To as the

EMMERT R. BOWLUS, a witness for the Complainant, being first duly sworn, deposes and says.

BY MR. WENNER:

- Q. Will you state your name and address?
- A. Emmert R. Bowlus, and my office is in the Cramer Building in Frederick, Maryland.
- Q. Mr. Bowlus, what is your occupation?
- A. I am a real estate salesman, appraiser and auctioneer.
- Q. In your capacity as an appraiser of real estate, did you or did you not have occasion to appraise the premises of the North side of the Ball Road, in the Urbana Election District, Frederick County, Maryland, owned by Mr. James D. Ganley and Mrs. Dorothy A. Ganley who were formerly husband and wife?
- A. I did.
- Q. What does the property consist of, if you will, please, briefly?
- A. The lot is size 100'X23.6' X 200'X100'X231' and is improved with a 30' X 46' brick rancher with attached carport. The dwelling contains a large living room with fireplace, center hall, three bed rooms, tile bath with vanity sink and linen closet, four clothes closets, cabinet kitchen with breakfast bar and large eating area. The basement is full size has cement floor, inside and outside entrances, laundry trays, 52 gallon hot water heater, oil fired forced hot air heat plant. The Well-Septic system is approved by the Frederick County Health Department.
- Q. Would you state what your evaluation of the property would be?
- A. I feel that it would not be worth more than \$16,500.00.
- Q. Would you state whether or not the property could be divided in kind without material loss to the parties to these proceedings?
- A. I do not see how.

CROSS EXAMINATION WAIVED BY AGREEMENT OF COUNSEL.

TO THE GENERAL INTERROGATORY, NOTHING FURTHER.

EMMERT R. BOWLUS

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