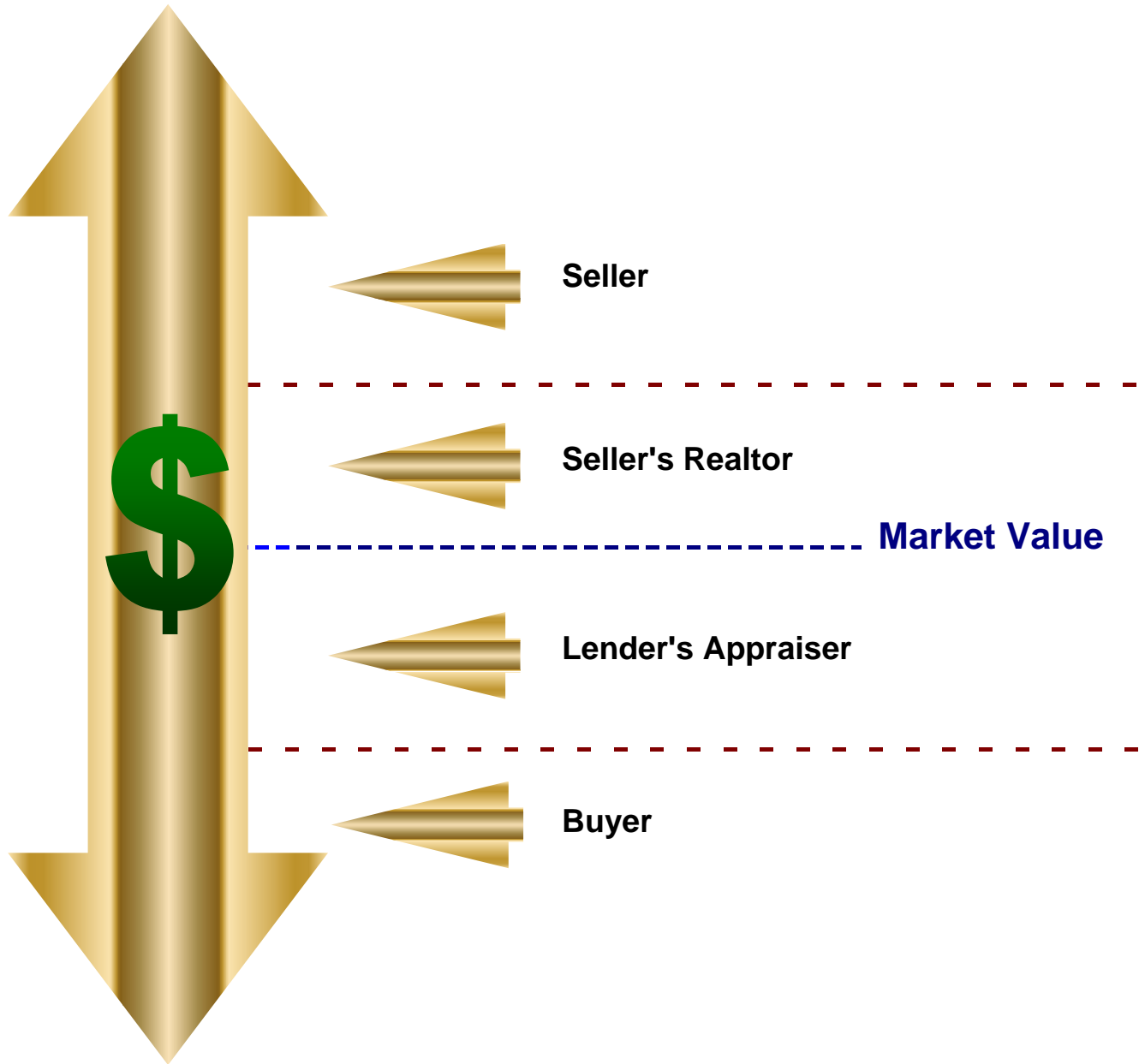

Opinions on Value



Everyone has an opinion. Sellers and the Seller's Realtor are generally more optimistic than Appraisers and Buyers as to what the property is actually worth. What a property sells at will be a direct result of what the market conditions were at that time.