

PHOTOGRAPHS OF SUBJECT PROPERTY



FRONT VIEW OF FARMHOUSE DUPLEX

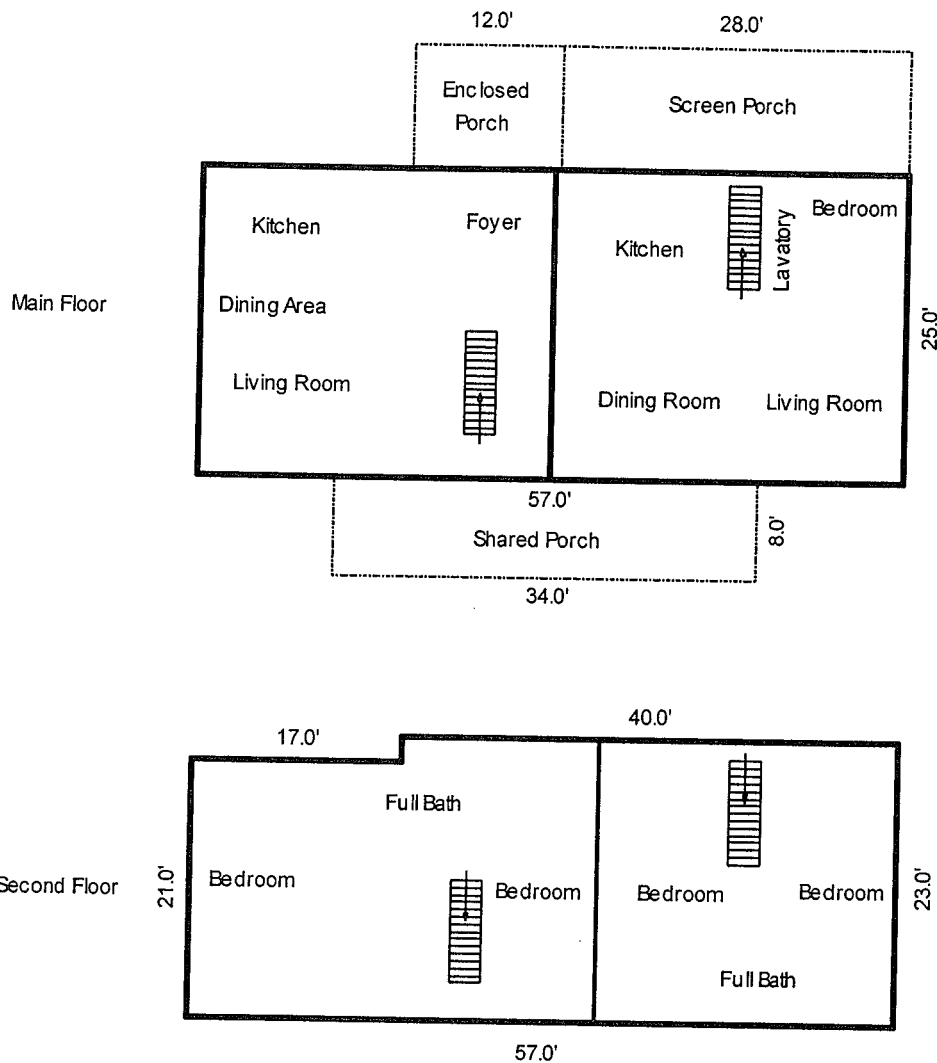


REAR VIEW OF FARMHOUSE DUPLEX

Description of Improvements – Farmhouse Duplex:

CHRONOLOGICAL AGE:	100± years
GROSS USABLE AREA:	2,702± Square Feet
TYPE:	Wood frame building
BASEMENT:	Full stone foundation
FOUNDATION:	Stone
ROOF:	Steel
EXTERIOR WALLS:	Wood Clapboard
LAYOUT:	One 3-bedroom and one 2-bedroom apartment.
WINDOWS:	Double hung and casement. Thermopane with screens
INTERIOR WALLS:	Sheetrock and plaster
CEILINGS:	Sheetrock and plaster
FLOORING:	Wood floors, ceramic tile and vinyl
HEATING SYSTEM:	Baseboard hot water
AIR CONDITIONED:	None
ELECTRICAL:	Typical for occupancy
OVERALL CONDITION:	Good

SKETCH OF FARMHOUSE FLOORPLAN

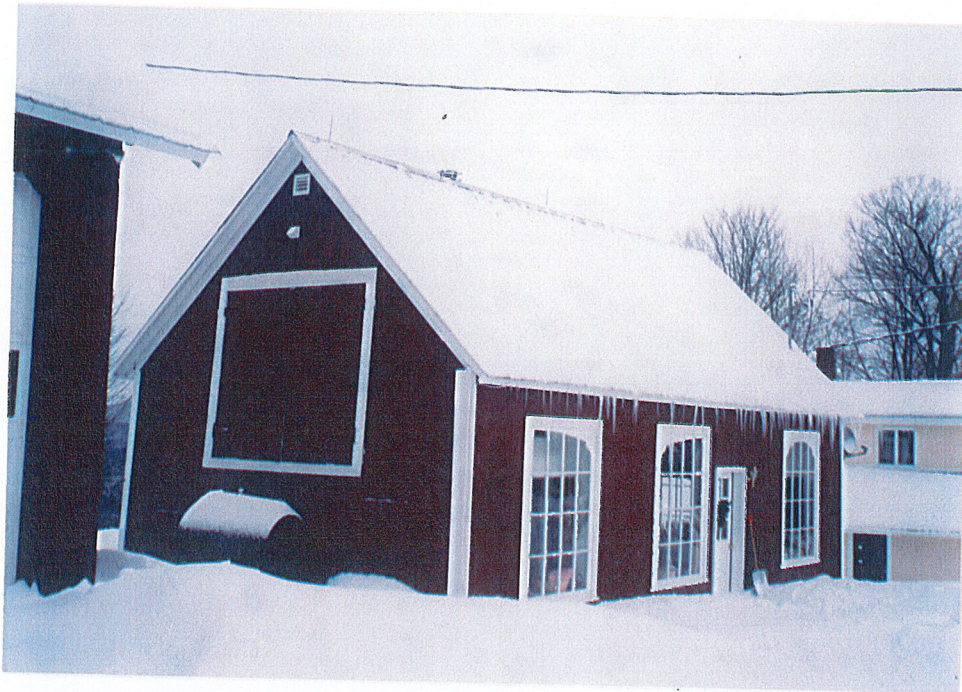


Comments:

Access to this duplex was not available to the appraiser. Descriptions are based on information provided by Mr. Besser, town records and viewing of the exterior.

The house is an older farmhouse that has been largely renovated in the past two years. It had been vacant for some time prior to purchase by Gretchen Besser and required many repairs. Interior finishes have been largely replaced or refinished. The two units are appealing and functional, with average to above average quality. Mechanical systems were recently replaced or upgraded. Exterior finishes have been refinished and new windows were installed.

PHOTOGRAPHS OF SUBJECT PROPERTY

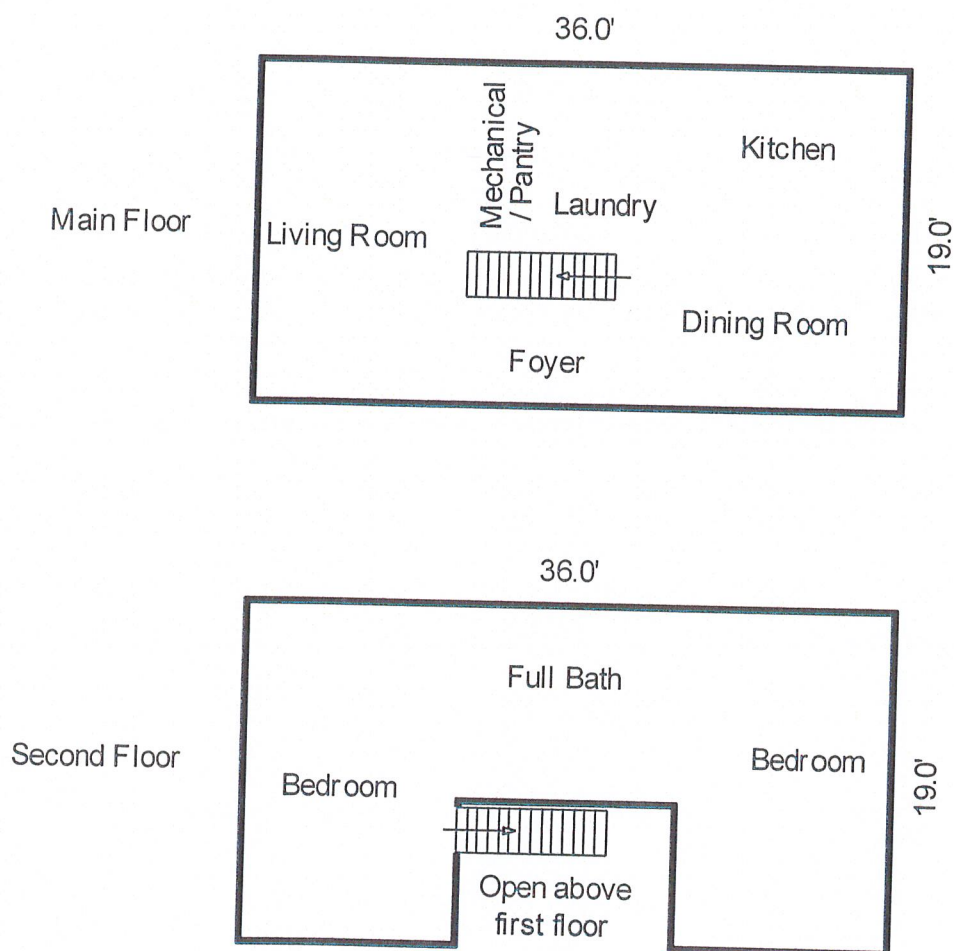


FRONT VIEW OF SINGLE FAMILY RESIDENCE



REAR VIEW OF SINGLE FAMILY RESIDENCE

SKETCH OF RESIDENCE FLOORPLAN



Comments:

This building was formerly an outbuilding of the farm, but has been entirely renovated into a single-family residence. Exterior finishes were repaired or replaced where needed and dormers were added to the second floor. The structure was completely insulated. Interior finishes are entirely new and of average quality. Mechanical systems are new as well.

Description of Improvements – Single Family Residence:

CHRONOLOGICAL AGE:	Shell is in excess of 50± years, but interior is new.
GROSS USABLE AREA:	1,272± square feet
TYPE:	Wood frame building
BASEMENT:	Poured concrete slab
FOUNDATION:	Poured concrete
ROOF:	Steel
EXTERIOR WALLS:	Wood Clapboard
LAYOUT:	Main Floor: Kitchen, Dining Area, Living Room, Laundry & Pantry/Utility Room Second Floor: 2 bedrooms and a full bath
WINDOWS:	Double hung single pane with screens and fixed single pane windows
INTERIOR WALLS:	Sheetrock with softwood trim
CEILINGS:	Sheetrock
FLOORING:	Carpet and vinyl
HEATING SYSTEM:	Oil fired hot water boiler with domestic hot water
AIR CONDITIONED:	None
ELECTRICAL:	Typical for occupancy
OVERALL CONDITION:	Good