

APPRAISAL OF



Single Family Residence

LOCATED AT:

6717 South Flagler Drive
West Palm Beach, FL 33405

FOR:

Cambridge Mortgage, Inc.
1499 Forest Hill Blvd., #107
West Palm Beach, FL 33406

BORROWER:

FBCMG Holdings LLC

AS OF:

March 26, 2009

BY:

Jennifer L. Day
St.Cert.Res.REA RD1132

"Summary Appraisal Report"
LAND APPRAISAL REPORT

File No. **09-61022**

SUBJECT	Property Address 6717 South Flagler Drive	Census Tract 36.00	LENDER DISCRETIONARY USE
	City West Palm Beach County Palm Beach State FL Zip Code 33405		
	Legal Description Full survey not available from public records; subject to survey with full legal		Date _____
	Owner/Occupant F B C M G Holdings LLC	Map Reference 43-44-10	Mortgage Amount \$ _____
	Sale Price \$ N/A Date of Sale N/A	Property Rights Appraised	Mortgage Type _____
	Loan charges/concessions to be paid by seller \$ N/A	<input checked="" type="checkbox"/> Fee Simple	Discount Points and Other Concessions _____
R.E. Taxes \$ 25,680.58 Tax Year 2008 HOA \$/Mo. N/A	<input type="checkbox"/> Leashold	Paid by Seller \$ _____	
Lender/Client Cambridge Mortgage, Inc.	<input type="checkbox"/> Condominium (HUD/VA)	Source _____	
1499 Forest Hill Blvd., #107, West Palm Beach, FL 33406	<input type="checkbox"/> PUD		

NEIGHBORHOOD	LOCATION	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	NEIGHBORHOOD ANALYSIS	Good	Avg.	Fair	Poor	
	BUILT UP	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%		Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	GROWTH RATE	<input type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Slow		Convenience to Employment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	PROPERTY VALUES	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining		Convenience to Shopping	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	DEMAND/SUPPLY	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply		Convenience to Schools	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	MARKETING TIME	<input type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 3-6 Mos.	<input checked="" type="checkbox"/> Over 6 Mos.		Adequacy of Public Transportation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	PRESENT LAND USE %	LAND USE CHANGE	PREDOMINANT OCCUPANCY	SINGLEFAMILYHOUSING PRICE AGE		Recreation Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Single Family 65%	Not Likely <input checked="" type="checkbox"/>	Owner <input checked="" type="checkbox"/>	\$(000) (yrs)		Adequacy of Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2-4 Family 0%	Likely <input type="checkbox"/>	Tenant <input type="checkbox"/>	150 Low New		Property Compatibility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Multi-Family 15%	In process <input type="checkbox"/>	Vacant (0-5%) <input checked="" type="checkbox"/>	5500 High 80+		Protection from Detrimental Cond.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial 15%	To: _____	Vacant (over 5%) <input type="checkbox"/>	Predominant	Police & Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Industrial 0%			600 - 50+	General Appearance of Properties	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vacant 5%				Appeal to Market	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Note: Race or the racial composition of the neighborhood are not considered reliable appraisal factors. COMMENTS: See Attached Addendum.

SITE	Dimensions 119.53 x 128.45 x 119 x 154.68	Topography Above road grade
	Site Area 16884 Sq.Ft. +/-	Size Typical of area
	Zoning Classification SF-7 Single Family Residential	Shape Slightly Irregular
	HIGHEST & BEST USE: Present Use Yes	Drainage Storm Drain
	UTILITIES Public Other	View Indirect Lake/Good
	Electricity <input checked="" type="checkbox"/>	Landscaping Minimal
	Gas <input type="checkbox"/>	Driveway None
	Water <input checked="" type="checkbox"/>	Apparent Easements None adverse
	Sanitary Sewer <input checked="" type="checkbox"/>	FEMA Flood Hazard Yes* A7 No
	Storm Sewer <input checked="" type="checkbox"/>	FEMA* Map/Zone CP# 1202290020B
Comments: (Apparent adverse easements, encroachments, special assessments, slide areas, etc.): Data taken from owner's survey. See Attached Addendum.		

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	6717 S Flagler Dr. West Palm Beach	4417 South Flagler Drive West Palm Beach	5009 South Flagler Drive West Palm Beach	8014 Flagler Court West Palm Beach
Proximity to Subject		1.21 miles N	0.87 miles N	0.68 miles SSE
Sales Price	\$ N/A	\$ 2,800,000	\$ 1,800,000	\$ 1,800,000
Price/ FF	\$ N/A	\$ 21121	\$ 15000	\$ 24000
Data Source	Inspect/Survey	PubRecs/App/MLS/Field	PubRecs/MLS/Field	PublicRecords/MLS/Field
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions				
Date of Sale/Time	32/09	8/08	12/07	7/06
Location	On Forest Hill	Near SoBlvd & Pth (+20%)	Near SoBlvd & Pth (+20%)	So. of Forest Hill (-12.92%)
Site/View	Lk/W of Flagler	Lk/W of Flagler	Lk/W of Flagler	Lk/E. of Flagler (-15%)
Improvements	No	5351X\$100/sf (-\$535,100)	Yes-no value	No-torndown
Flight Path	No	Yes Adj Above	Yes Adj Above	No
Front Ft/Depth	119.5'/149' avg	133/159 avg' No Adj	120/271 avg' (-5%)	75/150 avg' (+10%)
Dock rights	Yes	Yes	Riparian Rgts No Adj	Yes
Net Adj. (total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Value of Subject		Gross: \$ See Addenda	Gross: \$ See Addenda	Gross: \$ See Addenda

Comments of Sales Comparison: **See Attached Addendum.**

Comments and Conditions of Appraisal: **Personal property was not included in our valuation. Value indicated is of the real estate only.**

Final Reconciliation: **All emphasis was placed on the Sales Comparison Approach as the Cost and Income Approaches are not applicable when valuing vacant land.**

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF **March 26, 2009** to be \$ **2,150,000**

I (We) certify: that to the best of my (our) knowledge and belief, the facts and data used herein are true and correct; that I (we) personally inspected the subject property and inspected all comparable sales cited in this report; and that I (we) have no undisclosed interest, present or prospective therein.

Appraiser(s) Jennifer L. Day Review Appraiser M.R. Slade Did Did Not Inspect Property

ADDENDUM

Borrower: FBCMG Holdings LLC

File No.: 09-61022

Property Address: 6717 South Flagler Drive

Case No.:

City: West Palm Beach

State: FL

Zip: 33405

Lender: Cambridge Mortgage, Inc.

NEIGHBORHOOD COMMENTS

The neighborhood boundaries are Okeechobee Blvd. to the north, the West Palm Beach Canal to the south, Lake Worth to the east and Dixie Highway to the west. The Subject Property is located south of downtown West Palm Beach west of Flagler Drive overlooking Lake Worth, a wide section of the Intracoastal Waterway. The neighborhood consists of small older cottages to new larger homes. The vacant "lots" are acquired by razing older structures. Convenience to regional shopping, cultural centers, retail shops and restaurants, employments and services is considered good as they are located nearby. The relatively recent development of City Place, a European style multi-use complex with a mixture of trendy retail shops, restaurants, entertainment centers and residential use, as well as the redevelopment of downtown West Palm Beach in general, has enhanced the popularity of the entire West Palm Beach community.

MARKET CONDITIONS

The Subject sold for \$1,650,000 in 5/04 and has been listed for sale since 1/30/09 originally for \$2,499,000 and reduced to \$2,399,999 since 2/09/09. Since the 2004 purchase of the Subject, however, the real estate and financial market's have suffered unprecedented declines originating with the involvement of Fannie Mae in the sub prime mortgage market. As a result, the market reversed the ever-upward trend and many markets are much more stagnant than in the very recent past. Locally, this has resulted in a general decline in property values in all markets except the mega-mansion waterfront markets. However, as a rule, markets such as they Subject's have held their value better than dry or condominium markets. The recent findings among the Subject market is prices are not as aggressively increasing as before and in some cases, due to a particular seller's situation, priced to move or have declined. This brings up another very important consideration, the market for speculative home building has substantially decreased due to the financial restrictions coupled with the much longer marketing times which increase the carrying costs substantially and reducing, if not eliminating all of the profit. It is still considered a very desirable property in a very desirable part of West Palm Beach; it just happens to be a depressed market and economy overall.

Site Comments

There are no apparent adverse easements or encroachments observed. The existence of any adverse site conditions should be determined using a qualified site inspector as this is outside the scope of the appraisal process and outside our area of expertise. Data taken from the Redi Plat Map.

The Subject is located directly north of Forest Hill Blvd. well below the southern fringe of the flight path of the Palm Beach International Airport. Depending on the exact location within the area, some locations to the north suffer from increased traffic noise from just below Southern Blvd. up to Belvedere Road, more or less. Furthermore, the Subject's location south of town is less congested and currently the more sought after location, everything else being equal. All of the above factors have been considered in our overall analysis. The Subject is a desirable site with no structure in place (torndown). There are approvals for a new dock and boat lift.

COMMENTS ON SALES COMPARISON

All of the Sales are from the surrounding area and were considered similar to the Subject with respect to view of Lake Worth, and minimal to no value towards the improvements. They were the most recent similar Sales available at this time. Sale 1, the most recent of the 4, has a 5,351 square foot home with some remaining value to the improvements; we estimated \$100/SF with a remainder of \$2,264,900 to the underlying land. Sales 1 and 2 are located closer to Southern Blvd. In addition, Sales 1 and 2 are under the PBI flight path. They were adjusted upward 20%. Sale 3 and Listing 4 have superior proximity to Lake Worth as they are located east of Flagler Drive and were adjusted downward 5% based on paired sales analysis

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with the remaining sales. Sale 3 occurred in 7/06 and was adjusted downward an estimated 5% per year for superior market conditions at that time. This Sale was important to analyze due to its similar more southern location. Listing 4 was adjusted downward an estimated 10% for negotiation purposes. Where applicable, the Sales were adjusted slightly for size differences. Due to the adjustments required, some ratios exceed typical guidelines but were unavoidable. Consideration given to all Comparables in estimating the market value of the Subject Property. The Comparables were analyzed on a price per front foot basis which is typical of premium waterfront sites in the area, everything else being equal. The Comparables were adjusted as follows:

1) $\$2,800,000 - \$535,100 = \$2,264,900 + \$452,980 = \$2,717,880 / 133 \text{ FF} = \$20,435/\text{FF}$

2) $\$15,000/\text{FF} + \$2,250/\text{FF} = \$17,250/\text{FF}$

3) $\$24,000/\text{FF} - \$3,101/\text{FF} = \$20,899/\text{FF} - \$2,090/\text{FF} = \$18,809/\text{FF}$

4) $\$25,598/\text{FF} - \$2,560/\text{FF} = \$23,038/\text{FF} - \$4,608/\text{FF} = \$18,430/\text{FF}$

After adjustments, the price per front foot ranges from \$17,250 to \$20,435 with an average of \$18,731. Thus, we estimated a price per front foot of $\$18,000/\text{FF} \times 119.5 \text{ FF} = \$2,151,000$ or **\$2,150,000 (RD)**. We placed slightly less weight on Sale 1 as it had the additional contributory value of the improvements making it the least similar to the Subject. It should be noted that typical marketing time in this market is currently in excess 6 months and can be in excess of a year.

It should be noted that Sale 3 is currently listed for sale for \$2,495,000 or \$33,267/FF and has been listed for approximately 120 days.

Extra Comments

Statement Of Limiting Conditions and Appraisers Certification

I certify that, to the best of my knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics of the Appraisal Institute and the Standards of Professional Practice.

I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

The use of this report is subject to the requirements of the State of Florida relating to review by the Florida Real Estate Appraisal Board.

As of the date of this report, Michael R. Slade, MAI, SRA has completed the requirements under the continuing education program of the Appraisal Institute.

The intended use of this report is for financing. The intended user is the addressee.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and Limiting Conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 6717 South Flagler Drive, West Palm Beach, FL, 33405

APPRAISER:

Signature: *Jennifer L. Day*
 Name: Jennifer L. Day
 Date Signed: 03/30/2009
 State Certification #: St.Cert.Res.REA RD1132
 or State License #: _____
 State: FL
 Expiration Date of Certification or License: 11/30/10

SUPERVISORY APPRAISER (only if required)

Signature: *M.R. Slade*
 Name: Michael R. Slade, MAI, SRA, CRE
 Date Signed: 03/30/2009
 State Certification #: St.Cert.Gen.REA RZ116
 or State License #: _____
 State: FL
 Expiration Date of Certification or License: 11/30/10

Did Did Not Inspect Property

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: FBCMG Holdings LLC	File No.: 09-61022	
Property Address: 6717 South Flagler Drive	Case No.:	
City: West Palm Beach	State: FL	Zip: 33405
Lender: Cambridge Mortgage, Inc.		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: March 26, 2009
Appraised Value: \$ 2,150,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

LOCATION MAP

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Property Address: 6717 South Flagler Drive
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Lender: Cambridge Mortgage, Inc.

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