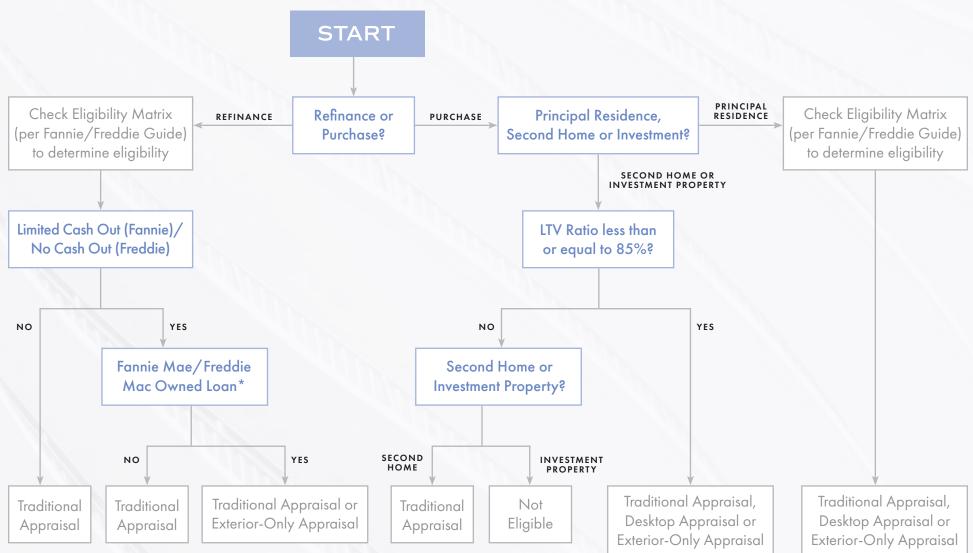


WHAT ARE MY APPRAISAL OPTIONS?



* The original underlying loan must be Fannie Mae owned and refinanced by Fannie Mae in the current transaction or, the original underlying loan must be owned by Freddie Mac and refinanced by Freddie Mac in the current transaction