

EXHIBIT 4

As per the request from Burton W. Wiand, Receiver, we at NAI Beverly-Hanks are providing our Broker Price Opinion for 17+- acres in Black Mountain NC. I am presently the only full-time land broker in NAI Beverly-Hanks and have been for the past few years. My experience covers lot sales to complete developments and focusing on distressed or foreclosed developments.

The lot/land sales market in the Black Mountain area, specifically south, has been very slow to return from the downturn of 2008 - 2009. Most recently we were asked to sell a tract close to the subject 17+- acres. That tract consisted of 235 acres. The tract consisted of 23 lots in 10-acre parcels. The project has paved roads and the basic infrastructure, power and phone. The tract closed at \$900,000 or a net per acre price of \$3,829.78. That also could would break down to about \$39,000+- per lot of the 23 lots sold. We sold it for Wells Fargo Bank.

Based on (1) the market for undeveloped land in Black Mountain, North Carolina; (2) my assessment of the properties at issue and comparable sales; and (3) the length of time the properties have been on the market with limited interest, it is my opinion that a price of \$4,960 per acre represents a reasonable market value for the properties at issue.

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