

Residential Broker Price Opinion (BPO)

This BPO is the Initial 2nd Opinion Updated Exterior Only

DATE 06-18-15

Date Format (00/00/00)

ASSET NUMBER: _____ SALES REPRESENTATIVE: _____
PROPERTY ADDRESS: 85 DWIGHT ST. CLIENT NAME: _____
ANSONIA CT 06401 COMPLETED BY: _____
FIRM NAME: _____ FAX NO.: _____
PHONE NO. _____ EMAIL _____
PARCEL NO. 100M013B0090L0000

I. GENERAL MARKET CONDITIONS

Current market condition: Depressed Slow Stable Improving Excellent
Employment conditions: Declining Stable Increasing
Market price of this type property has: Decreased _____ % in past _____ months
 Increased _____ % in past _____ months
 Remained stable

Estimated percentages of owner vs. tenants in neighborhood: _____ 70 % owner occupant _____ 30 % tenant

There is a Normal supply oversupply shortage of comparable listings in the neighborhood

Approximate number of comparable units for sale in neighborhood: _____ 5

No. of competing listings in neighborhood that are REO or Corporate owned: _____ 1

No. of boarded or blocked-up homes: _____ 0

Location Description: Suburban Urban Rural

New Construction: Yes No

Incentives Offered: Yes No

Comments:

It is an area of mixed single fam and two / three family homes. A good area, average in most ways. Convenient to schools, shopping Highways and close to a hospital. A good commuter location. The market has been active in the area but there are not a lot of comps to use within a mile of the subject. It is a typical cape cod which is very typical for the area. The homes all average in age from 35 to 70 years. The location is marketable and if priced right should not be a problem for resale. The market is being active the home should be fairly easy to sell. However with it being occupied it is going to make it far more difficult. She keeps the property pretty clean and is not a terrible occupant. But for marketing purposes, access will be an issue.

II. SUBJECT MARKETABILITY

Range of values in the neighborhood is \$ _____ to \$ _____

The subject is an over improvement under improvement Appropriate improvement for the neighborhood.

Normal marketing time in the area is: 30 days 60 days 90 days 120 days 150 days 180 days

Are all types of financing available for the property? Yes No If no, explain _____

Has the property been on the market in the last 12 months? Yes No If yes, How Long? _____
If yes, \$ _____ list price (include MLS printout)

To the best of your knowledge, why did it not sell? _____

Unit Type: single family detached condo co-op mobile home
 single family attached townhouse modular land only

If condo or other association exists: Fee \$ _____ monthly annually Current? Yes No Fee delinquent? \$ _____

The fee includes: Insurance Landscape Pool Tennis Other _____

Association Contact: Name: _____ Phone No.: _____

If HOA exists: Fee \$ _____ monthly annually Current? Yes No Fee delinquent? \$ _____

HOA Contact: Name: _____ Phone No.: _____

If Management Company exists: Fee \$ _____ monthly annually Current? Yes No Fee delinquent? \$ _____

Management Company: Name: _____ Phone No.: _____

Agent believes subject property is Vacant Occupied

Agent believes subject property is Favorable Neutral Unfavorable

Subject property has basement? Yes No

If subject property is Mobile Home, is it Attached to foundation? Yes No

Owner Pride Good Average Below Average

Does Agent feel there would be a resale problem? Yes No

Agent resale comments:

It is a very spacious cape and is brick construction. The last home on a dead end street with a huge yard. The property is very marketable. I did not see anything that would prevent the home from selling FHA. So overall it should not be a problem to sell. However it is occupied. The occupant has at least 6 people living in this property with her several dogs, cats, reptiles and snakes. I was amazed that it did not smell bad. But even the fact that she does keep it clean, with all those people and animals, how likely is it that we will have good access or how likely is it a potential buyer will want to deal with the animals, the snakes, Dogs etc.....The home will be an easy sale. However she either has to go, or she needs to buy it.

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III. COMPETITIVE CLOSED SALES							
ITEM	SUBJECT	COMPARABLE NUMBER 1	COMPARABLE NUMBER 2	COMPARABLE NUMBER 3	COMPARABLE NUMBER 4	COMPARABLE NUMBER 5	COMPARABLE NUMBER 6
Address							
85 DWIGHT ST.							
City	ANSONIA						
State	CT						
Postal Code	06401						
On Original BPO	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Basement	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prox. to Subject (miles)							
List Price	\$	\$					
Sale Price	\$	\$					
Price/Gross Living Area	\$ Sq.Ft.	\$					
Data Source	public record	MLS		MLS		MLS	
Sale Date							
Days on Market							
VALUE ADJUSTMENTS	DESCRIPTION	ADJUSTMENT	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sales or Financing Concessions		none reported	0	none reported	0	none reported	0
Leasehold/Fee Simple	fee simple	fee simple	0	fee simple	0	fee simple	0
Site	average	average	0	average	0	average	0
Design and Appeal	good	good	0	good	0	good	0
Quality of Construction	good	good	0	good	0	good	0
Age	1955		0		0		0
Condition	good	good	0	good	0	good	0
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	6 3 2.5						
Gross Living Area	1708 Sq.Ft.						
Lot Size	0.5						
Basement & Finished Rooms Below Grade	basement 0	basement 0	0	basement 0	0	basement 0	0
Functional Utility	yes	yes	0	yes	0	yes	0
Heating/Cooling	gas hot air	gas hot air	0	oil hot air	0	gas hot water	0
Energy Efficient Items	none seen	none seen	0	none known	0	none known	0
Garage/Carport	0	0	0		0		0
Porches, Patio, Deck	porch						
Fireplace(s), etc.							
Fence, Pool, etc.	no						
Location	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Lot Characteristics	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
View	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Floor Plan Utility	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Ext Condition's Appeal	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Int Condition's Appeal	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Overall Rating Compared	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Other	no	no	0	no	0	no	0
Net Adj. (total)							
Adjusted Sales Price of Comparable							
Sale # 1 Inspected?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	good condition oversized cape, very convenient location. some upgraded / new features				
Sale # 2 Inspected?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Comments:	a little smaller but real good condition , garage nice lot				
Sale # 3 Inspected?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	bigger older colonial in same market area pretty good condition nice lot				

IV. MARKETING STRATEGY

As-is Minimal Lender Required Repairs Repaired

* Most Likely Buyer: 1st Time Buyer Move Up Buyer Investor Seller Assisted

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V. REPAIRS

Itemize ALL repairs needed to bring property from its present "as is" condition to average marketable condition in the neighborhood. Check those repairs you recommend that we perform for most successful marketing of the property.

* Insurable Damage? Y N

Item	Estimated Cost	Item	Estimated Cost
<input type="checkbox"/> no major issues	\$ 0		\$
<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
<input type="checkbox"/>	\$	<input type="checkbox"/>	\$
<input type="checkbox"/>	\$	<input type="checkbox"/>	\$

GRAND TOTAL FOR ALL REPAIRS \$ 0

Estimated days to complete all repairs 15

VI. COMPETITIVE LISTINGS							
ITEM	SUBJECT	COMPARABLE NUMBER 1	COMPARABLE NUMBER 2	COMPARABLE NUMBER 3			
Address 85 DWIGHT ST.							
City	ANSONIA						
State	CT		CT	CT			
Postal Code	06401						
Original List Price							
Days since last reduction		10	46	40			
On Original BPO	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Basement	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Prox. to Subject (miles)		* Proximity .8	* Proximity .5	* Proximity 1			
List Price	\$	\$	\$	\$			
List Date							
Price/Gross Living Area	\$ Sq.Ft. \$						
Data and/or Verification Sources	public record	MLS	MLS	MLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sales or Financing Concessions		none offered	0	none offered	0	none offered	0
Days on Market		457	0	46	0	241	0
Leasehold/Fee Simple	fee simple	fee simple	0	fee simple	0	fee simple	0
Site	average	average	0	average	0	average	0
Design and Appeal	good	good	0	good	0	good	0
Quality of Construction	good	good	0	good	0	good	0
Age	1955						
Condition	good						
Above Grade Room Count	Total Bdrms Baths						
	6 3 2.5						
Gross Living Area	1708 Sq.Ft.						
Lot Size	0.5						
Basement & Finished Rooms Below Grade	basement 0	basement 0	0	basement 0	0	basement 0	0
Functional Utility	yes	yes	0	yes	0	yes	0
Heating/Cooling	gas hot air	gas hot air	0	gas hot air	0	gas hot air	0
Energy Efficient Items	none seen	none known	0				0
Garage/Carport	0						
Porch, Patio, Deck	porch						
Fireplace(s), etc.							
Fence, Pool, etc.	no	no	0	no	0	no	0
Location	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Lot Characteristics	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
View	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Floor Plan Utility	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Ext Condition's Appeal	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	00
Int Condition's Appeal	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Overall Rating Compared	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor	0
Other	no	no	0	no	0	no	0
Net Adj. (total)							
Adjusted Sales Price of Comparable							
Listing # 1 Inspected?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	busy street, needs some updates but a pretty clean little home				
Listing # 2 Inspected?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	nice cape good condition, same market area as subject				
Listing # 3 Inspected?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Comments:	nice ranch in good condition and same market area as subject very similar condition				

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VII. THE MARKET VALUE

	60-90 Day Value	Suggested List Price
AS IS	\$ _____	\$ _____
REPAIRED	\$ _____	\$ _____

VII. NARRATIVE

Condition of property:

overall the subject property was found to be in good condition. The roof is getting to the near end of its useful life, and it shows some wear in places. But there are not any serious issues to note. The home will need interior paint when or if it should change hands. But it is in good condition and marketable

Refurbish vs. As is Analysis:

Due to the fact that there are no serious repairs and the home shows pretty well, I do not see any "lender required repairs" The home should be sold AS-IS

Recommended Inspections and why:

all is functional. No necessary repairs / inspections at this time

Identify any positive or negative location influences:

It is a quiet street, very private at the "dead end" its privacy is a good selling point. It is not a very high end neighborhood some rental properties in the area and on the street. But overall very marketable. convenient to schools,highways,shopping and transportation / highways.

Property summary - include positive/negative influences that would impact the sale:

overall it is a very marketable property and if priced right it will not be a problem for resale. However it is an occupied single family property. Either she (the occupant) has to buy it, or she has to go because nobody is going to buy it with her in it.

Signature: _____

Date: _____

Date Format (00/00/00)

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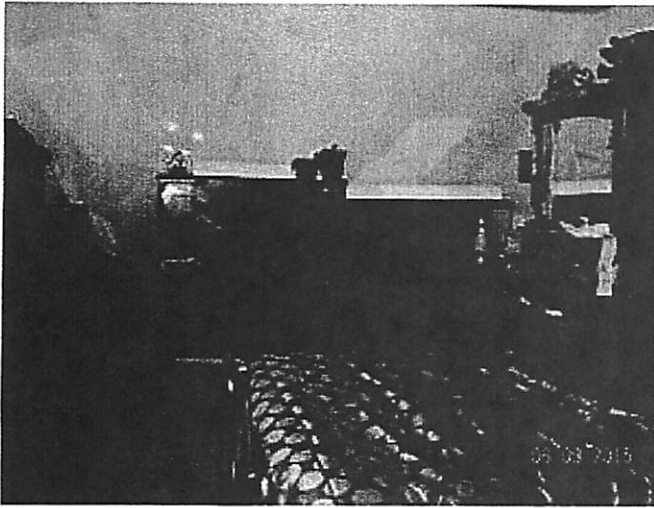
DIGITAL PHOTO ADDENDUM

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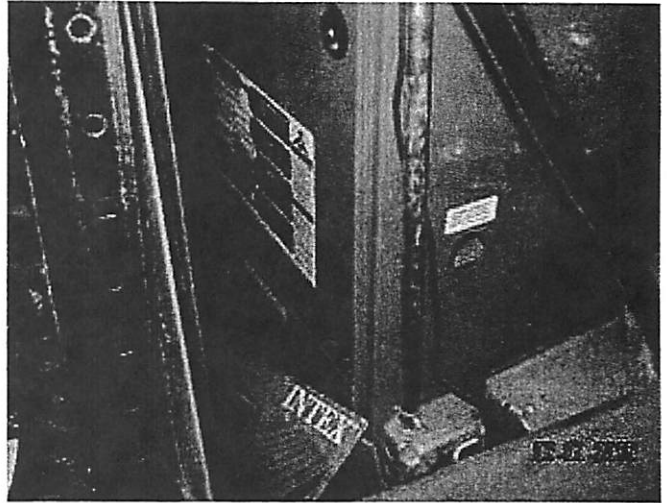
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Address: 85 DWIGHT ST.

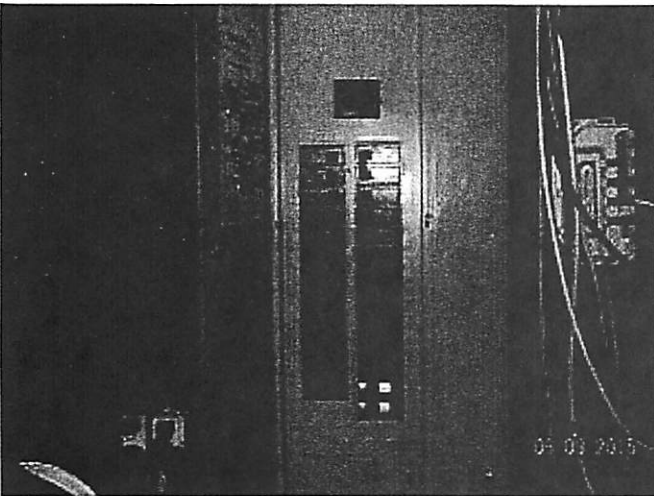
ANSONIA, CT 06401



bedroom



mechanical



mechanical



kitchen



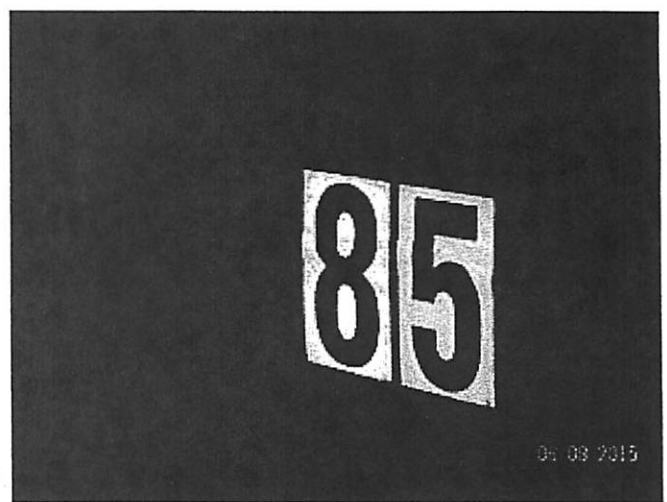
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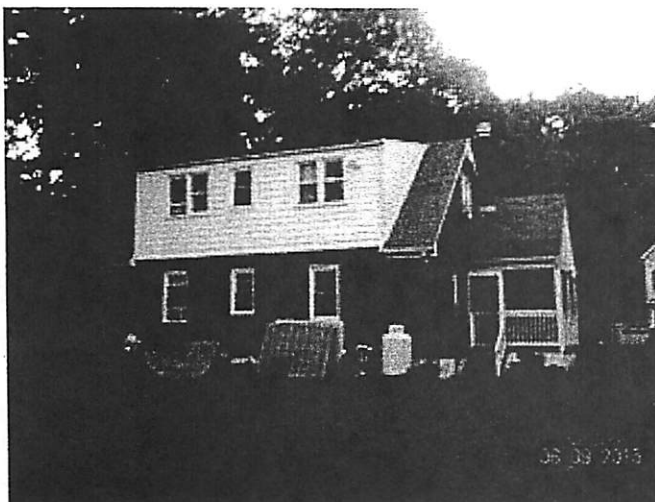
bath



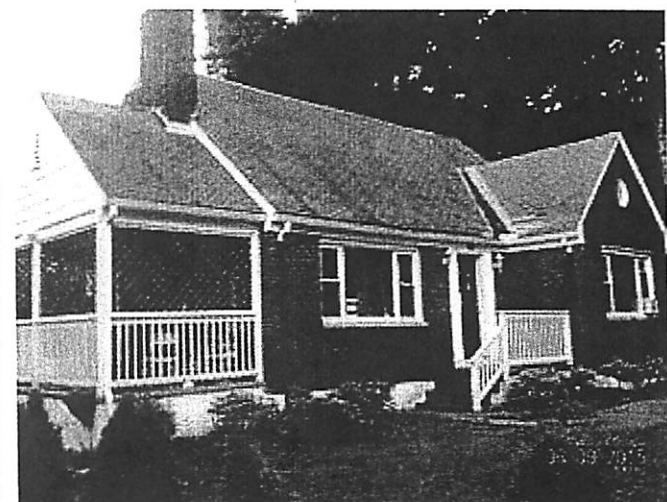
street



address



rear



front / side



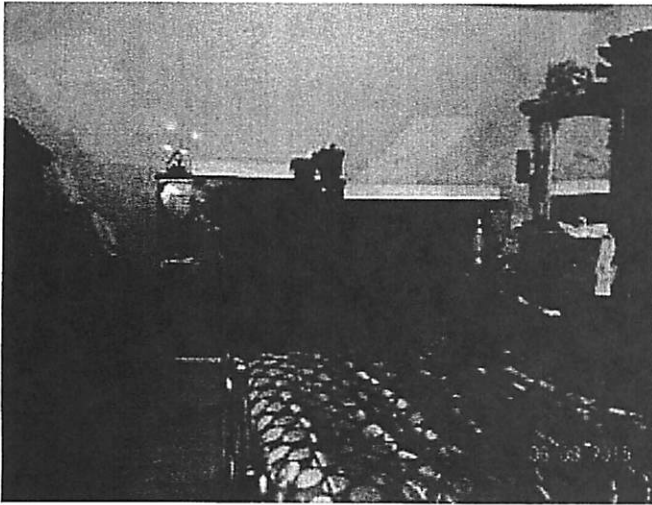
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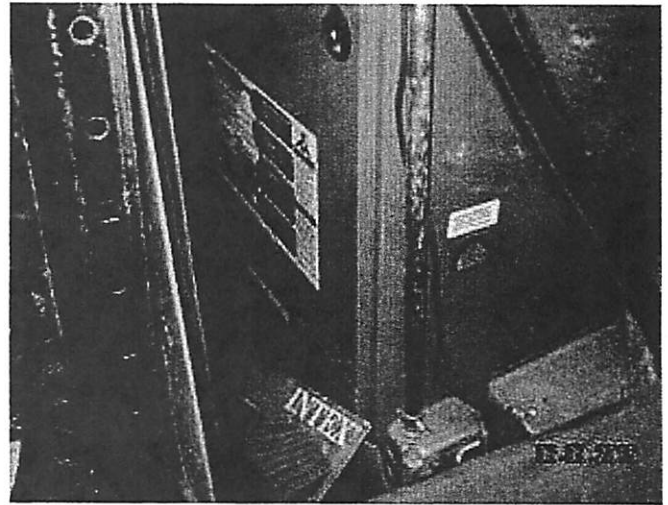
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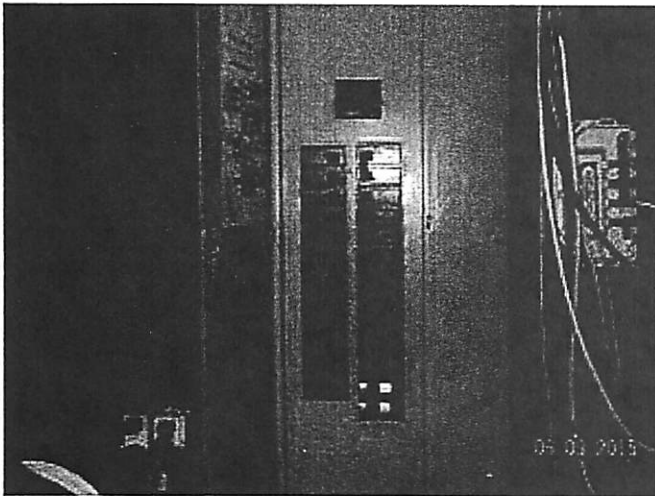
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bedroom



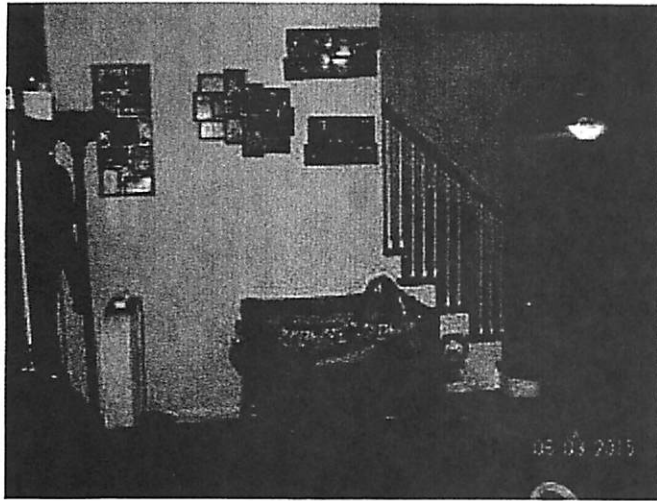
mechanical



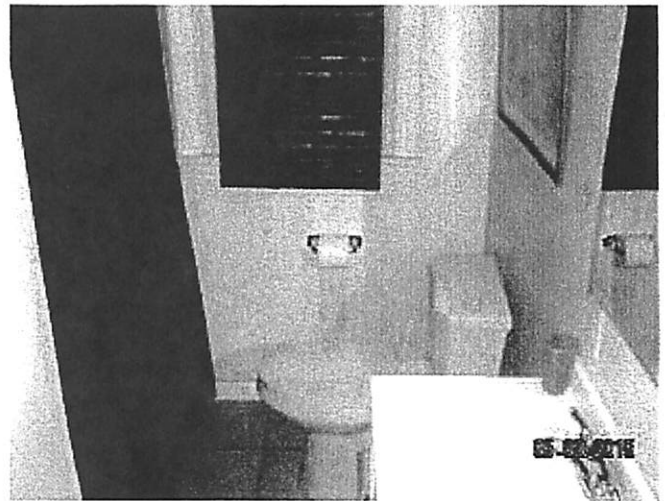
mechanical



kitchen



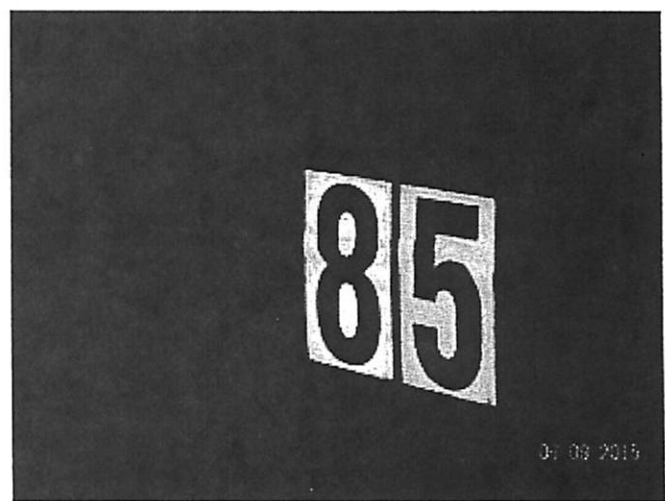
living room



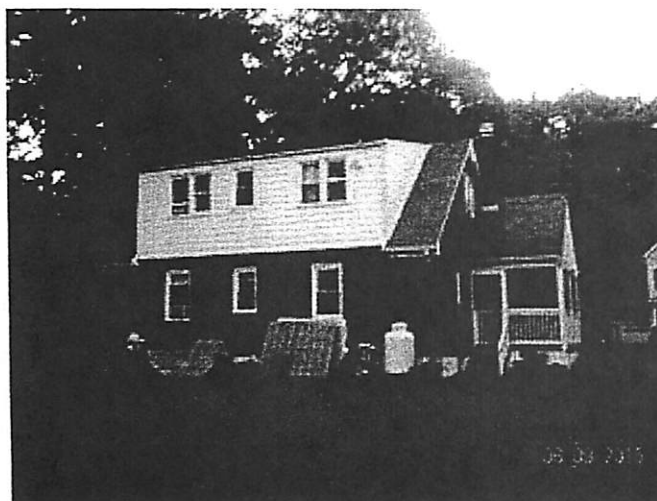
bath



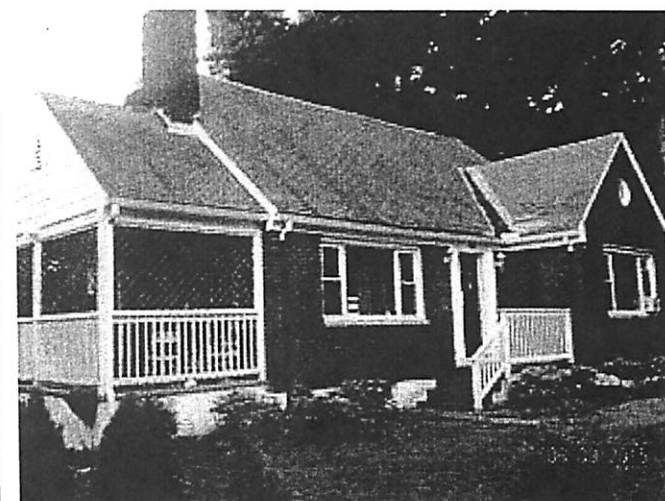
street



address



rear



front / side