

DISTRICT OF COLUMBIA GOVERNMENT
Real Property Tax Appeals Commission
One Judiciary Square
441 4th Street, N.W. Suite 360N
Washington, D.C. 20001
202-727-6860 (office)
202-727-0392 (fax)

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RECEIVED
Aug 11 2015 12:19PM EDT
JUL 22 2015
DISTRICT OF COLUMBIA REAL PROPERTY
TAX APPEALS COMMISSION (DC RPTAC)
REAL PROPERTY ASSESSMENT APPEAL FORM
TAX YEAR 2016

PRINT OR TYPE ALL ITEMS NUMBER 1-9. APPEALS MUST BE FILED NO LATER THAN 45 DAYS FROM THE DATE OF FIRST-LEVEL DECISION
(EACH APPEAL MUST INCLUDE 1 ORIGINAL AND 4 COPIES)

1. PETITIONER'S NAME AND MAILING ADDRESS:
Name REHAN HUSAIN
Street 5231 CONNECTICUT AVENUE NW UNIT 101
City WASHINGTON
State DC Zip 20015

2. NAME AND ADDRESS OF OWNER:
Name REHAN HUSAIN
Street 5231 CONNECTICUT AVENUE NW UNIT 101
City WASHINGTON
State DC Zip 20015

FROM YOUR "REAL PROPERTY PROPOSED ASSESSMENT NOTICE"

3. Square 1874 Suffix _____ Lot 2027
Type of Property (res., etc.) RES
Class 001
Premises Address 5231 CONNECTICUT AVE NW UNIT 101
Neighborhood Code 011
Your Estimate of Value \$702,600

4. ASSESSED VALUE OF TAX YEARS:

	Last Year <u>2015</u>	Proposed TY <u>2016</u>	First Level Assessment Appeal Decision
Land	\$178,960	\$210,780	
Building	\$417,590	\$491,820	
Total	\$596,550	\$702,600	\$702,600

ATTACH COPIES OF INFORMATION ON VALUE OF PROPERTY, INCLUDING APPRAISALS, SALES DATA, PICTURES, ETC.

5. BASIS OF APPEAL
(Check appropriate items)
- A. Property Damage or Condition
 - B. Disputed Property Record
 - C. Equalization – (higher or lower than other properties of same size or type)
 - D. Valuation – (more than 5% higher or lower than correct market value)
 - E. Classification Incorrect

6. PROPERTY VALUE INFORMATION

Has property been privately appraised? YES
If appraised prior to January 1st, attach a copy with the appeal.

Purchase Price of Property \$630,000
Date of Purchase April 15, 2013

7. STATE THE JUSTIFICATION FOR YOUR APPEAL (Attach additional or supporting documents.)
OUR CONDO WAS APPRAISED PRIOR TO PURCHASE, ON 4/05/2013, FOR \$645,000. THIS IS MORE THAN 5% HIGHER THAN THE NEW PROPOSED ASSESSED VALUE AND 1ST LEVEL APPEAL DECISION VALUE OF \$702,600. THE DIFFERENCE IS 8.93%.

8. DO YOU REQUEST AN APPEARANCE BEFORE THE COMMISSION? (check one item) A. yes B. no

9. I CERTIFY UNDER PENALTY OF LAW THAT THE INFORMATION PROVIDED IS TRUE, CORRECT AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND BELIEF. Making a false statement as to material facts is punishable by criminal penalties D.C. Code Section 22-2514.

Signature of OWNER Rehan Husain Home Phone 202-480-5251 Office Phone 202-480-5251
Fax Phone _____ E-mail Address REHAN.L.HUSAIN@GMAIL.COM
Date JULY 13, 2015



NOTICE OF 1st LEVEL APPEAL DECISION FOR TAX YEAR 2016

Date of Notice: 06/12/2015

Rehan L Husain
 5231 CONNECTICUT AVE NW
 WASHINGTON DC 20015-1813

TY 2016 Class 001
Appraiser ID 285
Appraiser Phone Number (202) 442-4072

Square	Suffix	Lot	Neighborhood Code	Proposed Assessed Value	1 st Level Appeal Decision Value
1874		2027	011		
Property Address: 5231 CONNECTICUT A NW				Total 702,600	Total 702,600

This notice of final assessment is to inform you of the results of your administrative appeal with the Real Property Assessment Division. The assessor conducted a review of properties in the area that are equal or similar to this property to determine if its value is equalized. The assessor has determined that the property is generally in equalization with similar properties in the area. As a result of this review, the assessor has sustained the Proposed Assessed Value as reflected above. If you do not agree with the 1st Level Appeal Decision Value, you may file an appeal with the Real Property Tax Appeals Commission as described below.

Your Appeal Rights:

Property owners, a duly authorized agent of a property owner, or those with an interest in the property (such as lessee) have the right to appeal this assessment. If you do not believe the value reflected above represents fair market value for your property, you may proceed to the second level of appeal. The appeal process is briefly outlined below.

Second Level of Appeal If the appraiser and the property owner, or party of interest, do not agree with the Final Proposed Value following the administrative appeal, the property owner may proceed to the Real Property Tax Appeals Commission (RPTAC). You must complete an appeal form and submit it to RPTAC no later than 45 days from the date of your administrative appeal decision notice. RPTAC forms can be obtained by visiting their website at www.rptac.dc.gov. For further information you may call RPTAC at 202-727-6860.

RPTAC will not accept an appeal unless an administrative appeal was filed with the Real Property Assessment Division.

Third Level of Appeal If you are not satisfied with the RPTAC decision, you may appeal to the Superior Court of the District of Columbia.

Individual Condominium Unit Appraisal Report

0220253389
File # HUSAIN_5231-101

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 5231 Connecticut Ave NW Unit # 101 City Washington State DC Zip Code 20015
 Borrower REHAN HUSAIN Owner of Public Record RUPSHA 2012, INC County District Of Columbia
 Legal Description UNIT 101; CHEVY CHASE
 Assessor's Parcel # 1874/0040 Tax Year 2013 R.E. Taxes \$ 5400
 Project Name 5231 CONNECTICUT AVE Phase # 1 Map Reference 2 Census Tract 14.02
 Occupant Owner Tenant Vacant Special Assessments \$ 0 HOA \$ 279 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe) _____
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) _____
 Lender/Client SUNTRUST MORTGAGE, INC. Address 901 SEMMES AVENUE MTG-1244 RICHMOND VA 23224
 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? Yes No
 Report data source(s) used, offering price(s), and date(s).
 DOM 30;\$660,000 LIST PRICE ON 01/25/2013; REDUCED \$630,000 BEFORE CONTRACTING FOR \$630,000. MRIS, METROPOLITAN REGIONAL INFORMATION SYSTEM, INC.
 did 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.
 Arms length sale; ANALYZED SALES CONTRACT, TYPICAL OF COMPETING PROPERTY SALES TERMS IN LOCALE.

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

Neighborhood Characteristics	Condominium Unit Housing Trends	Condominium Housing	Present Land Use %
Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE \$(000)	One-Unit 40 %
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	AGE (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	200 Low 0	Multi-Family 25 %
Neighborhood Boundaries		800 High 125	Commercial 25 %
THE NEIGHBORHOOD IS BOUNDED BY ROCK CREEK PARK TO THE EAST, TILDEN STREET TO THE SOUTH, WESTERN AVENUE TO THE WEST, AND ABERFOYLE PLACE TO THE NORTH.		615 Pred. 55	Other PK/SCH+ 5 %

Neighborhood Description
 STABILITY OF EMPLOYMENT IS CONSIDERED GOOD. THERE IS AN ACCEPTABLE COMMUTE TO DOWNTOWN. THE MAJOR SOURCE OF JOBS AND CULTURAL OPPORTUNITIES. THIS AREA IS PRIMARILY DETACHED DWELLINGS, BUILT FROM LATE 19TH TO EARLY 20TH CENTURY. MANY OF THE LARGER DWELLINGS AND ROW HOMES HAVE BEEN CONVERTED INTO SMALL CONDO PROJECTS, THERE ARE SEVERAL MID-RISE BUILDINGS IN THE AREA.
 Market Conditions (including support for the above conclusions)
 THIS PROPERTY IS IN A STD CONV. MARKETPLACE; ALTHOUGH FHA & VA LOANS ARE MADE ALSO. TYPICAL POINTS ARE FROM 1-3. SELLERS ACCUSTOMED TO CONTRIBUTING TOWARD CLOSING. THIS IS TYPICAL IN THE MARKETPLACE AND DOES NOT EFFECT THE VALUE. SEE ATTACHED 1004MC FORM FOR NEIGHBORHOOD TRENDS/STATISTICS.

Topography GENERALLY LEVEL Size TYPICAL FOR AREA Density ECONOMICALLY EFFEC View N.Res.
 Specific Zoning Classification RSB Zoning Description SINGLE & MULTI-FAMILY RESIDENTIAL
 Zoning Compliance Legal Legal Nonconforming - Do the zoning regulations permit rebuilding to current density? Yes No
 No Zoning Illegal (describe) _____
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____
 Utilities Public Other (describe) _____ Public Other (describe) _____ Off-site Improvements-Type Public Private
 Electricity _____ Water _____ Street ASPHALT
 Gas _____ Sanitary Sewer _____ Alley ASPHALT
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 1100010004C FEMA Map Date 09/27/2010
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____

Data source(s) for project information PUBLIC RECORD, MRIS RECORDS, PHYSICAL INSPECTION OF PREMISES

Project Description Detached Row or Townhouse Garden Mid-Rise High-Rise Other (describe) _____

General Description	General Description	Subject Phase	If Project Completed	If Project Incomplete
# of Stories <u>4</u>	Exterior Walls <u>BRICK/FRAME</u>	# of Units <u>6</u>	# of Phases <u>1</u>	# of Planned Phases <u>0</u>
# of Elevators <u>0</u>	Roof Surface <u>BUILT-UP</u>	# of Units Completed <u>4</u>	# of Units <u>6</u>	# of Planned Units <u>0</u>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed	Total # Parking <u>3</u>	# of Units For Sale <u>0</u>	# of Units for Sale <u>0</u>	# of Units for Sale <u>0</u>
<input type="checkbox"/> Under Construction	Ratio (spaces/units) <u>.5</u>	# of Units Sold <u>6</u>	# of Units Sold <u>6</u>	# of Units Sold <u>0</u>
Year Built <u>1924</u>	Type <u>SURFACE</u>	# of Units Rented <u>0</u>	# of Units Rented <u>0</u>	# of Units Rented <u>0</u>
Effective Age <u>1</u>	Guest Parking <u>0</u>	# of Owner Occupied Units <u>5</u>	# of Owner Occupied Units <u>5</u>	# of Owner Occupied Units <u>0</u>

Project Primary Occupancy Principle Residence Second Home or Recreational Tenant
 Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No
 Management Group - Homeowners' Association Developer Management Agent - Provide name of management company.
RUPSHA 2012, INC.
 Does any single entity (the same individual, investor group, corporation, etc.) own more than 10% of the total units in the project? Yes No If Yes, describe _____
 Was the project created by the conversion of an existing building(s) into a condominium? Yes No If Yes, describe the original use and the date of conversion.
 THE SUBJECT IS ONE OF SIX UNITS THAT HAVE BEEN CONVERTED FROM AN OLDER ROW HOUSE, BUILT IN 1924. THE SUBJECT HAS NOT BEEN INDIVIDUALLY ASSESSED AT THE TIME OF INSPECTION. LOT AND BLOCK, AND TAXES LISTED ABOVE ARE FOR THE OLD BUILDING.
 Are the units, common elements, and recreation facilities complete (including any planned rehabilitation for a condominium conversion)? Yes No If No, describe _____
 Is there any commercial space in the project? Yes No If Yes, describe and indicate the overall percentage of the commercial space.

Individual Condominium Unit Appraisal Report

PROJECT INFORMATION ANALYSIS

Describe the condition of the project and quality of construction.
TOTAL RENOVATION FROM THE STUDS OUT, ALL COMPONENTS ARE NEW, STAINLESS STEEL APPLIANCES, GRANITE COUNTERTOPS, RECESSED LIGHTING, HVAC, ELECTRIC, PLUMBING, ROOF.

Describe the common elements and recreational facilities.
COMMON HALLS AND EXTERIOR MAINTENANCE, ROOF TOP DECK.

Are any common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Is the project subject to ground rent? Yes No If Yes, \$ _____ per year (describe terms and conditions)

Are the parking facilities adequate for the project size and type? Yes No If No, describe and comment on the effect on value and marketability.

I did did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed.

THE BUDGET WAS NOT MADE AVAILABLE TO THE APPRAISER. GLA IS FROM AN INTERIOR MEASUREMENT OF THE SUBJECT UNIT, WITHOUT THE CONDO DOCUMENTS WITH EXACT RENDERING OF FLOOR PLAN, NO WARRANTY CAN BE MADE TO THE VERACITY OF THE FIGURES CONTAINED IN THE FLOOR PLAN CALCULATIONS.

Are there any other fees (other than regular HOA charges) for the use of the project facilities? Yes No If Yes, report the charges and describe.

Compared to other competitive projects of similar quality and design, the subject unit charge appears High Average Low If High or Low, describe.

Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser?
 Yes No If Yes, describe and explain the effect on value and marketability.

Unit Charge \$ 279.27 per month X 12 = \$ 3351 per year Annual assessment charge per year per square feet of gross living area = \$ 2.23
Utilities included in the unit monthly assessment None Heat Air Conditioning Electricity Gas Water Sewer Cable Other (describe)

General Description	Interior materials/condition	Amenities	Appliances	Car Storage
Floor # <u>TERR+1</u>	Floors <u>HWD/TILE/CPT/GOOD</u>	<input checked="" type="checkbox"/> Fireplace(s) # <u>1</u>	<input checked="" type="checkbox"/> Refrigerator	<input type="checkbox"/> None
# of Levels <u>2</u>	Walls <u>DRYWALL/GOOD</u>	<input type="checkbox"/> Woodstove(s) # <u>0</u>	<input checked="" type="checkbox"/> Range/Oven	<input type="checkbox"/> Garage <input type="checkbox"/> Covered <input checked="" type="checkbox"/> Open
Heating Type <u>FWA</u> Fuel <u>GAS</u>	Trim/Finish <u>WOOD/GOOD</u>	<input type="checkbox"/> Deck/Patio <u>None</u>	<input checked="" type="checkbox"/> Disp <input checked="" type="checkbox"/> Microwave	# of Cars <u>1</u>
<input checked="" type="checkbox"/> Central AC <input type="checkbox"/> Individual AC	Bath Wainscot <u>STONE/C/TILE/GT</u>	<input checked="" type="checkbox"/> Porch/Balcony <u>FRONT</u>	<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Owned
<input type="checkbox"/> Other (describe)	Doors <u>WOOD/GOOD</u>	<input type="checkbox"/> Other <u>None</u>	<input type="checkbox"/> Washer/Dryer	Parking Space # <u>1</u>

Finished area above grade contains: 6 Rooms 3 Bedrooms 3.1 Bath(s) 1501 Square Feet of Gross Living Area Above Grade

Are the heating and cooling for the individual units separately metered? Yes No If No, describe and comment on compatibility to other projects in the market area.

Additional features (special energy efficient items, etc.)
COMPLETELY GUTTED AND RENOVATED IN 2012/13. BAMBOO FLOOR, NEW WINDOWS, NEW BATHROOMS BATHS, FIREPLACE. NEW KITCHEN: GRANITE COUNTER TOPS, STAINLESS STEEL APPLIANCES, AND WOOD CABINETS. RECESSED LIGHTING. FRONT PORCH WITH UNIT.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).
C2:Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;THE SUBJECT HAS EXPERIENCED A TOTAL RENOVATION WITH NEW COMPONENTS, NEW Bathrooms, AND Kitchen.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My 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) MRIS (MLS SYSTEM) AND ASSESSOR RECORDS.

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) MRIS (MLS SYSTEM) AND ASSESSOR RECORDS

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				
Price of Prior Sale/Transfer				
Data Source(s)	City Records	City Records	City Records	City Records
Effective Date of Data Source(s)	04/05/2013	04/05/2013	04/05/2013	04/05/2013

Analysis of prior sale or transfer history of the subject property and comparable sales.
PUBLIC RECORD AND REALTOR SYSTEM DO NOT SHOW ANY TRANSFERS FOR SUBJECT IN THE PAST THREE YEARS. THE PURPOSE OF THE APPRAISAL IS TO ASSIST THE CLIENT IN MAKING A MORTGAGE LOAN DECISION, STANDARD SCOPE OF WORK UTILIZED IN FORMULATION OF FINAL ESTIMATE.

Individual Condominium Unit Appraisal Report

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 585000 to \$ 675000
 There are 20 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 550000 to \$ 711000

FEATURE		SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address		5231 Connecticut Ave NW			5231 Connecticut Ave NW			5231 Connecticut Ave NW			4101 Albemarle St NW		
Unit #		101, Washington, DC 20015			102, Washington, DC 20015			301, Washington, DC 20015			415, Washington, DC 20016		
Project Name and Phase		5231 CONNECTICUT AVE 1			5231 CONNECTICUT AVE 1			5231 CONNECTICUT AVE 1			AMERICAN UNIVERSITY PARK		
Proximity to Subject					0.00 miles N			0.00 miles N			0.87 miles SSW		
Sale Price		\$ 630000			\$ 684000			\$ 550000			\$ 630000		
Sale Price/Gross Liv. Area		\$ 419.72 sq. ft.			\$ 441.29 sq. ft.			\$ 603.07 sq. ft.			\$ 574.29 sq. ft.		
Data Source(s)		MRIS#DC7997761,DOM 7			MRIS#DC7997489,DOM 1			MRIS#DC7945775,DOM 12					
Verification Source(s)		PUBLIC RECORD/EXT.INSPECTION			PUBLIC RECORD/EXT.INSPECTION			PUBLIC RECORD/EXT.INSPECTION					
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
Sale or Financing		Armlth Conv,0			Armlth Conv,0			Armlth Conv,0			Armlth Conv,0		
Concessions		s03/13;c02/13			s03/13;c01/13			s12/12;c10/12					
Date of Sale/Time		N;Res;			N;Res;			N;Res;			N;Res;		
Location		Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Leasehold/Fee Simple		279			279			279			518		
HOA Mo. Assessment		LIMITED COMMON ELEMENTS			LIMITED COMMON ELEMENTS			LIMITED COMMON ELEMENTS			LIMITED COMMON ELEMENTS		
Common Elements and Rec. Facilities		TERR+1			TERR+1			3			4		
Floor Location		N;Res;			N;Res;			N;Res;			N;Res;		
View		GARDEN			GARDEN			GARDEN			MID-RISE		
Design (Style)		Q3			Q3			Q3			Q3		
Quality of Construction		89			89			89			8		
Actual Age		C2			C2			C2			C2		
Condition		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Above Grade		6 3 3.1			6 3 3.1			4 2 2.0			15000 5 2 2.0		
Room Count		1501 sq. ft.			1550 sq. ft.			912 sq. ft.			47000 1097 sq. ft.		
Gross Living Area		0sf			0sf			0sf			0sf		
Basement & Finished Rooms Below Grade		GOOD			GOOD			GOOD			GOOD		
Functional Utility		FWA/CAC			FWA/CAC			FWA/CAC			FWA/CAC		
Heating/Cooling		MODERN SYSTEMS			MODERN SYSTEMS			MODERN SYSTEMS			MODERN SYSTEMS		
Energy Efficient Items		1 DRIVEWAY SPACE			1 DRIVEWAY SPACE			1 DRIVEWAY SPACE			1 GARAGE SPACE		
Garage/Carport		PORCH			PATIO			0 DECK			0 NONE		
Porch/Patio/Deck		1 FIREPLACE			1 FIREPLACE			1 FIREPLACE			1 FIREPLACE		
# of Fireplace(s)													
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 4000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 62000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 16000					
Adjusted Sale Price of Comparables		Net Adj. -0.6 % Gross Adj. 0.6 %			Net Adj. 11.3 % Gross Adj. 11.3 %			Net Adj. 2.5 % Gross Adj. 13.7 %			\$ 646000		

Summary of Sales Comparison Approach
 THESE ARE THE BEST, MOST RECENT COMPARABLE SALES AVAILABLE AS OF THIS REPORT DATE. SALE 1 IS A SLIGHTLY LARGER UNIT LOCATED IN THE SUBJECT'S PROJECT, ADJUSTED ACCORDINGLY. SALE 2 IS SIGNIFICANTLY SMALLER, BELOW 20% GROSS GLA, YET IT IS A CURRENT SALE FROM WITHIN THE SUBJECT'S PROJECT, LENDING CREDENCE TO THE FINAL VALUE CONCLUSION. SALE 3, ALBEIT, A MID-RISE, ADJUSTED SLIGHTLY FOR SUPERIOR DESIGN, IS AN EXCELLENT SUPPORT TO THE SUBJECT. THIS SALE IS ALSO MORE THAN 20% LESS THAN THE SUBJECT IN GLA, YET ITS CURRENT DATE AND LOW PERCENTAGE OF NET ADJUSTMENTS LENDS TO ITS VERACITY AND USEFULNESS.
 THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

Indicated Value by Sales Comparison Approach \$ 645000
INCOME APPROACH TO VALUE (not required by Fannie Mae)
 Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ 0 Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM)
 THE INCOME APPROACH IS DEEMED NOT APPLICABLE DUE TO A LACK OF RENTAL DATA.

Indicated Value by: Sales Comparison Approach \$ 645000 Income Approach (if developed) \$ 0
 SALES COMPARISON SELECTED FOR THE FINAL ESTIMATE OF VALUE AS THIS APPROACH BEST REFLECTS THE ATTITUDES AND EXPECTATIONS OF PROSPECTIVE BUYERS IN THE MARKET. INCOME APPROACH UNRELIABLE, COST UNWORKABLE FOR CONDOMINIUMS.
 AS OF THE DATE OF THIS REPORT, THOMAS J. O'HALLORAN, III, SRA, HAS COMPLETED THE REQUIREMENTS UNDER THE CONTINUING EDUCATION PROGRAM OF THE APPRAISAL INSTITUTE.
 THE APPRAISER HAS NOT PERFORMED ANY SERVICES REGARDING THE SUBJECT PROPERTY, AS EITHER AN APPRAISER OR IN ANY OTHER CAPACITY IN THE PREVIOUS THREE YEARS FROM THE DATE OF ACCEPTANCE OF THIS ASSIGNMENT.
 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 \$ 645000, as of 04/05/2013, which is the date of inspection and the effective date of this appraisal.

Individual Condominium Unit Appraisal Report

UZZU233309

0220253388

File # HUSAIN 5231-101

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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 this 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.

Individual Condominium Unit Appraisal Report

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 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) as 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.

Individual Condominium Unit Appraisal Report

0220253389
0220253389
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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.

APPRAISER

Signature [Handwritten Signature]
Name THOMAS J. O'HALLORAN, III, SRA
Company Name O'HALLORAN APPRAISAL SERVICES, LLC
Company Address 206 KENT OAKS WAY
GAITHERSBURG MD 20878
Telephone Number 301 258 8161
Email Address APPRAISALMAVENS@AOL.COM
Date of Signature and Report 04/08/2013
Effective Date of Appraisal 04/05/2013
State Certification # CR11743
or State License #
or Other State #
State DC
Expiration Date of Certification or License 02/28/2014

ADDRESS OF PROPERTY APPRAISED

5231 Connecticut Ave NW
101 Washington DC 20015

APPRAISED VALUE OF SUBJECT PROPERTY \$ 645000

LENDER/CLIENT

Name NO AMC
Company Name SUNTRUST MORTGAGE, INC.
Company Address 901 SEMMES AVENUE MTG-1244 RICHMOND VA 2
Email Address NA

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

Individual Condominium Unit Appraisal Report

0220253389
File # HUSAIN_5231-101

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Address	5231 Connecticut Ave NW	3263B Sutton Pl NW		
Unit #	101, Washington, DC 20015	326B, Washington, DC 20016		
Project Name and Phase	5231 CONNECTICUT AVE 1	SUTTON PLACE 1		
Proximity to Subject		1.91 miles SSW		
Sale Price	\$ 630000	\$ 659000		
Sale Price/Gross Liv. Area	\$ 419.72 sq. ft.	\$ 404.79 sq. ft.		
Data Source(s)		MRIS#DC8015401;DOM 26		
Verification Source(s)		PUBLIC RECORD/EXT. INSPECTION		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION
Sale or Financing Concessions		Listing		
Date of Sale/Time		c03/13	-9800	
Location	N;Res;	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		
HOA Mo. Assessment	279	608	0	
Common Elements and Rec. Facilities	LIMITED COMMON ELEMENTS	LIMITED COMMON ELEMENTS		
Floor Location	TERR+1	1+2	0	
View	N;Res;	N;Res;		
Design (Style)	GARDEN	TOWNHOUSE	-15000	
Quality of Construction	C3	C3		
Actual Age	89	33	0	
Condition	C2	C3	10000	
Above Grade	Total Bdrms. Baths 6 3 3.1	Total Bdrms. Baths 5 2 2.1	10000	
Room Count				
Gross Living Area	1501 sq. ft.	1628 sq. ft.	-10200	
Basement & Finished Rooms Below Grade	0sf	0sf		
Functional Utility	GOOD	GOOD		
Heating/Cooling	FWACAC	FWACAC		
Energy Efficient Items	MODERN SYSTEMS	MODERN SYSTEMS		
Garage/Carport	1 DRIVEWAY SPACE	NONE	10000	
Porch/Patio/Deck	PORCH	DECK	0	
# of Fireplace(s)	1 FIREPLACE	1 FIREPLACE		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 5000	<input type="checkbox"/> + <input type="checkbox"/> - \$
Adjusted Sale Price of Comparables		Net Adj. -0.8 % Gross Adj. 9.9 %	\$ 654000	Net Adj. % Gross Adj. % \$

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	City Records	City Records		
Effective Date of Data Source(s)	04/05/2013	04/05/2013		

Summary of Sales Comparison Approach
 - OVERFLOW - SEE "ADDITIONAL FIELD TEXT ADDENDA" -

ANALYSIS / COMMENTS

ADDITIONAL FIELD TEXT

File No. HUSAIN_5231-101

Borrower/Client	REHAN HUSAIN		
Property Address	5231 Connecticut Ave NW		
City	Washington	County	District Of Columbia
		State	DC
		Zip Code	20015
Lender	NO AMC		
	SUNTRUST MORTGAGE, INC.		

COMMENT SALES COMPARE COMPS 4-6
SINCE NOT EVERY RESIDENTIAL PROPERTY CAN BE COMPARED TO AN IDEAL COMPARABLE, THE APPRAISER HAS INCLUDED DATA THAT IS CONSIDERED THE BEST AVAILABLE AT THE TIME OF THE ANALYSIS. THE MARKET SEARCH WAS THOROUGH AND COMPLETE USING ALL AVAILABLE SOURCES. EVERY EFFORT HAS BEEN TAKEN CONFORM TO STANDARD, CONFORMING GUIDELINES. COMP 4 IS AN UNDER CONTRACT FROM JUST OUTSIDE THE SUBJECT'S DEFINED NEIGHBORHOOD; HOWEVER, IT IS CONSIDERED TO BE A VIABLE COMPETITIVE ALTERNATIVE TO THE SUBJECT. THIS SALE IS LOCATED ALONG THE MASSACHUSETTS AVE CORRIDOR AND THE SUBJECT IS LOCATED THE CONNECTICUT AVE CORRIDOR, BOTH OFFERING COMPARABLE CONVENIENCES. FURTHERMORE, DUE TO THE RECENT DEMAND FOR CONVERTING OLDER TOWNHOUSES IN THIS SECTION OF THE DISTRICT OF COLUMBIA INTO GARDEN CONDOMINIUMS, THE DISTANCE BETWEEN COMPARABLE WILL EXCEED 1 MILE. THIS DOES NOT HAVE A NEGATIVE IMPACT ON THE MARKETABILITY OF THE SUBJECT.

DIMENSION LIST ADDENDUM

File No. HUSAIN_5231-101

Borrower or Owner	REHAN HUSAIN		
Property Address	5231 Connecticut Ave NW		
City	Washington	County	District Of Columbia
		State	DC
		Zip Code	20015
Lender or Client	SUNTRUST MORTGAGE, INC.		

Gross Living Area (GLA)		1501	s.f.
Gross Building Area (GBA)		1500.8401	s.f.
Areas	Square Footage		
Basement		s.f.	% of GBA
Level 1	813.8002	s.f.	54.23 % of GBA
Level 2	687.2399	s.f.	45.77 % of GBA
Level 3	0.0000	s.f.	0.00 % of GBA
Garage		s.f.	% of GBA
Other	0.0000	s.f.	0.00 % of GBA

Area Dimensions					Type of Area				Level		
Measurements	Factor		Area	Living	Bsmnt	Garage	Other	One	Two	Three	
687.24	x	1.00	x 1.00 = 887.24	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
813.60	x	1.00	x 1.00 = 813.60	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
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	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	x		=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

INVOICE

0220253389

File No. HUSAIN_5231-101

Invoice # MDCOL-032113-0026-1

Invoice Date 04/07/2013

Fee 465.00

Due Date _____

Lender or Client: SUNTRUST MORTGAGE, INC.
901 SEMMES AVENUE
RICHMOND VA 23224

Borrower: REHAN HUSAIN
5231 Connecticut Ave NW
Washington DC 20015

Item	Cost
APPRAISAL FEE	465
Subtotal	465.00
	0.00
Total Amount Due	465.00

Terms

Please remit payment to: THOMAS J. O'HALLORAN, III, SRA
O'HALLORAN APPRAISAL SERVICES, LLC
206 KENT OAKS WAY
GAITHERSBURG MD 20878

Thank you

TEXT ADDENDUM

File No. HUSAIN_5231-101

Borrower/Client	REHAN HUSAIN						
Property Address	5231 Connecticut Ave NW						
City	Washington	County	District Of Columbia	State	DC	Zip Code	20015
Lender	SUNTRUST MORTGAGE, INC.						

Form data: Remarks - Line 1
E-MAIL ADDRESS IS APPRAISALMAVENS@AOL.COM

Form data: Remarks - Line 2
THANK YOU FOR YOUR CONFIDENCE IN US AND THE OPPORTUNITY TO SERVE YOU.

Market Conditions Addendum to the Appraisal Report

0220253389
File # HUSAIN_5231-101

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 5231 Connecticut Ave NW City Washington State DC ZIP Code 20015

Borrower REHAN HUSAIN

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		
				<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Sales (Settled)	10	4	6	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.67	1.33	2	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	NA	NA	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	NA	NA	1.5	<input 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	\$640,000	\$637,500	\$644,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	12	44	4	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	NA	NA	\$630,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	NA	NA	14	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.54	97.12	98	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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.).

THE MRIS INDICATES THERE WERE 20 CLOSED SALES DURING THE PAST 12 MONTHS AND 1 OF THOSE SALES CONTAINED SELLER CONCESSIONS WHICH IS 5% OF THE TOTAL TRANSACTIONS IN THIS MARKET AREA. PRIOR MONTHS 7-12: 10 SALES; 0 WITH CONCESSIONS; 0% OF SALES FOR THIS PERIOD. 4-6: 4 SALES; 0 WITH CONCESSIONS; 0% OF SALES FOR THIS PERIOD. 0-3: 6 SALES; 1 WITH CONCESSIONS; 17% OF SALES FOR THIS PERIOD. THE CONCESSIONS RANGED BETWEEN 3,000 AND 3,000. THE MEDIAN CONCESSION AMOUNT IS \$3,000.

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).

THE MRIS INDICATES THERE WERE 20 CLOSED SALES DURING THE PAST 12 MONTHS AND 1 OF THOSE SALES WERE EITHER FORECLOSURES OR SHORT SALES WHICH IS 5% OF THE TOTAL TRANSACTIONS IN THIS MARKET AREA. PRIOR MONTHS 7-12: 10 SALES; 1 FORECLOSURES OR SHORT SALES; 10% OF SALES FOR THIS PERIOD. 4-6: 4 SALES; 0 FORECLOSURES OR SHORT SALES; 0% OF SALES FOR THIS PERIOD. 0-3: 6 SALES; 0 FORECLOSURES OR SHORT SALES; 0% OF SALES FOR THIS PERIOD.

Cite data sources for above information.

THE MRIS WAS THE DATA SOURCE USED TO COMPLETE THE MARKET CONDITIONS ADDENDUM.

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.

THE ANALYSIS INDICATES THE FOLLOWING TRENDS WITH RESPECT TO PROPERTIES COMPARABLE TO SUBJECT PROPERTY WITHIN THE DEFINED NEIGHBORHOOD OR MARKET AREA OVER THE PAST TWELVE MONTHS. # OF CLOSED SALES INCREASED, ABSORPTION RATE IS ALSO INCREASING. MEDIAN SALE PRICE REMAINED STABLE, MEDIAN DOM DECREASED, STILL UNDER 30 DAYS. MEDIAN SALE PRICE AS % OF LIST STAYED STABLE. OVERALL MARKET IS CONSIDERED STRONG AND STABLE.

If the subject is a unit in a condominium or cooperative project, complete the following: CONDOMINIUM Project Name: 5231 CONNECTICUT AVE

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
				<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Sales (Settled)	0	0	5	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0	0	1.67	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings	NA	NA	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)	NA	NA	0	<input type="checkbox"/> Declining	<input checked="" 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.

THE DATA USED IN THE GRID ABOVE DOES NOT INDICATE THERE WERE ANY REO/SHORT SALES OR OTHER DISTRESSED PROPERTIES ASSOCIATED WITH THE REPORTED TRANSACTIONS. HOWEVER, THIS IS NOT A MANDATORY REPORTING FIELD FOR AGENTS AND THERE MAY BE SOME DISTRESSED SALES THAT WERE NOT REPORTED. IT IS BEYOND THE SCOPE OF THIS ASSIGNMENT TO CONFIRM EACH SALE USED IN THE MARKET CONDITIONS REPORT.

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

THE PROJECT ABSORBS WELL WHEN UNITS COME TO MARKET, THERE IS NO BUILD UP OF INVENTORY. THE NUMBER OF UNITS IN THE PROJECT VS THOSE SOLD AND LISTED IN PAST MONTH INDICATE HIGH STABILITY.

Signature: 

Appraiser Name: THOMAS J. O'HALLORAN, III, SRA Supervisory Appraiser Name: _____

Company Name: O'HALLORAN APPRAISAL SERVICES, LLC Company Name: _____

Company Address: 206 KENT OAKS WAY GAITHERSBURG, MD 20878 Company Address: _____

State License/Certification #: CR11743 State: DC State License/Certification #: _____ State: _____

Email Address: APPRAISALMAVENS@AOL.COM Email Address: _____

SUBJECT PHOTOGRAPH ADDENDUM

File No. HUSAIN_5231-101

Borrower/Client	REHAN HUSAIN		
Property Address	5231 Connecticut Ave NW		
City	Washington	County	District Of Columbia State DC Zip Code 20015
Lender	NO AMC	SUNTRUST MORTGAGE, INC.	



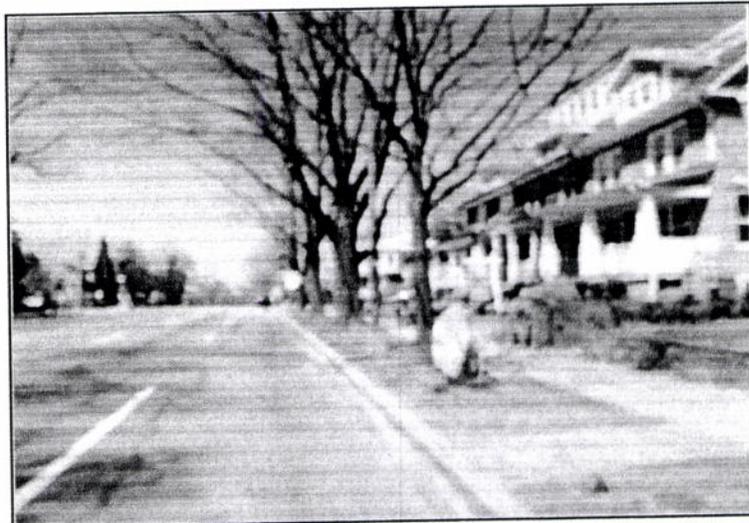
FRONT OF
SUBJECT PROPERTY

Appraised Date: April 5, 2013

Appraised Value: \$645000



REAR OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLES PHOTOGRAPH ADDENDUM
(Comps 1-3)

File No. HUSAIN_5231-101

Borrower/Client	<u>REHAN HUSAIN</u>		
Property Address	<u>5231 Connecticut Ave NW</u>		
City	<u>Washington</u>	County	<u>District Of Columbia</u> State <u>DC</u> Zip Code <u>20015</u>
Lender	<u>NO AMC</u> SUNTRUST MORTGAGE, INC.		



Comparable Sale 1
5231 Connecticut Ave NW
Washington DC 20015
 Date of Sale: 8/3/13;c02/13
 Sale Price: 884000
 Sq. Ft.: 1550
 \$ / Sq. Ft.: 441.29



Comparable Sale 2
5231 Connecticut Ave NW
Washington DC 20015
 Date of Sale: 8/3/13;c01/13
 Sale Price: 550000
 Sq. Ft.: 912
 \$ / Sq. Ft.: 603.07

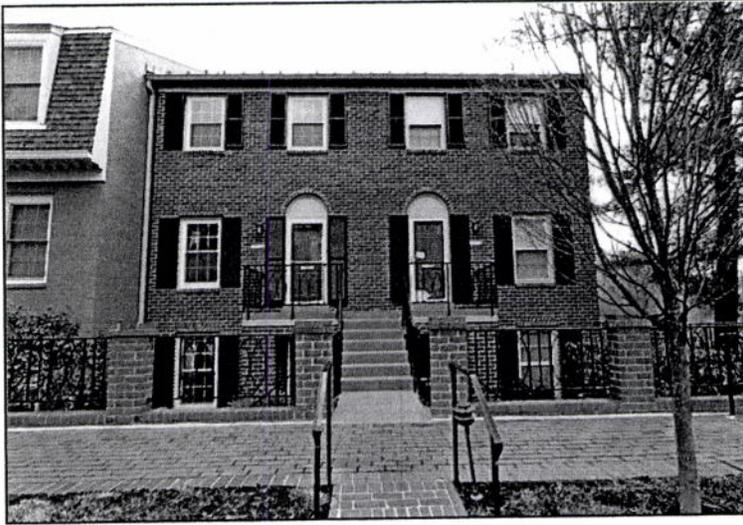


Comparable Sale 3
4101 Albemarle St NW
Washington DC 20016
 Date of Sale: 8/12/12;c10/12
 Sale Price: 630000
 Sq. Ft.: 1097
 \$ / Sq. Ft.: 574.29

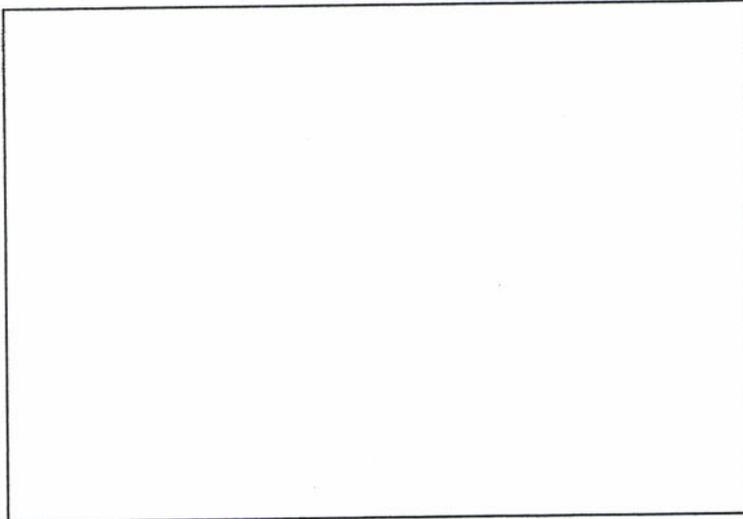
COMPARABLES PHOTOGRAPH ADDENDUM
(Comps 4-6)

File No. HUSAIN_5231-101

Borrower/Client	<u>REHAN HUSAIN</u>		
Property Address	<u>5231 Connecticut Ave NW</u>		
City	<u>Washington</u>	County	<u>District Of Columbia</u> State <u>DC</u> Zip Code <u>20015</u>
Lender	<u>NO AMC</u>	<u>SUNTRUST MORTGAGE, INC.</u>	

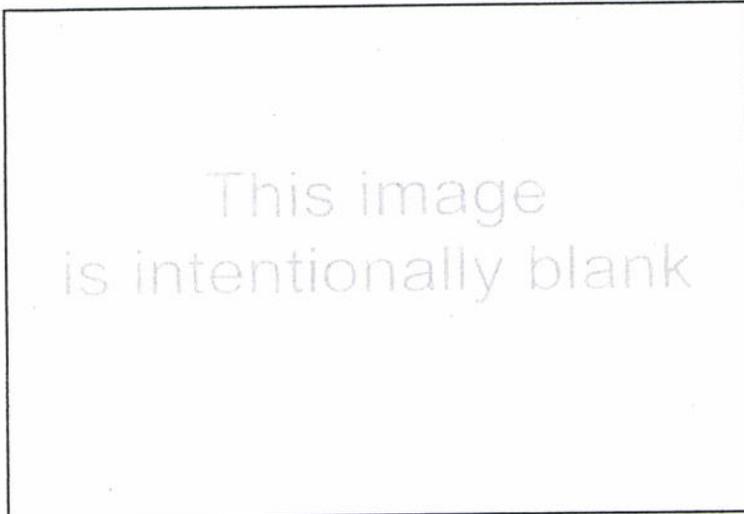


Comparable Sale 4
3263B Sutton Pl NW
Washington DC 20018
 Date of Sale: 03/13
 Sale Price: 659000
 Sq. Ft.: 1628
 \$ / Sq. Ft.: 404.79



Comparable Sale 5

 Date of Sale: _____
 Sale Price: _____
 Sq. Ft.: _____
 \$ / Sq. Ft.: _____



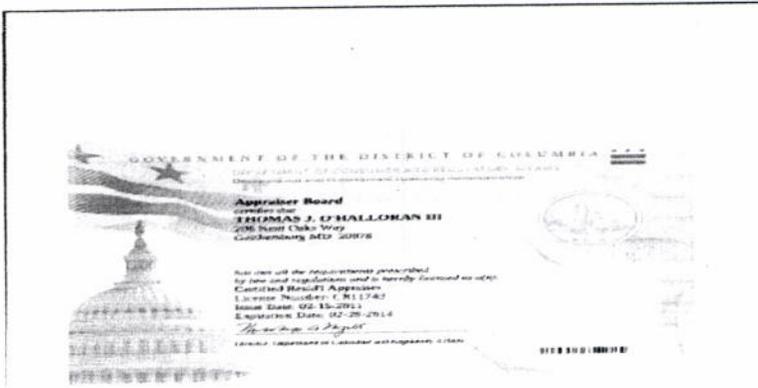
Comparable Sale 6

 Date of Sale: _____
 Sale Price: _____
 Sq. Ft.: _____
 \$ / Sq. Ft.: _____

ADDITIONAL PHOTOGRAPH ADDENDUM

File No. HUSAIN_5231-101

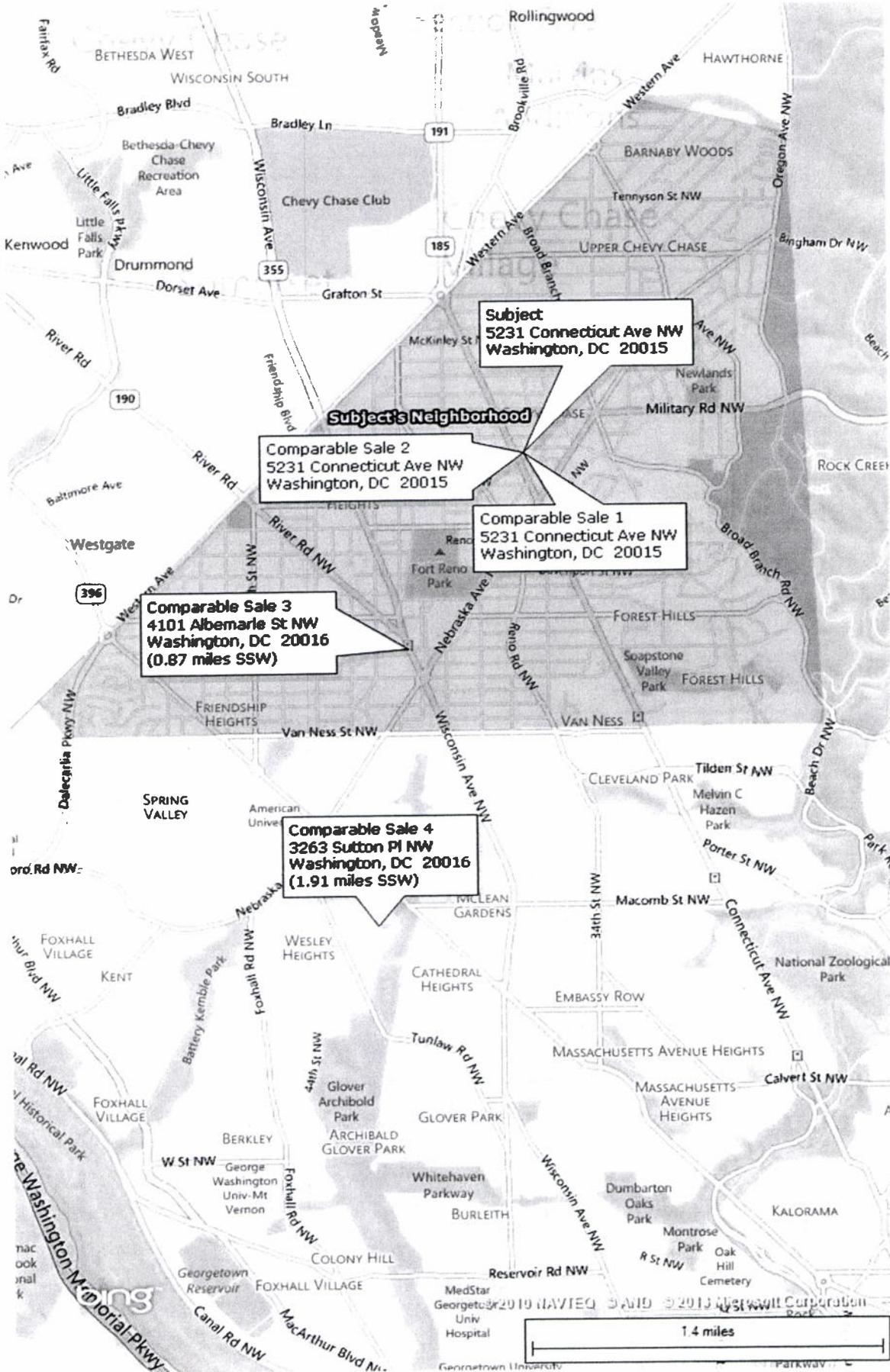
Borrower/Client <u>REHAN HUSAIN</u>			
Property Address <u>5231 Connecticut Ave NW</u>			
City <u>Washington</u>	County <u>District Of Columbia</u>	State <u>DC</u>	Zip Code <u>20015</u>
Lender <u>NO AMC</u>		<u>SUNTRUST MORTGAGE, INC.</u>	



LOCATION MAP ADDENDUM

File No. HUSAIN_5231-101

Borrower/Client	REHAN HUSAIN		
Property Address	5231 Connecticut Ave NW		
City	Washington	County	District Of Columbia
		State	DC
		Zip Code	20015
Lender	NO AMC SUNTRUST MORTGAGE, INC.		

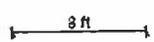
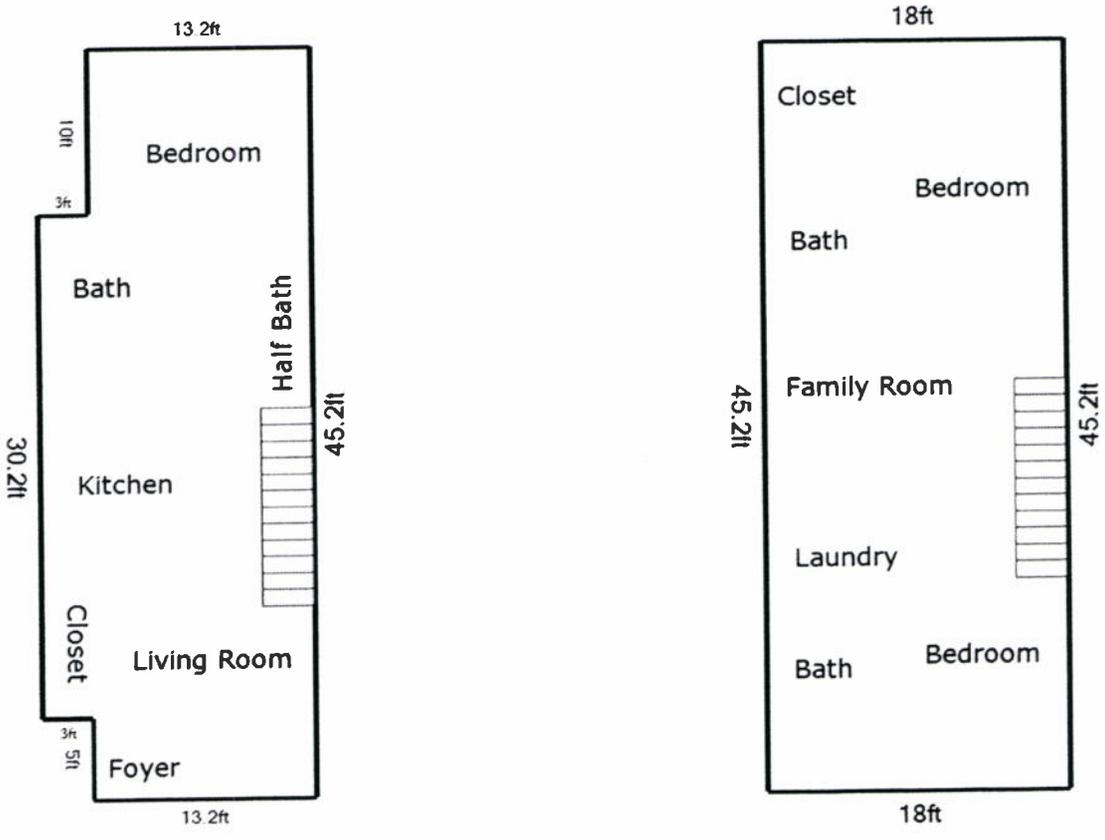


SKETCH ADDENDUM

File No. HUSAIN_5231-101

Borrower/Client REHAN HUSAIN
 Property Address 5231 Connecticut Ave NW
 City Washington County District Of Columbia State DC Zip Code 20015
 Lender NO AMC SUNTRUST MORTGAGE, INC.

Sketch



Living Area		Area Calculation			
Second Floor	687.24 ft ²	Second Floor			x 1.00 = 687.24 ft ²
First Floor	813.60 ft ²	Δ	13.2ft x 5ft	0.50 =	33 ft ²
		Δ	10ft x 13.2ft	0.50 =	66.00 ft ²
		Δ	3ft x 30.2ft	0.50 =	45.3 ft ²
		Δ	30.35ft x 3ft	0.50 =	45.3 ft ²
		Δ	14.12ft x 30.2ft	0.47 =	199.32 ft ²
		Δ	37.59ft x 16.55ft	0.48 =	298.32 ft ²
		First Floor			x 1.00 = 813.60 ft ²
		Δ	18ft x 45.2ft	0.50 =	406.80 ft ²
		Δ	18ft x 45.2ft	0.50 =	406.80 ft ²
Total Living Area (rounded):	1501 ft²				

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