

April 17, 2008

To: Christopher Gaskins, MAI
Petroleum Realty Advisors, Inc.
One Centerpointe Drive, Suite 130
Lake Oswego, OR 97035-8638
Phone: (503) 670-1600/ Fax: 670-1616

From: R. Scott Adams, MAI & VP
Banner Bank Appraisal File No. 08.0192

Subject: Letter of Engagement
Arco Gas and Convenience Store No. 5445
665 23rd Avenue
Seattle, WA



Banner Bank wishes to engage you to appraise the above described real estate based on your inspection of the property as identified above. We wish you to appraise the property based on its fee simple fee ownership to determine the following value:

MARKET VALUE: 'As Is' Value

Please provide a summary appraisal in a summary report format that conforms to the appraisal product and scope for work matrix you have on file. The intended users of the appraisal shall be designated as Banner Bank and other intended financial services institutions. The loan officer is John Hulbert, (425) 248-2231, and the access contact is Daniel Taye, (206) 234-6071, representing the borrowing entity, City Neighbor, Inc. Please contact John or Daniel to arrange for the inspection and to obtain the appraisal information you will need.


The fee for this appraisal, to be paid upon receipt of two (2) copies of the report and one (1) PDF copy via email, will not exceed \$4,000.00. We further understand that the appraisal will be completed no later than May 7, 2008. At the discretion of the Chief Appraiser, appraisal reports that are delivered more than one week late are subject to a late charge of up to 10% of the appraisal fee. Therefore, it is imperative to be in contact with the Appraisal Department (AD) if there are circumstances that delay the delivery of the appraisal.

This assignment is further conditioned upon completion in accordance with the 2008 Uniform Standards of Professional Appraisal Practice, the Master Engagement Contract and Pledge to Comply and The Bank's Appraisal Policy. If you have any questions about the appraisal format or scope as requested herein please don't hesitate to call me.

Presuming the assignment can be completed on these terms, please execute below and return a copy for our records. Thank you for your efforts on our behalf.

Banner Bank

Petroleum Realty Advisors, Inc.

By: 
R. Scott Adams, MAI & VP

By: _____
Christopher Gaskins, MAI

CC: John Hulbert