

LFS No:
 Exterior/Curb Side
 Interior
 Interior Access Denied

Loan #:
 Inspection Date: 2/13/2011
 Reason:

BPO Firm Name: ReMax Preferred		Agent: Ron Howard & Associates	
Property Address: 9511 Sample Road			Unit #:
City: Randallstown	County: Baltimore	State: MD	Zip: 21133
Is property currently listed with a real estate firm? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Name of Listing Agent/Firm: Ron howard	Agent Phone: 443-414-3338
Property Type: <input type="checkbox"/> Townhouse <input checked="" type="checkbox"/> SFD <input type="checkbox"/> 2 Fam <input type="checkbox"/> 3 Fam <input type="checkbox"/> 4 Fam <input type="checkbox"/> Condo Condo Assn Fee/month: \$			
Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant Home Owner's Name:			
Estimate of repairs needed to obtain current FMV for subject property			
Interior:	Painting \$ _____	Exterior:	Painting \$ _____
	Structural \$ _____		Structural \$ _____
	Appliances \$ _____		Landscaping \$ _____
	Utilities \$ _____		Roof \$ _____
	Carpet/Floors \$ _____		Window \$ _____
	Others \$ _____		Others \$ _____
	Cleaning/Trash Removal \$ _____		
Repair Totals: \$ 0			
Do you recommend repairs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Overall Property Condition: <input type="checkbox"/> Excellent <input checked="" type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> Inferior			
Does the subject have a pool? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Is there a basement? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Are there any items that require IMMEDIATE attention/action? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Title/Legal issues? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Do any environmental issues affect the value of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If Yes to any of the above, please explain: 700sqft finished basement with 200sqft unfinished.			
Property Values: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining		Predominant Occupancy: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant	
Marketing Time: <input type="checkbox"/> Under 3 M <input checked="" type="checkbox"/> 3-6 M <input type="checkbox"/> Over 6 M		Vacancy Rate: <input type="checkbox"/> 0-5% <input checked="" type="checkbox"/> 5-10% <input type="checkbox"/> 10-20% <input type="checkbox"/> 20+%	
No. of Active Listings in Neighborhood: 8		Price Range of Listings in Neighborhood From \$129,000.00 To \$299,000.00	
COMMENTS: Neighborhood has a diverse price range with a mix of town homes and detached.			
VALUE ESTIMATION			
Probable Sale Prices	90-Day Marketing time	120-Day Marketing Time	180-Day Marketing Time
As-Is	\$155,000.00	\$150,000.00	\$145,000.00
As Repaired	\$155,000.00	\$150,000.00	\$145,000.00
Property Should Be Listed: <input checked="" type="checkbox"/> As-Is <input type="checkbox"/> As Repaired			
Anticipated Seller-Paid Financing Costs: \$0.02			
COMMENTS: Property is in good shape but there is downward pressure on pricing with current inventory.			
ATTACH INTERIOR AND EXTERIOR PHOTOGRAPHS OF SUBJECT PROPERTY			
PREPARED BY ron howard		DATE 02/13/2013	
SIGNATURE			

COMPETITIVE LISTINGS											
ITEM	SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3				
Address	9511 Sample RD		3612 TEMPLAR RD		3728 LIVE OAK RD		9509 TULSEMERE RD				
Proximity to Subject			.25 mile		.25 mile		.25 mile				
Current List Price			\$299,000		\$190,000		\$139,900				
Current List Date			1/17/2013		11/27/2012		2/12/2013				
Original List Price			\$299,000		\$190,000		\$139,900				
Original List Date											
VALUE ADJUSTMENTS (Use the following codes for adjustments: S = Superior E = Equal I = Inferior U = Unknown)											
DESCRIPTION	DESCRIPTION		DESCRIPTION		ADJ	DESCRIPTION		ADJ	DESCRIPTION		ADJ
Above Grade	Total # Rms	7	Total # Rms	9	s	Total # Rms	9	s	Total # Rms	9	s
Room Count	Bdrms	3	Bdrms	4	i	Bdrms	4	s	Bedrms	4	s
	Baths	2	Baths	3	s	Baths	3	s	Baths	3	s
Gross Living Area	1349	Sq Ft	2253	Sq Ft	s	1826	Sq Ft	s	1518	Sq Ft	s
Location	suburban		suburban		e	suburban		e	suburban		e
Site/Lot Size	.95		.28		i	.43		i	.25		i
Design & Appeal	colonial		traditional		e	traditional		e	traditional		e
Age (Number of Yrs)	77		46		s	48		s	41		s
Overall Condition	good		good		e	fair		i	fair		i
Garage/Carport	none		none		e	none		e	none		e
Porch, Patio, Deck, Pool	deck		none		i	none		i	none		i
Basement	unfinished		fully finish		s	full		e	partial fini		s
Overall Rating/Est \$			\$275,000			\$159,000			\$115,000		
Indicate property most comparable to subject. Check 1. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>											
COMMENTS: #1, New roof, replacement windows, new A/C, new furnace, new water heater											
#2, 4BR 2.5BA detached home in need of TLC											
#3, REO											
CLOSED SALES											
ITEM	SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3				
Address	9511 Sample RD		3607 LAGUNA		3918 INNERDA		28 HOBART CT				
Proximity to Subject			.25 mile		.25 mile		.25 mile				
Original List Price			\$149,900		\$162,000		\$139,900				
List Price When Sold			\$157,500		\$144,000		\$139,900				
Sale Price			\$157,500		\$144,000		\$78,000				
Sale Date			8/20/12		6/18/2012		10/1/2012				
Days on Market			25		119		1				
VALUE ADJUSTMENTS (Use the following codes for adjustments: S = Superior E = Equal I = Inferior U = Unknown)											
DESCRIPTION	DESCRIPTION		DESCRIPTION		ADJ	DESCRIPTION		ADJ	DESCRIPTION		ADJ
Above Grade	Total # Rms	7	Total # Rms	7	e	Total # Rms	8	s	Total # Rms	11	s
Room Count	Bdrms	3	Bdrms	3	e	Bdrms	4	s	Bedrms	5	s
	Baths	2	Baths	2	e	Baths	2	e	Baths	4	s
Gross Living Area	1349	Sq Ft	1251	Sq Ft	s	1147	Sq Ft	i	2229	Sq Ft	s
Sales or Fin Cons.			\$7273			\$5040					
Location	suburban		suburban		e	suburban		e	suburban		e
Site/Lot Size	.95		.3		i	.16		i	.28		i
Landscaping	fair		fair		e	fair		e	fair		e
Design & Appeal	colonial		rancher		s	rancher		s	colonial		e
Age (Number of Yrs)	77		49		s	54		s	43		s
Overall Condition	good		fair		i	fair		i	fair		i
Garage/Carport	none		carport		s	none		e	none		e
Porch, Patio, Deck, Pool	deck		none		i	deck		e	pool		s
Basement	celler		yes		e	partial fini		s	full finish		s
Overall Rating/Est \$			\$157,500			\$144,000			\$78,000		
Indicate property most comparable to subject. Check 1. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>											
COMMENTS:											
#1, 3 bd 2ba brick ranchwer on approx. 1/3 acre											
#2, FANNIE MAE HOMEPATH PROPERTY											
#3, Property being sold as is. Huge house that has a in ground pool											