EXHIBIT 6-A.4

SAMPLE FORM FOR ESTABLISHMENT OF FAIR MARKET VALUE WITHOUT AN APPRAISAL

Based on my experience as a licensed Real Estate Sales Person or Broker and my knowledge of the real estate market in _____________________, it is my opinion that the fair market value of the property located at: ________________________________ is approximately $ __________________________.

________________________________________  _____________________________
(Signature)  (Date)

______________________________

NOTES (to be removed from letter):

*This form needs to be completed by a licensed Real Estate Sales Person or Broker representing either the buyer or seller and provided to the seller before he/she enters into a contract for sale. In those cases where an option or contract already exists, the seller must be provided the opportunity to withdraw from the agreement after this information is provided.