

To Whom it May Concern,

I am requesting a reconsideration of value on the appraisal for the loan on the property I am refinancing at 24 Smyrna Drive, DeBary, FL. The appraiser valued the property at \$99,000 and that is conditioned on needless tests and repairs. I think that my home is clearly worth at least \$99,000.

This property is obviously worth more than \$99,000. The house may be 25 years old but it has been maintained in excellent condition. It has a beautiful screened porch with skylights, with large patio and a fenced swimming pool. The Northeast Deland area of Volusia County is a very desirable neighborhood. I have talked to many former neighbors who told me that they sold their homes for much more than \$100,000 and their homes were not as nice as mine. One year ago, my wife's nephew who sells real estate in Tampa was visiting and he told me that my house would be worth at least \$200,000 if it was in St. Petersburg. You know the value must be higher now. As you can see the appraiser must not know what she is doing.

I respectfully request that you raise the value of my appraisal to an amount equal to \$135,000 where it should be. This is the amount I need to payoff the existing mortgages and buy the new Ford F250 Diesel pick-up truck I need to get around.

Jimmy Stewart

12/10/2012