

LOCATED AT 54 Eddy St.

Newton, Ma 02465 Bk:44986 Pg:038

FOR

The Village Bank 319 Auburn St Auburndale, MA 02466

AS OF 7/13/2012

BY

Peter Stewart P.G. Stewart & Associates 62 Cedar St. Suite #8 Worcester, MA 01609 508-752-8797 peterstewart@verzon.net

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	Subject Address	54 Eddy St.
	Legal Description	Bk:44986 Pg:038
×	City	Newton
SUBJECT INFORMATION	County	Middlesex
ST NFO	State	Ма
SUBJE	Zip Code	02465
	Census Tract	3745.00
	Map Reference	MSA 15764
_		
SALES PRICE	Sale Price \$	669,000
SALES	Date of Sale	Pending
	4. JANNA 1. M	
CLIENT	Borrower/Client	Citzens of Affordable Housing in Newton
CLI	Lender	The Village Bank
	Size (Square Feet)	
:TS	Size (Square Feet) Price per Square Foot \$	
DVEMENTS		Average
FIMPROVEMENTS	Price per Square Foot \$	
TION OF IMPROVEMENTS	Price per Square Foot \$	Average
ESCRIFTION OF IMPROVEMENTS	Price per Square Foot \$ Location Age	Average 98
DESCRIPTION OF IMPROVEDERTS	Price per Square Foot \$ Location Age Condition	Average 98 Average
DESCRIPTION OF IMPROVEMENTS	Price per Square Foot \$ Location Age Condition Total Rooms	Average 98 Average 12
	Price per Square Foot \$ Location Age Condition Total Rooms Bedrooms	Average 98 Average 12 5
	Price per Square Foot \$ Location Age Condition Total Rooms Bedrooms	Average 98 Average 12 5
APPRAISER DESCRIFTION OF IMPROVEMENTS	Price per Square Foot \$ Location Age Condition Total Rooms Bedrooms Baths	Average 98 Average 12 5 2
	Price per Square Foot \$ Location Age Condition Total Rooms Bedrooms Baths Appraiser	Average 98 Average 12 5 2 Peter Stewart
	Price per Square Foot \$ Location Age Condition Total Rooms Bedrooms Baths Appraiser Date of Appraised Value	Average 98 Average 12 5 2 Peter Stewart

P.G. Stewart & Associates

Small Residential Income Property Appraisal Report

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	The purpose of this summary appraisal rep	ort is to provide the	e lender/client with an ac	curate, and adequate	ly supported, opi	inion of the market valu	e of the subject p	roperty.
	Property Address 54 Eddy St.			City Newton		State Ma	Zip Code 0246	5
	Borrower Citzens of Affordable Housi	ng in Newton	Owner of Public Recon	Helen M. Halla	ran Trust	County Mid	lesex	
	Legal Description Bk:44986 Pg:038							
	Assessor's Parcel # S:021 B:037 L:01	7		Tax Year 2012		R.E. Taxes \$	5.531.38	
T	Neighborhood Name Newton			Map Reference N	ASA 15764	Census Tract		
SUBJECT		cant	Special Assessments \$		🗂 PU			per month
BJ	Property Rights Appraised 🖂 Fee Simple	Leasehold	Other (describe)	0.00				
SU	Assignment Type X Purchase Transaction	the second s		lescribe)				
	Lender/Client The Village Bank			burn St, Auburnda	alo MA 02466			
	Is the subject property currently offered for s	ale or has it been offe					Yes No	
	Report data source(s) used, offering price(s)		S, The Village Bank,					
	rioport data source(s) asee, driening price(s)		o, the village bank,	Ferruing sale of a	4009,000			
~	I 🖂 did 🔲 did not analyze the contract f	or colo for the oubles	t purphase transaction . Ex	minim the require of the	o on the of the o	output for cole or why t	ka analysia waa aa	
	performed. The Purchase and Sale A							n I
}	performed. The Fulchase and Sale A	greement is a su	andaru agreement w	nin no language in	nat negatively	would allect market	value	
RACT	Contract Price \$ 669,000 Date of Co	nimet Des dies	la the areasthe collar i	the evener of public re-	oord? Vee	No Data Source(s)	Dublis Durand	
TR		ntract Pending						
CONT	Is there any financial assistance (loan charge			stance, etc.) to be pai	to by any party of	I penalit of the portower?	Yes	🖾 No
O	If Yes, report the total dollar amount and desi	albe the terms to be p	3810.		······			
	M							
	Note: Race and the racial composition of					A 111 0-11		
	Neighborhood Characteristic	All sold and	and the second	lousing Trends	22054	2-4 Unit Housing	Present Lanc	
	Location 🗌 Urban 🛛 Suburban 🗌		ty Values 🔲 Increasing		Declining	PRICE AGE	One-Unit	70 %
	Built-Up 🛛 Over 75% 🔲 25-75% 🗌		d/Supply 🔲 Shortage	🖂 in Balance 🛛	Over Supply	\$ (000) (yrs)	2-4 Unit	10 %
Q	Growth 🔄 Rapid 🛛 🖾 Stable 🗌			ths 🔀 3-6 mths 🛛	Over 6 mths	500 Low 85	Multi-Family	%
RHOOD	Neighborhood Boundaries Subject proj	perty to bounded	to the north by Craft	s Street, south by	/ the	850 High 125	Commercial	5 %
	Massachusetts Turnpike, east by W					550 Pred. 90	Other	15 %
BOI	Neighborhood Description Subject's dv	velling is located i	n a mature neighbor	hood whose hom	es are mostly	larger Colonial & Vi	torian style hor	nes. It
E	is within walking distance to the New	tonville business	district which has ba	nking, shopping, i	restaurants.	Public transportation	is nearby, Rts	16, 30
Ĕ	and the Mass Pike offer good acces	s to employment	and outlying commu	inities.				
~								
	Market Conditions (including support for the	above conclusions)	Market prices hav	e been dropping t	the past few ye	ears, however with t	he market corre	ection
	that has taken place, it appears to b							
	······································							
	Dimensions Refer to Deed		Area 4 882 SE	Shan	a Irregular	View F	Residential	
	Dimensions Refer to Deed Specific Zoning Classification MR3		Area 4,882 SF Zoning Description 1		06 Irregular	View F	Residential	
	Specific Zoning Classification MR3	nconformino (Grandfa	Zoning Description 1	0,000 SF 80'FF		View F	Residential	
	Specific Zoning Classification MR3 Zoning Compliance 🗌 Legal 🔀 Legal No		Zoning Description 1 athered Use) 🛄 No Zonia	0,000 SF 80'FF ng 🔲 Illegal (descrit	be)	······		
	Specific Zoning Classification MR3		Zoning Description 1 athered Use) 🛄 No Zonia	0,000 SF 80'FF ng 🔲 Illegal (descrit	be)	View F Yes 🗌 No If No, d		
	Specific Zoning Classification MR3 Zoning Compliance Legal X Legal No Is the highest and best use of subject proper		Zoning Description 1 athered Use) No Zonia proposed per plans and s	0,000 SF 80'FF ng Illegal (descrit specifications) the pre	be) esent use? 🛛	Yes 🗌 No If No, d	escribe	rivate
ITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal No Is the highest and best use of subject proper Utilities Public Other (describe)	y as improved (or as	Zoning Description 1 athered Use) No Zonin proposed per plans and Public Other (de	0,000 SF 80'FF ng Illegal (descrit specifications) the pre	be) esent use? 🛛	Yes 🔲 No If No, d	ascribe Public P	rivate
SITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal Legal No Is the highest and best use of subject proper Utilities Public Other (describe) Electricity Q	y as improved (or as Water	Zoning Description 1 athered Use) No Zonin proposed per plans and 1 Public Other (di	0,000 SF 80'FF ng Illegal (descrit specifications) the pre	be) esent use? 🛛 Off-site Impr Street Pave	Yes 🔲 No If No, d	escribe	rivate
SITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal No Is the highest and best use of subject proper Utilities Public Other (describe) Electricity Gas G	y as improved (or as Water Sanitary	Zoning Description 1 athered Use) No Zonii proposed per plans and Public Other (d Sewer	0,000 SF 80'FF ng Illegal (descrit specifications) the pre ascribe)	be) esent use? 🛛 Off-site Impr Street Pave Alley	Yes 🗌 No If No, d ovements - Type ad	ascribe Public P X	
SITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal No Is the highest and best use of subject proper Utilities Public Other (describe) Electricity	y as improved (or as Water Sanitary X No FEMA Floc	Zoning Description 1 athered Use) No Zonin proposed per plans and : Public Other (d Sewer S 20 Zone X	0,000 SF 80'FF ng Illegal (descrit specifications) the pre sscribe) FEMA Map # 250	be) esent use? 🛛 Off-site Impr Street Pave Alley	Yes 🗌 No If No, d ovements - Type ad	ascribe Public P	
SITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal Legal No Is the highest and best use of subject propert Utilities Public Other (describe) Electricity Gas Gas G FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site Improvements	y as Improved (or as Water Sanitary No FEMA Floo typical for the market	Zoning Description 1 athered Use) No Zonii proposed per plans and : Public Other (d Sewer 2 2 2d Zone X area? Yes N	0,000 SF 80'FF ng Illegal (descrit specifications) the pre escribe) FEMA Map # 250 Io If No, describe	be) esent use? X Off-site Impro Street Pave Alley 17C0552E	Yes Do If No, d ovements - Type ad FEMA Ma	Public P Dublic P Dublic P Public	
SITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal Legal No Is the highest and best use of subject propert Utilities Public Other (describe) Electricity G Gas G FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site Improvements Are there any adverse site conditions or exter	y as Improved (or as Water Sanitary No FEMA Floo typical for the market nal factors (easement	Zoning Description 1 athered Use) No Zonii proposed per plans and : Public Other (d Sewer 2 1 5d Zone X area? Yes N ts, encroachments, enviro	0,000 SF 80'FF ng Illegal (descrit specifications) the pre escribe) FEMA Map # 250 Io If No, describe nmental conditions, la	be) sent use? Off-site Impro Street Pave Alley 117C0552E and uses, etc.)?	Yes No If No, d overnents - Type ad FEMA Me	Public P Public P p Date 06/04/20 If Yes, describe	
SITE	Specific Zoning Classification MR3 Zoning Compliance Legal Legal Legal No Is the highest and best use of subject propert Utilities Public Other (describe) Electricity Gas Gas G FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site Improvements Are there any adverse site conditions or exter No easements or encroachments we	y as improved (or as Water Sanitary No FEMA Floc typical for the market nal factors (easement ere noted, observ	Zoning Description 1 athered Use) No Zonii proposed per plans and s Public Other (d Sewer C) od Zone X area? Yes N Is, encroachments, enviro red, or disclosed. Tr	0,000 SF 80'FF ng Illegal (descrit specifications) the pre escribe) FEMA Map # 250 Io If No, describe nmental conditions, la	be) sent use? Off-site Impro Street Pave Alley 117C0552E and uses, etc.)?	Yes No If No, d overnents - Type ad FEMA Me	Public P Public P p Date 06/04/20 If Yes, describe	
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Gross Buildi	ing Area			3,284	ł			2,663	L					2,488						3,061
		D= 0-		Size	0-0		Size			0	,	Size					Т	Size	1	anihi - Daut
Unit Breakdo	own	Rm Col	Π	Sq. Ft.	Rm Co	unt	Sq. Ft.	Monthly Rent	INW	Count	נ	Sq. Ft.	M	onthly Rent	Rm C	ount		Sq. Ft.	M	onthly Rent
		Tot Br	Ba		Tot Br	Ba	2,663	3,000	Tot	Br	Ba	2,488	1	3,000	Tot	Rr Ro		3,061	\square	3,000
1100 44																				
Unit # 1		5 2	1	1,250			1,200			2	1	1,244		1,500		4 2.		2,111		2,000
Unit # 2		7 3	1	2,034	64	2	1,463	\$ 1,600	6	2	1	1,244	\$	1,500	3	<u>1 1</u>		950	\$	1,000
Unit # 3								\$					\$						\$	
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Utilities Inclu	ided	None			None				Nor						Non	<u></u>	_			
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etc.) The appeal an	e rental com nd are locate	parabl d withir	es dis 1 a rei	played asonabl	offer th le proxi	e typi mity t	cal rang o shopp	ividual subject unit e for the subject ing, schools, re of the effective	t's r crea	nark ationa	et ar al fac	rea. Th cilities a	ney a and o	i offer the s ther typical	same	overa	all L	utility, h	ave	
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Freddie Mac Form 72 March 2005

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Freddie Mac Form 72 March 2005

Small Residential Income	Property	Appraisal Report	File # 10591

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Provide adequate information for the lender/client to replicate the below cost figu Support for the opinion of site value (summary of comparable land sales or othe ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Source of cost data PROJECT INF4 Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDS ONLY if the developer/builder is in co Legal Name of Project Total number of units remed Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Does the project contain any mutti-dwelling units? Yes No Data S Are the units, common elements, and recreation facilities complete? Yee	Intersection and the subject property is an attached dww Total number of units sold Data source(s) Yes No If No, describe the status of completion. No If No, describe the status of completion. I methods for estimating site value) OPINION OF SITE VALUE Site of Conversion. Source Site No If No, describe the status of completion.	=\$ =\$ =\$ =\$ =\$ =\$ [External =\$() =\$ =\$ =\$ =\$ ed ed ed ed ed

Freddie Mac Form 72 March 2005

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This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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 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, including each of the units. 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 appralser has noted in this appralsal 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 appralsal report, the appralser 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 appralser is not an expert in the field of environmental hazards, this appralsal 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.

Freddie Mac Form 72 March 2005

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, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, 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 blas 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 anticlpated 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).

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)

APPRAISER

Signature Pater & Stewart	Signature
Name Peter Stewart	
Company Name P.G. Stewart & Associates	
Company Address <u>62 Cedar St. Suite #8, Worcester, MA 01609</u>	Company Address
Telephone Number 508-752-8797	Telephone Number
Email Address peterstewart@verizon.net	Email Address
Date of Signature and Report July 26, 2012	Date of Signature
Effective Date of Appraisal 7/13/2012	State Certification #
State Certification # Cert. RE 5174	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State MA	
Expiration Date of Certification or License 02/27/2014	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED <u>54 Eddy St.</u> Newton, Ma 02465	 Did not inspect subject property Did inspect exterior of subject property from street Date of inspection Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 675,000	Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Katie Herrick	Did not inspect exterior of comparable sales from street
Company Name The Village Bank	Did inspect exterior of comparable sales from street
Company Address 319 Auburn St, Auburndale, MA 02466	Date of Inspection
Email Address kherrick@village-bank.com	

Freddie Mac Form 72 March 2005

			Smal	Res	sider	ntial I	nco	ome Proj	oe			al Report	File #	1059	1		
FEATURE		SUBJE	CT			PARABLE	SAL	E #4		CON	PARABLE	SALE # 5	[COMP	PARABLE	SALE # 6	
Address 54 Eddy St. Newton, Ma C	2465					Street											
Proximity to Subject		1.59			ton,Ma mites				┢				<u> </u>				
Sale Price	\$	No mil 7 line	369,000				\$	772,000	14			\$	See.	- X		\$	
Sale Price/Gross Bldg. Area	\$	203.	.71 sq.ft		252	21 sq.f			\$		sq.ft.		\$		sq.ft.		41 10.41
Gross Monthly Rent	\$		3,200	-		3,000	1000		\$			an and a first	\$				1
Gross Rent Multiplier Price per Unit	\$		209.06 334,500			257.33	1	<u>, 1977 - 1978 - 1978 - 1978 - 1978 - 1978</u> 1999 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 -	S				s				
Price per Room	\$	······	55,750			64,333	3	ann Nafalaisean	\$				ŝ			n in Acta the Act the second	<u>1840</u> 3 (39)
Price per Bedroom	\$		133,800	\$		154,400	10.000		\$				\$				
Rent Control	T Ye	es 🛛	No		es 🖂	No				Yes	No			es 🗌	No		
Data Source(s)					ection	54070											
Verification Source(s) VALUE ADJUSTMENTS	DF	SCRIPT	10N		# 713 ESCRIP	51273	T + i	-) Adjustment	┢	DESCRI		+(-) Adjustment	r	ESCRIP	TION	+ (-) Adjustn	nent
Sale or Financing	1				ention		+	Jinguounon	+	BEGGIN		- () riajudunom	<u> </u>	LOOTIN			
Concessions	100			None	Note	d											
Date of Sale/Time	<u> 2952</u>	S BAR	<u>der de la com</u>		2/2012	2			╞	-			ļ				
Location Leasehold/Fee Simple	Avera	age Simple		Avera	age Simple		+									<u> </u>	
Site	4.882			9,375			1	-10,000	+-				†—				
View		lential		_	iential				T								
Design (Style)		Family	/	Two	Family												
Quality of Construction	Avera	age		Avera	ege				+				┣—			<u> </u>	
Actual Age Condition	98 Avera			122 Avera	200		+		┢								
Gross Building Area	Avera	ayo	3,284		490	3,06	1	+5,575					<u>†</u>				
Unit Breakdown	Total	8drms			Bdrms	Baths				tal Bdrm	s Baths		Total	Bdrms	Baths		
Unit # 1	5	2	1	9	4	2.1	Ļ	-12,000					<u> </u>				
Unit # 2 Unit # 3	7	3	1	3	1	1	+		-				 				
Unit # 4	+					· · ·	+		┢	_					<u> </u>		
Basement Description	Fuil	1,	1	Full		I	1										
Basement Finished Rooms	Unfin	ished		Unfin	Ished								Ľ				
Functional Utility		droon			droon				-								
Heating/Cooling Energy Efficient Items	None	/None		FHW	/None	•	+		┢─				┼──				
Parking On/Off Site	Oper			2 Ca			+		┢								
Porch/Patio/Deck	_		orches						t				1				
Fireplace	None			1 Fire	place												
Fence/Pool	None			None									_				
Dom Net Adjustment (Total)	27 Da	ays	318 C.S.	41 D		X-	S	-16,425	-	+	<u> </u>	\$		+		s	
Adjusted Sale Price				Net Ac		2.1 %	+	-10,425		t Adj.	<u>~</u> %	Ψ	Net A		%	Ψ	
of Comparables				Gross	Adj.	3.6 %	\$	755,575	Gr	oss Adj	%	\$	Gross	Adj.	%	\$	
Adjusted Price Per Unit (Adj.				\$					\$				\$				<u></u>
Adjusted Price Per Room (Adj Adjusted Price Per Bedrm (Adj				\$	·	62,965			\$ \$				\$ ¢				
Report the results of the rese								of the subject o		ertv and c	omparable	sales (report additi	onal pr	ior sale:	s on page	3).	36.3
ITEM				BJECT			C	OMPARABLE S				PARABLE SALE #				BLE SALE # 6	
Date of Prior Sale/Transfer			1/2005					sted past									
Price of Prior Sale/Transfer Data Source(s)		\$0.00					yea				<u> </u>						
Effective Date of Data Source	(s)		c Reco 2012	43				Records /2012						<u> </u>			
Analysis of prior sale or trans				proper	ty and o						·			·			_
Analysis/Comments																	
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Freddie Mac Form 72 March 2005

Fannie Mae Form 1025 March 2005

Form 1025.(AC) --- "WinTOTAL" appraisal software by a la mode, inc. --- 1-800-ALAMODE

Supplemental Addendum

		Subbieweurgi voneunnum		File	No. 10591		
Borrower/Client	Citzens of Affordable H	lousing in Newton					
Property Address	54 Eddy St.						
City	Newton	County Middlesex	State	Ма	Zip Code	02465	
Lender	The Village Bank			_			
REPORT F	ORMAT						

This report constitutes a summary of a complete appraisal.

SCOPE OF WORK

The appraisel is based on the information gathered by the appraiser from public racords, other identifiad sources, inspection of the subject property and neighborhood, and selection of comparable sales, listings, and/or rentals within the subject market area. The original source of the comparable is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed not to be reliable was not included in this report of used as a basis for the valuation conclusion. The extent of the analysis applied to this assignments stated in the Appraiser's Certification and on Freddie Mac form, 70, dated 6/93 (Fannie Mae form 1004, dated 6/93).

CONDITION OF APPRAISAL:

Subject property at **54 Eddy Street, Newton,Ma** has been appraised in "as is" condition as of the date of inspection. This report is a "Complete Summary Appraisal Report". The purpose of this appraisal is to establish an opinion of value of the subject property, as defined in this report, on behalf of **The Village Bank** as the intended user of this report. The function of this appraisal is to assist **The Village Bank** in evaluating the subject property for financial purpose. The use of this appraisal by anyone other than the intended user, or for any othar use than the stated intended use is prohibited.

SITE COMMENTS

No adverse easements of encroachments were noted or observed. The subject ict is a legally non-conforming lot as the lot does not meet current minimum zoning requirements for minimum frontage, but the lot was in existence prior to the implementation of current zoning; therefore, the subject ict is "grandfathered" under current zoning and can be rebuilt in the event of fire or other natural disaster provided that all necessary permits are obtained.

ELECTRONIC SIGNATURES & DIGITAL PHOTOS

The appraiser Signature (s) that appear on this appraisal are electronic signatures which are secured with a security protected access code(s). Electronic signatures have been approved by all major banks and lending institutions and according to USPAP, electronically affixing a signature to a report carries the same level of authenticity and responsibility as and ink signature on a paper copy report. Photographs submitted with this appraisal area original digital images printed in color. These digital images have not been altered or modified in any way

FINAL RECONCILIATION

After all adjustments were made and weighted equal weight was given to all three comparable sales in arriving at the final market value for subject property. Greatest weight was given to the Sales Comparison Approach. Age precludes the Cost Approach and the Income Approach was utilized due to **Multi family dwellings** are sometimes purchased for their income producing capabilities in the subject's market area.

Signature Peter & Stewart		Signature	
Name Peter Stewart		Name	
Date Signed July 26, 2012		Date Signed	
State Certification # Cert. RE 5174	State MA	State Certification #	State
Or State License #	_State	Or State License #	State

Main File No. 10591 Page #12

Operating Income Statement

Dranartu Addraa

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

riopolity nuu	1000							
	54 Eddy St. Street			New Cit		Ma State	024 Zip (465 Code
complete the	ructions: This form is to following schedule Indic es. Rental figures must b	ating each unit's i	ental status, lease exp	piration dat				
	Currently Rented	Expiration Date	Current Rent Per Month	Mari	ket Rent Month	Utility Expense	Paid By Owner	Paid By Tenant
Unit No. 1 Unit No. 2 Unit No. 3	Yes No Yes No No Yes No		\$ <u>0</u> \$ <u>0</u>	5 5 6	1,400	Electricity Gas Fuel Oil		XX
Unit No. 4 Total	Yes No		s s	s	3,200	Fuel (Other) Water/Sewer		

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and any previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g. Applicant/Appraiser 286/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (*Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item*) income should be based on the current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

Annual Income and Expense Projection for Next 12 months Income (Da nat include Income for owner-occupied units)		By Applicant/Appraiser	Adjustments by Lender's Underwriter	
Star Stor Start	s	by Applicativ Applaiser	S	
Gross Annual Rental (from unit(s) to be rented)			9	
Other Income (Include sources)	+		\$	
Total	2	1 11	-	%)
Less Vacancy/Rent Loss	-	(%)	(70)
Effective Gross Income	5		2	
Expanses (Do not include expenses for owner-occupied units)				
Electricity	_			
Gas	_			
Fuel Oll	-			
Fuel (Type)				
Water/Sewer				
Trash Removal	1			
Pest Control	-			
Other Taxes or Licenses	122			
Casual Labor				
This includes the costs for public area cleaning, snow removal, etc., even	-			
though the applicant may not elect to contract for such services.				
interior Paint/Decorating		200.00		
This includes the costs of contract labor and materials that are required to maintain the interiors of the living unit.			1 m m	
General Repairs/Maintenance		200.00		
This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems,				
grounds, etc.				
Management Expenses		250.00		
These are the customer expenses that a professional management company would charge to manage the property.				
		150.00		
Supplies This includes the costs of items like light bulbs, janitorial supplies, etc.				
Total Replacement Reserves - See Schedule on Pg. 2	_	1,275		
Miscellaneous House Insurance	_			
	-			
	-			
	-			
	_		1	
Total Operating Expenses	e	2.075	\$	

Form 998 Aug 88

Page 1 of 2

P.G. Stewart & Associates

Form INC2 --- "WinTOTAL" appraisal software by a la mode, inc. --- 1-800-ALAMODE

Replacement Reserve Schedule

Adequate replacement reserves must be calculated regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year - such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc. - should be expensed on a replacement cost basis.

Equipment		Re	placemen Cost	t	1	Remaini Life	ing				By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@	s	500.00	ea.	+	10	Yrs.	x	2	Units = \$	100	s
Refrigerators	@	S	500.00	ea.	+	10	Yrs.	x	2	Units = \$	100	S
Dishwashers	@	S		_ea.	+	200	Yrs.	x		Units = \$		S
A/C Units	@	S		_ ea.	+	100	Yrs.	x		Units = S		S
C. Washer/Dryers	@	\$		_ 68.	+		Yrs.	x		Units = S		S
HW Heaters	@	S	750.00	ea.	*	12	Yrs.	x	2	Units = S	125	S
Fumace(s)	@	S	3,500	_ ea.	+	20	Yrs.	x	2	Units = S	350	S
(Other)	0	<u>s</u>		_ ea.	+		Yrs.	x		Units = S		s
Roof	@	s	15	,000	+	25	Yrs.	x	One Bldg. =	s	600	8
Carpeting (Wall to Wall)									Remaining Life			
(Units)	Te	tal Sc	. Yds. @	s		Per S	Sa. Yo	1.	+ Yrs.	= \$		s
(Public Areas)			Yds. @			Pers	1000					S
Total Replacement Rese	rves	. (Enl	ter on Pg.	1)						s	1,275	S
Operating Income Rec	onc	liatio	n									
S Effective Gross Inc S S -173			- s			g Expans			Operati = S	2,075 Ing Income	+ 12 = S	-173 onthly Operating Income
Monthly Operating I	ncon	16	M	onthly	HOUSI	ing Exper	158		Net G	Cash Flow		

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddle Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the subject property to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac
 Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's primary residence to the borrower's stable monthly income.

Appraiser's Comments (Including sources for data and rationale for the projections) At the time of inspection the useful life for the equipment, which is listed above, was based on Bulletin E of the United States Treasury Department Publication. Actual rent was used in this statement.

Peter Stewart Appraiser Name

ILAV nature

July 26, 2012 Date

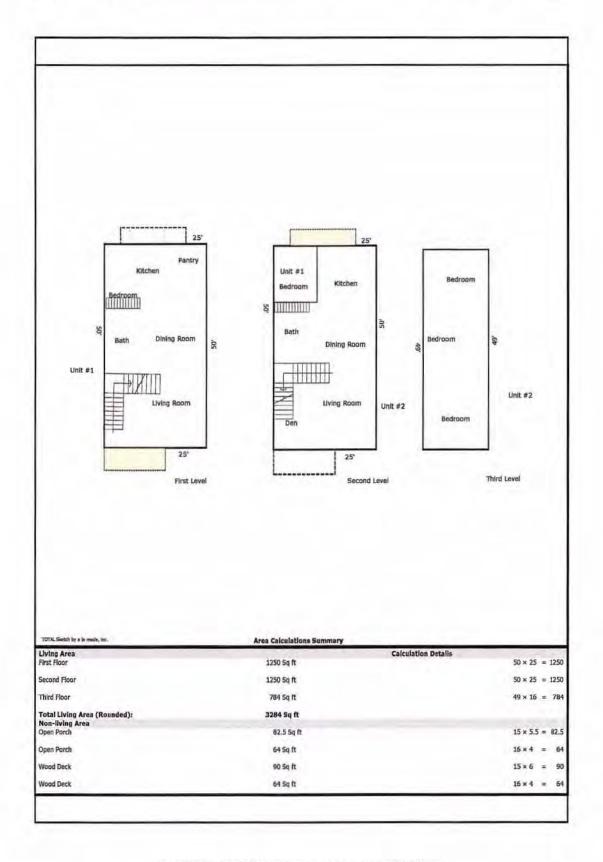
Underwriter's Comments and Rationale for Adjustments

Underwriter Name	Underwriter Signature	Date
Freddie Mac Form 998 Aug 88	Page 2 of 2	Fannie Mae Form 216 Aug 88

Form INC2 --- "WinTOTAL" appraisal software by a la mode, inc. --- 1-800-ALAMODE

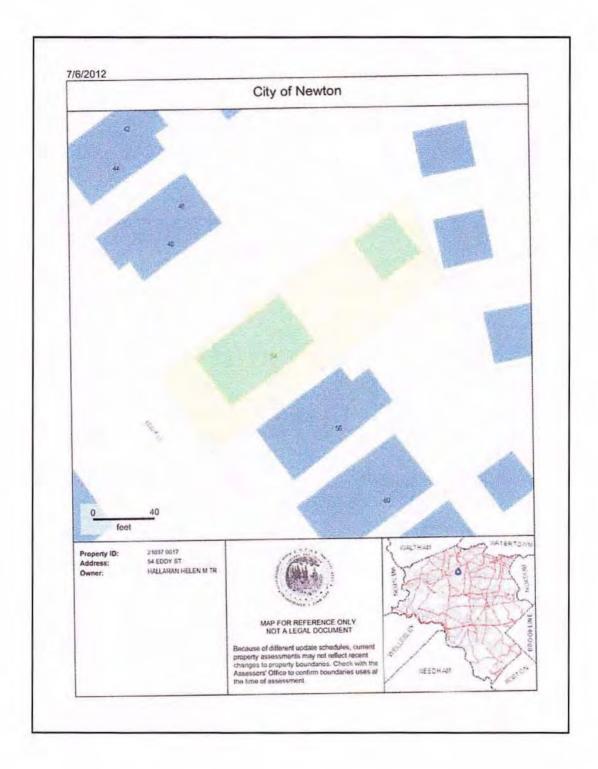
Building Sketch

Borrower/Client	Citzens of Affordable Housing in Newton			
Property Address	54 Eddy St.	22112		
City	Newton	County Middlesex	State Ma	Zip Code 02465
Lender	The Village Bank			



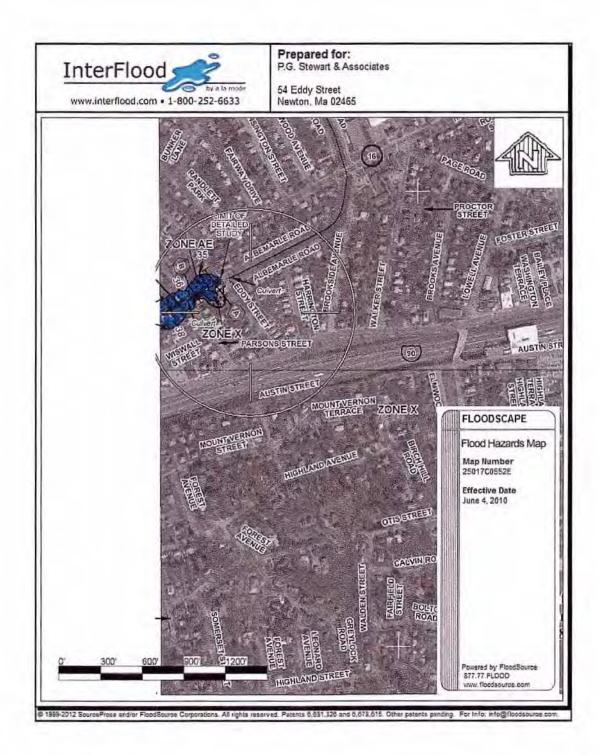
Site Map

Borrower/Client	Citzens of Affordable Housing in Newton					
Property Address	54 Eddy St.					
City	Newton	County	Middlesex	State Ma	Zip Code (02465
	The Village Bank					



Form MAP.LOC - "WinTOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

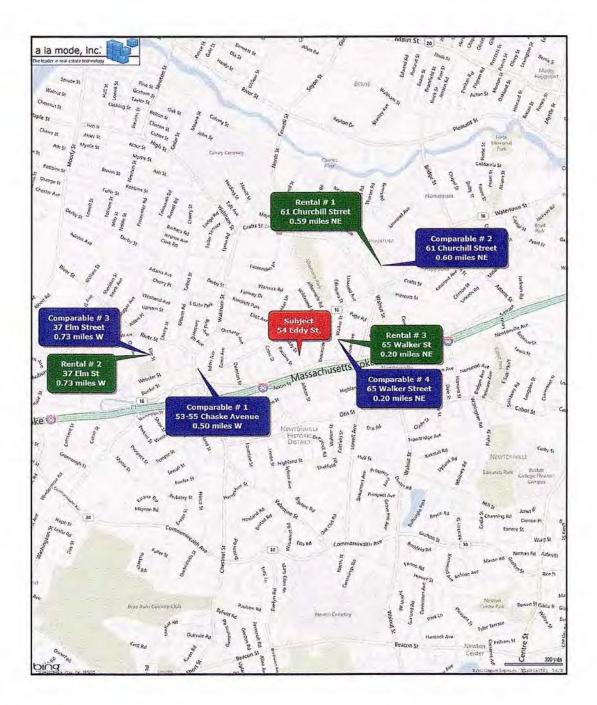
Borrower/Client	Citzens of Affordable Housing in Newton					
Property Address	54 Eddy St.					
City	Newton	County	Middlesex	State Ma	Zip Code	02465
Lender	The Village Bank					1000



Form MAP.FLOOD - "WinTOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMODE

Location Map

Borrower/Client	Citzens of Affordable Housing in Newton						
Property Address	54 Eddy St.					-	A
City	Newton	County	Middlesex	State	Ma	Zip Code	02465
	The Village Bank						



Subject Photo Page

Borrower/Client	Citzens of Affordable Housing in Newton					
Property Address	54 Eddy St.					
City	Newton	County	Middlesex	State Ma	Zip Code	02465
Lender	The Village Bank					



Subject Front

54 Eddy St. Sales Price 669,000 Gross Building Area 3,284 Age 98



Subject Rear

Subject Street

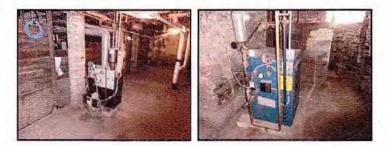
Interior Photos

Borrower/Client	Citzens of Affordable Housing in Newton	1247					
Property Address	54 Eddy St.						-
City	Newton	County	Middlesex	State	Ma	Zip Code	02465
Lender	The Village Bank	100					









Comparable Photo Page

Borrower/Client	Citzens of Affordable Housing in Newton	1		
Property Address	54 Eddy St.	and start and		the second second
City	Newton	County Middlesex	State Ma	Zip Code 02465
Lender	The Village Bank			



Comparable 1

53-55 Chaske Avenue Sales Price 565,000 Gross Building Area 2,776 Age 102 MLS Photo



Comparable 2

61 Churchill Street Sales Price 710,000 Gross Building Area 2,663 Age 112 MLS Photo

Comparable 3

37 Elm Street	
Sales Price	750,000
Gross Building Area	2,488
Age	112

Comparable Photo Page

Borrower/Client	Citzens of Affordable Housing in Newton				
Property Address	54 Eddy St.				
City	Newton	County	Middlesex	State Ma	Zip Code 02465
City Lender	The Village Bank				



Comparable 4

65 Walker Street	t
Sales Price	772,000
Gross Building Area	3,061
Age	122

Comparable 5

Sales Price Gross Building Area Age

Comparable 6

Sales Price Gross Building Area Age