



11600 Kanis Road, Suite 700
 Little Rock, AR 72211
 501-537-0077 (office) 501-320-4660 (fax)
 www.BankersAssetManagement.com

Exterior Broker Price Opinion Report *Instructions - Photos Required, Insert in Separate Photo Addendum Document.*

Loan#: UNK REO #: UNK Date: 5/29/2011
 Property Address: 1002 CONWAY STR
 City, State Zip: ST PAUL, MN 55106
 Occupancy Status: Vacant
 Firm Name: EPIC REALTY Completed By: GREG ASCHE / CRAIG MURPHY
 Phone#: 763-433-9133 Fax#: 763-433-9134

I. GENERAL MARKET CONDITIONS

Current Market Conditions: Slow

In this neighborhood...

Employment Conditions: Declining

Market price of this type of property has: Decreased 5 % in past 3 months
 Estimated percentages of owner vs. tenants: 70% owner occupant vs. 30% tenant
 Supply of comparable listings is: Over Supply

Comparable units for sale: 17
 # Competing listings REO/Corp. own: 10
 # Boarded or blocked-up homes: 0

II. SUBJECT MARKETABILITY

In this neighborhood....

Range of values is: \$ 25,000 to \$ 235,000
 Normal marketing time is: 100 days

Subject is: Appropriate Improvement
 Property Type: Multi-Family #of units:2

Are all types of financing available for this property? Yes If no, explain
 Has the property been on the market in the last 12 months?
 If previously listed, to the best of your knowledge, why did it not sell? No If yes, list price \$ (include MLS printout)

Is there a condo or association fee? No
 If yes...
 Fee is \$ / Click to Select Amount Fee Delinquent: \$
 The fee includes Insurance Landscape Pool Tennis Other: _____
 Association Contact Name: _____ Phone: _____

II. Subject Information:

Address	Style	SqFt.	Beds	Baths	Garage	Crime Risk:	Area Development:	Location:
1002 CONWAY STR	DUP	2200	5	2	2	Minimal	Built Out 75-100%	Urban

IV. COMPETITIVE CLOSED SALES

Address	Style	SqFt.	Beds	Baths	Garage	DOM	Prox. To subject	Sale Price	Sale Date
984 WAKEFIELD AVE	DUP	2973	4	2	1	26	1mi.	66500	8/25/10
867 OCEAN STR	DUP	2304	6	2	2	291	1.5mi.	75000	4/18/11
959 HUDSON RD	DUP	1900	5	2	2	107	1mi.	122000	11/19/10

- Comments to include age, condition, special financing / incentives offered:
1. Comp #1: ONE CAR GARAGE, TWO BEDROOMS PER UNIT, PORCHES, COULD CONVERT TO TRIPLEX
 2. Comp #2: THREE BEDROOM UNITS, SHORT SALE, ATTACHED TWO CAR GARAGE, METAL SIDING
 3. Comp #3: DETACHED GARAGE, THREE AND TWO BEDROOM UNITS

III. COMPETITIVE LISTINGS

Address	Style	SqFt.	Beds	Baths	Garage	DOM	Prox. To subject	Orig. List	Current List
922 6 TH STR	DUP	1760	4	2	3	32	1mi.	50000	50000
1219 BUSH AVE	DUP	1691	3	2	2	79	.75mi.	139900	139900
2032 MANITOU AVE	DUP	1582	5	2	1	88	1mi.	169000	169900

- Comments to include age, condition, special financing / incentives offered:
1. Listing #1: REO PROPERTY, THREE CAR GARAGE, SOLD AS IS, WALKOUT, TWO BR UNITS
 2. Listing #2: DETACHED TWO CAR GARAGE, PORCH, LESS IN GLA AND ROOM COUNT, UPDATED
 3. Listing #3: COULD CONVERT TO TRIPLEX, ONE CAR GARAGE, MAINTENANCE FREE EXTERIOR

VII. THE MARKET VALUE

(The value must fall within the indicated value of the Competitive Closed Sales)

	Market Value	Suggested List Price	
As-Is	\$ 64000	\$ 69900	90-120 day marketing time
As-Repaired	\$ 129000	\$ 139900	

Last Sale of Subject
Price: \$ 250000
Date: 3/15/04

COMMENTS (Include positives/negatives, concerns, encroachments, easements, water rights, environmental concerns, flood zones, etc. Attach addendum if additional space is needed.)

SUBJECT IS A DUPLEX WITH A POSSIBLE THIRD UNIT ON THE LOWER LEVEL, TWO CAR DETACHED GARAGE, URBAN CORNER LOT LOCATION, SUBJECT IS VACANT AND WILL NEED EXTENSIVE REPAIRS AND UPDATES, REPAIRS ESTIMATED AT \$31500, SUBJECT IS BEING COMPED AS A DUPLEX UNIT, TAXES LIST SUBJECT AS SFR, SUBJECT VALUE IS ESTIMATED AS IS AT \$64000, REPAIRED VALUE ESTIMATED AT \$129000, SUBJECT LAND / LOT VALUE WOULD BE ESTIMATED AT \$20000, LEAD PAINT INSPECTION WILL NEED TO BE COMPLETED WITH DISCOLORATION IN THE SUBJECT ALSO NEEDING INSPECTION AND ESTIMATED REPAIR COSTS

Completed By: GREG ASCHE / CRAIG MURPHY

DATE: 5/29/2011



Safeguard PROPERTIES

7887 Safeguard Circle
Valley View, OH 44125

Toll Free 800.852.8306
Fax 216.739.2700

www.safeguardproperties.com

Client: BANK OF AMERICA
Loan Number: 65870820
Loan Type: FHA

Mortgagor: YIA THOR
Address: 1002 CONWAY STREET
ST. PAUL, MN 55106

City of Saint Paul Department of Safety and Inspections VACANT BUILDING REGISTRATION FORM

Date: 5-11-11

Address of Property: 1002 Conway St



81384019D08
65870820 FHA 001

Planned disposition of this building (please check one):

- I plan to rehabilitate this structure commencing (date): _____
- I plan to demolish (wreck and remove) this building by (date): _____
- I am willing to authorize the City of Saint Paul to demolish and remove this building(s).
- This building is vacant as a result of fire damage. The fire occurred on (date) _____, I, as the property owner, want to claim registration and fee exemption status for ninety (90) days from the date of the fire. I intend to repair and reoccupy the building.
- Other: _____

Persons who will be responsible for compliance with the requirements of ordinance:

NAME	ADDRESS	HOME NO.	WORK NO.
Safeguard Properties		877-340-0060	
7887 Safeguard Cir	Valley View, OH	44125	

Persons, lien holders, mortgagees, mortgagors and other interested parties known to me:

NAME	ADDRESS	HOME NO.	WORK NO.
Bank of America	4200 Amon Carter Blvd		
TX 2-980-01-22	Ft Worth, TX 76155		817-864-5791

<p>David Mazanek Print Your Name (legibly)</p> <p>David Mazanek Signature</p> <p>7887 Safeguard Cir Address</p> <p>Valley View OH 44125 City State Zip</p> <p>877-340-0060 800-852-8306 main contact telephone alternate phone</p> <p>Code.Violations@safeguard Email address Properties.com</p>	<p>INSTRUCTIONS:</p> <p>Complete and return this form with your VB registration fee payment of \$1,100.00.</p> <p>Make checks payable to: <u>City of Saint Paul</u></p> <p>Credit cards are accepted</p> <p>Make Payment at, or mail payment to:</p> <p>City of Saint Paul Department of Safety and Inspections Code Enforcement - Vacant Buildings 375 Jackson Street, Suite 220 St. Paul, MN 55101-1806</p> <p>Thank you for your cooperation</p>
--	--

JANHPVBWB Reg Form and Info 1-10.doc

#1:1 Supporting Document
Order Number: 81384019
CompletedDate: 05/12/2011



**Safeguard
PROPERTIES**

7887 Safeguard Circle
Valley View, OH 44125
Toll Free 800.852.8306
Fax 216.739.2700

www.safeguardproperties.com

Client: BANK OF AMERICA
Loan Number: 65870820
Loan Type: FHA

Mortgagor: YIA THOR
Address: 1002 CONWAY STREET
ST. PAUL, MN 55106

Document No.	Date	Description	Net Amount
81384019-01	05/11/11	Vacant Property Registration	1,100.00
Total			1,100.00



Safeguard Properties LLC
7887 Safeguard Circle
Valley View, OH 44125
216 739 2900

JPMorgan Chase Bank, N.A.
Columbus, OH 58-1544/441

4989773

May 11, 2011

\$1,100.00

Pay **ONE THOUSAND ONE HUNDRED DOLLARS AND 0/100**

To The Order Of
CITY OF SAINT PAUL
CODE ENFORCEMENT
375 JACKSON ST
STE 220
ST. PAUL, MN 55101

Yia Thor
Authorized Signature

Checks must be cashed within 120 days of check date

⑈4989773⑈ ⑆044115443⑆ 986619429⑈

See Reverse Side For Easy Opening Instructions

4989773

CUTCHK



7887 Safeguard Circle
Valley View, OH 44125
216 739 2900

Safeguard
PROPERTIES



81384019008
65870820 FHA 002

Return Service Requested

CITY OF SAINT PAUL
CODE ENFORCEMENT
375 JACKSON ST
STE 220
ST. PAUL, MN 55101

#1:2 Supporting Document
Order Number: 81384019
CompletedDate: 05/12/2011

Bank of America 
Home Loans

June 1, 2011

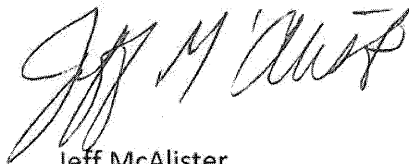
City of Saint Paul
375 Jackson Street
Suite 220
Saint Paul, MN 55101-1806

City of St. Paul Code Enforcement:

Please be advised that Bank of America services the property at 1002 Conway Street on behalf of our investor, Deutsche Bank. We have received the Order to Abate Nuisance Building(s) dated February 8, 2011 and have partnered with our property preservation vendor, Safeguard Properties, to remediate the deficiencies detailed in said Order. Below is an outline of the action plan as well as timeframes in order to address the deficiencies. Safeguard Properties and its contractors have received bid approval from Bank of America to complete the work set forth in its estimate for the amount of \$35,553.00.

- Week of 6/13/2011 – will start the paint work and other exterior work needed to comply with deficiencies
- Week of 6/20/2011 – will start the interior work needed to comply with the deficiencies
- Week of 7/18/2011 – will be complete with all deficiencies and schedule all necessary inspections to obtain an occupancy permit or a code compliance letter showing that all deficiencies are cured

Respectfully,



Jeff McAlister
MLO Unit Leader
Bank of America
817-864-5711

81333981

S A F E G U A R D P R O P E R T I E S , L L C
7887 SAFEGUARD CIRCLE VALLEY VIEW OH 44125
Phone: 1-800-852-8306 Fax : (216) 739-2700

W O R K O R D E R U P D A T E

Client : BANK OF AMERICA
PSFW PRESALE FORT WORTH

Loan : 65870820 - FHA

Property Address:
YIA THOR
1002 CONWAY STREET
ST. PAUL MN 55106

05/25/11

To: MATT ZEINER
From: Kelly Zingale
Ext: 1294

Fax:
Work Ordered: ESTIMATE TO R

Per your request, the following is a bid for city violations sustained to the above referenced property:

- 1) Scrape and repaint entire home.....\$ 9,800.00
 - 2) Perform a lead paint test due to when the house was built
**This is required.....\$ 1,000.00
 - 3) Repair foundation to cure violation.....\$ 4,898.00
 - 4) Remove/replace 4 storm doors.....\$ 2,200.00
 - 5) Remove/replace all windows in violation - 20.....\$ 6,000.00
 - 6) Remove/replace bathroom floor coverings.....\$ 585.00
 - 7) Have furnace serviced and repaired.....\$ 450.00
 - 8) Replace outlet in bathroom with GFCI.....\$ 25.00
 - 9) Repair/replace interior ceilings.....\$ 2,195.00
 - 10) Repair/replace interior walls.....\$ 3,600.00
 - 11) Make all electric repairs required.....\$ 2,800.00
 - 12) Remove any and all debris.....\$ 1,000.00
 - 13) All permits and applications.....\$ 1,000.00
- REPAIR TOTAL.....\$ 35,553.00

In addition, the following property preservation issues need to be addressed to place the stated property into convey condition:

- 1)\$
 - 2)\$
- PROPERTY PRESERVATION TOTAL.....\$

Total cost to put this property into convey condition:\$

PLEASE NOTE: The heat will need to be turned on in order to complete the above work.

Property was last winterized on 00/00/09.
Last grass cut completed on 00/00/09.

For Sale Sign Present: Yes/No
We have not obtained a photo of the for sale sign and will advise on

next maintenance order.

This estimate is based on completing each task and the price itemized for review purposes only. If any one item is deleted, the entire bid may be null and void.

Bid provided by:
Vendor:
Vendor Address:
Vendor City/State/Zip:
Vendor Phone:

Please Note: This bid is to address the visible discoloration only. We can't guarantee that the mold will not return. Only testing by a hygienist can determine the type and extent of the mold.
PLEASE NOTE: Mold bids are valid for only 14 days.

Plumbing Bids: At the time the bid is placed to repair any plumbing it is unknown how much drywall and/or tile will need to be replaced. These items will be bid once the repairs for plumbing have been completed.

At the time of the inspection, there was no snow/ice on the roof. We will provide a bid to remove any snow/ice if conditions have changed at the time of approval. Also, please be advised that the best temperature range for installing asphalt shingles is between 40 - 85 degrees F. We do not recommend installing a roof if it is colder than the above temperature.

ESTIMATED TIME FRAME TO COMPLETE:
The following may cause delays in the completion date:
Permits, weather, utilities and contractor scheduling.

Utilities may need to be turned on in order to complete the repairs.

This is a minimum bid to repair. Unless otherwise indicated, we will not be obtaining permits for this repair.

This bid does not include the payment of any fines, liens, or judgements which may have been placed on this property.

This estimate is valid for 30 days from the date the property was inspected.

Thank you,

Bond Safeguard INSURANCE COMPANY

900 S. Frontage Road, Suite 250, Woodridge, IL 60517 (630) 495-9380

BOND NO. 14-

ILLINOIS LICENSE AND/OR PERMIT BOND

(ONLY VALID IF FILLED IN FOR LESS THAN \$25,001.00
AND OBLIGEE IS AN ILLINOIS COUNTY, CITY, TOWN OR VILLAGE)

KNOW ALL MEN BY THESE PRESENTS:

That we POWER PRESERVATION INC
(Principal's Name)
825 W 75TH STREET SUITE D WILLOWBROOK, IL 60527
(Principal's Address)

as Principal, and BOND SAFEGUARD INSURANCE COMPANY, an insurance company duly licensed in the State of Illinois, as Surety, are held and firmly bound unto CITY OF ST PAUL 375 JACKSON ST 220
ST PAUL, MN 55101
State of Illinois, Obligee, in the aggregate sum of TEN THOUSAND Dollars (\$ 10,000.00) to the payment of which sum the said Principal and Surety bind themselves and their heirs, administrators, executors, successors and assigns, jointly and severally by these presents.

In consideration thereof, the Principal is granted a license and/or permit by the Obligee to engage in the business of CONTRACTOR

for the period beginning on the 14TH day of 04, 2011
and ending on the 14TH day of 04, 2012

THEREFORE: the condition of this bond is that, if said Principal shall comply with all of the conditions of the ordinances and regulations of the Obligee pertaining to said license and/or permit, then this obligation shall be null and void; otherwise to remain in full force and effect subject to the following conditions:

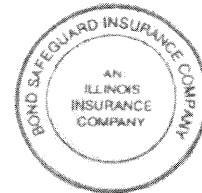
1. This obligation may be extended from year to year at the option of the Surety, by continuation certificate executed by the Surety;
2. This obligation may be cancelled by the Surety upon giving thirty (30) days written notice to the Obligee. However, this obligation shall remain in full force and effect as to the acts or omissions of the above mentioned Principal prior to the cancellation of the bond.

Dated this 1ST day of JUNE, 2011

Countersigned: POWER PRESERVATION INC
[Signature] Principal
Officer

BY: BOND SAFEGUARD INSURANCE COMPANY
[Signature] President

ACKNOWLEDGEMENT OF SURETY (Corporate Officer)



STATE OF ILLINOIS }
COUNTY OF DUPAGE } SS

On this 15th day of November, 2001, before me, the undersigned officer personally appeared David E. Campbell, who acknowledged himself to be the aforesaid officer of BOND SAFEGUARD INSURANCE COMPANY, a corporation, and that he, as such officer, being authorized to do so, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such officer. IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

"OFFICIAL SEAL"
MAUREEN K. AYE
Notary Public, State of Illinois
My Commission Expires 09/21/13

[Signature]
Notary Public, State of Illinois

NOTICE OF PENDENCY OF PROCEEDING AND
POWER OF ATTORNEY TO FORECLOSE MORTGAGE
BY CORPORATION

KNOW ALL BY THESE PRESENTS, that: Deutsche Bank National Trust Company as Trustee for the Holders of GSAMP Trust 2004-AR1, Mortgage Pass-through Certificates, Series 2004-AR1 hereby employs, authorizes and empowers Peterson, Fram, and Bergman, attorneys at law residing in the City of St. Paul, County of Ramsey, State of Minnesota, for it and in its name to foreclose the following described mortgage:

DATE OF MORTGAGE: 03/15/2004

MORTGAGOR: Yia Thor, a married person.

MORTGAGEE: Argent Mortgage Company, LLC

SERVICER: BAC Home Loans Servicing LP

MORTGAGE ID #: N/A

DATE AND PLACE OF RECORDING: Recorded May 24, 2004, Ramsey County Recorder, Document No. 3755950.

ASSIGNMENTS OF MORTGAGE: Assigned to: Deutsche Bank National Trust Company as Trustee for the Holders of GSAMP Trust 2004-AR1, Mortgage Pass-through Certificates, Series 2004-AR1 Dated: April 13, 2009, Recorded April 23, 2009, Ramsey County Recorder, Document No. 4153672.

and covering the following real property, legally described as follows, to-wit:

Lots 14 and 15, Stinson's Subdivision of Block 79 of Lyman Dayton's Addition to St. Paul

TAX PARCEL NO.: 33.29.22.31.0014

ADDRESS OF PROPERTY:

1002 Conway Street
St. Paul, MN 55106

and to do all things incident and necessary thereto.

YOU ARE NOTIFIED that a proceeding is about to be commenced by the undersigned to foreclose the above referenced mortgage.

IN TESTIMONY WHEREOF, the said corporation has caused these presents to be executed in its corporate name by its Assistant Vice President this 15th day of June, 2011.

Deutsche Bank National Trust Company as
Trustee for the Holders of GSAMP Trust
2004-AR1, Mortgage Pass-through
Certificates, Series 2004-AR1

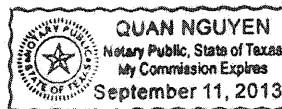
BY: Perla M. Paredes
ITS: Assistant Vice President

State of Texas)
(ss:
County of Dallas)

The foregoing instrument was acknowledged before me this 15th day of June, 2011, by Perla Paredes, the Assistant Vice President of Deutsche Bank National Trust Company as Trustee for the Holders of GSAMP Trust 2004-AR1, Mortgage Pass-through Certificates, Series 2004-AR1 on behalf of the corporation.

Quan Nguyen
Notary Public QUAN NGUYEN

THIS INSTRUMENT WAS DRAFTED BY
AND SHOULD BE RETURNED TO:
Peterson Fram & Bergman
Suite 800
55 East Fifth Street
St. Paul, MN 55101-1197
16751-094913



STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF RAMSEY

SECOND JUDICIAL DISTRICT

Case Type 14 - Other Civil
Reduction in Redemption Period

Deutsche Bank National Trust Company, as
Trustee for the Holders of GSAMP Trust
2004-AR1, Mortgage Pass-through
Certificates, Series 2004-AR1,

Court File No. _____

Plaintiff,

SUMMONS

vs.

Yia Thor, Chai Moua Yang,

Defendant(s).

TO: The above named Defendant(s): Yia Thor, Chai Moua Yang

Plaintiff, Deutsche Bank National Trust Company, as Trustee for the Holders of GSAMP Trust 2004-AR1, Mortgage Pass-through Certificates, Series 2004-AR1, has filed a Complaint to reduce the redemption period in a mortgage foreclosure proceeding regarding real property described as follows:

Lots 14 and 15, Stinson's Subdivision of Block 79 of Lyman Dayton's Addition to St. Paul

You, the Defendant(s), are hereby summoned to appear before this Court on June 22, 2011 at 2:00 p.m. in Room 170 of the Ramsey County Courthouse, 15 West Kellogg Boulevard, St. Paul, Minnesota at which time a hearing will be held before the Examiner of Titles as

Referee, to hear and determine all issues of law and fact, and to make Findings of Fact and Conclusions of Law.

If you do not appear, an Order may be entered reducing the mortgage redemption period to five weeks pursuant to Minnesota Statutes, Section 582.032. If you do not wish to object to the relief sought by Plaintiff, you do not need to appear.

Dated: 5-31-11

District Court Administrator

By: John L. Seeger
Court Deputy

DRAFTED BY:

PETERSON, FRAM & BERGMAN, P.A. (JRC)
55 East Fifth Street, Suite 800
Saint Paul, MN 55101
(651) 291-8955

16751-112121 (RR)

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF RAMSEY

SECOND JUDICIAL DISTRICT

Case Type 14 - Other Civil
Reduction in Redemption Period

Deutsche Bank National Trust Company, as
Trustee for the Holders of GSAMP Trust
2004-AR1, Mortgage Pass-through
Certificates, Series 2004-AR1,

Court File No. _____

Plaintiff,

COMPLAINT

vs.

Yia Thor, Chai Moua Yang

Defendant(s).

Plaintiff for its Complaint against Defendant(s), hereby states and alleges as follows:

1. Plaintiff is the holder of that certain mortgage recorded on May 24, 2004, Ramsey County Recorder, Document No. 3755950.

2. Defendant(s) Yia Thor, and Chai Moua Yang is/are the record owner(s) of real property in Ramsey County, Minnesota legally described as follows:

Lots 14 and 15, Stinson's Subdivision of Block 79 of Lyman Dayton's Addition to St. Paul

and having an address as follows: 1002 Conway Street, St. Paul, MN 55106.

3. On March 15, 2004, Yia Thor executed and delivered to Argent Mortgage Company, LLC a note in the principal amount of \$237,500.00 (the "Note").

4. To secure payment of the Note, Yia Thor executed and delivered a mortgage in favor of Argent Mortgage Company, LLC, dated March 15, 2004, and recorded on May 24, 2004, Ramsey County Recorder, Document No. 3755950. (the "**Mortgage**"), which mortgaged the premises described in paragraph 2, above.

5. The Mortgage was assigned to Deutsche Bank National Trust Company, as Trustee for the Holders of GSAMP Trust 2004-AR1, Mortgage Pass-through Certificates, Series 2004-AR1 Dated: April 13, 2009, Recorded April 23, 2009, Ramsey County Recorder, Document No. 4153672.

6. There has been a default in the payment of money under the Mortgage for at least 60 days as of the date of this Complaint.

7. Plaintiff has commenced a foreclosure of the Mortgage by advertisement and the notice of sale contains the statement required by Minnesota Statutes, Section 580.04, clause (7).

8. The mortgaged premises are:

- a. Ten acres or less in size;
- b. Improved with a residential dwelling consisting of less than five units, which is not a model home, nor a dwelling under construction;
- c. Not property used in agricultural production; and
- d. Abandoned.

9. The mortgaged premises are vacant, unoccupied and abandoned as required to be shown under Minnesota Statute Sec. 582.032, Subd. 7.

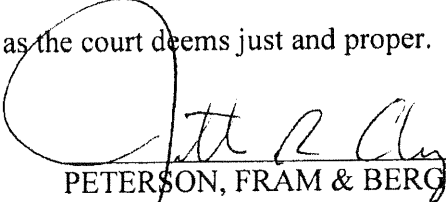
WHEREFORE, Plaintiff prays for an Order as follows:

1) That the mortgagor's redemption period under the foreclosure of the Mortgage recorded on May 24, 2004, Ramsey County Recorder, Document No. 3755950., is reduced to five weeks.

2) For such other and further relief as the court deems just and proper.

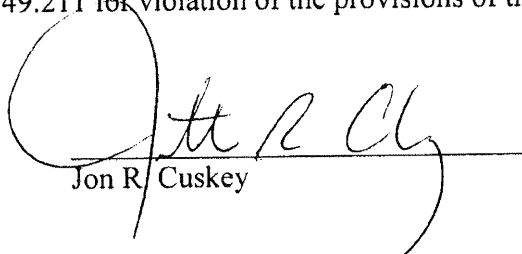
Date: _____

5-27-11


PETERSON, FRAM & BERGMAN, P.A.
Jon R. Cuskey
Attorney for Plaintiff
55 East Fifth Street, Suite 800
Saint Paul, MN 55101
(651) 291-8955
Attorney ID # 351520

ACKNOWLEDGMENT

The undersigned attorney for Plaintiff acknowledges that sanctions may be imposed in this action under Minnesota Statutes §549.211 for violation of the provisions of the section.


Jon R. Cuskey

16751-112121 (RR)