



Book Value
&
Market Analysis Report

Prepared Exclusively for
Tower View
On
February 23, 2009

For the Home Located at
160 N Prospect Ave
Ogilvie, MN 56358

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Manufactured Home Book Value #69602

Date of Valuation	February 23, 2009
Customer Name	Tower View
Address	160 N Prospect Ave
City, State, Zip	Ogilvie, MN 56358
Community Name	Tower View
Community Rating	Good

Manufacturer	Schult		
Model	Manor Hill		
Serial Number	359009		
Year of Home	2009	Home Age Adjustment	100%
Size of Home	16 x 76	Home Condition	Excellent
Region	WN	Yellow Chart Number	262
Yellow Chart Value	\$39,483		

Adjusted Yellow Chart Value		\$39,483
Other Adjustments to Value		\$0
Total Value		\$39,483
State Location Adjustment	3%	\$1,184
Average Retail Book Value		\$40,667
Condition Adjustment	14%	\$5,693
Community Adjustment	16%	\$7,418
Book Value		\$53,779
Additional Options and Features		\$10,993
Total Book Value		\$64,772

Inventory of Features and Options

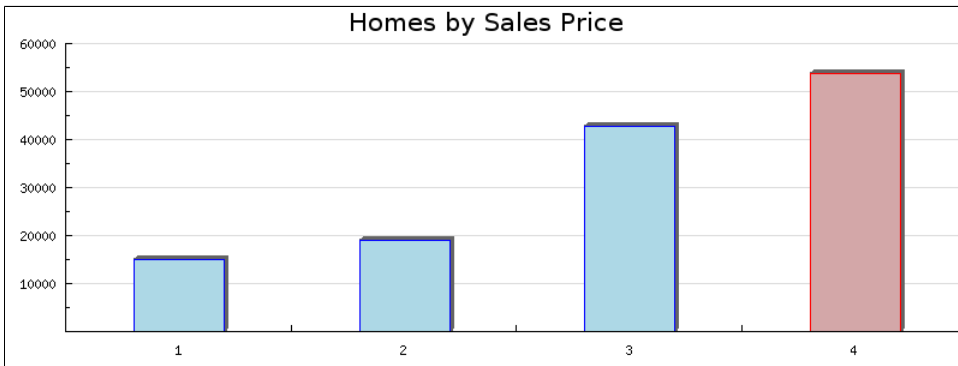
Item	Description	Age	Value
Roof	Shingled	New	\$803.00
Siding	Vinyl	New	\$860.00
Skirting	Metal	New	\$837.20
Tie Downs		New	\$252.00
Hitches		New	\$43.00
Dormers		New	\$464.00
Pairs of Shutters	8	New	\$168.00
Wood Steps	2	New	\$56.00
Electrical	200 Amps	New	\$283.00
Water Heater	40 Gallons	New	\$148.00
Thermopane		New	\$494.00
Skylights	1	New	\$289.00
Bathrooms		New	\$417.00
Garden Tub		New	\$493.00
Separate Shower		New	\$294.00
Bathroom Fans	2	New	\$104.00
Kitchen Fan		New	\$170.00
Refrigerator		New	\$857.00
Washer		New	\$420.00
Dryer		New	\$315.00
Microwave		New	\$502.00
Dishwasher		New	\$385.00
Rooms with Cathedral Ceilings	5		\$1,315.00
Dryer Wiring			\$200.00
Washer Plumbed			\$160.00
Carpeting			\$664.00
Total Features and Options			<u>\$10,993.20</u>

This Book Value has been completed based on information provided by the ordering party. MHVillage has not inspected this home and cannot guarantee the accuracy of the information contained within this report. This is not an appraisal. In order to determine the true market value, this book value must be adjusted to reflect current local market conditions.

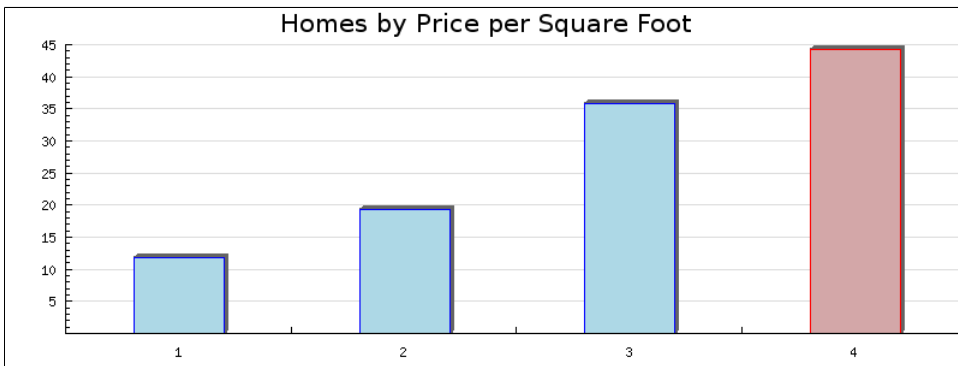
Your Home vs Other Similar Homes for Sale

The following homes are currently for sale in your area and are similar in age, size, and room count. This information may help you to evaluate your current asking price. The right asking price is critical to the successful sale of a home. If you choose a price that is too high compared to other homes in the area, it will not sell quickly. If you price your home too low, you may lose thousands of dollars. Examine the information below to see if your home is priced correctly for your needs.

Year	Make	Size	Beds	Baths	Roof Type	Siding Type	Price	Price / Foot	Located in the same
1995	Libh	16x80	3	2	Shingled	Vinyl	\$15,000	\$11.72	State
1984	Detroit	14x70	2	2	Metal	Vinyl	\$18,900	\$19.29	State
2009	Schult Manor Hill 8016-425	16x76	3	2	Shingled	Vinyl	\$42,677	\$35.86	Community



This graph displays the sales price of similar homes in your area. The red bar represents your home. If your home is to the left of the center of the graph, your home is priced less than most similar homes. If your home is to the right of the center, your home is priced more than most similar homes.

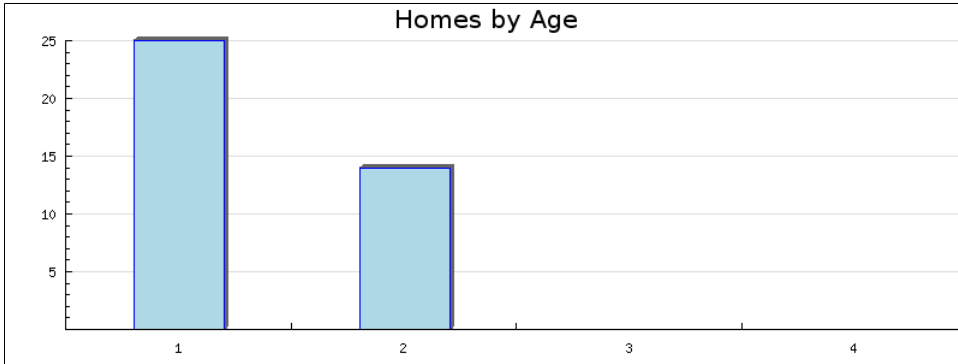


This graph shows the price per square foot of similar homes in your area. The red bar represents the price per square foot of your home. If your home is to the left of the center of the graph, your home is priced less per square foot than most similar homes. If your home is to the right of the center, your home is priced more per square foot than most similar homes.

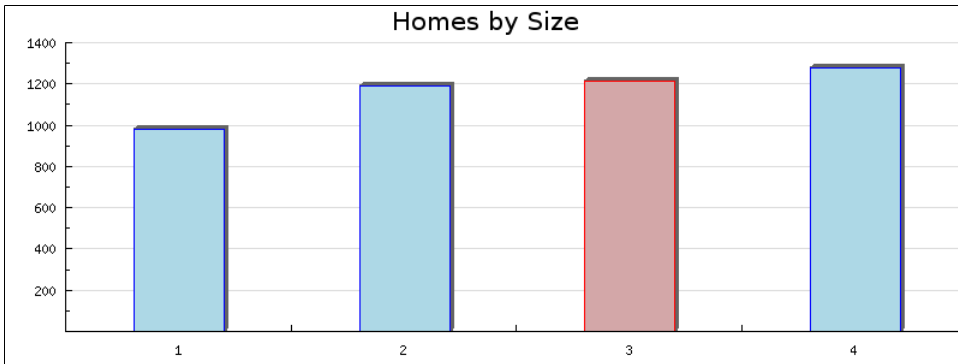
Your Home vs Similarly Priced Homes for Sale

The following homes are currently for sale in your area and are priced similarly to your home. These homes are available to buyers that could afford to buy your home. Consider how these homes compare your home in terms of size and features and adjust your price accordingly.

Year	Make	Size	Beds	Baths	Roof Type	Siding Type	Price	Price / Foot	Located in the same
1995	Libh	16x80	3	2	Shingled	Vinyl	\$15,000	\$11.72	State
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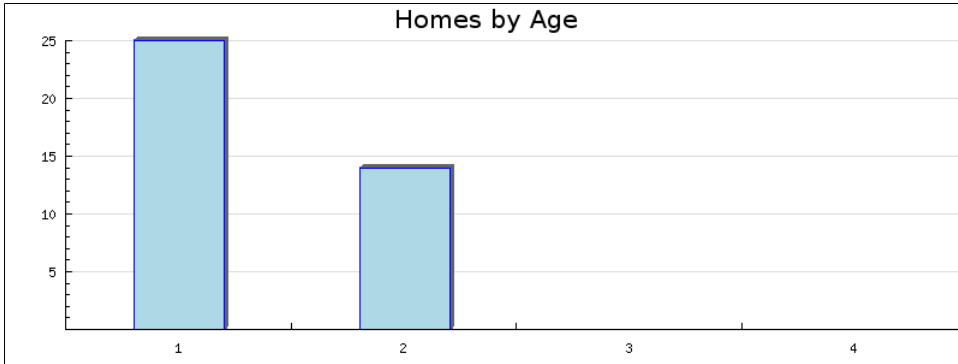


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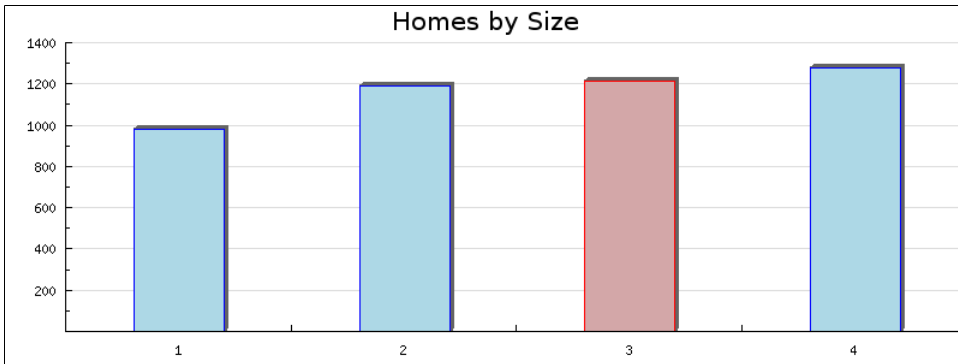
Your Home vs Similar Size Adjusted Homes for Sale

The following homes are currently for sale in your area and have a similar price per square foot. The price per square foot is calculated by dividing the price of the home by the size of the home. Compare your home to these homes to verify that your price is reasonable for a home of your size.

Year	Make	Size	Beds	Baths	Roof Type	Siding Type	Price	Price / Foot	Located in the same
1995	Libh	16x80	3	2	Shingled	Vinyl	\$15,000	\$11.72	State
1984	Detroit	14x70	2	2	Metal	Vinyl	\$18,900	\$19.29	State
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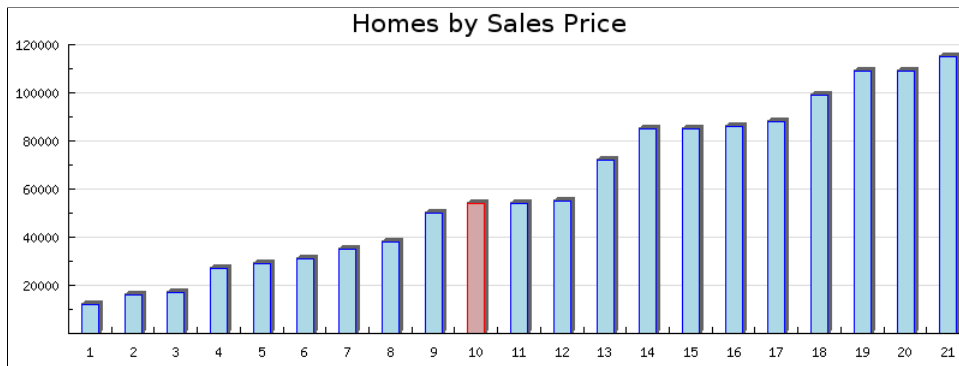


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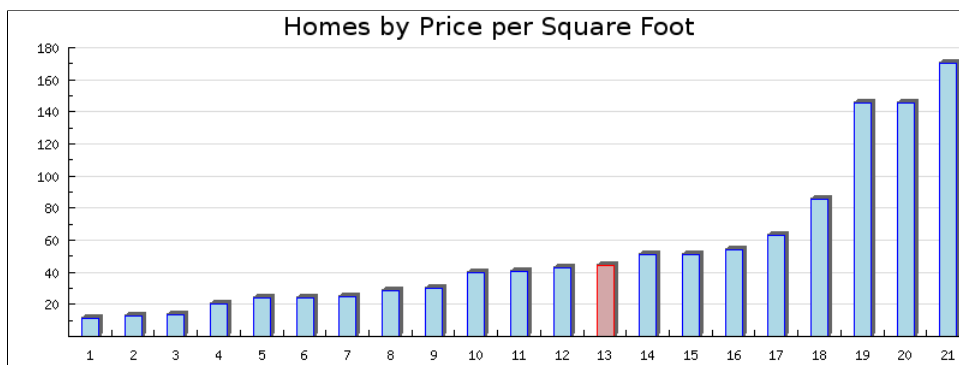
Your Home vs Recently Sold Homes

The following homes have recently sold in your area and are similar in age, size, and room count. This information may help you to evaluate your current asking price. The right asking price is critical to the successful sale of a home. If you choose a price that is too high compared to other homes in the area, it will not sell quickly. If you price your home too low, you may lose thousands of dollars. Examine the information below to see if your home is priced correctly for your needs.

Year	Make	Size	Beds	Baths	Roof Type	Siding Type	Price	Price / Foot	Located in the same
2000	Holly Park	16x60					\$12,000	\$12.50	County
1998	Bonnavill	28x52	3	2	Shingled	Vinyl	\$15,900	\$10.92	State
1990	Atlantic	16x80					\$17,000	\$13.28	County
2000	Homark Homark	28x48	3	2	Shingled	Vinyl	\$26,900	\$20.01	County
1998	Liberty Heritage	16x76	3	2	Shingled	Vinyl	\$28,900	\$23.77	County
2007	Cavalier	16x80					\$31,000	\$24.22	County
2001	Chief	16x76	3	2	Shingled	Vinyl	\$34,900	\$28.70	State
1995	Liberty	16x80					\$38,000	\$29.69	County
1995	Oak Creek	18x70					\$49,900	\$39.60	Zip
2002	Highland/brookwood	28x48					\$54,000	\$40.18	State
2001	Liberty Millenium	28x80	3	2	Shingled	Vinyl	\$54,900	\$24.51	County
2004	Fairmont Foxwood	28x60	3	2	Shingled	Vinyl	\$71,900	\$42.80	County
2008	Clayton Homes/fire	32x52					\$85,000	\$51.08	State
2008	Clayton Homes/fire	32x52					\$85,000	\$51.08	State
2008	Athens	11x46					\$85,971	\$169.90	State
2001	Marshfield	28x50					\$88,000	\$62.86	County
2004	Four Seasons	27x68					\$99,000	\$53.92	State
1999	Shultz	15x50					\$109,000	\$145.33	State
1999	Shultz	15x50					\$109,000	\$145.33	State
2000	Holly Park	28x48					\$115,000	\$85.57	County



This graph displays the price of similar homes that have recently sold in your area. The red bar represents your home. If your home is to the left of the center of the graph, your home is priced less than what most similar homes have sold for. If your home is to the right of the center, your home is priced more than what most similar homes have sold for.

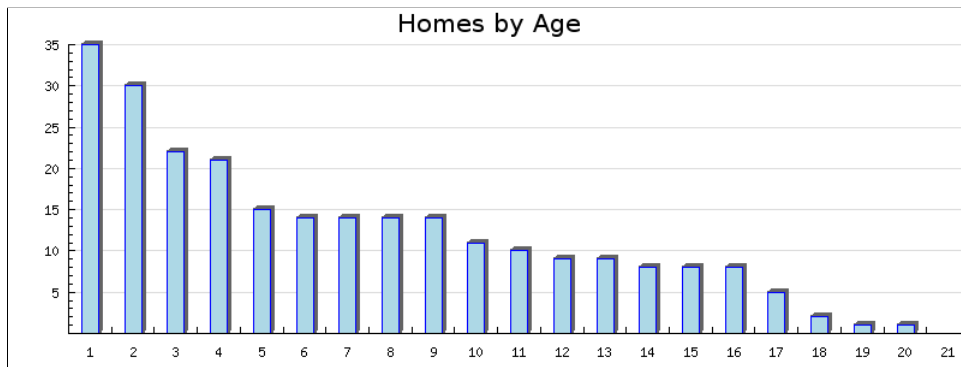


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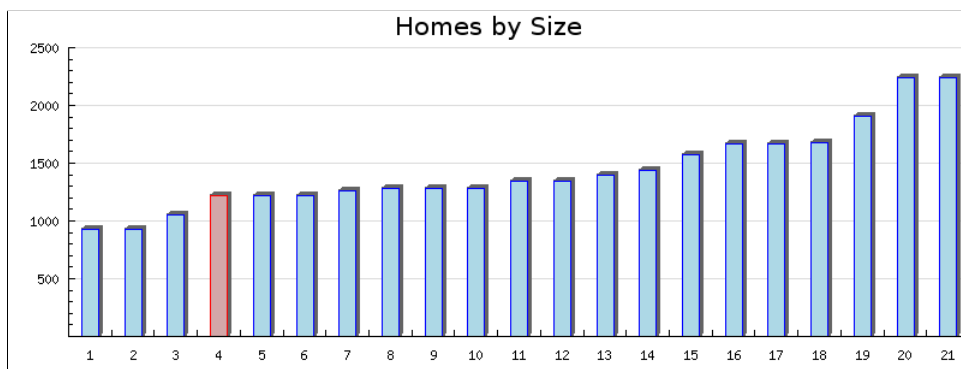
Your Home vs Recently Sold Similarly Priced Homes

The following homes have recently sold in your area and were priced similarly to your home. These homes were purchased by buyers that could afford to buy your home. Consider how these homes compare your home in terms of size and features and adjust your price accordingly.

Year	Make	Size	Beds	Baths	Roof Type	Siding Type	Price	Price / Foot	Located in the same
1988	Regency	16x80					\$20,000	\$15.63	County
1974	Modu/heathside	24x56					\$20,000	\$14.88	County
1987	Friendship	14x66	3	1	Metal	Other	\$21,900	\$23.70	State
2000	Homark Homark	28x48	3	2	Shingled	Vinyl	\$26,900	\$20.01	County
1995	Chief	16x66	3	2	Metal	Other	\$26,900	\$25.47	State
1998	Liberty Heritage	16x76	3	2	Shingled	Vinyl	\$28,900	\$23.77	County
2007	Cavalier	16x80					\$31,000	\$24.22	County
2001	Chief	16x76	3	2	Shingled	Vinyl	\$34,900	\$28.70	State
1995	Liberty	16x80					\$38,000	\$29.69	County
1995	Highland	28x56	4	2	Shingled	Vinyl	\$49,000	\$31.25	County
1995	Oak Creek	18x70					\$49,900	\$39.60	Zip
2001	Liberty Millenium	28x80	3	2	Shingled	Vinyl	\$54,900	\$24.51	County
1994	Fairmont	24x60					\$55,000	\$38.19	State
1979	Homette	14x66					\$64,900	\$70.24	State
1999	Hart	28x80	4	2	Shingled	Vinyl	\$66,000	\$29.46	County
2004	Fairmont Foxwood	28x60	3	2	Shingled	Vinyl	\$71,900	\$42.80	County
2000	Friendship	28x68					\$75,000	\$39.39	State
2008	Clayton Homes/fire	32x52					\$85,000	\$51.08	State
2008	Clayton Homes/fire	32x52					\$85,000	\$51.08	State
2001	Marshfield	28x50					\$88,000	\$62.86	County



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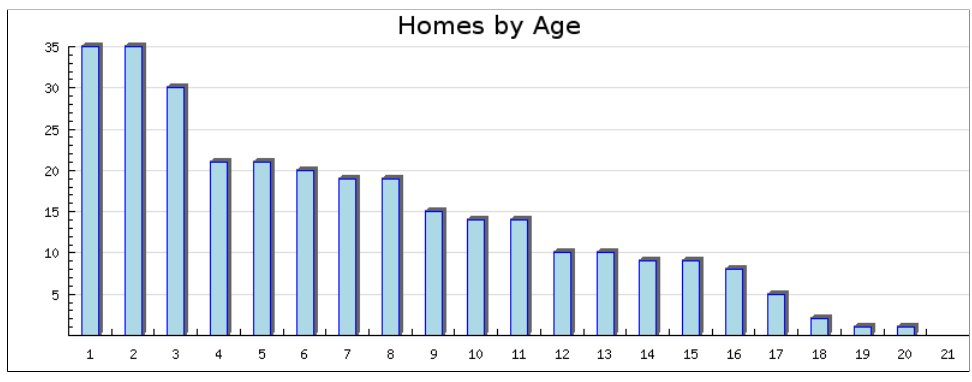


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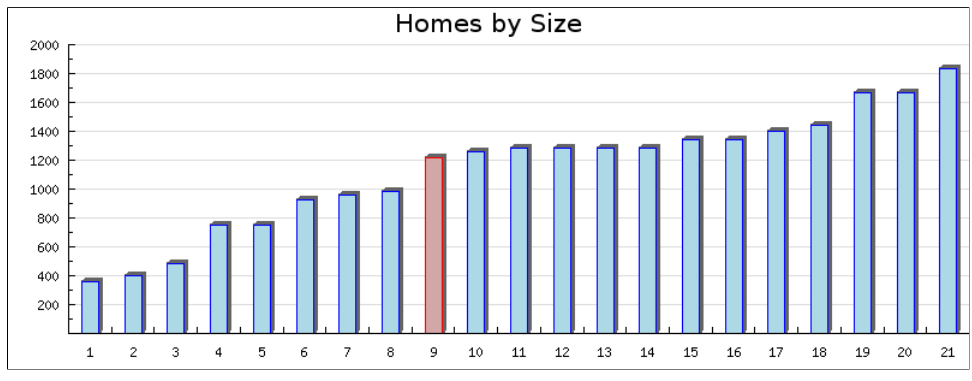
Your Home vs Similar Recently Sold Size Adjusted Homes

The following homes have recently sold in your area and had a similar price per square foot to your home. The price per square foot is calculated by dividing the price of the home by the size of the home. Compare your home to these homes to verify that your price is reasonable for a home of your size.

Year	Make	Size	Beds	Baths	Roof Type	Siding Type	Price	Price / Foot	Located in the same
2000	Holly Park	16x60					\$12,000	\$12.50	County
1990	Atlantic	16x80					\$17,000	\$13.28	County
1974	Modu/heathside	24x56					\$20,000	\$14.88	County
1988	Regency	16x80					\$20,000	\$15.63	County
2007	Cavalier	16x80					\$31,000	\$24.22	County
1990	Skylark	12x33					\$10,000	\$25.25	County
1989	Lee	12x30					\$10,000	\$27.78	Zip
1988	Oak	12x40					\$13,500	\$28.13	County
1995	Liberty	16x80					\$38,000	\$29.69	County
1994	Fairmont	24x60					\$55,000	\$38.19	State
1995	Oak Creek	18x70					\$49,900	\$39.60	Zip
2008	Clayton Homes/fire	32x52					\$85,000	\$51.08	State
2008	Clayton Homes/fire	32x52					\$85,000	\$51.08	State
2004	Four Seasons	27x68					\$99,000	\$53.92	State
2001	Marshfield	28x50					\$88,000	\$62.86	County
1979	Homette	14x66					\$64,900	\$70.24	State
2000	Holly Park	28x48					\$115,000	\$85.57	County
1974	Broadmoor	14x70					\$110,000	\$112.24	State
1999	Shultz	15x50					\$109,000	\$145.33	State
1999	Shultz	15x50					\$109,000	\$145.33	State



This graph displays the age of similar sized adjusted homes that have recently sold in your area. The red bar represents your home. If your home is to the left of the center of the graph, your home is older than most similar size adjusted homes. If your home is to the right of the center, your home is newer than most similar size adjusted homes.



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Manufactured Home Communities in Your Area

The following communities are in your area and have homes for sale. The homes in these communities are competing for the same buyers as your home. You may want to visit these communities, inspect the homes for sale, and adjust your home's price accordingly.

Name	Address	City, State	Phone	For Sale	Sold	Avg * Days
Edgewood Mobile Home Park	86 Malmgren Lane	Mora, MN	(320) 679-6837	0	0	
Green Acres Mobile Home Park	38542 US Highway 169	Onamia, MN	(320) 532-4400	0	0	
Kents Resort	West Broadway Street	Wahkon, MN	(320) 495-3436	0	0	
Mobile Manor	505 3rd Street NE	Milaca, MN		0	0	
Mora Regency Mobile Home Park	10 B Terrace Street	Mora, MN	(320) 679-6933	0	1	39
Pine Village	1040 24th Avenue SW	Cambridge, MN	(763) 689-3512	0	0	
Princeton Mobile Homes Eastside	1227 Oak Lane	Princeton, MN	(763) 389-5152	0	0	
Sherburne Country Mobile Home Park	201 Santa Fe	Princeton, MN	(763) 389-3244	1	0	
Tower View	160 N Prospect Ave	Ogilvie, MN	(320) 333-8684	1	0	

* Average number of days a home was on the market before it sold.

Currently for Sale Home Statistics by Zip Code

The following table displays the average year, price, and home size for homes currently for sale in your area. Your zip code is in bold and blue.

Zip	Average Year	Average Price	Average Home Size	Zip	Average Year	Average Price	Average Home Size
55006	1995	\$15,000	1,280	55371	1984	\$18,900	980
56358	2009	\$42,677	1,190				

For all Zip Codes: Average Home Year **1996** Average Home Price **\$25,526** Average Home Size **1,150**

Recently Sold Home Statistics by Zip Code

The following table displays the average year, price, and home size for homes that have recently sold in your area. Your zip code is in bold and blue.

Zip	Average Year	Average Price	Average Home Size	Zip	Average Year	Average Price	Average Home Size
55037	1997	\$22,634	800	55051	1998	\$44,180	1,564
55358	2001	\$49,900	1,344	55371	1992	\$25,147	1,057
56330	1998	\$15,900	1,456				

For all Zip Codes: Average Home Year **1997** Average Home Price **\$31,552** Average Home Size **1,244**

Census Statistics for Braham, 55006

Manufactured Housing				Site Built Housing					
# Homes Sited	163	Median Value	\$33,800	# Homes Occupied	1235	Vacant Homes	99	Median Value	\$87,900
# Owned	136	Cost per Month (w/ Mort)	\$629	# By Owner	1017	For Sale	10	Cost per Month (w/ Mort)	\$840
# Rental	15	Cost per Month (w/o Mort)	\$489	# By Renter	218	For Rent	42	Cost per Month (w/o Mort)	\$267
# Vacant	12	Family Size Occupied	2.5	Family Size Occ.	2.66	Seasonal	28	Rent per Month Occupied	\$307
		Family Size Renter	1.9	Family Size Renter	2.19	Room Count	5.60	Rent per Month Vacant	\$738

Census Statistics for Cambridge, 55008

Manufactured Housing				Site Built Housing					
# Homes Sited	235	Median Value	\$38,300	# Homes Occupied	4559	Vacant Homes	315	Median Value	\$112,800
# Owned	194	Cost per Month (w/ Mort)	\$511	# By Owner	3597	For Sale	39	Cost per Month (w/ Mort)	\$969
# Rental	28	Cost per Month (w/o Mort)	\$258	# By Renter	962	For Rent	86	Cost per Month (w/o Mort)	\$276
# Vacant	13	Family Size Occupied	1.6	Family Size Occ.	2.78	Seasonal	126	Rent per Month Occupied	\$520
		Family Size Renter	1.6	Family Size Renter	2.02	Room Count	5.70	Rent per Month Vacant	\$946

Census Statistics for Hinckley, 55037

Manufactured Housing				Site Built Housing					
# Homes Sited	444	Median Value	\$43,600	# Homes Occupied	1706	Vacant Homes	1679	Median Value	\$82,900
# Owned	240	Cost per Month (w/ Mort)	\$554	# By Owner	1357	For Sale	39	Cost per Month (w/ Mort)	\$781
# Rental	34	Cost per Month (w/o Mort)	\$429	# By Renter	349	For Rent	22	Cost per Month (w/o Mort)	\$224
# Vacant	170	Family Size Occupied	2.6	Family Size Occ.	2.65	Seasonal	1557	Rent per Month Occupied	\$352
		Family Size Renter	2.6	Family Size Renter	2.31	Room Count	3.80	Rent per Month Vacant	\$510

Census Statistics for Mora, 55051

Manufactured Housing				Site Built Housing					
# Homes Sited	763	Median Value	\$35,600	# Homes Occupied	3597	Vacant Homes	595	Median Value	\$94,500
# Owned	516	Cost per Month (w/ Mort)	\$614	# By Owner	2871	For Sale	32	Cost per Month (w/ Mort)	\$834
# Rental	113	Cost per Month (w/o Mort)	\$519	# By Renter	726	For Rent	30	Cost per Month (w/o Mort)	\$242
# Vacant	134	Family Size Occupied	2.5	Family Size Occ.	2.59	Seasonal	465	Rent per Month Occupied	\$382
		Family Size Renter	3.1	Family Size Renter	2.14	Room Count	5.30	Rent per Month Vacant	\$419

Census Statistics for Maple Lake, 55358

Manufactured Housing				Site Built Housing					
# Homes Sited	65	Median Value	\$20,000	# Homes Occupied	1682	Vacant Homes	431	Median Value	\$117,000
# Owned	46	Cost per Month (w/ Mort)	\$654	# By Owner	1478	For Sale	11	Cost per Month (w/ Mort)	\$965
# Rental	2	Cost per Month (w/o Mort)	\$509	# By Renter	204	For Rent	0	Cost per Month (w/o Mort)	\$278
# Vacant	17	Family Size Occupied	1.9	Family Size Occ.	2.76	Seasonal	402	Rent per Month Occupied	\$361
		Family Size Renter	1	Family Size Renter	2.08	Room Count	5.80	Rent per Month Vacant	\$0

Census Statistics for Princeton, 55371

Manufactured Housing				Site Built Housing					
# Homes Sited	349	Median Value	\$24,100	# Homes Occupied	4560	Vacant Homes	193	Median Value	\$107,000
# Owned	305	Cost per Month (w/ Mort)	\$563	# By Owner	3850	For Sale	25	Cost per Month (w/ Mort)	\$958
# Rental	35	Cost per Month (w/o Mort)	\$386	# By Renter	710	For Rent	5	Cost per Month (w/o Mort)	\$259
# Vacant	9	Family Size Occupied	2.5	Family Size Occ.	2.83	Seasonal	125	Rent per Month Occupied	\$395
		Family Size Renter	2.6	Family Size Renter	1.81	Room Count	5.80	Rent per Month Vacant	\$325

Census Statistics for Foreston, 56330

Manufactured Housing				Site Built Housing					
# Homes Sited	65	Median Value	\$65,000	# Homes Occupied	481	Vacant Homes	7	Median Value	\$92,200
# Owned	62	Cost per Month (w/ Mort)	\$732	# By Owner	433	For Sale	2	Cost per Month (w/ Mort)	\$772
# Rental	3	Cost per Month (w/o Mort)	\$619	# By Renter	48	For Rent	0	Cost per Month (w/o Mort)	\$244
# Vacant	0	Family Size Occupied	2.1	Family Size Occ.	2.91	Seasonal	0	Rent per Month Occupied	\$415
		Family Size Renter	2.7	Family Size Renter	2.33	Room Count	6.20	Rent per Month Vacant	\$0

Census Statistics for Milaca, 56353

Manufactured Housing				Site Built Housing					
# Homes Sited	401	Median Value	\$41,700	# Homes Occupied	2754	Vacant Homes	172	Median Value	\$86,000
# Owned	338	Cost per Month (w/ Mort)	\$690	# By Owner	2242	For Sale	27	Cost per Month (w/ Mort)	\$800
# Rental	29	Cost per Month (w/o Mort)	\$570	# By Renter	512	For Rent	20	Cost per Month (w/o Mort)	\$246
# Vacant	34	Family Size Occupied	2.5	Family Size Occ.	2.74	Seasonal	75	Rent per Month Occupied	\$359
		Family Size Renter	2	Family Size Renter	1.85	Room Count	5.70	Rent per Month Vacant	\$333

Census Statistics for Ogilvie, 56358

Manufactured Housing				Site Built Housing					
# Homes Sited	354	Median Value	\$43,500	# Homes Occupied	1101	Vacant Homes	135	Median Value	\$69,100
# Owned	282	Cost per Month (w/ Mort)	\$667	# By Owner	970	For Sale	22	Cost per Month (w/ Mort)	\$715
# Rental	48	Cost per Month (w/o Mort)	\$509	# By Renter	131	For Rent	3	Cost per Month (w/o Mort)	\$228
# Vacant	24	Family Size Occupied	2.7	Family Size Occ.	2.79	Seasonal	76	Rent per Month Occupied	\$358
		Family Size Renter	3.3	Family Size Renter	2.68	Room Count	5.20	Rent per Month Vacant	\$438

Census Statistics for Onamia, 56359

Manufactured Housing				Site Built Housing					
# Homes Sited	359	Median Value	\$34,400	# Homes Occupied	1300	Vacant Homes	556	Median Value	\$82,000
# Owned	152	Cost per Month (w/ Mort)	\$564	# By Owner	944	For Sale	24	Cost per Month (w/ Mort)	\$733
# Rental	54	Cost per Month (w/o Mort)	\$432	# By Renter	356	For Rent	22	Cost per Month (w/o Mort)	\$233
# Vacant	153	Family Size Occupied	2.3	Family Size Occ.	2.57	Seasonal	457	Rent per Month Occupied	\$287
		Family Size Renter	2.8	Family Size Renter	2.49	Room Count	5.10	Rent per Month Vacant	\$317

Community Profile

Tower View

160 N Prospect Ave
Ogilvie, MN 56358

Year Built	1960	Age Restrictions	No
Number of Sites	24	Sidewalks	No
Vacant Sites	12	SwimmingPool	No
Rental Homes	0	Clubhouse	No
Street Width	Average	Recreational Facilities	No
Street Type	Paved	Multisection Homes	25%
Offstreet Parking	Yes	Homes with Peaked Roofs	25%
Pets Allowed	Yes	Homes with Lap Siding	50%
Pets Restrictions	No Dogs		



Local Service Providers

Manufactured Home Lenders

The following companies are available to provide financing.

Manufactured Home Insurance

The following companies may be available to provide manufactured home insurance.

Company	Address	Phone
MHVillage	http://www.mhvillage.com/ MobileHomeInsurance	(800) 397-2158

Manufactured Home Warranties

The following companies are available to provide manufactured home warranties.

Company	Address	Phone
MHVillage Home Guard	http://www.mhvillage.com/Warranty	(800) 397-2158

Manufactured Home Appraisals

The following companies are available to provide manufactured home appraisals.

Company	Address	Phone
Datacomp Appraisal Services	http://www.datacompusa.com/	(800) 365-1415

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Use this report wisely and in the way it was intended

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We recommend and believe that the only way to accurately determine the true market value of a manufactured home is to retain the services of a professionally trained and experienced manufactured home appraiser. Datacomp, the nation's oldest and largest manufactured home appraisal provider, has agreed to credit the full purchase price of this Book Value/Market Analysis Report when you order an appraisal from them. Simply provide them with your order number to receive your discount. They can be contacted at:

Datacomp Appraisal Services

3215 Eaglecrest Drive NE

Grand Rapids, MI 49525

Phone: (800) 365-1415

Fax: (800) 841-8062

Email: info@datacompusa.com

Website: www.DatacompUSA.com

Your order number is 69602, and the credit you will receive toward your appraisal fee is \$26.95.

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