

**Realty Professionals
Joseph Furhman
Realty World
2287 Stan Schlueter Loop
Killeen**

August 21, 2002

Fleece Home Mortgage

4362 Bigbucks Blvd.

Suckumdry, NC 27987

Property Address: 4362 Hardluck Way

Killeen, Texas 76548

Dear Sirs:

I have been asked to provide a Broker's Price Opinion (BPO) for the above referenced property.

Based on the current condition and the true comparable sales for this property, it is my opinion that this property has a current retail value of \$84,000 on the open market, assuming an all cash sale with normal marketing time for this area.

Sincerely yours,

Joseph Furhman

Licensed Real Estate Agent
Realty Professionals