

THIS SUMMARY APPRAISAL REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY. Desktop Underwriter Quantitative Analysis Appraisal Report

Property Address: 1921 Las Lomas Road NE, Albuquerque, NM 87106
Legal Description: Lot 4, Block C, University of New Mexico Campus
Assessor's Parcel No.: 1-016-057-052-538-2-09-05
Borrower: N/A
Neighborhood: N/A
Map Reference: K-16

Location: X Urban, X Suburban
Built up: X Over 75%, X Under 25%
Growth rate: X Stable, X Rapid
Neighborhood boundaries: The neighborhood is located in Albuquerque's northeast heights with Interstate Highway 40 on the north, Carlisle Boulevard

Dimensions: 90.00' x 169.05' x 15.21450 square feet (0.349 acre)
Zoning: R3-High Density Multi-Family
Highest and best use: subject property as improved
Utilities: Public, Other, Water, Sanitary Sewer

Are there any apparent adverse site conditions? No
Sources used for physical characteristics: Interior and exterior inspection
No. of Stories: One Detached
Does the property conform to neighborhood in terms of style, condition, and construction materials? Yes

I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property. My research revealed a total of 21 sales ranging in sales price from \$ 101,000 to \$ 250,000. My research revealed a total of 9 listings ranging in list price from \$ 124,900 to \$ 309,000.

Table with 5 columns: FEATURE, SUBJECT, SALE 1, SALE 2, SALE 3. Rows include 1921 Las Lomas Road NE, 405 Amberst Ave. NE, 3623 Campus Blvd. NE, and various value adjustments.

Summary of sales comparison and value conclusion: Comparable 1 is 73 square feet smaller in gross living area and was adjusted upward at a rate of \$35.00 per square foot. It does not have a enclosed patio or similar feature and plus adjustment was made.

**Desktop Underwriter Quantitative Analysis Appraisal Report**

**Project Information for PUDs (if applicable) - -** Is the developer/builder in control of the Home Owners' Association (HOA)?  Yes  No  
 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:

Total number of phases N/A Total number of units N/A Total number of units sold N/A  
 Total number of units rented N/A Total number of units for sale N/A Data Source(s) N/A  
 Was the project created by the conversion of existing building into a PUD?  Yes  No If yes, date of conversion: N/A  
 Does the project contain any multi-dwelling units?  Yes  No Data Source: N/A  
 Are the common elements completed?  Yes  No If No, describe status of completion: N/A

Are any common elements leased to or by the Home Owners' Association?  Yes  No If yes, attach addendum describing rental terms and options.  
 Describe common elements and recreational facilities: N/A

**Project Information for Condominiums (If applicable)- -** Is the developer/builder in control of the Home Owners' Association (HOA)?  Yes  No  
 Provide the following information for all Condominium Projects:

Total number of phases N/A Total number of units N/A Total number of units sold N/A  
 Total number of units rented N/A Total number of units for sale N/A Data Source(s) N/A  
 Was the project created by the conversion of existing buildings into a condominium?  Yes  No If yes, date of conversion: N/A  
 Project Type:  Primary Residence  Second Home or Recreational  Row or Townhouse  Garden  Midrise  Highrise  N/A  
 Condition of the project, quality of construction, unit mix, etc.: N/A

Are the common elements completed?  Yes  No If No, describe status of completion: N/A

Are any common elements leased to or by the Home Owners' Association?  Yes  No If yes, attach addendum describing rental terms and options.  
 Describe common elements and recreational facilities: N/A

**PURPOSE OF APPRAISAL:** The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based on a quantitative sales comparison analysis for use in a mortgage finance transaction.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION**

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided any required sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser 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.
4. The appraiser has noted in the appraisal report any adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
6. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
7. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the report to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relation, news, sales, or other media.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed.
9. The appraiser has based his or her appraisal report and evaluation conclusion for an appraisal that is subject to completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

CONDOMINIUM


**Donaldson & Associates****Desktop Underwriter Quantitative Analysis Appraisal Report**

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

- I performed this appraisal by (1) personally inspecting from the street the subject property and neighborhood and each of the comparable sales (unless I have otherwise indicated in this report that I also inspected the interior of the subject property); (2) collecting, confirming, and analyzing data from reliable public and/or private sources; and (3) reporting the results of my inspection and analysis in this summary report. I further certify that I have adequate information about the physical characteristics of the subject property and the comparable sales to develop this appraisal.
- I have researched and analyzed the comparable sales and offerings/listings in the subject market area and have reported the comparable sales in this report that are the best available for the subject property. I further certify that adequate comparable market data exists in the general market area to develop a reliable sales comparison analysis for the subject property.
- I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware, have considered these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them, and have commented about the effect of the adverse conditions adverse conditions on the marketability of the subject property. I have not knowingly withheld any significant information from the appraisal appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 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 the estimate of market value in the appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either 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.
- I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property
- I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- I estimated the market value of the real property that is the subject of this report based on the sales comparison approach to value. I further certify that I considered the cost and income approaches to value, but, through mutual agreement with the client, did not develop them, unless I have noted otherwise in this report.
- I performed this appraisal as a limited appraisal, subject to the Departure Provision 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 as of the effective date of the appraisal (unless I have otherwise indicated in this report that the appraisal is a complete appraisal, in which case, the Departure Provision does not apply).
- I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value. The exposure time associated with the estimate of the market value for the subject property is consistent with the marketing time noted in the Neighborhood section of this report. The marketing period concluded for the subject property at the estimated market value is also consistent with the marketing time noted in the Neighborhood section.
- I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. I further certify that no one provided significant professional assistance to me in the development of this appraisal.

**SUPERVISORY APPRAISER'S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have examined the appraisal report for compliance with the Uniform Standards of Professional Appraisal Practice, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 5 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

**APPRAISER:**

Signature:   
 Name: Gerald E. Donaldson, SRA  
 Company Name: Donaldson & Associates  
 Company Address: 4206 Louisiana Boulevard NE, Suite  
Albuquerque, New Mexico 87109  
 Date of Report/Signature: July 22, 1999  
 State Certification #: 00097-R  
 or State License #: N/A  
 State: New Mexico  
 Expiration Date of Certification or License: May 30, 2000

**ADDRESS OF PROPERTY APPRAISED:**

1921 Las Lomas Road NE  
Albuquerque, NM 87106

**APPRAISED VALUE OF SUBJECT PROPERTY \$** 135,500  
**EFFECTIVE DATE OF APPRAISAL/INSPECTION** July 22, 1999

**LENDER/CLIENT:**

Name: Ms. Bessie Gallegos  
 Company Name: University of New Mexico (Client)  
 Company Address: Scholes Hall, Room 233 Albuquerque

**SUPERVISORY APPRAISER (ONLY IF REQUIRED):**

Signature: \_\_\_\_\_  
 Name: N/A  
 Company Name: N/A  
 B Company Address: N/A  
N/A  
 Date of Report/Signature: N/A  
 State Certification #: N/A  
 or State License #: N/A  
 State: N/A  
 Expiration Date of Certification of License: N/A

**SUPERVISORY APPRAISER:**

**SUBJECT PROPERTY**  
 Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Did inspect interior and exterior of subject property  
**COMPARABLE SALES**  
 Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street

# Donaldson & Associates

File No. E99-276

Borrower/Client	N/A
Property Address	1921 Las Lomas Road NE
City	Albuquerque
Lender	University of New Mexico (Client)

County	Bernalillo
State	NM
Zip Code	87106

## ADDENDUM A PAGE 1

### Report Development and Reporting Process:

This report is for the exclusive use of University of New Mexico (Client) for internal documentation and loan purposes. It is not to be used by any third party for any other purposes.

This is a Limited Appraisal, communicated through a Summary Report, which is intended to comply with the reporting requirements set forth in the Standards of Professional Appraisal Practice for a Limited Appraisal/Summary Report. As such, certain portions of the data, reasoning and analysis that were used in the appraisal process to develop the opinion of value have been summarized or is not in this Limited Report. Supporting documentation that is not provided within this report concerning specific data, analysis, reasoning and conclusions is retained in the appraiser's files. Those portions of the data, analysis, reasoning and conclusions that have been determined to be significant to the report, based on the complexity of the particular assignment, have been fully described within this report.

To develop the opinion of value, the appraiser has performed a Limited Appraisal, communicated it through a Summary Report, as defined by the Uniform Standards of Professional Appraisal Practice. This means that the departure provisions were invoked. Per prior agreement with the client, the appraiser did value the site but did not include the complete Cost or Income Approaches to value although they may generally be considered meaningful in appraising a property of this type. The appraisal process, therefore, involved departure from certain sections of the Uniform Standards of Professional Practice.

In preparing this appraisal, the appraiser was requested to perform a drive-by, exterior inspection, and not to inspect the interior of the subject property. The subject was observed from the public street as of the effective date of the appraisal. If an interior inspection of the subject was conducted, it will be stated in the report. The physical characteristics used to develop this appraisal are based on information provided by the client, property owner and in some cases the County Assessor's Property Information Card. Based on the observed exterior inspection, the information contained in this report is correct to the best of this appraiser's knowledge. For the purpose of this report, it is assumed that the interior condition of the subject property is consistent with the exterior condition observed and that the information provided by the above source(s) is accurate.

The purpose of this report is to estimate the market value of the subject property as defined herein. The function of this report is to assist the above named lender/client in evaluating the subject property for lending purposes and/or such other purposes as defined by the client.

It is an underlying assumption of the report that the property meets or exceeds requirements of all building codes, zoning ordinances, restrictive covenants and, other governmental regulations applicable to it. No warranty is implied by this report as to the quality, quantity or acceptability of either workmanship or materials, whether visible or not visible.

Property Rights Appraised: Fee Simple.

Personal property was not included in this appraisal.

The comparables used in this report are, in the opinion of the appraiser, the best comparable sales available from the market. Comparable source(s) may include all or some of the following: Multiple Listing Services, appraisers data base, contacts with other appraisers, builders, lenders, etc. It is assumed by this appraiser that this information is accurate. The appraiser assumes no responsibility for independently verifying this information. New Mexico is a Non-Disclosure State and, therefore, financial details including sales price of real estate are not required by law to be disclosed. If the client/purchaser/borrower or lender has any question regarding this information, it is their responsibility to seek whatever independent verification deemed necessary to their satisfaction. Adjustments made in the Sales Comparison Analysis are based on market extraction NOT COST FIGURES. Occasionally, it is necessary to use comparable sales that are older or that required larger adjustments than desired. The best comparables that can be found that meet the guidelines of most major professional appraisal organizations, as well as loan/investor underwriting standards were used in this report. All comparables used in this report are closed transactions unless otherwise indicated.

### **Environmental Conditions:**

There were no visibly apparent hazardous materials stored or located on the subject site that could be determined by this appraiser. In this assignment, the existence of potentially hazardous materials used in the construction or maintenance of the building(s) such as the presence of urea-formaldehyde foam insulation, the existence of toxic waste or lead based paint which may or may not be present on or in the property, was not observed by this appraiser, nor do I have any knowledge of the existence of such materials on or in the property. The client is urged to retain an expert in this field if desired. When applicable, a copy of an Environmental Hazards Map for the neighborhood is included in this report.

### **Competency Of The Appraiser:**

Unless otherwise noted in the report, the appraiser has completed similar assignments as this report and has the knowledge and experience to complete this assignment.

### **Miscellaneous Comments:**

The appraiser was unable to physically verify the existence of insulation or R Factor. Any information concerning insulation in this report was provided by the owner, client, builder or other source and is assumed to be accurate. In most cases this information is not available at all and insulation is assumed to be adequate.

The client is to understand that this report is prepared based on information provided by the client, borrower or homeowner, i.e., gross living area, physical condition, any special improvements/features, number of rooms, bedrooms, bathrooms, basements, swimming pools, etc. If information provided to this appraiser is determined to be inaccurate or the client, borrower or homeowner has failed to provide any significant information or such information is found to be erroneous, then this appraiser assumes no responsibility for data contained in this report and the estimate of Market Value and, the report itself, is void.

Margaret C. Donaldson is not a registered, licensed or certified appraiser in the State of New Mexico. She is an appraiser assistant/technician who assists Gerald E. Donaldson, SRA. She assists this appraiser in the completion of the report, assists in the exterior inspection of the subject and comparables, takes photographs and assists in the development of this report and performs other work on this report under the direct supervision of Gerald E. Donaldson, SRA. This report conforms with the criteria of the Uniform Standards of Professional Appraisal Practice pertaining to Limited Appraisals, communicated through a Summary Report.

Gerald E. Donaldson, SRA, is a Certified Residential Appraiser in the State of New Mexico. Certificate Nr. 000097-R. Expiration Date: May 30, 2000.

# Donaldson & Associates

File No. B99-276

Borrower/Client	N/A			
Property Address	1921 Las Lomas Road NE			
City	Albuquerque	County	Bernalillo	
Lender	University of New Mexico (Client)		State	NM
		Zip Code	87106	

## ADDENDUM B

### Neighborhood Boundaries and Characteristics - Continued:

on the east, Central Avenue on the south and University Boulevard to west.

The neighborhood surrounds the University of New Mexico and consists of average to good quality homes with average to good maintenance. There is very good access to the University of New Mexico, schools of all grades, employment services, medical, shopping, Kirtland Air Force Base and other services.

There are no adverse neighborhood conditions or influences noted.

It is to be noted that the subject's neighborhood is a large area around the University. The subject is located directly on the University campus (on University leased land) and is within walking distance to all major University facilities, including the medical center/school. The subject property itself is located directly across the street from the UNM Library. Located to the west is the UNM Art Museum, next door (east) is the UNM Data Bank and Economic Research Center. This research center also has offices to the rear (north) of the subject. These facilities are not considered to have an adverse affect on the subject as potential purchasers will most likely be the University itself or a member of the staff/faculty.

Located west are fraternity houses which creates heavy traffic and occasionally additional noise. The streets (in front of the subject property and two others to the northwest) have very limited parking (with permits only) which creates a parking problem for the residences on these streets as they must park either in their individual driveways or in the rear which is accessible via an alley.

The area experiences very low turnover rate and there have been few sales in the past several years. Demand is very strong for homes in the area.

### Comments On Sales Comparisons - Continued:

This comparable does not have an enclosed patio, therefore, a plus adjustment was made.

Comparable 3 is in superior condition. It has had extensive updating, including thermal windows, update kitchen and baths. A minus adjustment was made for the lower effective age and superior condition. It has 1.5 baths versus the subject's 1 bath. A minus adjustment was made for the extra bath facility. This comparable is within 50 square feet of the subject gross living area. The market will not recognize an adjustment of less than 50 square feet, therefore, no adjustment was made. It does not have a basement, therefore, a plus adjustment was made. This comparable has a 2 car garage versus the subject's 1 car garage. A minus adjustment was made for the larger garage.

### Analysis of any current agreement of sale or listing of the subject property and analysis of any prior sales of the subject and comparables - Continued:

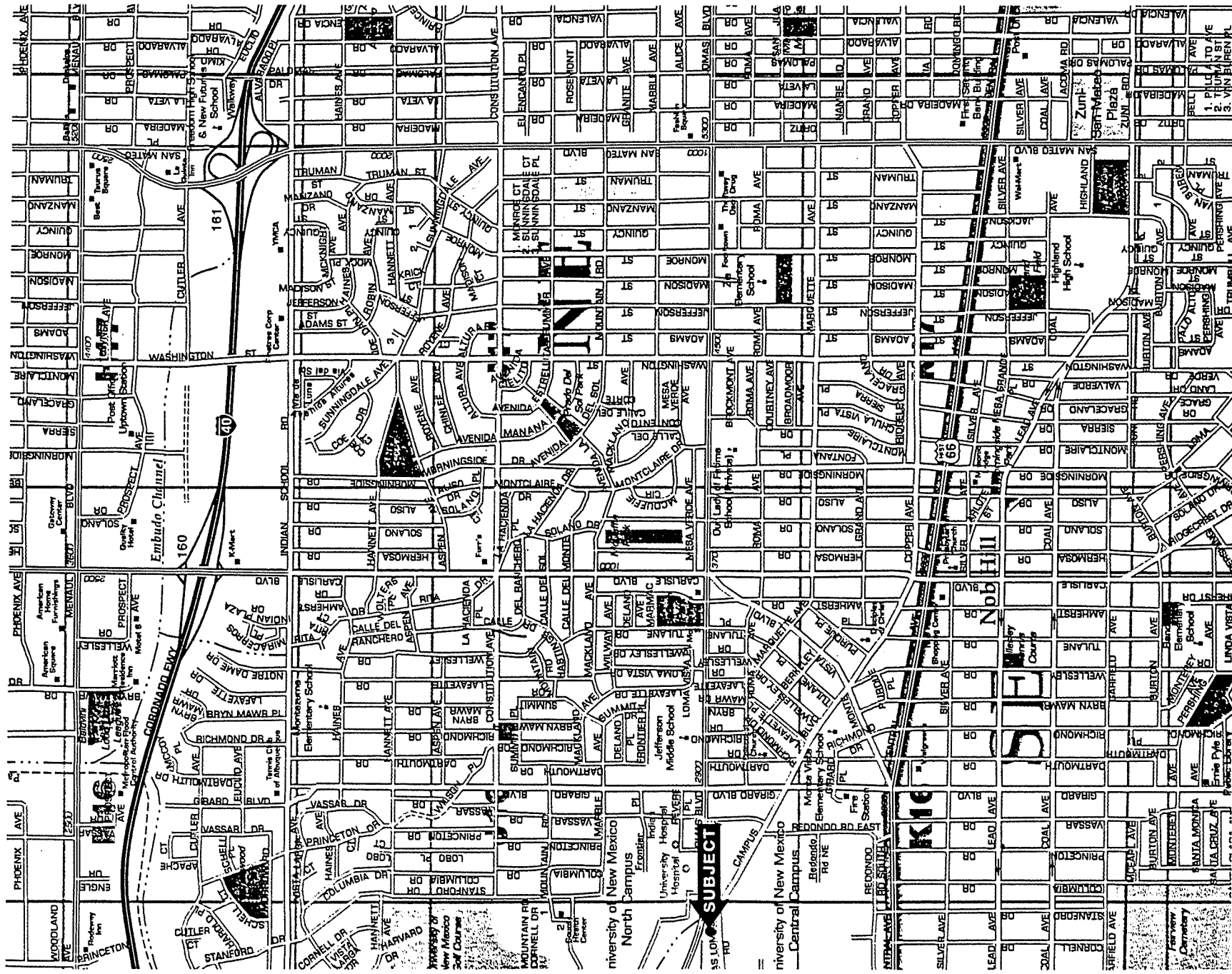
The subject has not been listed for sale or sold within the past one year of this report. A search of the Southwest Multiple Listing Service, the only source available to this appraiser (New Mexico is a Non-Disclosure State), shows that none of the comparable sales used in this report were listed for sale or sold in the one year preceeding the date of this appraisal report, other than the sales data used in this report.

# Donaldson & Associates

File No. **899-276**

Borrower/Client **N/A**  
Property Address **1921 Las Lomas Road NE** State NM Zip Code **87106**  
City **Albuquerque** County **Bernalillo**  
Lender **University of New Mexico (Client)**

## LOCATION MAP



# Donaldson & Associates

File No. E99-276

Borrower/Client N/A

Property Address 1921 Las Lomas Road NE

City Albuquerque

State NM

Zip Code 87106

Lender University of New Mexico (Client)

County Bernalillo

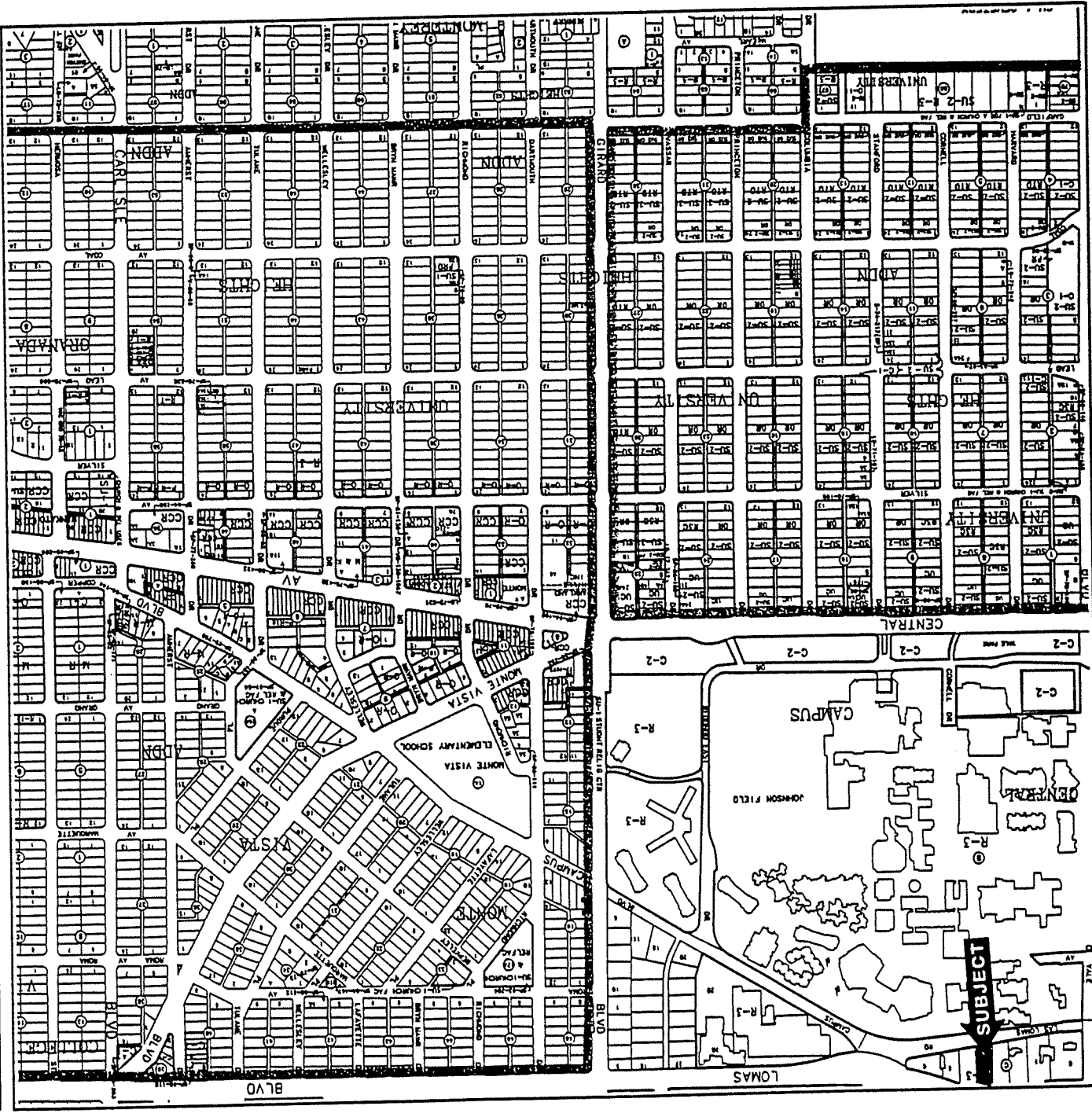
## LOCATION MAP

Map Amended through  
February 28, 1996

**Zone Atlas Page  
K-16-Z**

GRAPHIC SCALE IN FEET  
1000  
500  
0  
250

CITY OF  
ALBUQUERQUE  
PLANNING DEPARTMENT  
Copyright 1996





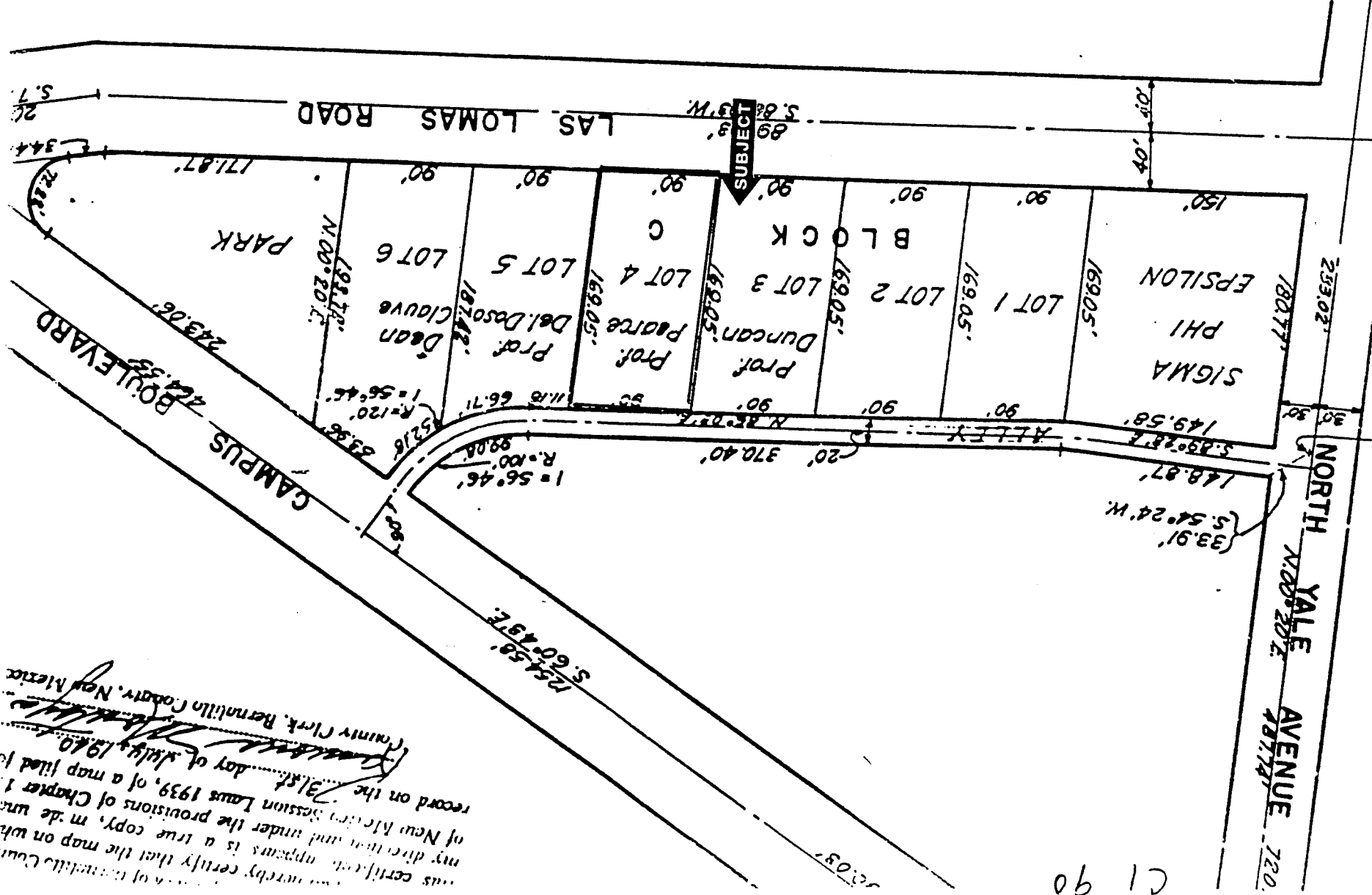
Donaldson & Associates

File No. E99-276

Borrower/Client N/A  
 Property Address 1921 Las Lomas Road NE  
 City Albuquerque  
 Lender University of New Mexico (Client)  
 State NM  
 Zip Code 87106

PLAT MAP

I hereby certify that the map on which this plat appears is a true copy, in the my direction and under the provisions of Chapter 1 of New Mexico Session Laws 1939, of a map filed for record on the 31st day of July, 1940.  
 County Clerk, Bernalillo County, New Mexico



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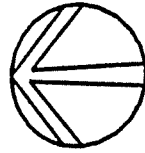
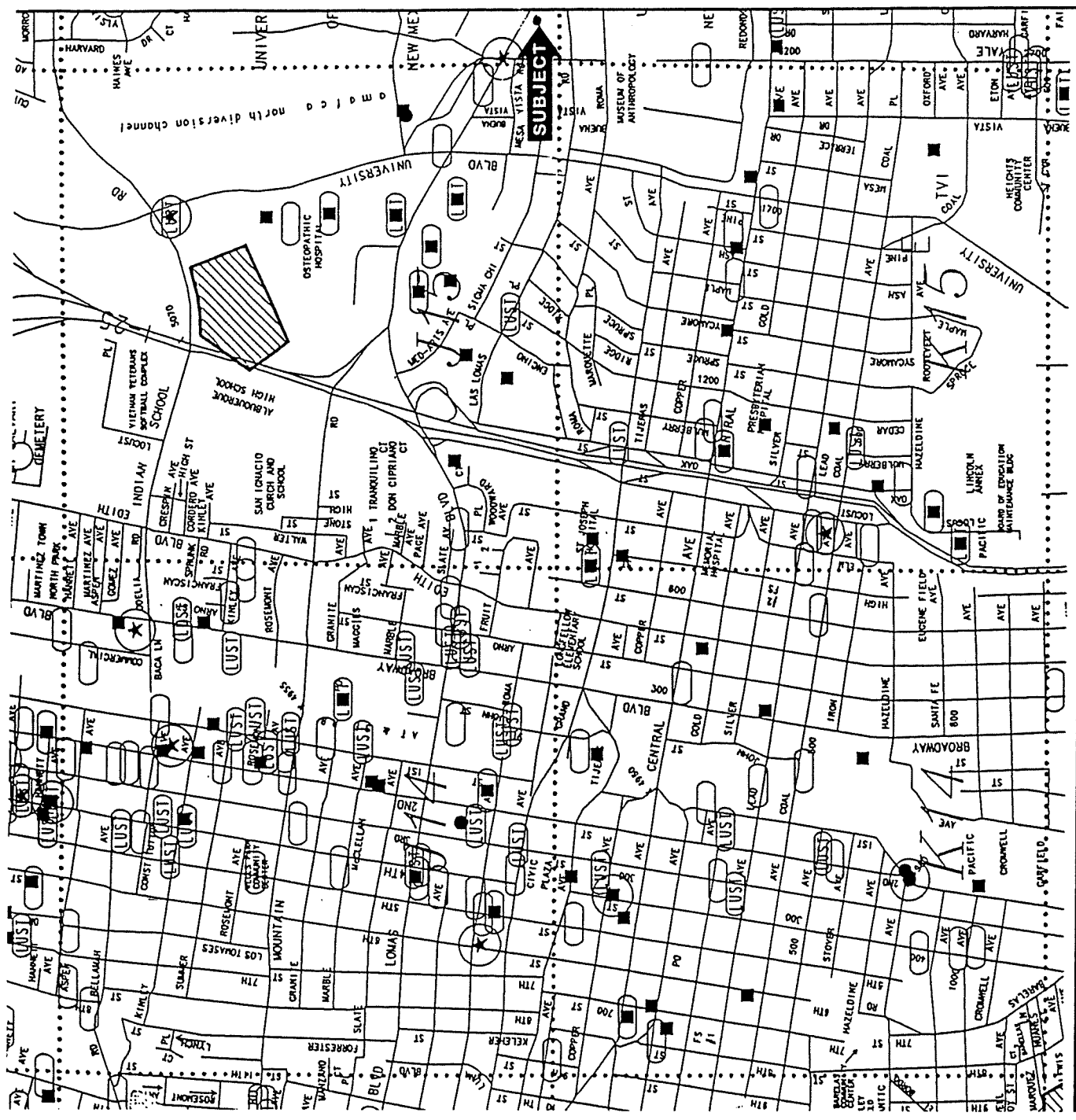
Donaldson & Associates

File No. B99-276

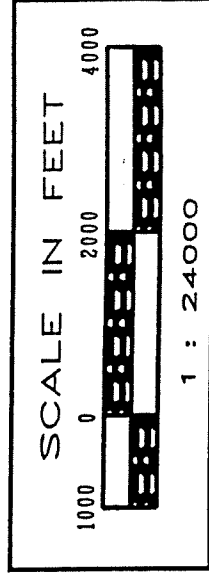
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Property Address	1921 Las Lomas Road NE
City	Albuquerque
County	Bernalillo
State	NM
Zip Code	87106
Lender	University of New Mexico (Client)

CITY OF ALBUQUERQUE ENVIRONMENTAL HAZARDS MAP

IN ACCORDANCE WITH FEDERAL NATIONAL MORTGAGE DIRECTIVE NO. 93-11, DATED 6-30-93, THE FOLLOWING MAP IS PROVIDED:



- Superfund Site
- ★ SARA Title III Site
- CERCLIS Facility
- ▨ Landfill or Illegal Dump Site
- RCRA Hazard
- Underground Storage Tank Facility
- Municipal Limit Line
- Ⓜ Leaking Underground Storage Tank Facility



City of Albuquerque  
 Environmental Health Department  
 Data Current As of December 30, 1993

Borrower/Client **N/A**

Property Address **1921 Las Lomas Road NE**

City **Albuquerque**

Lender **University of New Mexico (Client)**

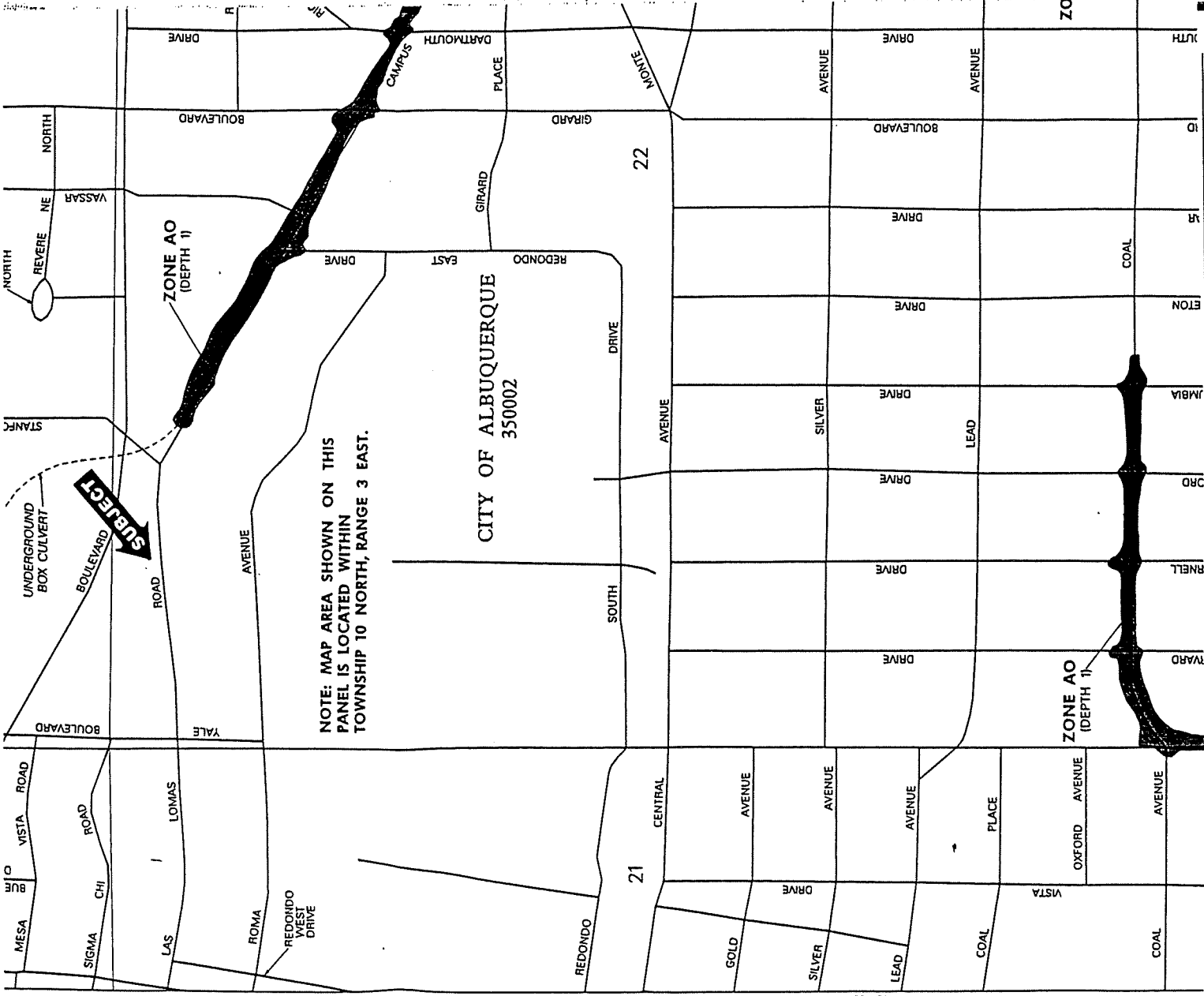
County **Bernalillo**

State **NM**

Zip Code **87106**

### FLOOD MAP

**SUBJECT PROPERTY IS NOT LOCATED IN A FLOOD HAZARD ZONE**  
The community does participate in the National Flood Insurance Program.  
It is covered by a regular program.



NATIONAL FLOOD INSURANCE PROGRAM

## FIRM

FLOOD INSURANCE RATE MAP  
BERNALILLO COUNTY,  
NEW MEXICO AND  
INCORPORATED AREAS

PANEL 353 OF 825

(SEE MAP INDEX FOR PANELS NOT PRINTED)

CONTAINS:  
COMMUNITY

NUMBER PANEL SUFFIX

0 350002 0353 D

ALBUQUERQUE, CITY OF

MAP NUMBER  
35001C0353 D

EFFECTIVE DATE:  
SEPTEMBER 20, 1996



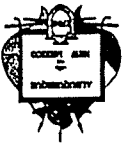
Federal Emergency Management Agency

# Donaldson & Associates

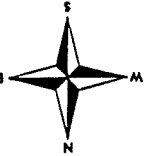
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Lender University of New Mexico (Client)

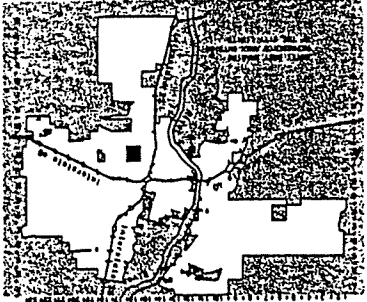
## COMPARABLE SALES



CITY OF  
ALBUQUERQUE  
PLANNING DEPARTMENT  
© Copyright 1998



GRAPHIC SCALE IN FEET  
0 500 1000



**Zone Atlas Page K-16-Z**  
Map Amended through February 28, 1998



# SUBJECT PROPERTY

File No. E999-276

Borrower/Client N/A

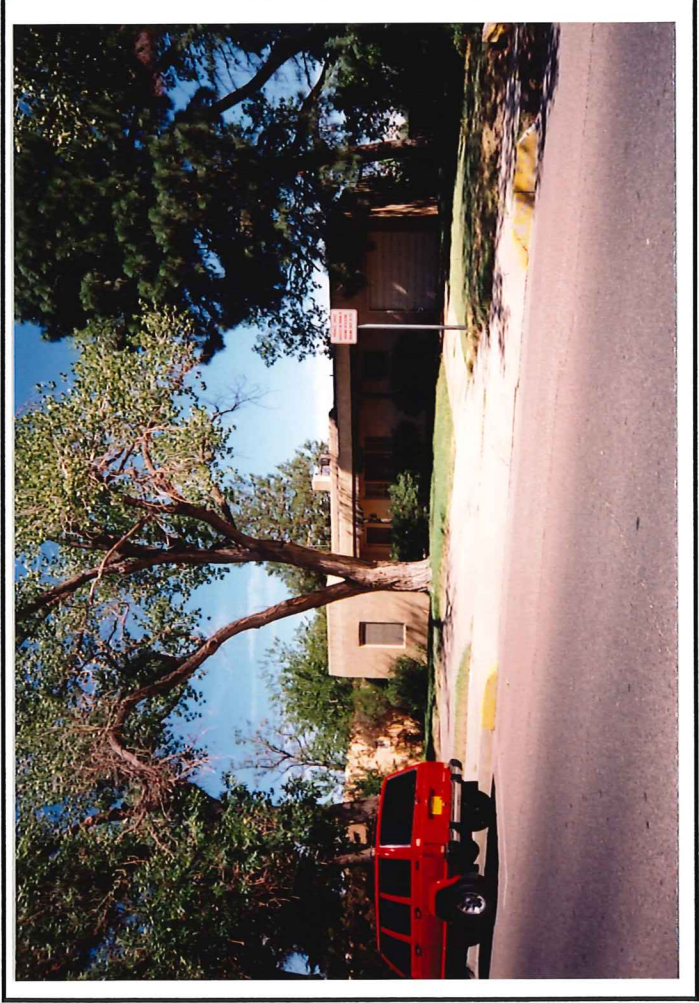
Property Address 1921 Las Lomas Road NE

City Albuquerque

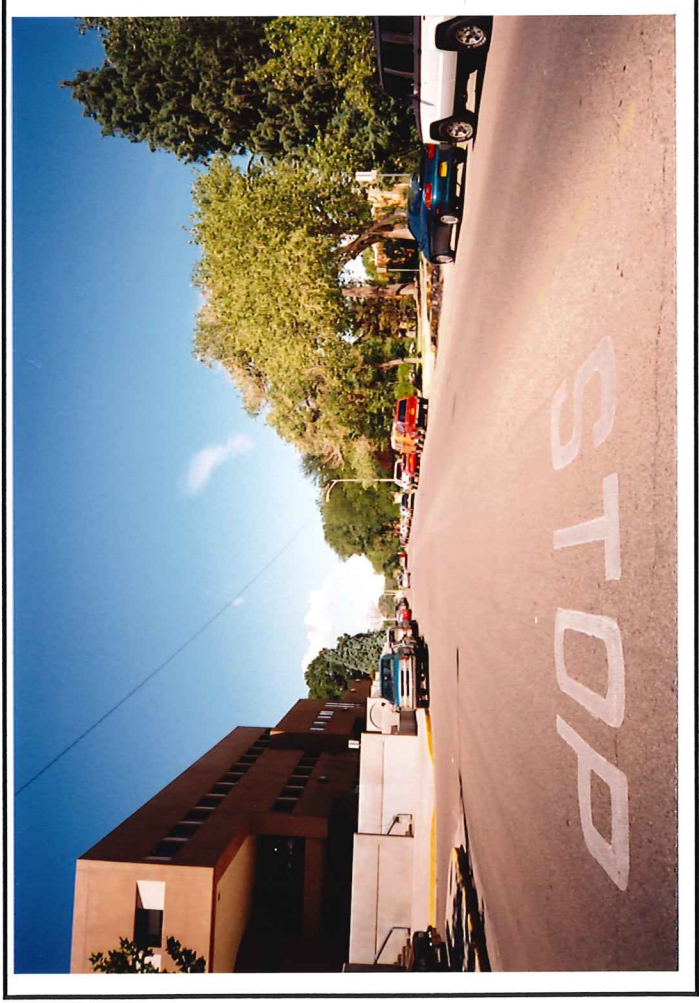
State NM

Zip Code 87106

Lender University of New Mexico (Client)



FRONT



STREET