

EXHIBIT 2014

Property rights	<input type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	Map Reference	Census Tract
Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property values
Built up	<input type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/> Increasing
Growth rate	<input type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input type="checkbox"/> Stable
Neighborhood boundaries _____				<input type="checkbox"/> Declining
				<input type="checkbox"/> Demand/supply
				<input type="checkbox"/> Shortage
				<input type="checkbox"/> In balance
				<input type="checkbox"/> Over supply
				Marketing time
				<input type="checkbox"/> Under 3 mos.
				<input type="checkbox"/> 3-6 mos.
				<input type="checkbox"/> Over 6 mos.
				Single family housing PRICE \$ (000)
				AGE (yrs)
				Condominium housing PRICE (if applic.) \$ (000)
				AGE (yrs)
				Low
				High
				Predominant
				Predominant

Does the site generally conform to the neighborhood in terms of size and shape? Yes No If No, describe: _____

Does the property conform to zoning regulations? Yes No If No, describe: _____

Does the present use represent the highest and best use of the property as improved? Yes No If No, describe: _____

Utilities	Public	Other	Public	Other	Off-site Improvements	Type	Public	Private
Electricity	<input type="checkbox"/>	_____	Water	<input type="checkbox"/>	Street	_____	<input type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	_____	Sanitary sewer	<input type="checkbox"/>	Alley	_____	<input type="checkbox"/>	<input type="checkbox"/>

Do the utilities and off-site improvements conform to the neighborhood? Yes No If No, describe: _____

Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? Yes No If Yes, describe: _____

Source(s) used for physical characteristics of property: Exterior inspection from street Previous appraisal files Assessment and tax records

MLS Prior inspection Property owner Other (Describe): _____

No. of Stories	Type (Det./Att.)	Exterior Walls	Actual Age (Yrs.)	Manufactured Housing	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No If No, describe: _____

Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property? Yes No If Yes, describe: _____

Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property? Yes No If Yes, describe: _____

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:

- I personally inspected from the street the subject property and neighborhood.
- I stated in this 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.
- I have not knowingly withheld any significant information and I believe, to the best of my knowledge, that all statements are true and correct.
- 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 have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this inspection is contingent on the outcome of the inspection.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed this report, he or she certifies and agrees that; I directly supervise the appraiser who prepared this report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 and 5 above, and am taking full responsibility for this report.

CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions: The appraiser has noted in this report any adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous substances, etc.) observed during the exterior inspection of the subject property and neighborhood. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed 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, this report must not be considered as an environmental assessment of the property.

APPRAISER: Signature: _____ Name: _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature: _____ Name: _____

Instructions

Desktop Underwriter Property Inspection Report

Desktop Underwriter's enhanced risk assessment capability enables the use of the Desktop Underwriter® Property Inspection Report (Form 2075), which requires an exterior-only inspection of the subject property from the street by a state-licensed or state-certified appraiser without an estimate of market value for the property.

View Recorded Training: <http://fanniemae.articulate-online.com/7778703690>

Form 2075 is not an appraisal report. When Desktop Underwriter recommends Form 2075, it has judged the reasonableness of the sales price as adequate collateral for the mortgage loan. Therefore, a property appraisal is not required for the specific transaction.

Copies

Original, plus one.

Printing Instructions

This form must be printed on legal size paper, using portrait format. When printing this form, you must use the "shrink to fit" option in the Adobe Acrobat print dialogue box.

Instructions

When Desktop Underwriter recommends Form 2075, we will rely on the property valuation performed by the system's proprietary automated valuation model. Lenders are required to obtain an exterior-only property inspection of the subject property. No estimate of value is required. If the property inspection reveals adverse physical deficiencies or conditions, or the subject property does not conform to the neighborhood, the lender is required to upgrade to a complete interior and exterior appraisal reported on Form 2055.

The appraiser must attach any required exhibits to support each inspection report. The required exhibits for Form 2075 are a street map that shows the location of the subject property and a photograph that shows the front of the subject property.