

APPRAISAL OF



LOCATED AT:

401 7th Ave. W.
Polson, MT 59860

FOR:

REO Appraisal
Herreid Estate
Polson, MT 59860

BORROWER:

Herreid

AS OF:

November 22, 2007

BY:

David T. Murphy
Big Sky Real Estate Appraisal Co

Big Sky Real Estate Appraisal Co
Real Estate Appraisal Firm

File No. HerreidREO Land

December 6, 2007

REO Appraisal
Herreid Estate
Polson, MT 59860

File Number: HerreidREO Land

In accordance with your request, I have appraised the real property at:

401 7th Ave. W.
Polson, MT 59860

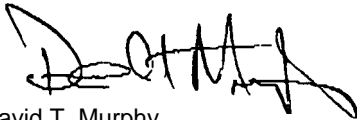
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as vacant.
The property rights appraised are the fee simple interest in the site.

In my opinion, the market value of the property as of November 22, 2007 is:

\$58,500
Fifty-Eight Thousand Five Hundred Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely,



David T. Murphy
Big Sky Real Estate Appraisal Co

Big Sky Real Estate Appraisal Co

LAND APPRAISAL REPORT

File No. HerreidREO Land

SUBJECT

Borrower Herreid Census Tract .9403 Map Reference Lake County

Property Address 401 7th Ave. W.

City Polson County Lake State MT Zip Code 59860

Legal Description Lot 1, Block 3 Lewis Addn.

Sale Price REO-N/A Date of Sale N/A Loan Term _____ yrs. Property Rights Appraised ☒ Fee ☐ Leasehold ☐ De Minimus PUD

Actual Real Estate Taxes 192.81 (yr.) Loan charges to be paid by seller None Know Other sale concessions _____

Lender/Client REO Appraisal Address MT 59901 59901

Occupant Herreid, Loyal V Etal Appraiser David T. Murphy Instructions to Appraiser Value subject site for REO purposes.

NEIGHBORHOOD

☒ Urban☐ Suburban☐ Rural

☒ Over 75%☐ 25% to 75%☐ Under 25%

☐ Fully Dev.☐ Rapid☒ Steady☐ Slow

☐ Increasing☒ Stable☐ Declining

☐ Shortage☐ In Balance☒ Over Supply

☐ Under 3 Mos.☒ 4-6 Mos.☐ Over 6 Mos.

Present Land Use

85 % 1 Family

5 % 2-4 Family

____ % Apts

____ % Condo

5 %Commercial

____ % Industrial

5 % Vacant

____ %

Change in Present Land Use

☒ Not Likely☐ Likely☐ Taking Place(*)

(*)From _____ To _____

Predominant Occupancy

☐ Owner☒ Tenant

____ % Vacant

Single Family Price Range

100 to 800

Predominant Value 260

Single Family Age

New yrs. to yrs. 50

Predominant Age 15 yrs.

Employment Stability

☐ Good☒ Avg☐ Fair☐ Poor

Convenience to Employment

☐ ☒ ☐ ☐

Convenience to Shopping

☐ ☒ ☐ ☐

Convenience to Schools

☒ ☐ ☐ ☐

Adequacy of Public Transportation

☐ ☒ ☐ ☐

Recreational Facilities

☐ ☒ ☐ ☐

Adequacy of Utilities

☒ ☐ ☐ ☐

Property Compatibility

☒ ☐ ☐ ☐

Protection from Detrimental Conditions

☐ ☒ ☐ ☐

Police and Fire Protection

☒ ☐ ☐ ☐

General Appearance of Properties

☐ ☒ ☐ ☐

Appeal to Market

☐ ☒ ☐ ☐

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)

See Attached Addendum.

SITE

Dimensions 7000 SF = 7000 Sq.Ft. ☐ Corner Lot

Zoning Classification MRZD Present Improvements ☐ Do ☐ Do Not Conform to Zoning Regulations

Highest and Best Use ☐ Present Use ☐ Other (specify) _____

Public

Other (Describe)

☒ Elec.☐ Gas☐ Water☒ San. Sewer☐ Underground Elec & Tel

MVPNoneCityCity

OFF-SITE IMPROVEMENTS

☒ Str.Address☐ Public☐ Private

Paved

☒ Maintenance☐ Public☐ Private

☒ Storm Sewer☒ Curb/Gutter☒ Sidewalk☒ Street Lights

Topo

Level

Size

Typical

Shape

Rectangular

View

Neighborhood

Drainage

Adequate

Property located in a HUD identified Special Flood Hazard Area?

☐ Yes☐ No

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions)

There were no known illegal land uses observed on subject or adjoining properties. No environmental survey provided.

MARKET DATA ANALYSIS

The undersigned has recited three recent sales of properties most similar and proximate to the subject and has to be considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject, if a significant in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	<u>401 7th Ave. W.</u>	<u>NHN 16th Ave. E.</u>		<u>20 B Ave</u>		<u>6XX 6th St. W.</u>	
	<u>Polson</u>	<u>Polson</u>		<u>Polson</u>		<u>Polson</u>	
Proximity to subject		<u>Approx 1 Mile</u>		<u>Under 1 Mile</u>		<u>Under 1/4 Mile</u>	
Sales Price	\$ <u>REO-N/A</u>		\$ <u>63,000</u>		\$ <u>67,000</u>		\$ <u>55,000</u>
Price \$/Sq. Ft. Site	<u>N/A</u>		<u>63000</u>		<u>67000</u>		<u>55000</u>
Data Source	<u>Site Inspection</u>	<u>Private Bechard to Lake County Building Assoc.</u>		<u>MLS #265974 - 139 DOM</u>		<u>MLS#262891</u>	
Date of Sale and	<u>DESCRIPTION</u>	<u>DESCRIPTION</u>	<u>+(-) Adjust.</u>	<u>DESCRIPTION</u>	<u>+(-) Adjust.</u>	<u>DESCRIPTION</u>	<u>+(-) Adjust.</u>
Time Adjustment	<u>N/A</u>	<u>08/01/07</u>		<u>05/24/07</u>		<u>08/29/07</u>	
Location	<u>Urban</u>	<u>Urban</u>		<u>Urban</u>		<u>Suburban</u>	
Site/View	<u>Neighborhood</u>	<u>Similar</u>		<u>Superior</u>	<u>-10,000</u>	<u>Similar</u>	
Lot Size	<u>.16 Acre Corner</u>	<u>.25 Acre Corner</u>	<u>-5,000</u>	<u>.23 Acre</u>		<u>.17 Acre</u>	<u>2,500</u>
Misc.Utilities	<u>Adjacent</u>	<u>Adjacent</u>		<u>Adjacent</u>	<u>0</u>	<u>Adjacent</u>	
Description	<u>Residential Lot</u>	<u>Res. Lot</u>		<u>Res. Lot</u>		<u>Residential Lot</u>	
Improvements	<u>Fence</u>	<u>None</u>	<u>1,000</u>	<u>None</u>	<u>1,000</u>	<u>Impr after sale</u>	<u>1,000</u>
Sales or Financing		<u>Cash</u>		<u>Conventional</u>		<u>Cash</u>	
Concessions		<u>None Known</u>		<u>None Known</u>		<u>None Known</u>	
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ <u>4,000</u>	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ <u>9,000</u>	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ <u>3,500</u>
Indicated Value		Gross: <u>9.5</u>		Gross: <u>16.4</u>		Gross: <u>6.4</u>	
of Subject		Net: <u>-6.3</u>	\$ <u>59,000</u>	Net: <u>-13.4</u>	\$ <u>58,000</u>	Net: <u>6.4</u>	\$ <u>58,500</u>

Comments on Market Data

See Attached Addendum.

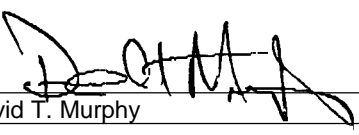
Comments and Conditions of Appraisal

The purpose of this appraisal is for REO purposes.

Final Reconciliation

All sales are given equal weight in the determination of the subject's market value. The appraised value of subject lot is \$58,500. This is a summary report of a land appraisal.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF November 22, 2007 to be 58500

Appraiser Signature 

Appraiser Name David T. Murphy

Supervisor Signature (if applicable) _____

Supervisor Name _____

☐ Did

☐ Did Not Physically Inspect Property

Date Report Signed December 6, 2007

Date Report Signed _____

State Certification # 586 State MT

State Certification # _____ State _____

State License # 586 State _____

State License # _____ State _____

Produced using ACI software, 800.234.8727 www.aciweb.com

Murphy Appraisal

LAND2 06062005

Big Sky Real Estate Appraisal Co

LAND APPRAISAL REPORT

File No. HerreidREO Land

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ITEM	SUBJECT	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address 401 7th Ave. W. Polson		1300 Block 11th Ave. E. Polson		NHN 15th Ave. E. Polson			
Proximity to subject		Approx 1 MILE		Approx 1 Mile			
Sales Price	REO-N/A		\$ 56,000		\$ 62,500		\$
Price \$/Sq. Ft. Site	N/A		56000		62500		
Data Source	Site Inspection	MLS#266592		Private Sale/Appraiser Files			
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.
	N/A	4/30/07	0	3/26/07			
Location	Urban	Urban		Urban			
Site/View	Neighborhood	Similar		Superior View	-5,000		
Lot Size	.16 Acre Corner	.26 Acres	0	.26 Acre			
Misc.Utilities	Adjacent	Adjacent.		Adjacent			
Description	Residential Lot	Residential Lot		Residential Lot			
Improvements	Fence	Imprv after sale	1,000	None	1,000		
Sales or Financing Concessions		Conventional None Known		Conventional None Known			
Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 4,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 0
Indicated Value of Subject		Gross: 1.8 Net: 1.8	\$ 57,000	Gross: 9.6 Net: -6.4	\$ 58,500	Gross: 0.0 Net: 0.0	\$ 0

Comments on Market Data

COMMENTS

ADDENDUM

Borrower: Herreid		File No.: HerreidREO Land	
Property Address: 401 7th Ave. W.		Case No.:	
City: Polson	State: MT	Zip: 59860	
Lender: REO Appraisal			

PROPERTY DESCRIPTION

Present Use: Vacant site

Size: .16 Acre - 7000 Square feet.

Access & Location: The site is located at the corner of 7th Avenue West and 4th St W, The roads are city maintained paved street with concrete sidewalk and curves.

Zoning: MRZD Medium Density Residential. Allows for 7000 SF sites.

Physical Character: The topography is level and site is rectangular.

Utilities and Domestic The subject site is serviced by city water and sewer

Water Influence: The subject property does not have a live water influence.

Terms: Subject is being appraised in typical terms.

Structural Improvements: The site is currently unimproved except for perimeter chain link fence. .

Assessed Valuation and Taxes: Tax ID# 8384 Shows 2007 taxes on the site to be \$192.81

Highest and Best Use: Highest and Best use is identified as the most profitable legally permissible use to which a property can be put. It is that legal use of land which may reasonably be expected to produce the greatest net return over a given period of time, or over the remaining life of the improvements. Giving consideration to the past and present use of the subject and the uses made of local properties with similar physical characteristics, the highest and best use of the subject property is concluded to be as one single residential homesite.

Comments
The subject's general neighborhood is that area in and around the city of Polson together with close outlying areas. Specifically the subject is located under 1 mile southeast of down town Polson. The sites are typically 1/4 acre or less in site size and have views of neighborhood, city, mountains and/or lake. There is a variety of age, size, design and quality of primarily site built homes. There were 6 vacant land sales in Polson city limits during the past year (with 1/4 acre or less sites). There are current 10 listings which would suggest supply exceeds demand, but only 4 of the listings are priced below \$60,000 with the lowest list property at \$55,000 for under size lot. Most of the listings are over priced, but the market is still in over supply when a 180 day marketing period is considered.
The interest rates had not increased enough to have an adverse affect on market (approximately 7 1/2% as of 12/1/07), but recent events including less available loan programs and stricter qualifying marks could eventually have an adverse affect. Polson has become a desirable location for many prospective buyers due to good schools, great views, Flathead Lake influence and more, but if prospective buyers from outside the area can not sell the home from which they plan to move from, then that could also slow growth in the area. It is unlikely Polson will lose the features that make it desirable, so if the financial market remain stable, then the Polson market should continue to be stable as well.

Comments on Sales Comparison
All the sales are located in subject marketing area. None could be subdivided to create additional building site without variance and thus there is little value difference between a smaller and larger site. Subject corner influence does have some additional value due to additional parking, more driveway options and easier to build on site. Fence was given \$1000 contributory value. Sales #3 and #4 have been improved since sale date.

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 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 a 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 has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 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, express 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.
7. 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.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. 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 property description section of the report only 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 relations, news, sales, or other media.

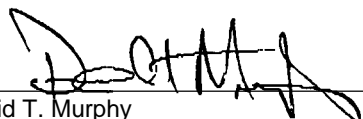
APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. 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 have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. 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.
4. I have no present or prospective interest in the property that is the subject to 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, 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.
5. 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.
6. 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.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which 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 and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the subject property and the exterior of all properties listed as comparables 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 and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

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 reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 401 7th Ave. W., Polson, MT, 59860

APPRAISER:

Signature: 
Name: David T. Murphy
Date Signed: December 6, 2007
State Certification #: 586
or State License #: 586
State: MT
Expiration Date of Certification or License: 3/31/2008

SUPERVISORY APPRAISER (only if required)

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

☐ Did ☐ Did Not Inspect Property

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Herreid			File No.: HerreidREO Land
Address: 401 7th Ave. W.			Case No.:
City: Polson	St: MT	Zip: 59860	Lender: REO Appraisal



FRONT VIEW OF
SUBJECT PROPERTY

Date: November 22, 2007



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Herreid			File No.: HerreidREO Land
Address: 401 7th Ave. W.			Case No.:
City: Polson	St: MT	Zip: 59860	Lender: REO Appraisal



COMPARABLE SALE #1

NHN 16th Ave. E.
Polson
Sale Date: 08/01/07
Sale Price: \$ 63,000



COMPARABLE SALE #2

20 B Ave
Polson
Sale Date: 05/24/07
Sale Price: \$ 67,000



COMPARABLE SALE #3

6XX 6th St. W.
Polson
Sale Date: 08/29/07
Sale Price: \$ 55,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Herreid			File No.: HerreidREO Land
Address: 401 7th Ave. W.			Case No.:
City: Polson	St: MT	Zip: 59860	Lender: REO Appraisal



COMPARABLE SALE #4

1300 Block 11th Ave. E.
Polson
Sale Date: 4/30/07
Sale Price: \$ 56,000



COMPARABLE SALE #5

NHN 15th Ave. E.
Polson
Sale Date: 3/26/07
Sale Price: \$ 62,500

COMPARABLE SALE #6

Sale Date:
Sale Price: \$

Borrower: Herreid			File No.: HerreidREO Land
Address: 401 7th Ave. W.			Case No.:
City: Polson	St: MT	Zip: 59860	Lender: REO Appraisal



Adjacent 4th St.



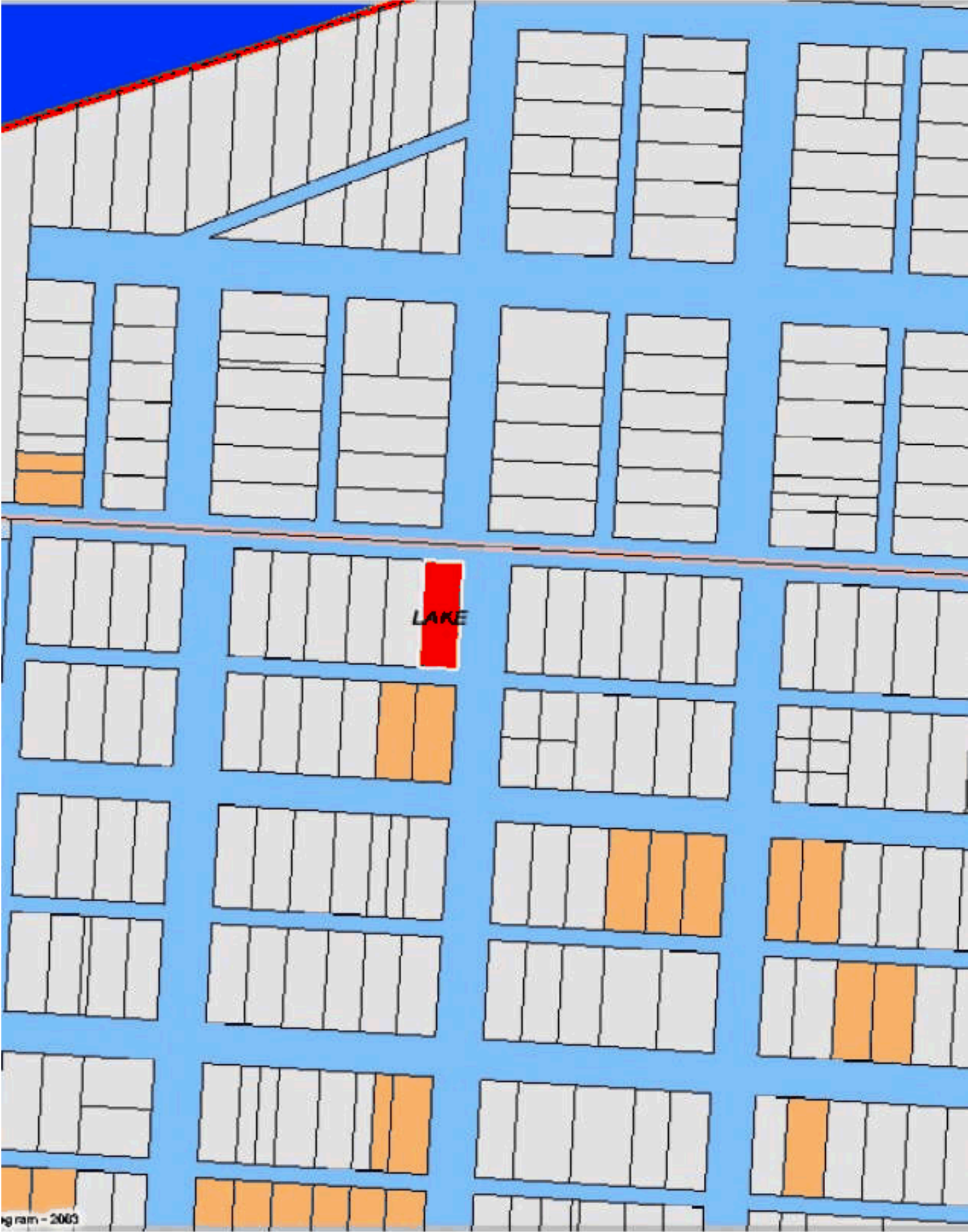
Alley behind subject site



Subject front.

PLAT MAP

Borrower: Herreid		File No.: HerreidREO Land	
Property Address: 401 7th Ave. W.		Case No.:	
City: Polson		State: MT	Zip: 59860
Lender: REO Appraisal			



LOCATION MAP

Borrower: Herreid		File No.: HerreidREO Land	
Property Address: 401 7th Ave. W.		Case No.:	
City: Polson		State: MT	Zip: 59860
Lender: REO Appraisal			

