

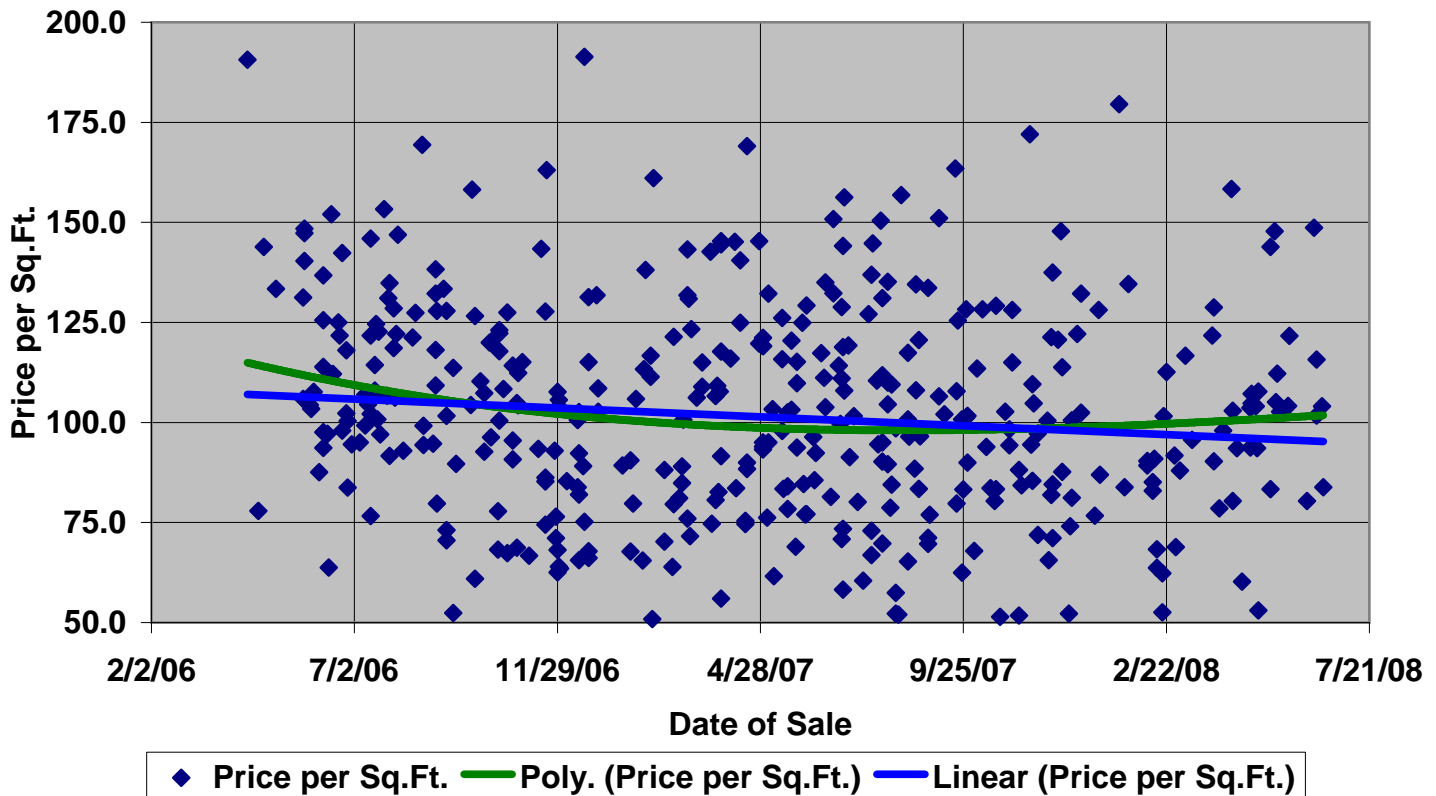
Adendum to the Appraisal Report

As information in this addendum is reviewed certain things should be understood.

Linear regression Trend Line: A linear regression is a straight that line express one or more independent variables and then determines there relationship. For example a date or period of time and the relationship of sold price per sq.ft over that period of time.

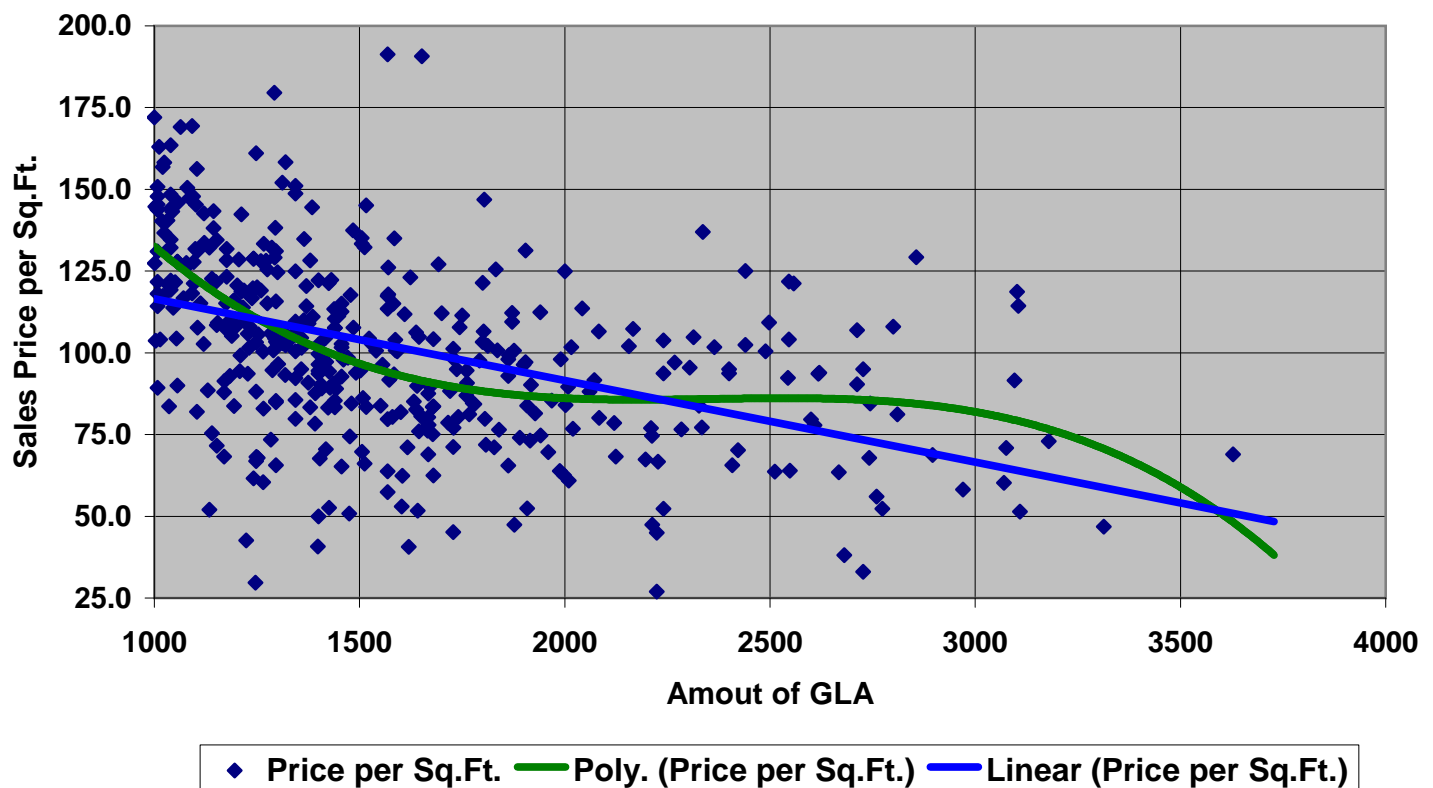
Polynomial Trend Line: This type of trend line allows the presenter (i.e. appraiser) of information to choose the number of degrees or changes in a trend over a perior of time. The number of degree's or change points selected depends on the appraisers knowledge and the amount and quality of data. Again the appraisers experience is essential to making this determination.

Trend of Selling Price per Square Foot for properties over 1,000 sq.ft.



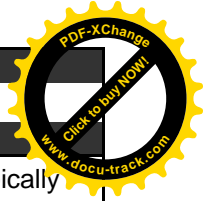
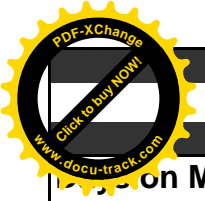
Comments: While overall from 2006 to currently the Linear Line indicates property values have declined. However the Polynomial Line indicates that they dropped untill about September of 2007 and started to level out.

Trend of Sales Price per Sq.Ft. by amount of GLA



Comments: I have provided the above graph to review the sales price per sq.ft. trend as the amount of square feet of gross living area increases. Only comparables with 100 sqft of more were considered in the downtown Lewiston Auburn area. The range appears to be about \$25.00 to \$50.00 per square foot

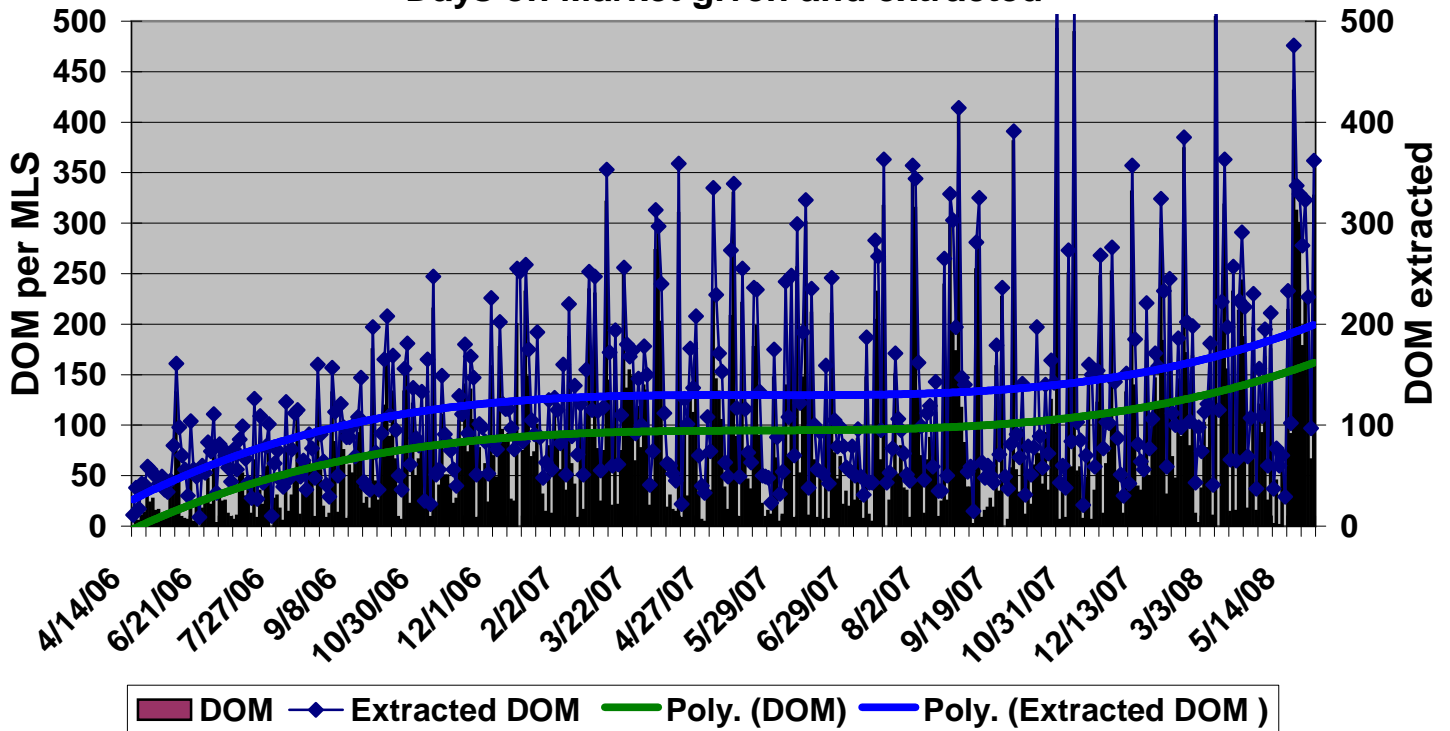
Information taken from a secondary source and that sources is deemed to be reliable.



Addendum to the Appraisal Report

Days on Market: There are two days on Market noted in this graph. "DOM" which is taken from the MLS and typically express the period of time from the date of listing to the date the property was placed undercontract. "Extracted DOM" which is the time being the listing date to the date sold, which is more reflective of what the form is requesting. However the information is taken from the MLS and some properties are listed several times before being sold.

Days on Market given and extracted

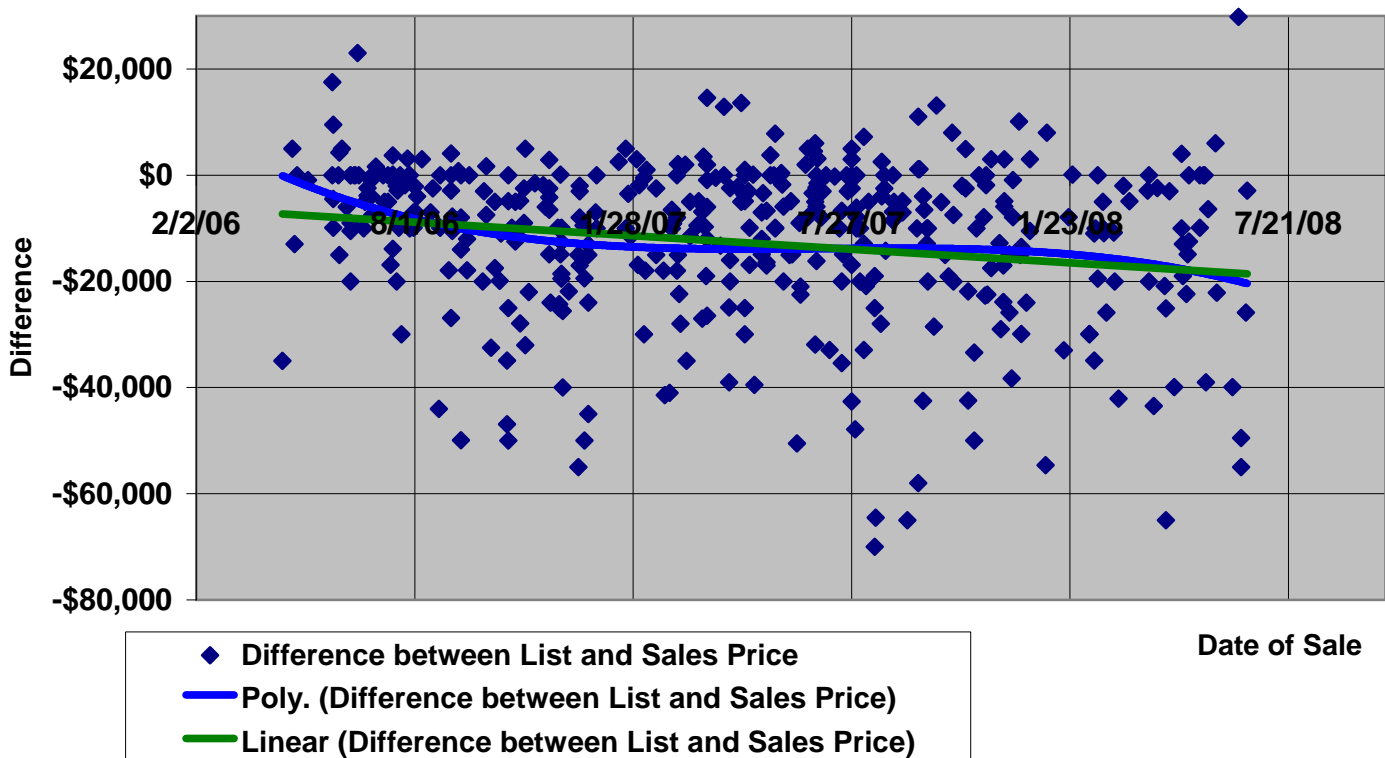


MARKETING TIME / DAYS on MARKET

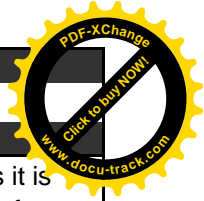
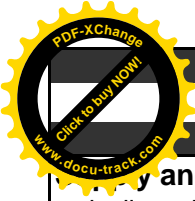
Comments: Days on Market extracted appear to be indicate some flexuation but slowly rising to what appears to be an average of 200 days on the market.

Trend for the difference between Original Asking Price and Sales Price - Difference Indicated

The difference between the asking price and the sales price has been graphed out by date of sale.



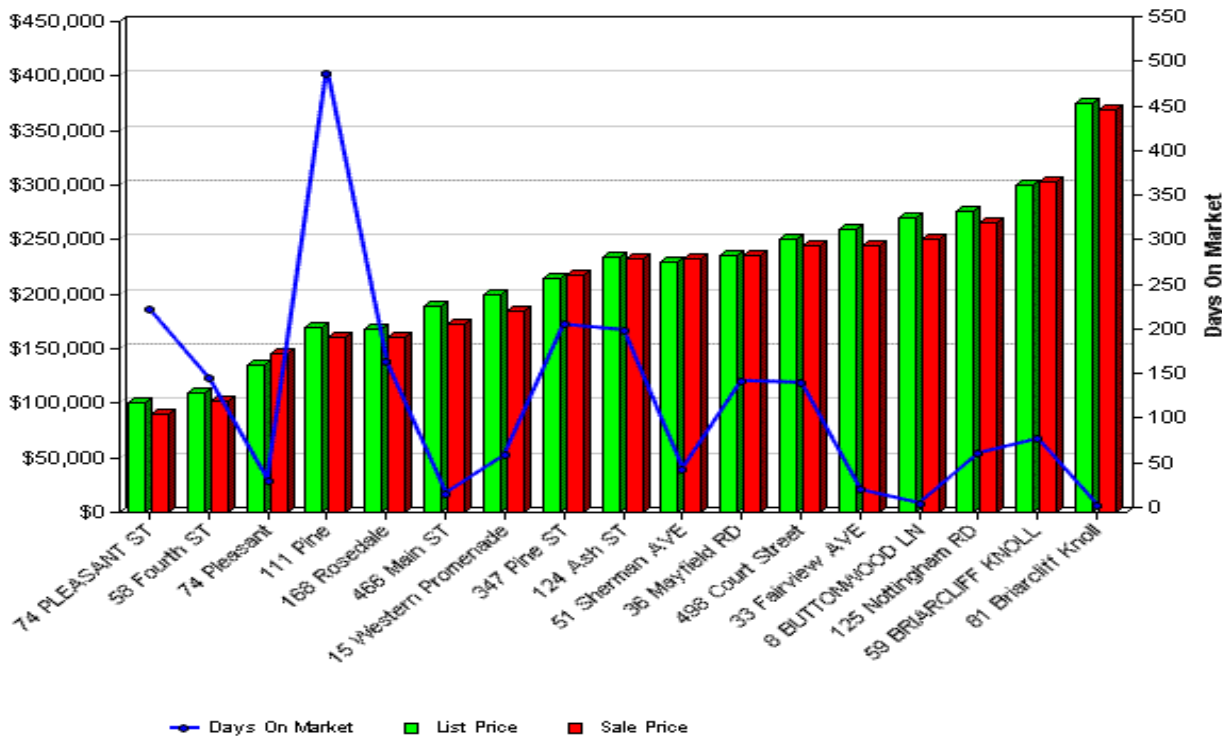
Comment: There does appear to be some leveling out and and some overall increase between the asking price and sales price. It should also be noted that many sales are more than the asking price which appears to be in greatly inpart to the sellers paying financing or sales concessions.



Addendum to the Appraisal Report

Supply and Demand: When the number of current listings is similar to the number of sales in the past 12 months it is typically an indication of a stable market. When listings start to exceed sales in the past 12 months it is an indication of an over supply and when the number of sales exceed the listings it an indication of shortage of homes on the market.

List Price vs. Sale Price with DOM Comparison

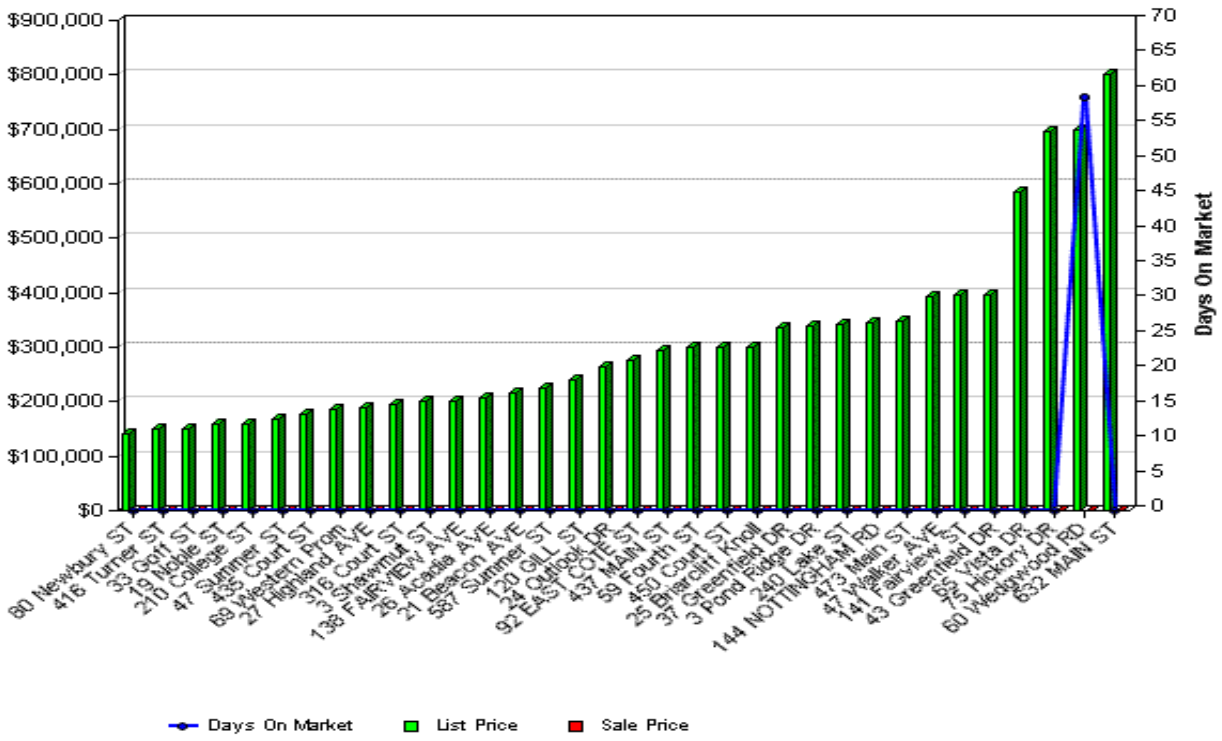


Comment: This graph represents the Days on Market, compared to the listing price and sales price of the comparables in the neighborhood. It is provided to give additional support to the statements made in the report.

Current Listings on the Market

These are current listings in the neighborhood and provide additional support of the price ranges given and the predominate price range indicated in the report.

List Price vs. Sale Price with DOM Comparison



Comment: There are 34 current listings of property over 2,500 sqft compared to 17 sales in the past year. This would be an indication that the supply of homes in this submarket exceeds the demand.