

Uniform Residential Appraisal Report

677SORENSEN
File # 58085131

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 677 SORENSON ROAD	City HAYWARD	State CA Zip Code 94544
Borrower KAAIED, MUTEE	Owner of Public Record Deutsche Bk Natl Trust Co 2007 tr	County ALAMEDA
Legal Description SEE PRELIM TITLE REPORT		
Assessor's Parcel # 452 -0056-002-01	Tax Year 2009-2010	R.E. Taxes \$ 4,272.26
Neighborhood Name NONE	Map Reference 712B5	Census Tract 4379.00
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$ N/A	<input type="checkbox"/> PUD HOA \$ <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)		
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)		
Lender/Client WELLS FARGO BANK, N.A. - 037177 Address 3130 LAVA RIDGE CT., SUITE 150, ROSEVILLE, CA 95661		
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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Report data source(s) used, offering price(s), and date(s). DATA SOURCE : MLS# 40444066, LIST PRICE:\$299,900, LIST DATE: 01/04/2010, REO SALE & PURCHASE CONTRACT.		

I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. PURCHASE CONTRACT SHOWS ARM'S LENGTH SALE TRANSACTION & SELLER TO CREDIT 3% FOR BUYER'S CLOSING COST.
Contract Price \$ 294,900 Date of Contract 05/27/2010 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) NDC
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. 8,847 SELLER TO CREDIT 3% FOR BUYER'S CLOSING COST.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE AGE	One-Unit 85 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000) (yrs)	2-4 Unit 5 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	296 Low 2	Multi-Family 5 %
Neighborhood Boundaries ORCHARD AVE (N), MISSION BLVD (SR 238) (E), FOLSOM AVE (S), FREEWAY 880 (W).		475 High 75 320 Pred. 60	Commercial 5 % Other %
Neighborhood Description NEIGHBORHOOD IS PREDOMINATELY SFR OF AVERAGE QUALITY, AVERAGE MAINTENANCE HOMES WITH MIXTURES OF AGES. SHOPPING CENTERS, PUBLIC TRANSPORTATION AND EMPLOYMENT CENTERS ARE ALONG THE MAJOR TRAFFIC CORRIDORS. THE SUBJECT'S NEIGHBORHOOD IS WELL MAINTAINED WITH NO ADVERSE CONDITION NOTED.			
Market Conditions (including support for the above conclusions) IN AREA PROPERTY VALUES HAD BEEN DECREASED BUT TENDS TO BE STABILIZING NOW. THE SUBJECT NEIGHBORHOOD IS IN MODERATE DEMAND. NO SPECIAL FINANCING, DISCOUNTS AND CONCESSIONS WERE FOUND FOR SUBJECT OR COMPARABLE SALES.			

Dimensions SEE PLAT MAP Area 13,098 SQ FT Shape IRREGULAR View TYPICAL
Specific Zoning Classification SFR Zoning Description SINGLE FAMILY RESIDENCE
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 065033/06001C/0289 G FEMA Map Date 08/03/2009							
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
THERE ARE NORMAL PUBLIC UTILITY AND SETBACK LINES. NO ADVERSE EASEMENTS OR ENCUMBRANCES ARE APPARENT. IMPROVEMENTS APPEAR TO BE LEGAL AND CONFORM TO ZONING USE.							

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	VINYL, CARP/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCC/AVG	Walls	DRYWALL/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area N/A sq.ft.	Roof Surface	COMPOSIT/AVE	Trim/Finish	WOOD/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish N/A %	Gutters & Downspouts	METAL /AVG	Bath Floor	VINYL/AVG
Design (Style) RANCH	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DUAL PANE/ AVG	Bath Wainscot	FIBER/AVG
Year Built 1952	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	NONE	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 40	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	NONE	<input checked="" type="checkbox"/> Driveway # of Cars 2	
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input type="checkbox"/> Fireplace(s) #	<input checked="" type="checkbox"/> Fence	<input checked="" type="checkbox"/> Garage # of Cars 2	
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Porch	<input type="checkbox"/> Carport # of Cars	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)
Finished area above grade contains: 7 Rooms 3 Bedrooms 1.5 Bath(s) 2,368 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). TILE FL FOR ENTRY & BATH ROOMS, HARD WOOD FL FOR LIVING ROOM, VINYL FL FOR KITCHEN & DINING ROOM, CARPET FL FOR ALL OTHER ROOMS, TILE KITCHEN COUNTERTOPS.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). SUBJECT BUILDING IS MAINTAINED IN AVERAGE CONDITION IN AREA & FRONT YARD & BACK YARDS ARE MAINTAINED IN BELOW AVERAGE CONDITION IN AREA. IT HAS NO FUNCTIONAL NOR EXTERNAL OBSOLESCENCE.DURING APPRAISAL INSPECTION SUBJECT'S WATER, GAS & ELECTRICITY ARE ON AND OPERATIONAL.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe
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Uniform Residential Appraisal Report

677SORENSEN
File # 58085131

There are 23 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 298,000 to \$ 418,000		There are 25 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 300,000 to \$ 420,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	677 SORENSEN ROAD HAYWARD, CA 94544	27210 DUNBAR PLACE HAYWARD, CA 94544	143 GLORIA ST HAYWARD, CA 94544	136 MAY CT HAYWARD, CA 94544			
Proximity to Subject		0.23 miles	0.52 miles	0.91 miles			
Sale Price	\$ 294,900	\$ 400,000	\$ 402,000	\$ 348,500			
Sale Price/Gross Liv. Area	\$ 124.54 sq.ft.	\$ 160.32 sq.ft.	\$ 220.76 sq.ft.	\$ 170.33 sq.ft.			
Data Source(s)		DOC# 124923	DOC# 90892	DOC# 56431			
Verification Source(s)		NDC/MLS# 40459251	NDC/MLS# 40445025	NDC/MLS# 40446159			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		POTEN SHORT NONE NOTED		CONVENTIONA NONE NOTED		REO SALE NONE NOTED	
Date of Sale/Time		05/07/2010		04/01/2010		03/03/2010	
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Leasehold/Fee Simple	Fee Simple	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	13,098 SQ FT	8,798 SQ FT	+4,300	5,500 SQ FT	+7,598	6,264 SQ FT	+6,834
View	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Design (Style)	RANCH	RANCH		RANCH		TRADITIONAL	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Actual Age	58	60		58		58	
Condition	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 1.5	9 5 3.0	-12,000	8 4 3.0	-12,000	9 5 2.5	-8,000
Gross Living Area	2,368 sq.ft.	2,495 sq.ft.	-4,445	1,821 sq.ft.	+19,145	2,046 sq.ft.	+11,270
Basement & Finished Rooms Below Grade	NONE	NONE NOTED		NONE NOTED		NONE NOTED	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FAU/NONE	FAU/NONE		FAU/AC	-1,500	FAU/NONE	
Energy Efficient Items	PER CODE	PER CODE		PER CODE		PER CODE	
Garage/Carport	2	2		2		2	
Porch/Patio/Deck	PORCH, PATIO	PORCH, PATIO		PORCH, PATIO		PORCH, PATIO	
POOL	NONE	NONE		NONE		NONE	
DOM	85	1		14		14	
BEDROOM COUNT	LESS	NORMAL	-10,000	NORMAL	-10,000	NORMAL	-10,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 22,145		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,243		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 104	
Adjusted Sale Price of Comparables		Net Adj. 5.5 % Gross Adj. 7.7 % \$ 377,855		Net Adj. 0.8 % Gross Adj. 12.5 % \$ 405,243		Net Adj. % Gross Adj. 10.4 % \$ 348,604	

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explainMy research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) NDC (NATIONAL DATA COLLECTION) & MLS

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) NDC (NATIONAL DATA COLLECTION) & MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	N/A	N/A	09/16/2009 (REO)	10/213/2009 (REO)
Price of Prior Sale/Transfer	N/A	N/A	\$219,200	\$315,000
Data Source(s)	DOC/MLS	NDC/MLS	DOC#298093	DOC# 337409
Effective Date of Data Source(s)	06/12/2010	06/12/2010	06/12/2010	06/12/2010

Analysis of prior sale or transfer history of the subject property and comparable sales SUBJECT IS ON PENDING SALE NOW & IT HAS NO OTHER SALES OR LISTING FOR PAST 36 MONTHS. ALL COMPS SALES TRANSACTIONS FOR PAST 12 MONTHS ARE REPORTED ON THE GRID. MORTGAGE TURMOIL HAD SIGNIFICANT IMPACT ON VALUE IN AREA. FED'S STIMULUS HELPS BOOSTS RECOVERY THIS MARKET. ACCORDING TO DATAQUICK.COM HOME SALES RECORDED IN APRIL 2010, THE MEDIAN PRICE FOR CITY OF HAYWARD INCREASED BY 13.83 % COMPARING TO 12 MONTH AGO. CURRENT MARKET IN SUBJECT AREA IS IN RECOVERY & REAL PROPERTY VALUE TENDS IN STABLE NOW.

Summary of Sales Comparison Approach ALL COMPS ARE SFR HOMES SIMILAR TO SUBJECT IN QUALITY, DESIGN AND APPEAL LOCATED IN SUBJECT'S AREA. TWO PENDING SALES (COMPS #5 & #6) SHOW MARKET TRENDS & THEY ARE GIVEN LESS CONSIDERATION IN FINAL RECONCILIATION SINCE THESE SALES ARE NOT SETTLED DOWN YET. ALL FOUR SOLD COMPS ARE GIVEN EQUAL WEIGHT IN FINAL RECONCILIATION. THE LOT SIZE VARIANCE FOR MORE THAN 1,000 SQ FT IS ADJUSTED BY \$1.00 PER SQ FT, GLA BY \$35.00 PER SQ FT, HALF BATH BY \$4,000, AGE VARIANCE FOR MORE THAN 5 YEARS IS ADJUSTED BY \$1,000 PER YEAR. FOR SIMILAR PROPERTY FOUR BEDROOMS OR FIVE BEDROOMS ARE NORMAL. SUBJECT HAS ONLY 3 BEDROOMS. BEDROOM COUNT IS ADJUSTED BY \$10,000. OTHER ADJUSTMENTS ARE SELF EXPLAINED. ALL FOUR SOLD COMPS ARE ARM'S LENGTH SALES TRANSACTION & SHOW CONTRACT PRICE BELOW SUBJECT'S MARKET VALUE..

Indicated Value by Sales Comparison Approach \$ 330,000

Indicated Value by: Sales Comparison Approach \$ 330,000 Cost Approach (if developed) \$ 330,000 Income Approach (if developed) \$

THE SALES APPROACH IS CONSIDERED MOST RELIABLE AND IS GIVEN THE MOST WEIGHT OF THREE APPROACHES TO VALUE. THE COST APPROACH IS UTILIZED AS A CHECK AGAINST THE MARKET APPROACH. SUBJECT PROPERTY IS LOCATED IN AN AREA OF PRIMARILY OWNER OCCUPIED SFR. THUS, INCOME APPROACH IS NOT UTILIZED IN THIS APPRAISAL.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 330,000 , as of 06/14/2010 , which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON APPROACH

RECONCILIATION

Uniform Residential Appraisal Report

677SORENSON
File # 58085131

GENERAL COMMENT:

THIS APPRAISAL ASSIGNMENT HAS BEEN COMPLETED BY THE ASSIGNED APPRAISER.ABOUT SUBJECT:

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **SITE VALUE IS BY ABSTRACTION. SUBJECT HAS NO EXTERNAL NOR FUNCTIONAL OBSOLESCENCE. THE LAND VALUE TO IMPROVEMENT RATIO IS TYPICAL FOR THIS AREA. COST ESTIMATES ARE FROM MARSHALL & SWIFT RESIDENTIAL HANDBOOK AND APPRAISER'S RECORDS.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	80,000
Source of cost data MARSHALL & SWIFT RESIDENTIAL HANDBOOK	DWELLING 2,368 Sq.Ft. @ \$ 140.00	= \$	331,520
Quality rating from cost service AVG Effective date of cost data 06/01/2010	N/A Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	10,000
SITE VALUE IS BY ABSTRACTION. SUBJECT HAS NO EXTERNAL NOR FUNCTIONAL OBSOLESCENCE. THE LAND VALUE TO IMPROVEMENTS RATIO IS TYPICAL FOR THIS AREA. COST ESTIMATES ARE FROM MARSHALL & SWIFT RESIDENTIAL HANDBOOK AND APPRAISER'S RECORDS.	Garage/Carport 440 Sq.Ft. @ \$ 65.00	= \$	28,600
	Total Estimate of Cost-New	= \$	370,120
	Less Physical		
	Functional		
	External		
	Depreciation 149,528	= \$(149,528)
	Depreciated Cost of Improvements	= \$	220,592
	"As-is" Value of Site Improvements	= \$	29,408
Estimated Remaining Economic Life (HUD and VA only) 59 Years	INDICATED VALUE BY COST APPROACH	= \$	330,000

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **N/A** X Gross Rent Multiplier **N/A** = \$ **Indicated Value by Income Approach**
 Summary of Income Approach (including support for market rent and GRM) **SUBJECT IS LOCATED PRIMARILY SFR NEIGHBORHOOD. DUE TO LACK OF RENTAL DATA THE INCOME APPROACH IS NOT UTILIZED IN THIS APPRAISAL REPORT.**

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project
 Total number of phases Total number of units Total number of units sold
 Total number of units rented Total number of units for sale Data source(s)
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
 Does the project contain any multi-dwelling units? Yes No Data Source
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.
 Describe common elements and recreational facilities.

PUD INFORMATION

Uniform Residential Appraisal Report

677SORENSON
File # 58085131

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

677SORENSON
File # 58085131**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.

Uniform Residential Appraisal Report

677SORENSEN
File # 58085131

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 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.
- 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.
- 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.
- 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.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name JIM FENG HUANG
 Company Name ACCURATE APPRAISAL SERVICES
 Company Address 3768 SILVERLOCK RD
FREMONT, CA 94555
 Telephone Number 510-790-2518
 Email Address aas94555@yahoo.com
 Date of Signature and Report 06/14/2010
 Effective Date of Appraisal 06/14/2010
 State Certification # AR033600
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 4/6/2012

ADDRESS OF PROPERTY APPRAISED
677 SORENSON ROAD
HAYWARD, CA 94544

APPRAISED VALUE OF SUBJECT PROPERTY \$ 330,000

LENDER/CLIENT

Name _____
 Company Name WELLS FARGO BANK, N.A. - 037177
 Company Address 3130 LAVA RIDGE CT., SUITE 150,
ROSEVILLE, CA 95661
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Market Conditions Addendum to the Appraisal Report

677 SORENSON
File No. 58085131

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

Property Address **677 SORENSON ROAD** City **HAYWARD** State **CA** ZIP Code **94544**

Borrower **KAAIED, MUTEE**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	7	9	9	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.17	3.00	3.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	19	18	23	<input checked="" type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	16.2	6.0	7.7	<input checked="" type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	345,000	385,000	395,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	8	12	10	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	350,000	362,500	375,000	<input checked="" type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	11	18	15	<input checked="" type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	99	106	105	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes No Declining Stable Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **NO SPECIAL FINANCING, DISCOUNTS AND CONCESSIONS WERE FOUND FOR SUBJECT OR COMPARABLE SALES.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
IN AREA REO SALE & SHORT SALE HAD SIGNIFICANTLY IMPACT ON THE REAL ESTATE MARKET. USUALLY REO LISTING PRICES & SOLD PRICES ARE LOWER THAN NORMAL LISTING'S & SALE'S DUE TO LESS MAINTENANCE OR CURRENT OWNERS (BANKS) ARE MORE MOTIVATE TO SELL THE PROPERTIES. THIS IMPACT IS LESS & LESS DUE TO REO & SHORT SALES ARE REDUCED.

Cite data sources for above information. **SEARCH BY USING LOCAL MLS FOR SIMILAR PROPERTY WITH SUBJECT'S NEIGHBORHOOD BOUNDARIES.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
IN SUBJECT NEIGHBORHOOD AREA FOR SIMILAR PROPERTY HOUSING SUPPLY DECREASED COMPARING TO PRECEDING SIX MONTHS. CURRENT BOTH OF SOLD PRICES & LISTING PRICES FOR SIMILAR PROPERTY ARE INCREASED COMPARING TO PRECEDING THREE MONTHS. THE DECLINE MARKET IN SUBJECT NEIGHBORHOOD AREA IS IN RECOVERY & REAL PROPERTY VALUE TENDS STABLE.

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

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

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

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

Signature	Signature
Appraiser Name JIN FENG HUANG	Supervisory Appraiser Name
Company Name ACCURATE APPRAISAL SERVICES	Company Name
Company Address 3768 SILVERLOCK RDFREMONT, CA 94555	Company Address
State License/Certification # AR033600 State CA	State License/Certification # State
Email Address aas94555@yahoo.com	Email Address

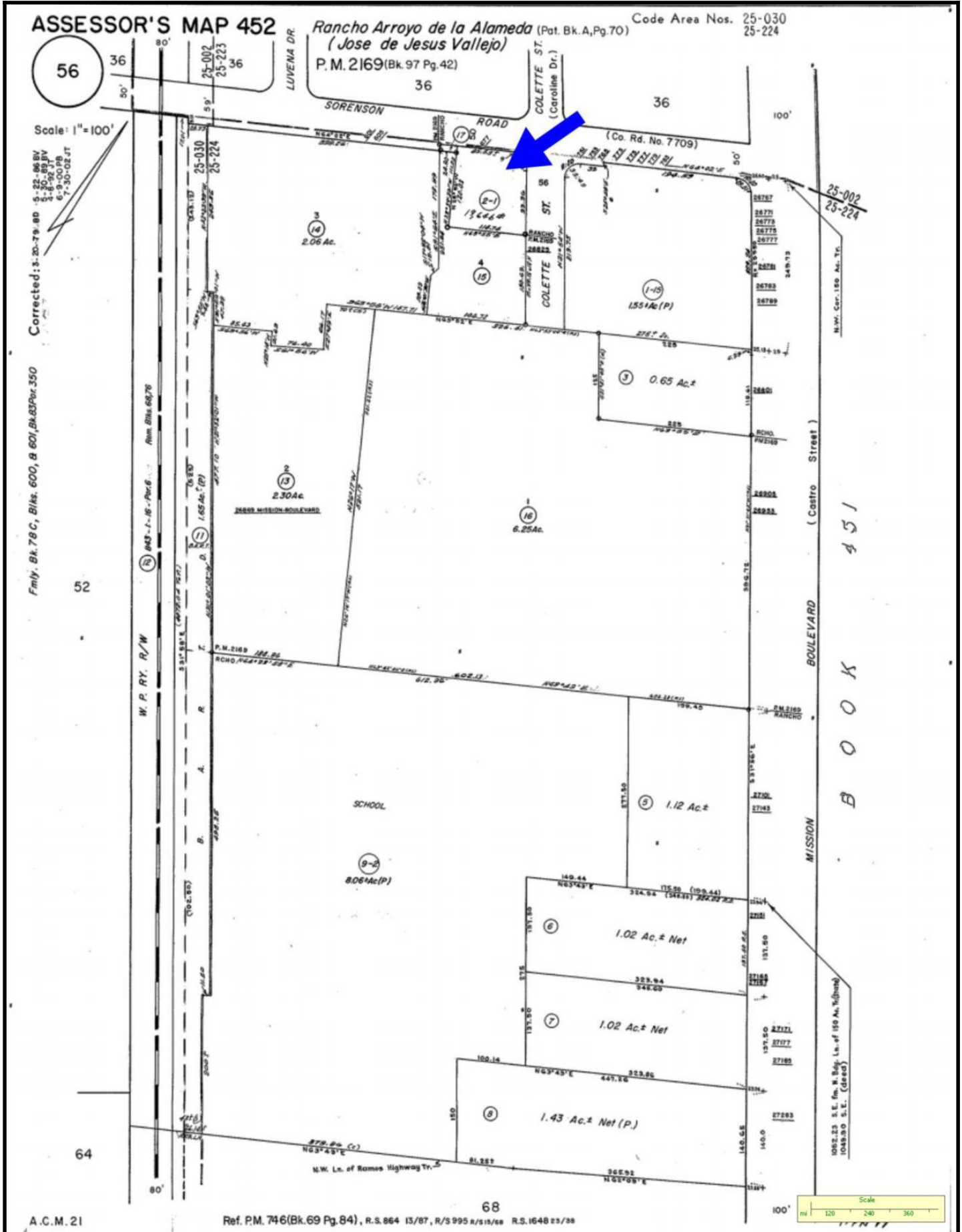
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

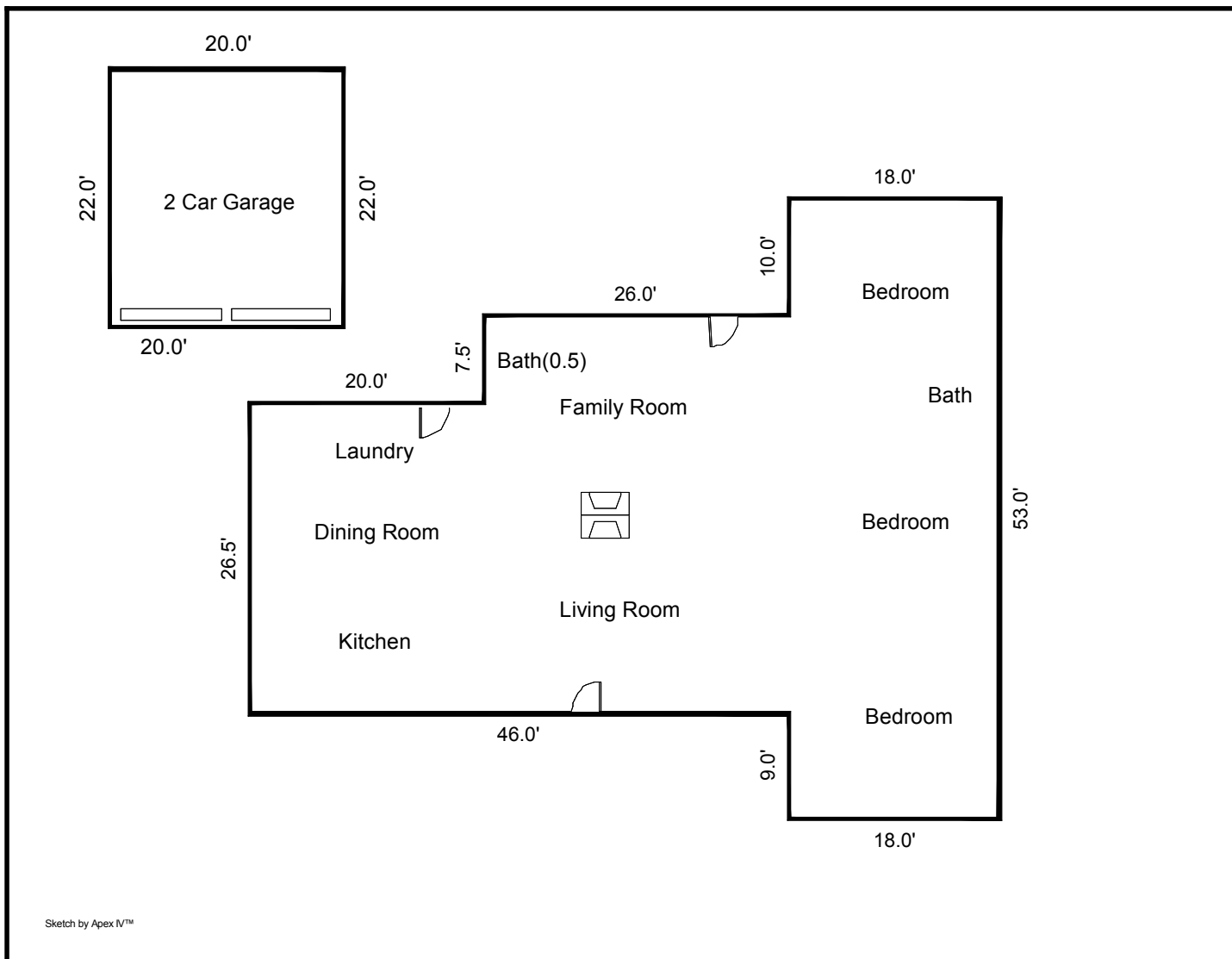
Location Map

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			



Building Sketch (Page - 1)

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			



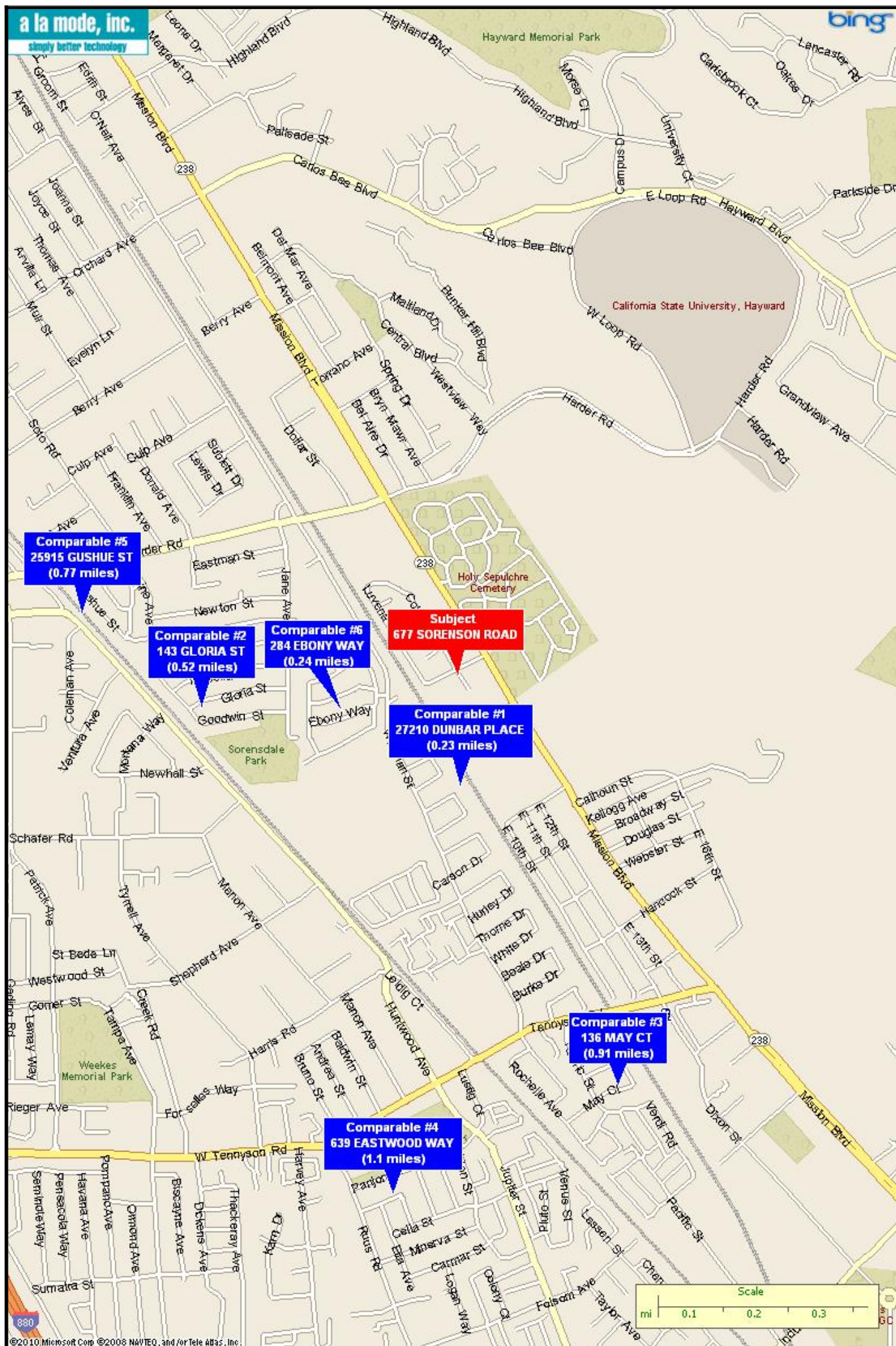
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2368.0	2368.0
GAR	Garage	440.0	440.0
Net LIVABLE Area		(Rounded)	2368

LIVING AREA BREAKDOWN		
Breakdown	Subtotals	
First Floor		
18.0 x 53.0		954.0
26.0 x 34.0		884.0
20.0 x 26.5		530.0
3 Items	(Rounded)	2368

Location Map

Borrower/Client KAAIED, MUTEE				
Property Address 677 SORENSON ROAD				
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544	
Lender WELLS FARGO BANK, N.A. - 037177				



Subject Photos 1-3

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			

Subject Front

677 SORENSON ROAD	
Sales Price	294,900
Gross Living Area	2,368
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.5
Location	AVERAGE
View	TYPICAL
Site	13,098 SQ FT
Quality	AVERAGE
Age	58

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

Subject Photo Page

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			

Living Room

677 SORENSON ROAD
Sales Price 294,900
Gross Living Area 2,368
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.5
Location AVERAGE
View TYPICAL
Site 13,098 SQ FT
Quality AVERAGE
Age 58

**KITCHEN****Bath Room**

Subject Photo Page

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			

Subject Right Side

677 SORENSON ROAD	
Sales Price	294,900
Gross Living Area	2,368
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.5
Location	AVERAGE
View	TYPICAL
Site	13,098 SQ FT
Quality	AVERAGE
Age	58

**Subject Left Side****Subject Rear**

Partial View



Comparable Photo Page

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			

**Comparable 1**

27210 DUNBAR PLACE	
Prox. to Subject	0.23 miles
Sale Price	400,000
Gross Living Area	2,495
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	AVERAGE
View	TYPICAL
Site	8,798 SQ FT
Quality	AVERAGE
Age	60

**Comparable 2**

143 GLORIA ST	
Prox. to Subject	0.52 miles
Sale Price	402,000
Gross Living Area	1,821
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	AVERAGE
View	TYPICAL
Site	5,500 SQ FT
Quality	AVERAGE
Age	58

**Comparable 3**

136 MAY CT	
Prox. to Subject	0.91 miles
Sale Price	348,500
Gross Living Area	2,046
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	2.5
Location	AVERAGE
View	TYPICAL
Site	6,264 SQ FT
Quality	AVERAGE
Age	58

Comparable Photo Page

Borrower/Client KAAIED, MUTEE			
Property Address 677 SORENSON ROAD			
City HAYWARD	County ALAMEDA	State CA	Zip Code 94544
Lender WELLS FARGO BANK, N.A. - 037177			

**Comparable 4**

639 EASTWOOD WAY	
Prox. to Subject	1.09 miles
Sale Price	310,000
Gross Living Area	2,104
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	AVERAGE
View	TYPICAL
Site	6,324 SQ FT
Quality	AVERAGE
Age	54

**Comparable 5**

25915 GUSHUE ST	
Prox. to Subject	0.77 miles
Sale Price	350,000
Gross Living Area	1,831
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.5
Location	AVERAGE
View	TYPICAL
Site	3,750 SQ FT
Quality	AVERAGE
Age	18

**Comparable 6**

284 EBONY WAY	
Prox. to Subject	0.24 miles
Sale Price	355,000
Gross Living Area	2,350
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.5
Location	AVERAGE
View	TYPICAL
Site	4,677 SQ FT
Quality	AVERAGE
Age	31