

JAMES H. CRAMER, witness, of lawful age produced by the petitioner in this cause, having first been duly sworn, deposes and says:

Examination by Mr. McSherry:

Q Mr. Cramer your name is -

A James H. Cramer.

Q And you reside -

A In Frederick, Maryland.

Q Mr. Cramer you are engaged in the real estate business?

A Yes, sir.

Q For how long?

A 25 years.

Q Part of your work in connection with this business is making appraisals?

A Yes, sir, appraisals.

Q Will you name some of the governmental agencies you have made real estate appraisals for?

A Yes, sir. Home Owners' Loan Corporation; Federal Deposit Insurance Corporation and Frederick City Housing Authority.

Q You have testified in numerous cases before this Court?

A Yes, sir.

Q Have you examined the property of Mrs. Alcinda Wachter?

A Yes, sir.

Q Will you describe the property for the Court?

A The property consists of two 60' X 310' lots lying on the south side of Maple Avenue in Walkersville, Frederick County, Maryland. The one lot is improved with a frame, slate roof dwelling house, having 4 rooms on the first floor and 3 rooms on the second floor exclusive of pantry and closet space; frame, metal roof stable; chicken house and shed. The dwelling house is