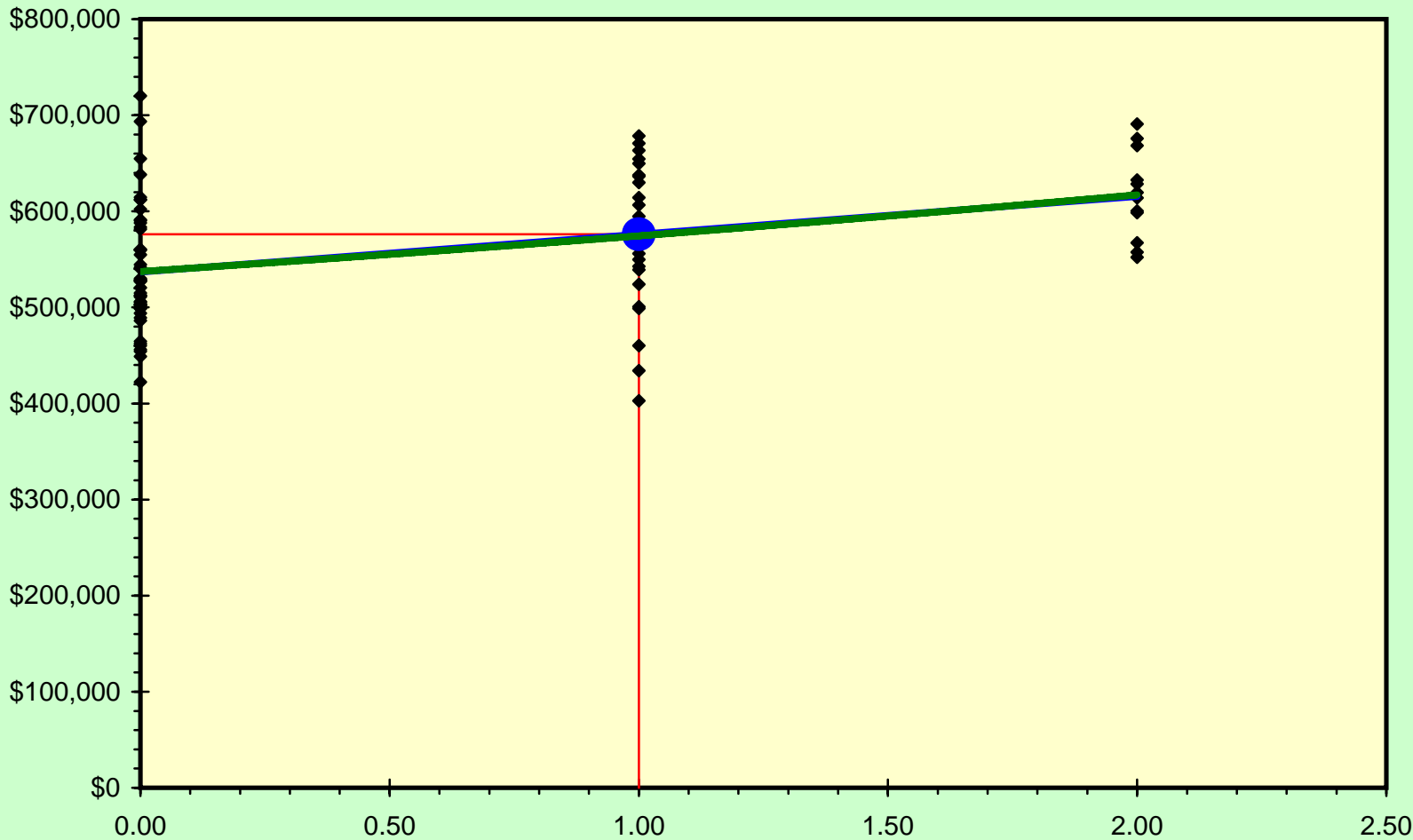
Subject Property = \$576,126 at # Car Garage of 2.00

Bld SqFt: Estimated Linear & Polynomial Trend Lines



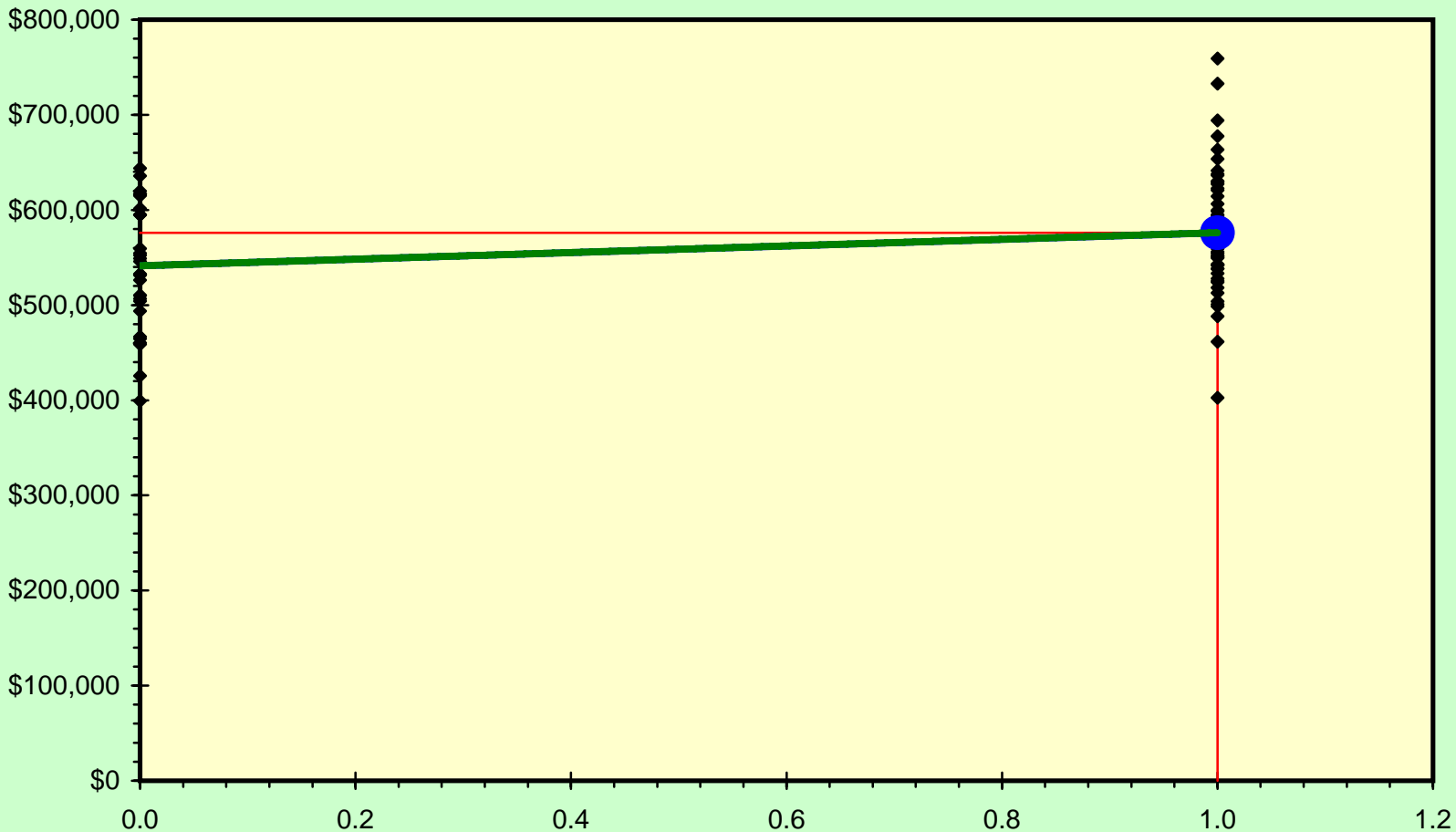
Subject Property = \$576,126 at Bld SqFt of 1,504.00

Of Fireplaces: Estimated Linear & Polynomial Trend Lines



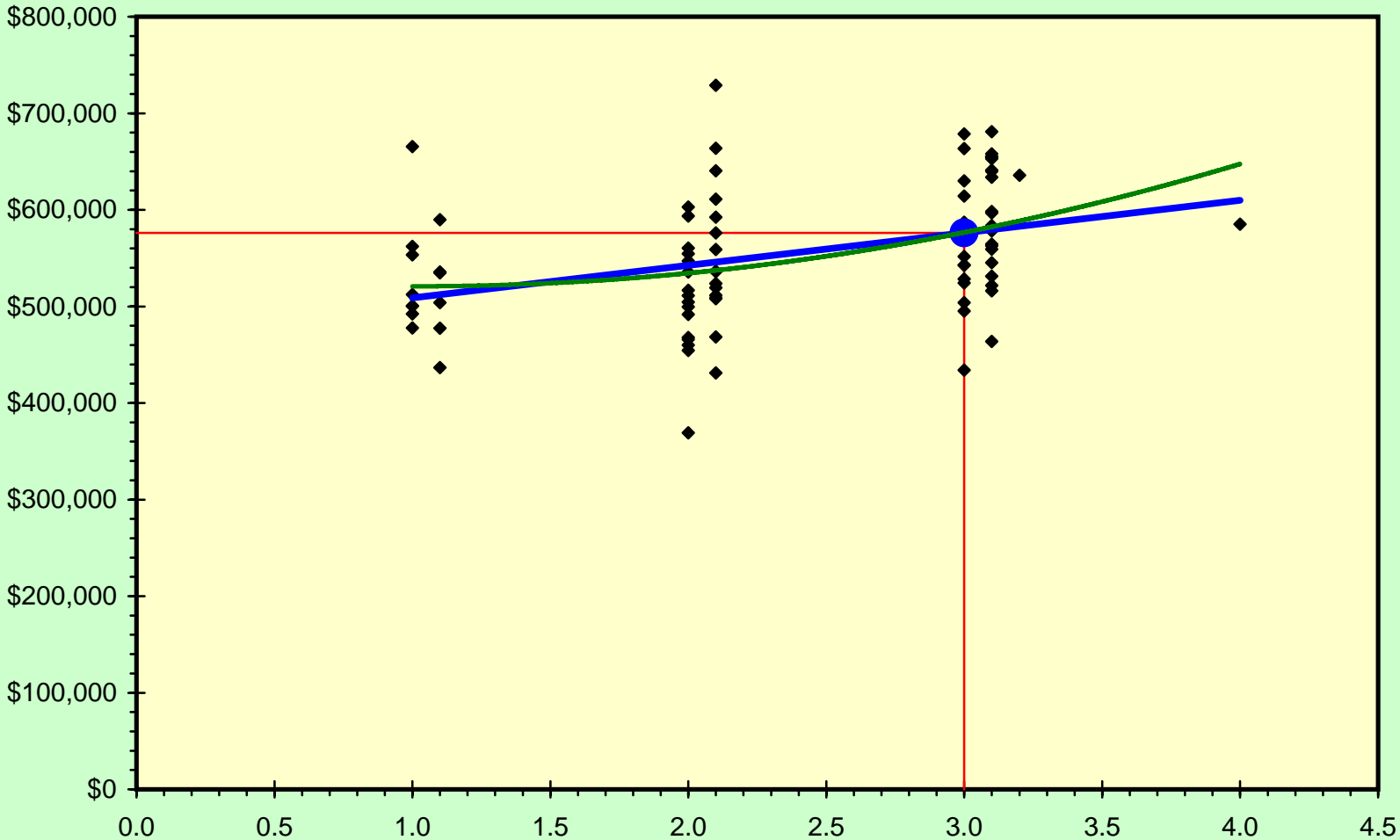
Subject Property = \$576,126 at # Of Fireplaces of 1.00

Exterior: Estimated Linear & Polynomial Trend Lines



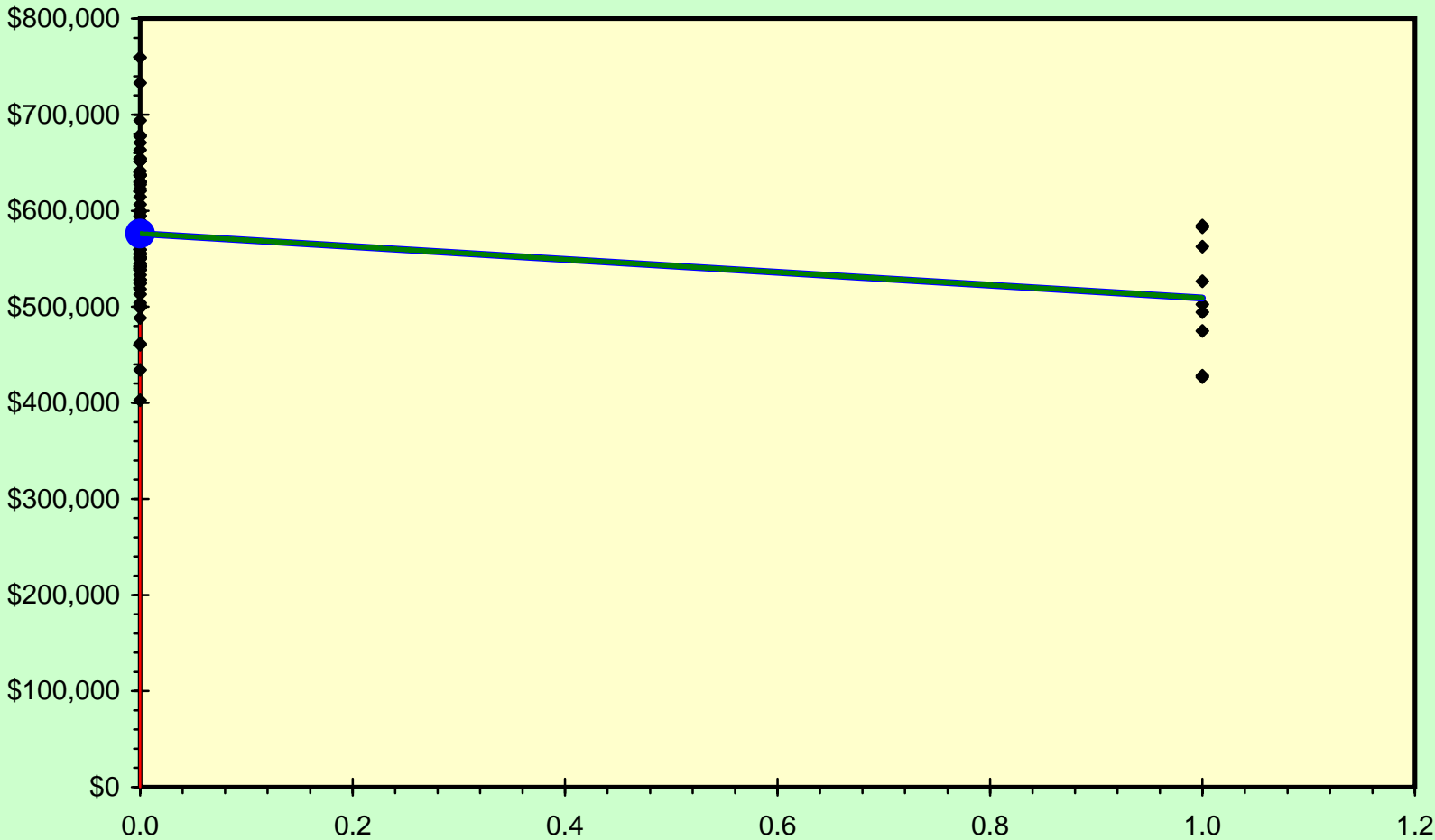
Subject Property = \$576,126 at Exterior of 1.00

Total Full/Half Baths: Estimated Linear & Polynomial Trend Lines



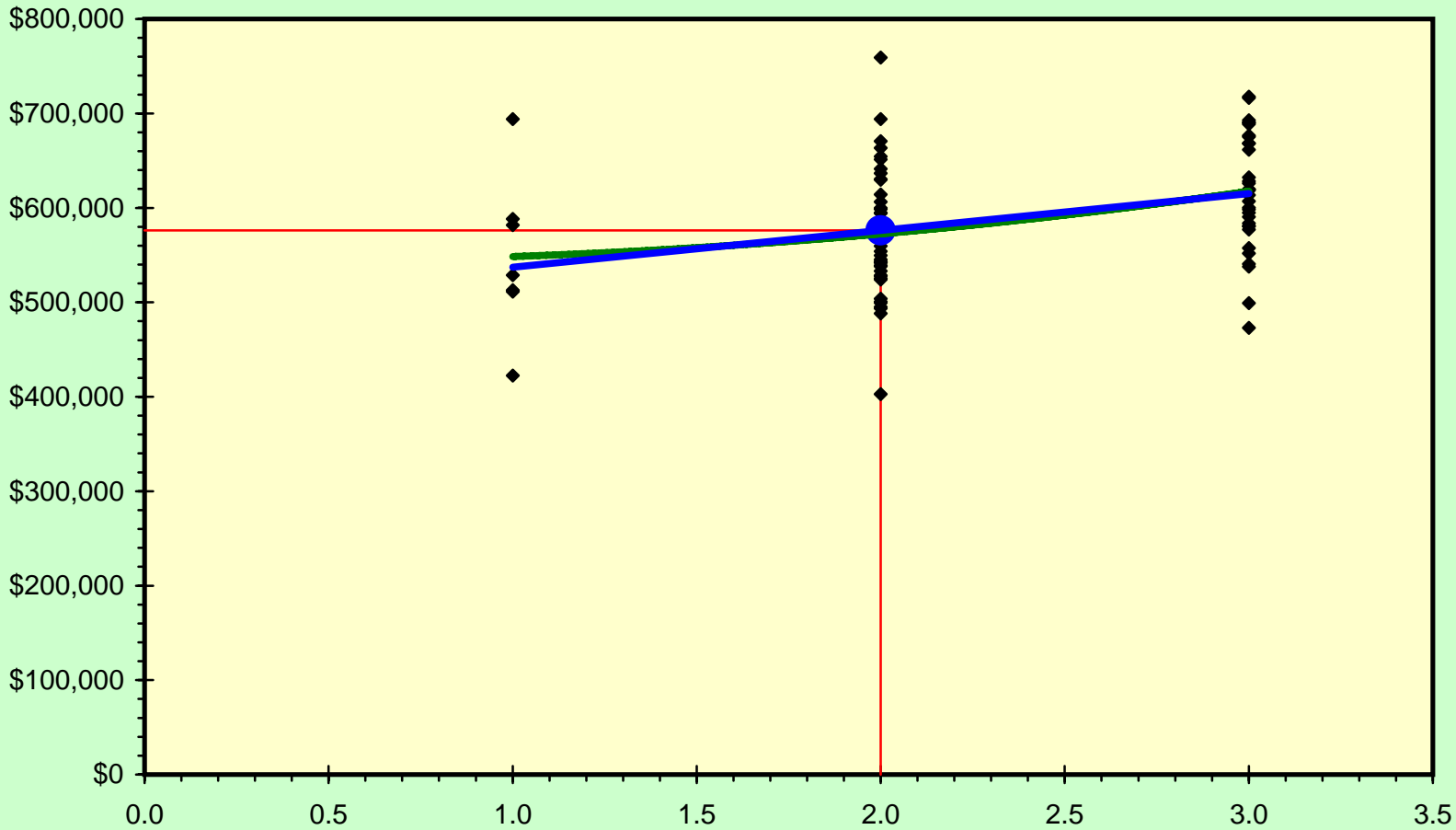
Subject Property = \$576,126 at Total Full/Half Baths of 3.00

Forclosure: Estimated Linear & Polynomial Trend Lines



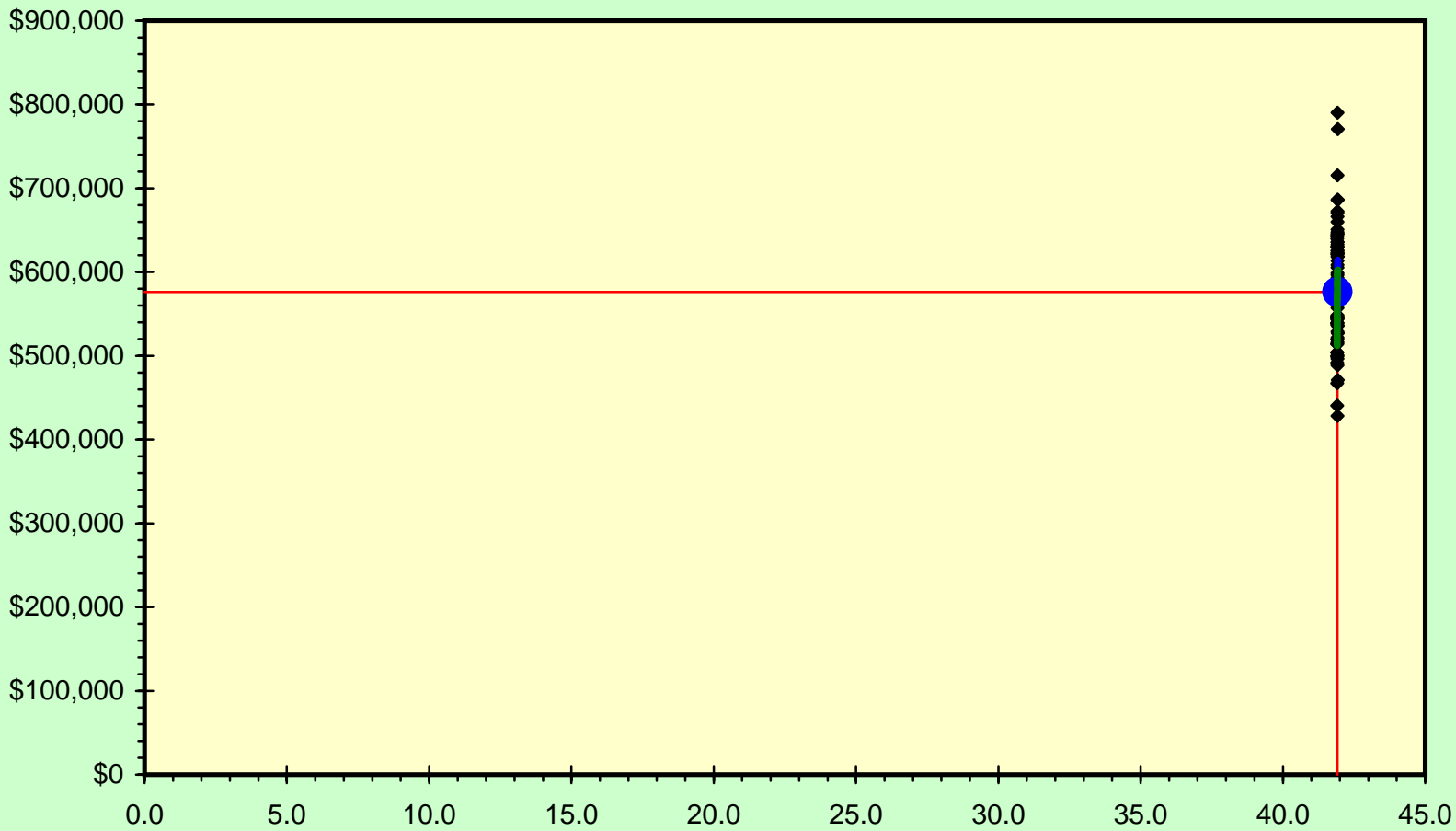
Subject Property = \$576,126 at Forclosure of 0.00

Bedrooms: Estimated Linear & Polynomial Trend Lines



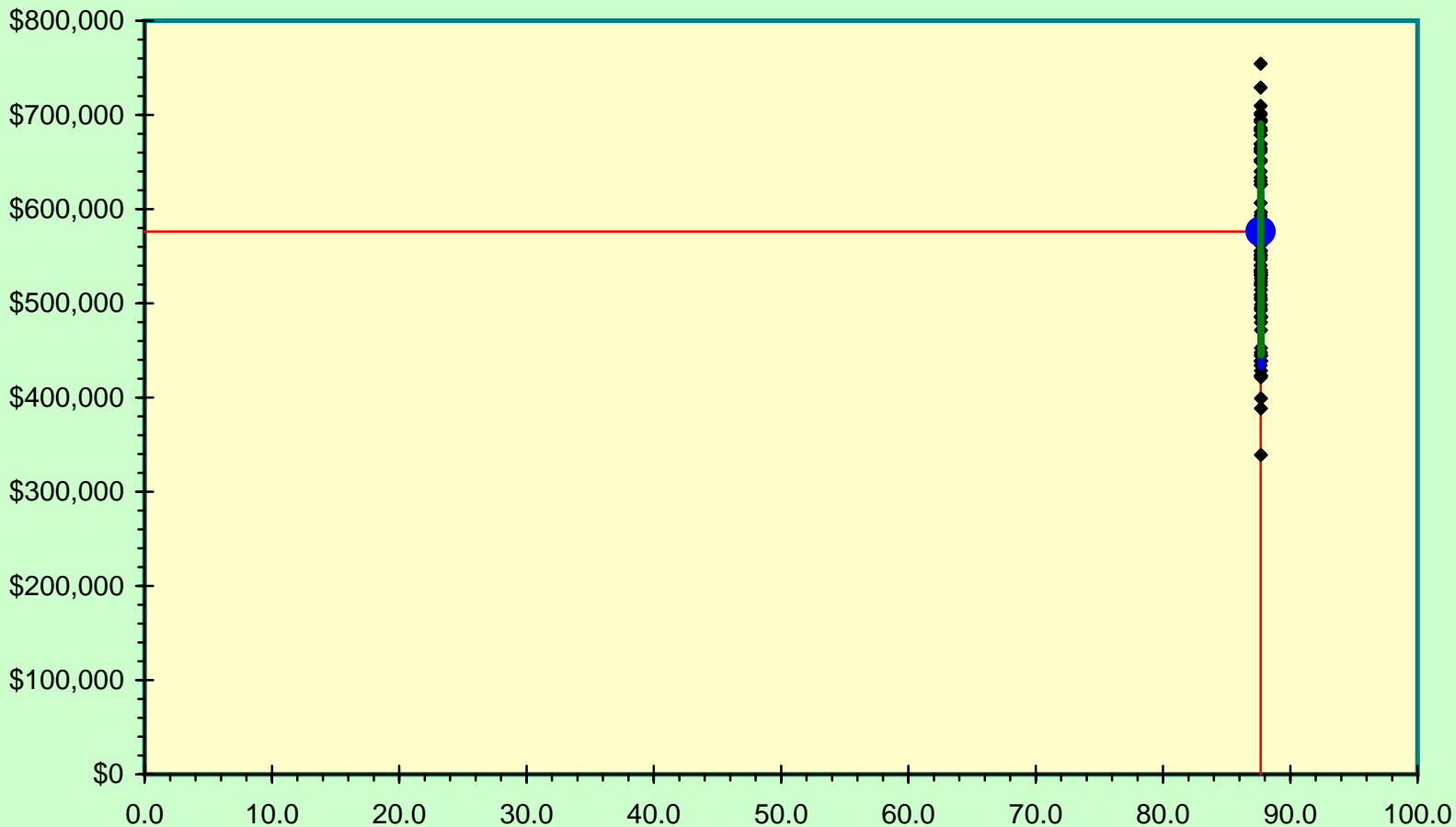
Subject Property = \$576,126 at Bedrooms of 2.00

latitude: Estimated Linear & Polynomial Trend Lines



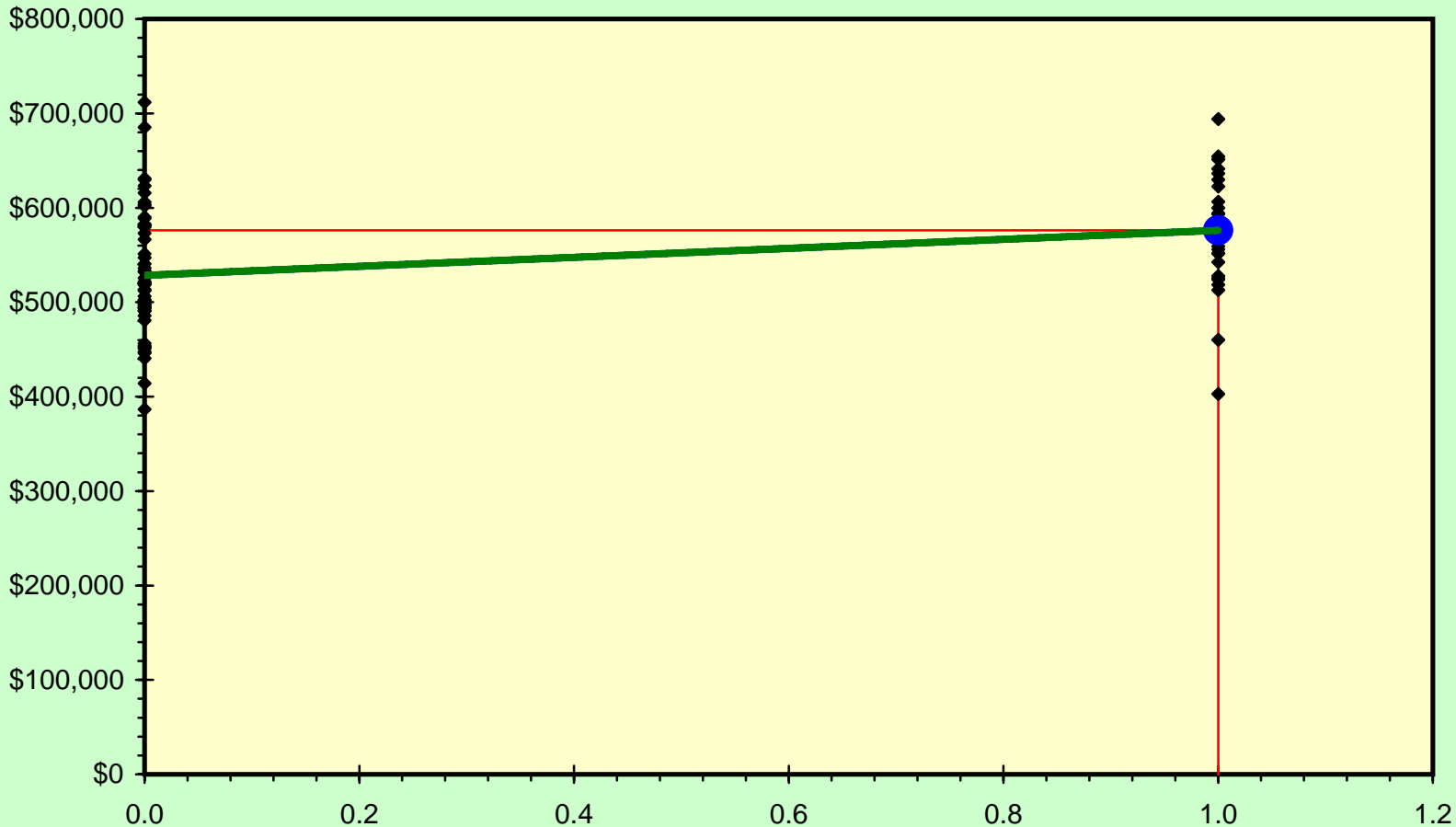
Subject Property = \$576,126 at latitude of 41.91

longitude: Estimated Linear & Polynomial Trend Lines



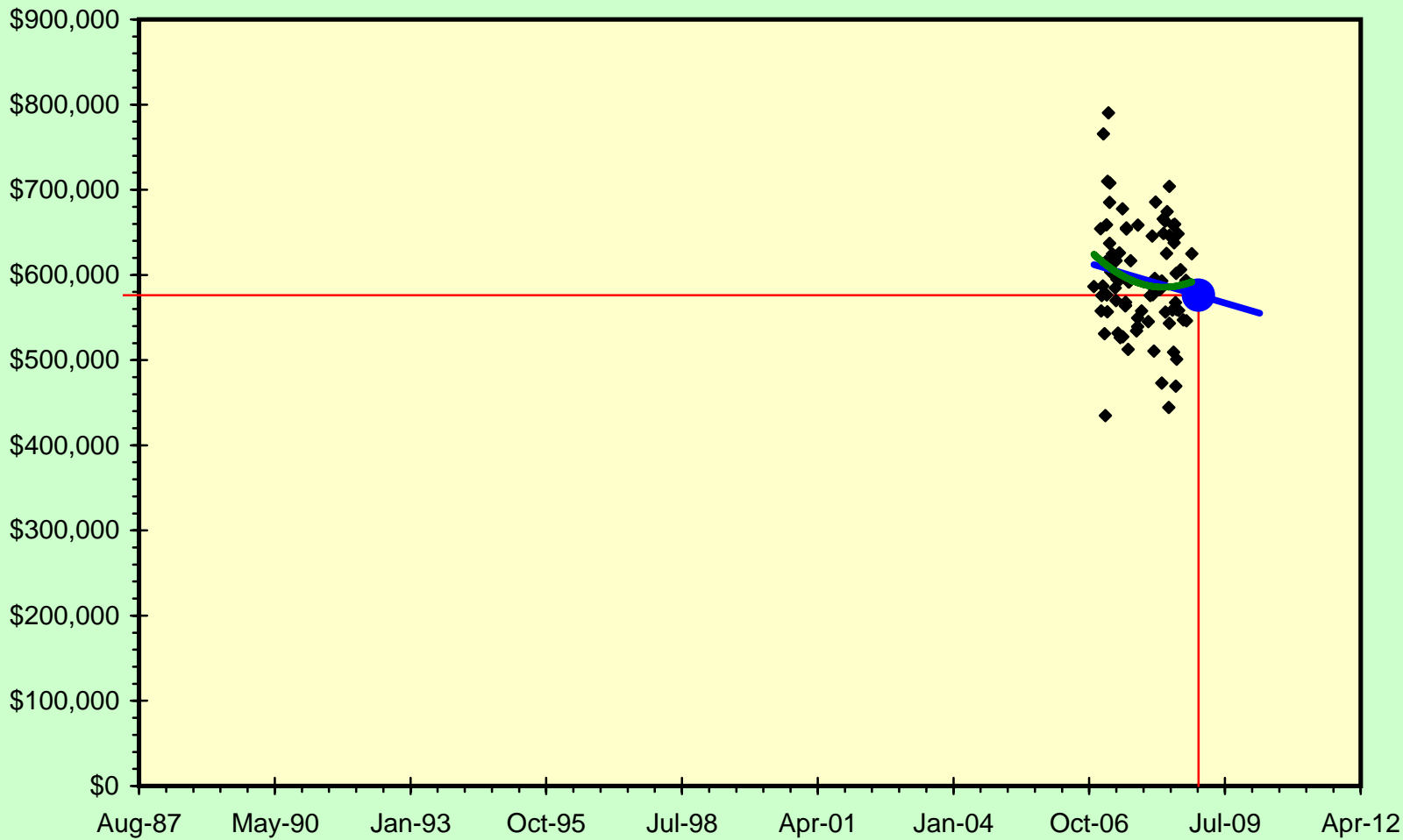
Subject Property = \$576,126 at longitude of 87.69

Granite: Estimated Linear & Polynomial Trend Lines



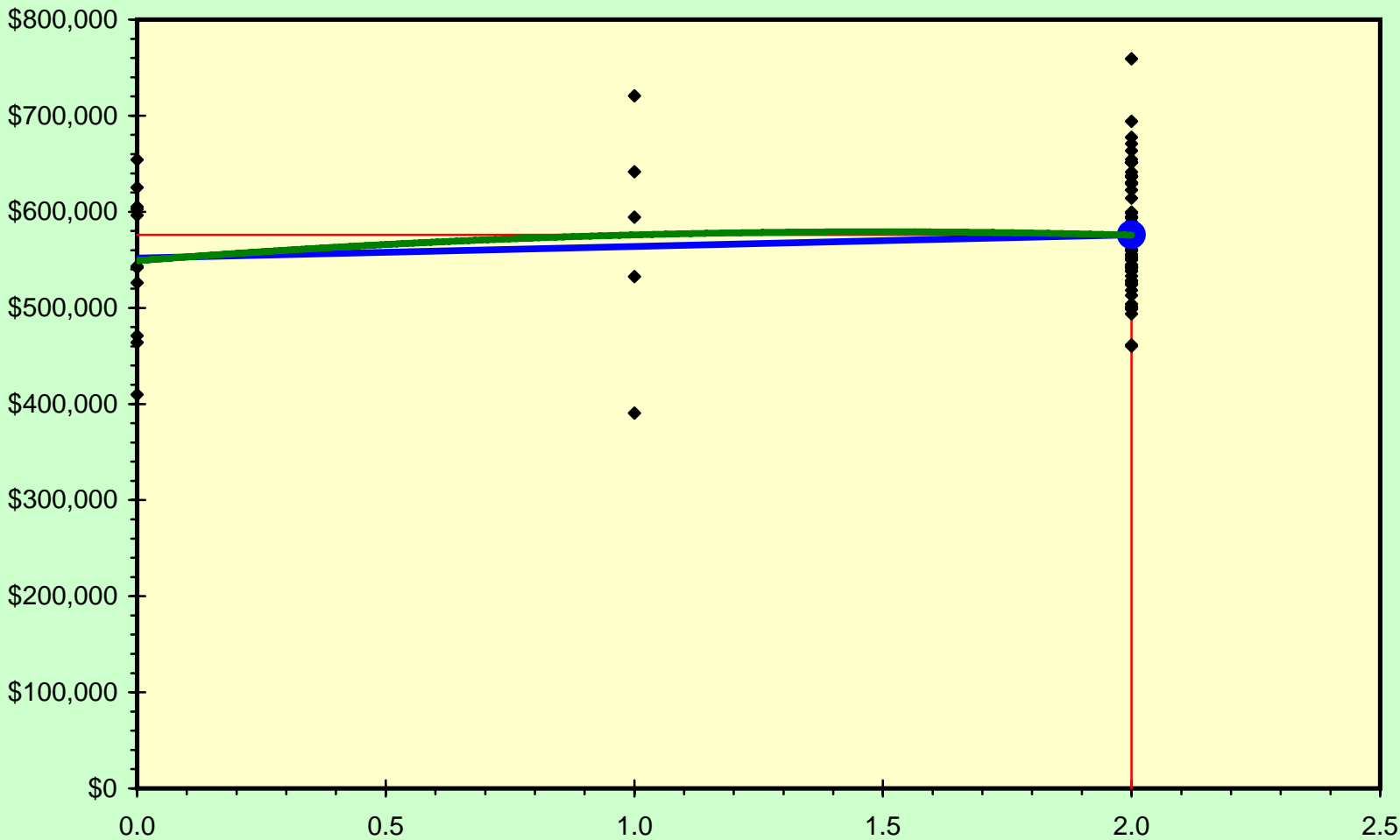
Subject Property = \$576,126 at Granite of 1.00

Market Conditions / Time: Estimated Linear & Polynomial Trend Lines



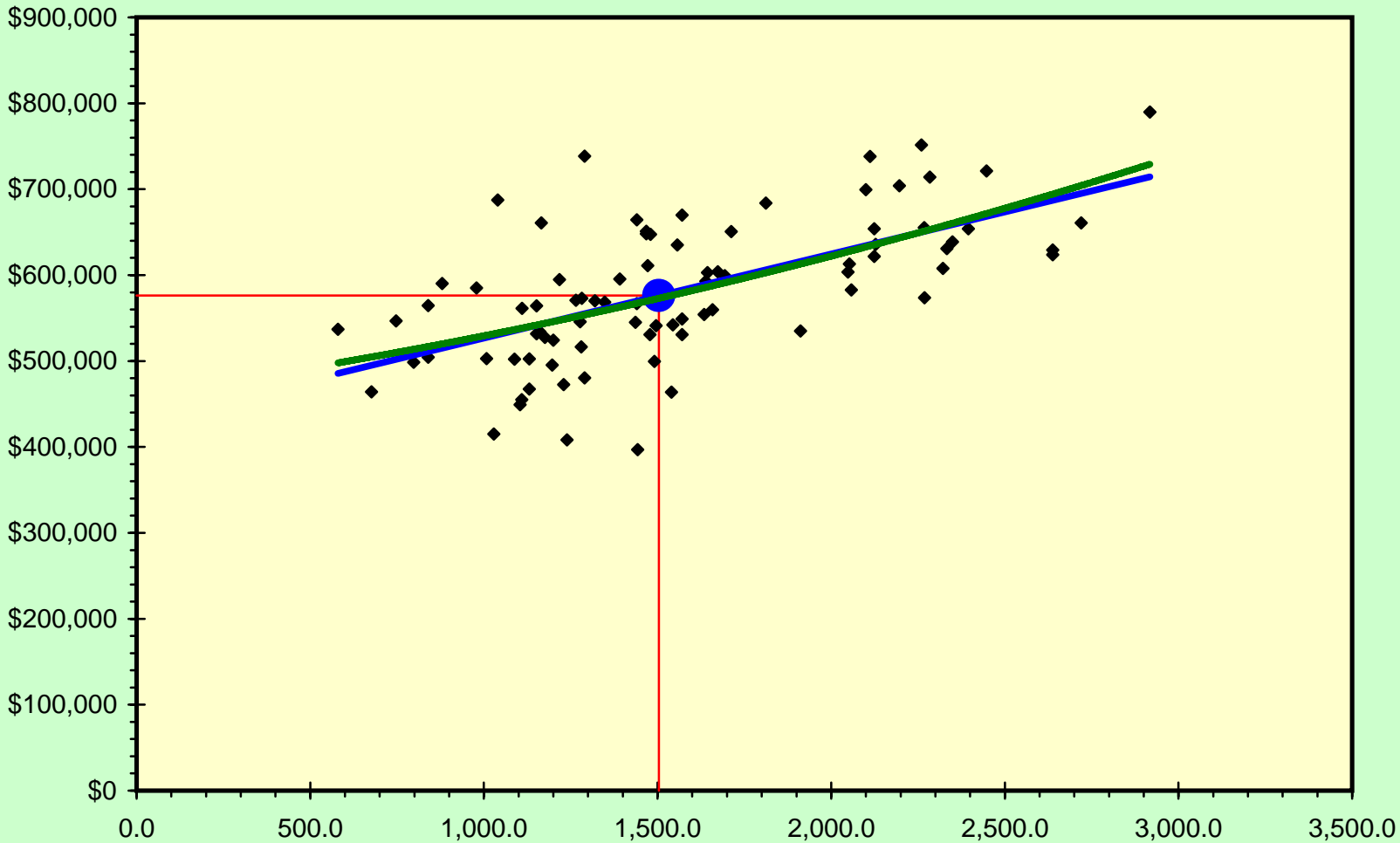
Subject Property = \$576,126 at Market Conditions as of December 24, 2008

Car Garage: Estimated Linear & Polynomial Trend Lines



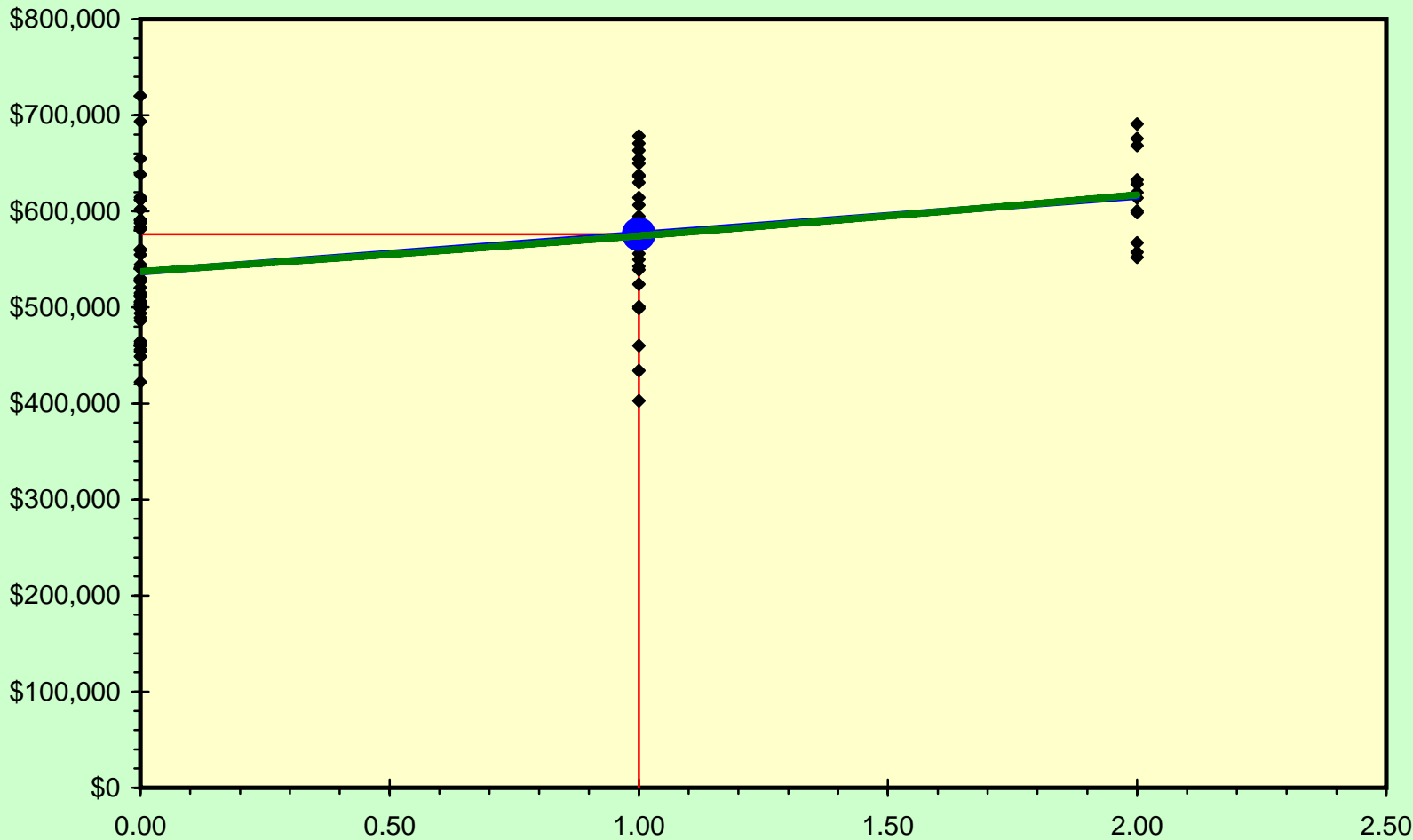
Subject Property = \$576,126 at # Car Garage of 2.00

Bld SqFt: Estimated Linear & Polynomial Trend Lines



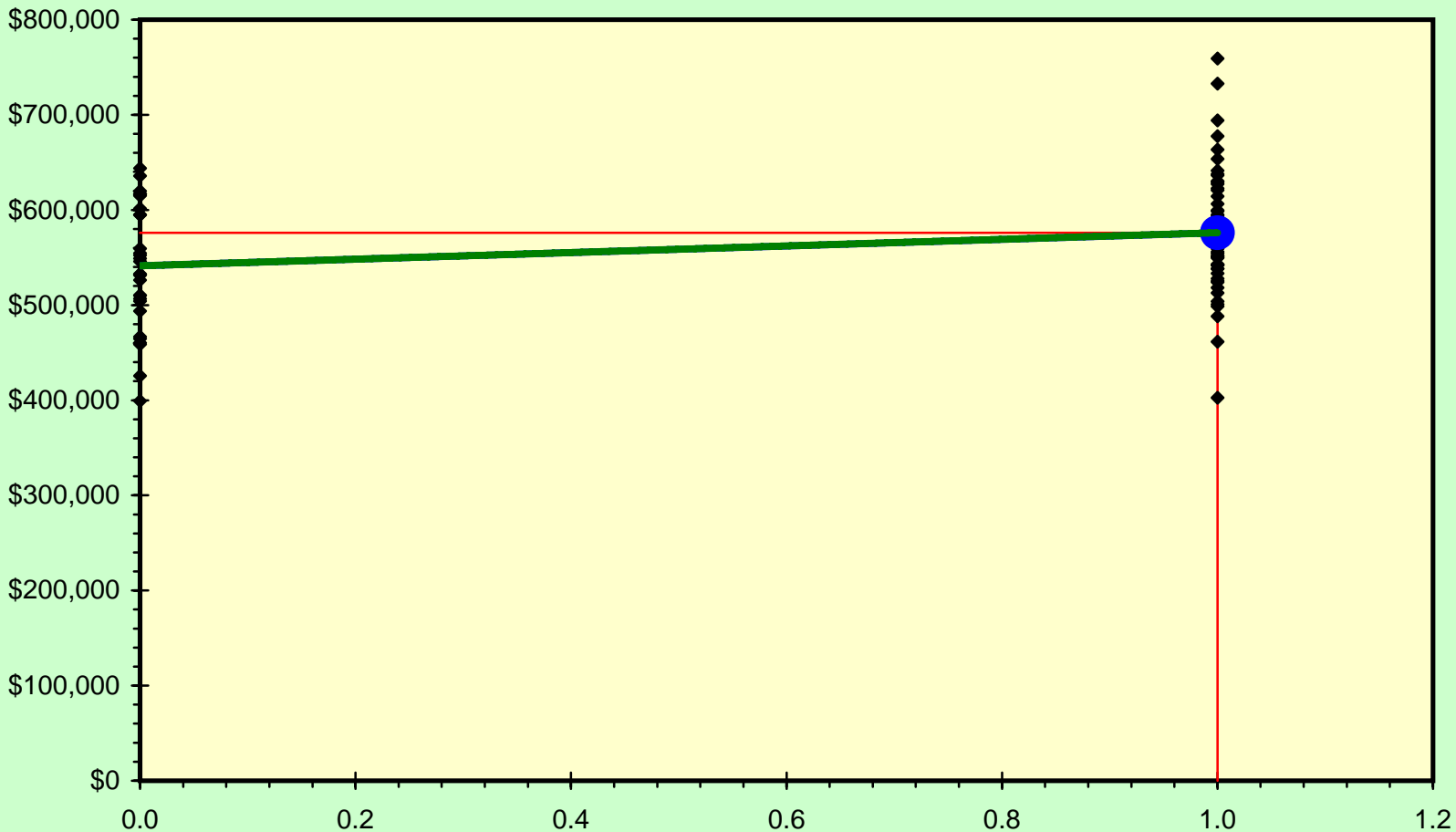
Subject Property = \$576,126 at Bld SqFt of 1,504.00

Of Fireplaces: Estimated Linear & Polynomial Trend Lines



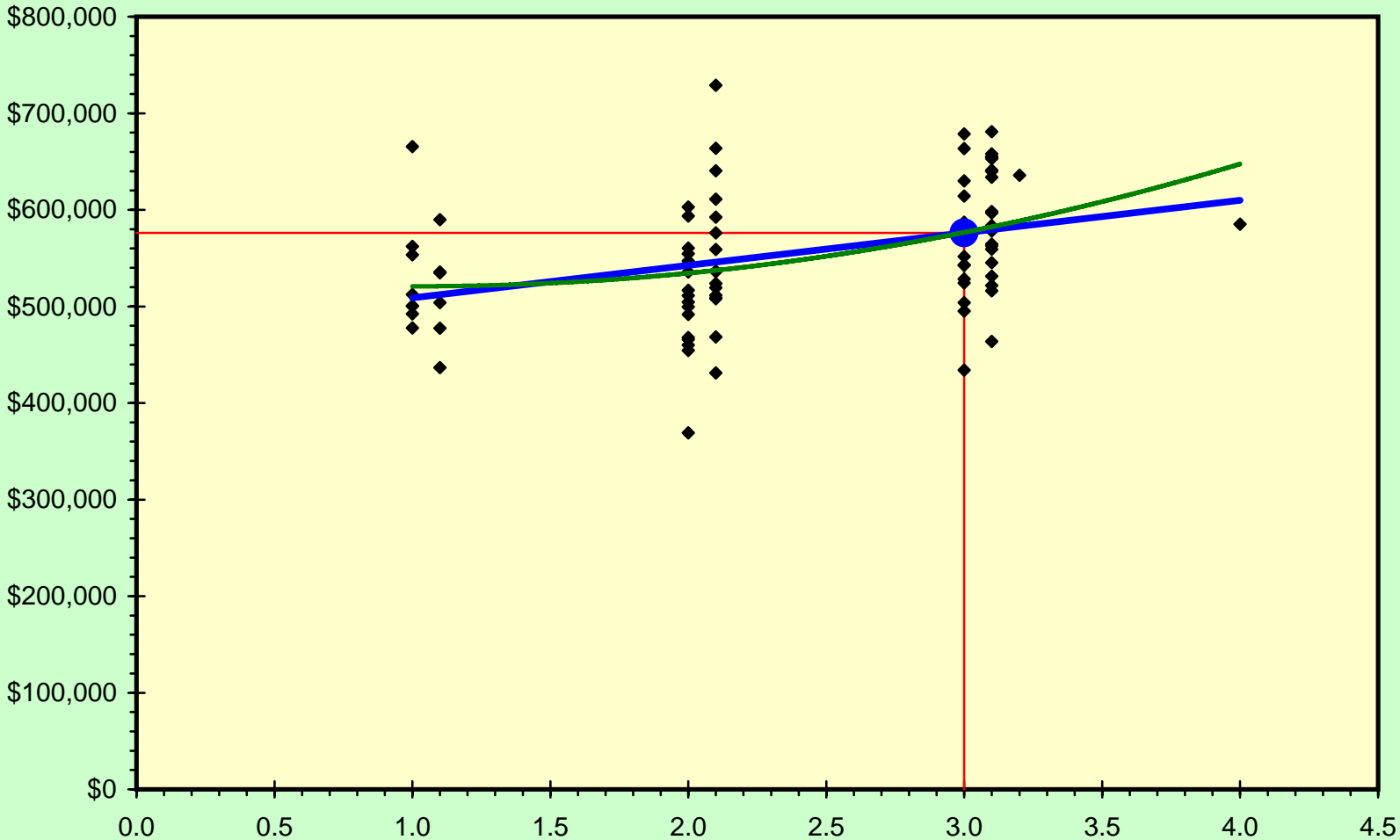
Subject Property = \$576,126 at # Of Fireplaces of 1.00

Exterior: Estimated Linear & Polynomial Trend Lines



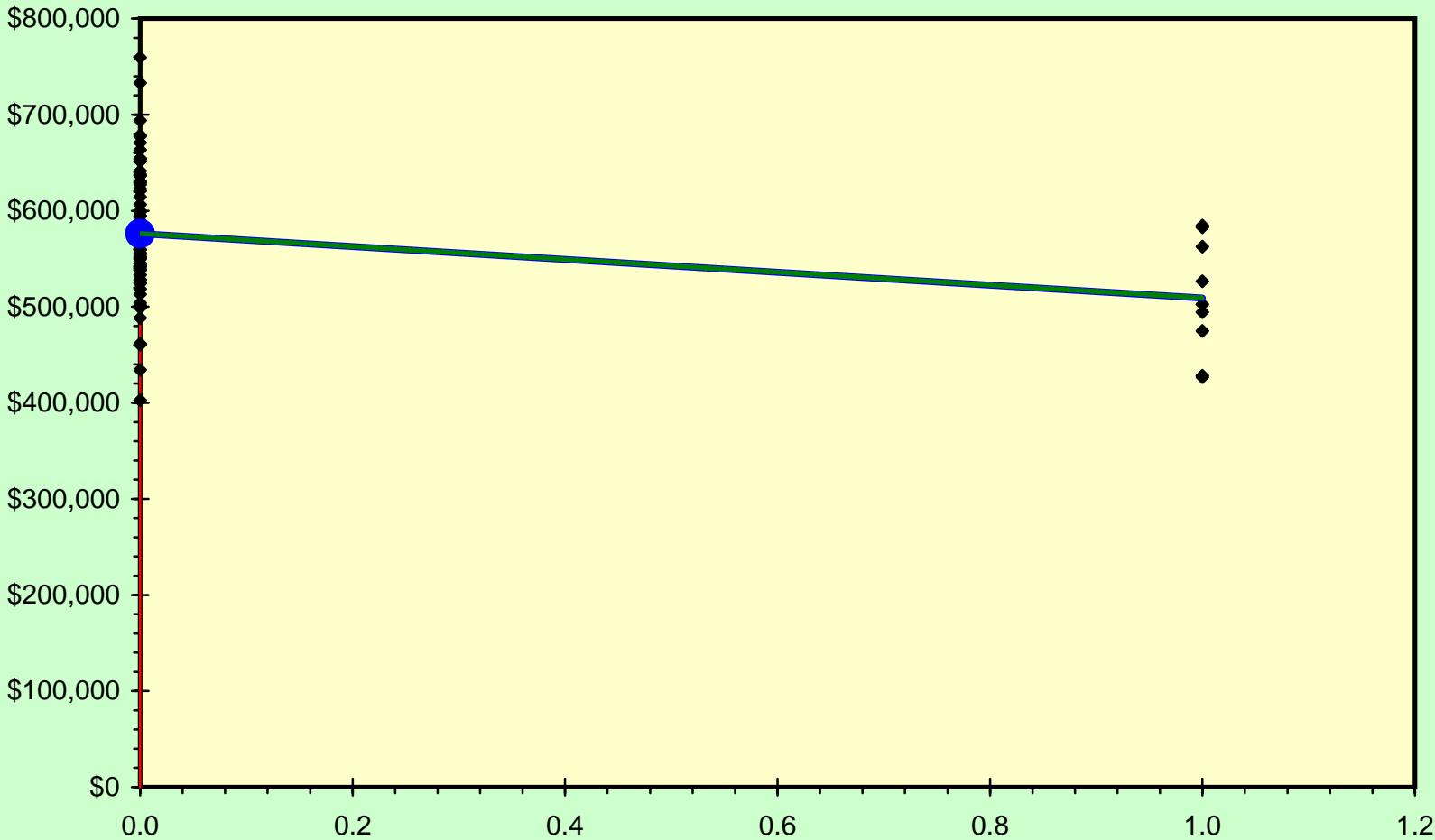
Subject Property = \$576,126 at Exterior of 1.00

Total Full/Half Baths: Estimated Linear & Polynomial Trend Lines



Subject Property = \$576,126 at Total Full/Half Baths of 3.00

Forclosure: Estimated Linear & Polynomial Trend Lines



Subject Property = \$576,126 at Forclosure of 0.00