

Borrower/Client Rebecca J. Smith County Bernalillo State N.M. Zip Code 87106
 Property Address 423 Girard, N.E. City Albuquerque
 Legal Description Lot 10, Block B, Campus of UNM
 Sale Price \$n/a (ref.) Date of Sale n/a Property Rights Appraised Fee Leasehold DeMinimis PUD(FNMA only) Condo PUD
 Actual Real Estate Taxes \$ (yr) Loan charges to be paid by seller \$ Other sales concessions
 Lender Albuquerque Federal S & L Lender's Address 6400 Uptown Blvd, N.E.
 Occupant Client Appraiser Jane W. Brown Instructions to Appraiser

Location Urban Suburban Rural
 Built Up Over 75% 25% to 75% Under 25%
 Growth Rate Fully Dev. Rapid Slow
 Property Values Increasing Stable Declining
 Demand/Supply Shortage In Balance Over Supply
 Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present Land Use 50% 1 Family 50% 2-4 Family 50% Apts. 50% Condo 50% Commercial
 % Industrial 50% % Vacant 50% UNM Campus
 Change in Present Land Use Not Likely Likely (*) Taking Place (*)
 (*) From _____ To _____
 Predominant Occupancy Owner Tenant _____ % Vacant _____
 Single Family Price Range \$ 30,000 to \$ 80,000 Predominant Value \$40,000
 Single Family Age 20 yrs to 40 yrs Predominant Age 25 yrs

Note: FHLMC/FNMA do not consider the racial composition of the neighborhood to be a relevant factor and it must not be considered in the appraisal. Comments (including those factors adversely affecting marketability) This is a popular area of older well-maintained homes. The desirability of the neighborhood is due primarily to its proximity to the UNM campus.

Dimensions 98E/W x 140 N/S = 13,720 Sq. Ft. ~~XXXX~~ Corner Lot
 Zoning classification R-1 Present improvements do do not conform to zoning regulations
 Highest and best use: Present use Other (specify) _____
 Public Other (Describe) _____
 ELEC. Street Access: Public Private
 Gas Surface asphalt
 Water Maintenance: Public Private
 San. Sewer Storm Sewer Curb/Gutter Street Lights
 Underground Elect. & Tel.

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions) Excellent landscap- ing & gardens; sprinklers & bubblers front & rear. Large paved driveway shared with adj. house. Alley behind subject draws considerable student traffic. Girard is a very heavily traveled street. See comments on second page.

Existing (approx. yr. bld.) 1953 No. Units 1 Type (det, duplex, semi/det, etc.)
 Proposed Under Construction No. Stories 1 Design (rambler, split level, etc.)
 Roof Material B.U. tar & gravel Gutters & Downspouts None Window (Type): wood dbl hung Exterior Walls adobe/stucco
 Foundation Walls concrete metal-lined canales Storm Sash Screens Combination Insulation None Floor Walls
 0 % Basement Floor Drain Finished Ceiling
 Outside Entrance Sump Pump Finished Walls
 Concrete Floor % Finished Finished Floor
 Evidence of: Dampness Termites Settlement

Room List	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	No. Baths	Laundry	Other
Basement											
1st Level	X		X					2	2	in kit.	Library or guest ROOM
2nd Level											

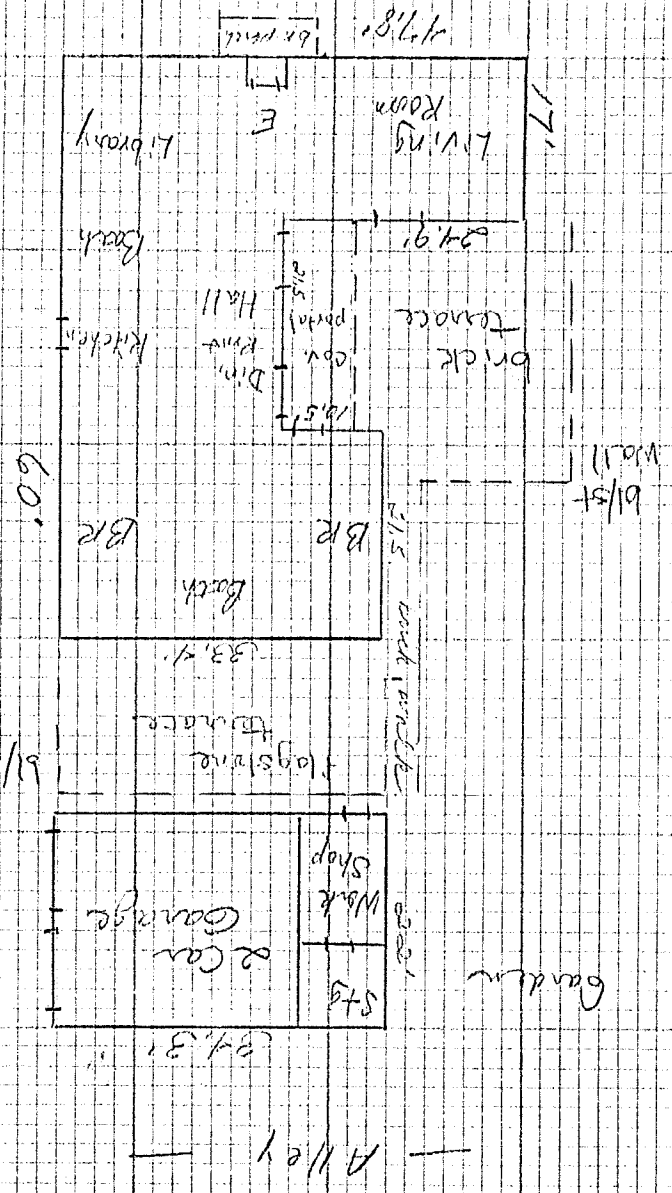
Total 6 Rooms 2 Bedrooms 2 Baths in finished area above grade.

Kitchen Equipment: Refrigerator Range/Oven Disposal Dishwasher Fan/Motor Washer Dryer
 HEAT: Type HW Rad. Fuel gas Cond. avg AIR COND: Central Other none Adequate Inadequate
 Floors Hardwood Carpet Over slab brick & v.a. tile
 Walls Drywall Plaster Average Fair Poor
 Trim/Finish Good Fair Poor
 Bath Floor Ceramic vinyl, v.a. tile
 Bath Wainscot Ceramic
 Special Features (including fireplaces) beamed t&g ceilings thruout; fireplace built-in bookcases & cabinets in liv. rm.; brick floors in entry
 ATTIC: Yes No Stairway Drop-stair Scuttle Floored Heated
 Finished (Describe) _____
 CAR STORAGE: Garage Built-in Attached Detached Car Port
 No. Cars 2 Adequate Inadequate Condition good (unf.)

Quality of Construction (Materials & Finish) Good * Avg. Fair Poor
 Condition of Improvements Excellent Good Fair Poor
 Rooms size and layout Excellent Good Fair Poor
 Closets and Storage Excellent Good Fair Poor
 Plumbing-adequacy and condition Excellent Good Fair Poor
 Electrical-adequacy and condition Excellent Good Fair Poor
 Kitchen Cabinets-adequacy and condition Excellent Good Fair Poor
 Compatibility to Neighborhood Excellent Good Fair Poor
 Overall Livability Excellent Good Fair Poor
 Appeal and Marketability Excellent Good Fair Poor
 Effective Age 20 Yrs. Est. Remaining Economic Life 40 Yrs.
 PORCHES, PATIOS, POOL, FENCES, etc. (describe) Brick entry porch; brick terrace; cov (157sf) & open (585sf) w. surrounding bl/stucco privacy wall; flagstone terrace (520sf) also has bl/stucco
 COMMENTS (including functional or physical inadequacies, repairs needed, modernization, etc.) Full bath is shared by 2 back bedrooms with resulting loss of privacy for master bedroom. Home is in very good condition, however, the 2 bedrooms & full bath need paint & cpt in mbr&liv.rm. show their age; kitchen is functional but has not been fully modernized. One bed- room has v.a. tile floor. *din.rm.&hall:french doors from liv.&din.rms to

423 Girard, NE
 Abouq and wife
 May 1972

Double Driveway
 (Private)



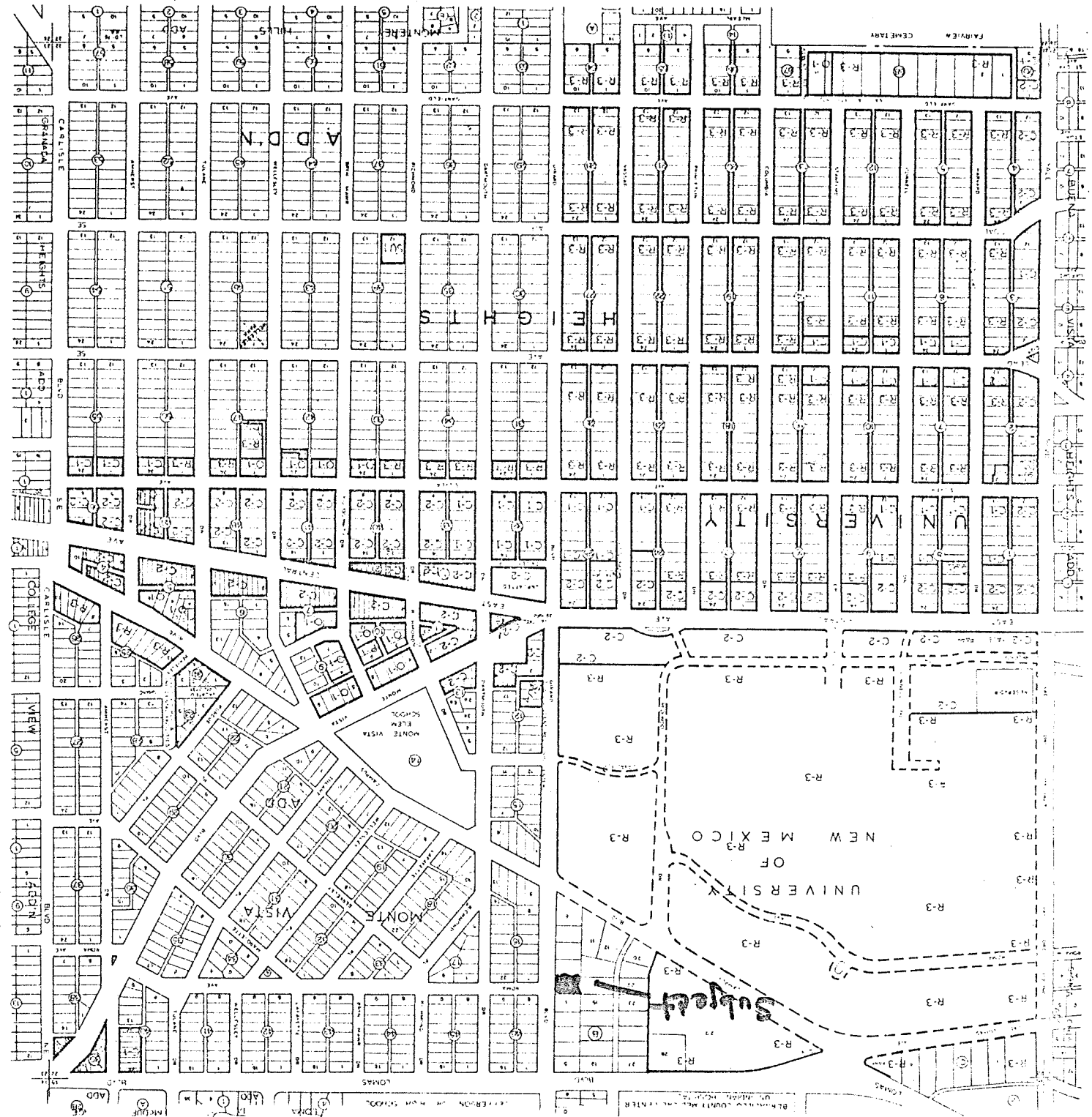
K-16-Z

ALBUQUERQUE PLANNING DEPARTMENT

MAP DATED THROUGH
DECEMBER 1977

UNIFORM PLANNING CODE
1-16-77

LEGAL DESCRIPTION
1 10 N
1 1 E
SEC 11





APPROXIMATE SCALE

1000 0 1000 2000 3000 FEET

EFFECTIVE DATE 8/20/76

FLOOD HAZARD BOUNDARY MAP

DEPT. OF HOUSING AND URBAN DEVELOPMENT
Federal Insurance Administration

CITY OF ALBUQUERQUE, NM
(BERNALILLO CO.)

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