Residential Broker Price Opinion (BPO)

This B	PO is the 🔟 Initial	🗆 2nd Opinion 🗖	Updated E	xterior Only	y					DATE 06-	10-13	_	
										Date	Format (00/00/00)	_
ASSE	T NUMBER:				SAL	ES REPRE	SENTATI	VE:					
PROP	PERTY ADDRESS:	85 DWIGHT ST.	_		CLIE	NT NAME:	:						_
		ANSONIA	ст	06401	_ cov	PLETED E	BY:			_			_
FIRM	NAME:			-	FAX	NO.	<u>:</u>			_			_
PHON	IE NO.				EMA	JL	_						_
PARC	ELNO.	100M013B0090L000	0										
					_								
I.	GENERAL MA	RKET CONDITI	ONS										
	Current market con	dition:	☐ Depre	ssed		Slow	⊡	Stable		Improving		Excellent	
	Employment conditi	ions:	Declin	ing		Stable		Increas	ing				
	Market price of this typ	e property has:	Decre	ased _	_	%	in past			months			
			Increa Remai	_		%	in past			months			
	Estimated seconds			ned stable			70 0/				20		
	Estimated percenta		_				_	vner occi				% tenant	
				-		nonage or	-	sie listing	s in the	neighborho	bod		•
	Approximate number	•		-			5			•			
	No. of competing lis		od that are RE	O or Corpo	rate own	ed:							
	No. of boarded or b	lockea-up nomes:											
	Location Description	n:	Suburi	ban		Urban		Rural					
	New Construction:		☐ Yes			No							
	Incentives Offered:		Yes			No							
	Comments: It is an area of mixed s commuter location. Th	e market has been ac	tive in the area b	ut there are r	not a lot of	comps to us	se within a a	nile of the	subject.	It is a typical	czpe co	od which is ve	ry typical t
	It is an area of mixed s	e market has been act ill average in age from easy to sell. However	tive in the area b 35 to 70 years. with it being occi	ut there are r The location	not a lot of is marketa	comps to us ble and if pri	se within a : iced right sl	nile of the hould not	subject. be a pro	. It is a typical blem for resa	l cape co le. The r	od which is ve narket is bein	ry typical to a active th
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either has to go, or she needs to buy it.

*** Blue fields can be filled out, pink fields are required and gray fields are pre-populated (read only).

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III. COMPETITIVE CLOSED JALES							
ITEM	SUBJECT	COMPARABLE	NUMBER 1	COMPARABI F	NUMBER 2	COMPARARIA	NUMBER 3
Address		JOHN MONDEL NUMBER I		COMPARABLE NUMBER 2		COMPARABLE NUMBER 3	
85 DWIGHT ST.	_				et		
City	ANSONIA	_		+			
State	СТ	. – –					
Postal Code	06401					!	
On Original BPO	■ Yes □ No	Yes 🗆	No	■ Yes □	No	■ Yes	No
Basement	Yes No	■ Yes 🗆	No	● Yes	No	Yes No	
Prox. to Subject (miles)		••					
List Price	\$	\$	_				
Sale Price	\$	\$				•	_
Price/Gross Living Area	\$ Sq.Ft.	\$					•
Data Source	public record	MLS		MLS		MLS	
Sale Date]				1	
Days on Market		·		. —	 		
VALUE ADJUSTMENTS	DESCRIPTION	PTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	-(-) Adjustment
Sales or Financing		none reported		none reported	ĺ	none reported	
Concessions			0		0		0
Leasehold/Fee Simple	fee simple	fee simple	0		0	fee simple	0
Site	average	average	0		٥	average	0
Design and Appeal	good	good	0		0	good	0
Quality of Construction	good	good		good	0	l good	0
Age	1955	<u> </u>	c		,		0
Condition	good	good	0	good	0	good	0
Above Grade	Total Borns Baths 6 3 2.5	Total State State	ı	Total Borns Baths	l	Total Bons Baths	ı
Room Count		-					
Gross Living Area	1708 Sq.Ft.	·	L		•		
Lot Size Basement & Finished	0.5		· ·	т			
Rooms Below Grade	basement 0	_esement 0	0	basement 0	0	basement 0	٥
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	
Garage/Carport	0	0	<u> </u>				·
Porches, Patio, Deck	porch					V	
Fireplace(s), etc.			ı u	•		1	
Fence, Pool, etc.	no	·					
Location	Good ☐ Avg	☐ Good ☐ Avg		Good Avg		■ Good 🔲 Avg	
	☐ Fair ☐ Poor	☐ Fair ☐ Poor	0	☐ Fair ☐ Poor	0	Fair Poor	0
Lot Characteristics	■ Good Avg	Good ☐ Avg		■ Good Avg		☐ Good ☐ Avg	
	☐ Fair ☐ Poor	☐ Fair ☐ Poor	0		0	Fair Poor	0
View	☐ Good ☐ Avg	Good ☐ Avg		■ Good Avg		■ Good ■ Avg	
	☐ Fair ☐ Poor	Fair Poor	0	Fair Poor	0	☐Fair ☐Poor	} o
Floor Plan Utility	Good ☐ Avg	☐ Good ☐ Avg		■ Good Avg		■ Good Avg	
	☐ Fair ☐ Poor	Fair Poor	0	☐Fair ☐ Poor	0	Fair Poor	0
Ext Condition's Appeal	■ Good Avg	■ Good Avg		■ Good Avg		■ Good Avg	
	☐ Fair ☐ Poor	Fair Poor	0	Fair Poor	0	☐ Fair ☐ Poor	(
Int Condition's Appeal	■ Good Avg	■ Good Avg		■ Good Avg		■ Good ■ Avg	
	☐ Fair ☐ Poor	Fair Poor	0	☐Fair ☐Poor	0	☐Fair ☐Poor	0
Overall Rating Compared	Good Avg	☐ Good ■ Avg		Good Avg		Good Avg	
	☐ Fair ☐ Poor	Fair Poor	0	Fair Poor	0	Fair Poor	} (
Other	no	no	0	no	0	no	7
Net Adj. (total)			·	•			1 0000
Adjusted Sales Price of			ļ	1	ı	1	ı
Comparable			<u></u>				
Sale # 1 Inspected?	Yes No	Comments:	good condition o	versized cape, very con	venient location.	some upgraded / new	features
Sale # 2 Inspected?	Yes No	Comments:	a little smaller bu	t real good condition , g	arage nice lot		
Sale # 3 Inspected?	■ Yes ■ No	Comments:	bigger older colo	nial in same market are	a pretty good con	dition nice lot	
Sale # 3 Inspected? Yes 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 I ikely Ruyer	1st Time D	IVER TMOVE U	n Ruver 🖂 s	nyestor T Selle	or Accieted		
*Most Likely Buyer: ■ 1st Time Buyer ■ Move Up Buyer ■ Investor ■ Seller Assisted							

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^{***} Blue fields can be filled out, pink fields are required and gray fields are pre-populated (read only).

REPAIRS	(
Itemize ALL repairs need	ed to bring perty	from its present "as	is" condition to a	verage marketable	condit ,he	neighborhood.	
Check those repairs you a Insurable Damage?	recommend that we p	perform for most suc	ccessful marketii	ng of the property.			
ltem		Estimated Co		m		Estin	nated Cost
no major issues		- • ——	달			<u>\$</u>	
i		- ; 	— <u>5</u> —			<u>;</u>	
		- <u> </u>	— 5 —			; -	 -
3		s	_ = -			š	
GRAND TOTAL FOR Estimated days to comple		15	0				
VI. COMPETITIVE I	LISTINGS						
ITEM	SUBJECT	COMPARABLE	NUMBER 1	COMPARABLE	NUMBER 2	COMPARABLE	NUMBER 3
Address 85 DWIGHT ST.							
City	ANSONIA	 AN=					
State	СТ	1 *		СТ		СТ	
Postal Code	06401	:	·	•			
Original List Price							
Days since last reduction			10		46 (40
On Original BPO	Yes	■ Yes 🔲	No	Yes [No	Yes	□No
Basement	Yes No	■ Yes □	No	■ Yes □	No	Yes	No
Prox. to Subject (miles)		Proximity	.8	*Proximity	.5	* Proximity	1
List Price	\$	\$					' - '~
List Date							14
Price/Gross Living Area Data and/or	\$ Sq.Ft.	\$					
Verification Sources	public record	MLS		MLS		MLS	. [
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sales or Financing		none offered		none offered		none offered	
Concessions			0		0		0
Days on Market	foo nimeto	457	0	46	0	241	0
Leasehold/Fee Simple	fee simple average	fee simple average	0	fee simple average	0	fee simple average	0
Site Design and Appeal	good	good	0	good	_	good	0
Quality of Construction	good	good		nond		good	- 0
Age	1955						•
Condition	good						i
Above Grade	Total Bdms Baths			1 l n .		I. I	٠ ٦
Room Count .	6 3 2.5						
Gross Living Area	1708 Sq.Ft.						
Lot Size Basement & Finished			1	1.		,	
Rooms Below Grade	basement 0	basment 0	0	basement 0	0	basement o	0
Functional Utility	yes	yes	0	yes	0	yes	0
Heating/Cooling	gas hot air none seen	gas hot air none known	0	gas hot air	0	gas hot air	0
Energy Efficient Items Garage/Carport	0	- Itolia kilowii					01
Porches, Patio, Deck	porch			' <u> </u>	1 -0000	1 -	' —
Fireplace(s), etc.	polal	. 1					L
Fence, Pool, etc.	no	no	o	no	0	no	0
Location	■ Good Avg	■Good Avg		■Good Avg		■Good Avg	
	☐ Fair ☐Poor	□Fair □ Poor	0	☐Fair ☐Poor		☐Fair ☐Poor	} o
Lot Characteristics	☐ Good ☐ Avg	■Good Avg		■Good Avg		■Good Avg	
	☐ Fair ☐Poor	☐Fair ☐Poor	0	☐Fair ☐Poor	0	Fair Poor	0
View	☐ Good ☐ Avg	■Good Avg		■Good ■ Avg		Good ☐ Avg	
	Fair Poor	☐Fair ☐ Poor	0	Fair Poor	0	Fair Poor	0
Floor Plan Utility	Good	Good Avg	0	Good ☐ Avg		☐Good ☐Avg	ì <u>.</u> l
Ext Condition's Appeal		Fair Poor		Fair Poor	 	□Fair □Poor	0.
ext Condition's Appear	Good	Good Avg	0	Good Avg	1 .	■ Good Avg	
Int Condition's Appeal	Good Avg	Fair Poor Good Avg		Fair Poor Good Avg	 	Fair Poor	00
in Condition 3 Appear	Fair Poor	Fair Poor	0	☐Fair ☐Poor		Good ☐ Avg	1
Overall Rating Compared	Good Avg	Good Avg		Good Avg	1	Good Avg	0
	Fair Poor	Fair Poor	0		n	Fair Poor	0
Other	no	no		no .		no no	0
Net Adj. (total)						-	
Adjusted Sales Price of						1	
Comparable							
Listing # 1 Inspected?	Yes No	Comments:		is some updates but a		ome	
Listing # 2 Inspected?	Yes No	Comments:	nice cape good c	condition, same market	area as subject		

		Ų		(
VII.	THE MARKET VALUE				
			60-90 Day Value	Suggested List Price	
		AS IS	<u> </u>	\$	
		REPAIRED	\$	7	
			<u> </u>		•
./II	NARRATIVE				
	Condition of property:	_			
	overall the subject property was serious issues to note. The hon	found to be in good on the will need interior pa	ondition. The roof is getting to the near en iint whaen or if it should change hands. Be	d of its useful life, and it shows some wear in ut it is in good condition and marketable	places. But there are not any
			·	•	
	Refurbish vs. As is Analy	sis:			
	Due to the fact that there are no	serious repairs and th	e home shows pretty well ,I do not see ar	ny "lender required repairs" The home shoul	d be sold AS-IS
	Recommended Inspectio	ns and why:			
	all is functional. No necessary re	spairs / inspections at:	this time		
	Identify any positive or ne	egative location in	ofluences:		
				ry high end neighborhood some rental proper	ties in the area and on the street.
	But overall very marketable, con	venient to schools,hig	hways, shopping and transportation / high	ways.	
	Property summary - inclu	ide postive/negati	ive influences that would impact	the sale	
				ever it is an occupied single family property. I	Either she (the accument) has to
	buy it, or she has to go because	nobody is going to bu	y it with her in it.	ever it is an occupied single ibitiny property. (Eluler She (ule occupant) has to

Signature:	Dat∈	
•	 	
	Date	Format (00/00/00)

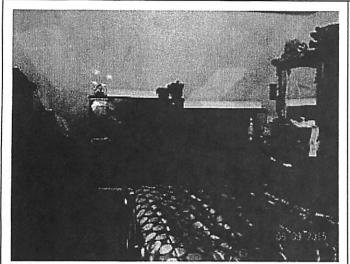
DIGITAL PHOTO ADDENDUM

Loan Number: M

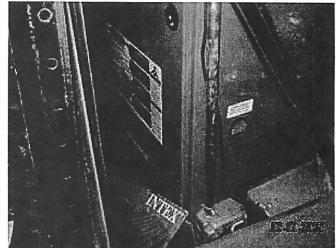
Contact:

Address: 85 DWIGHT ST.

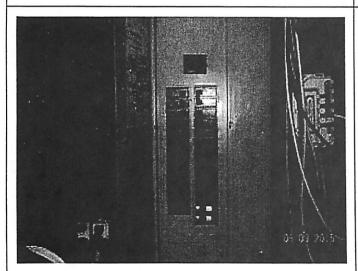
ANSONIA, CT 06401



bedroom



mechanical



mechanical



kitchen



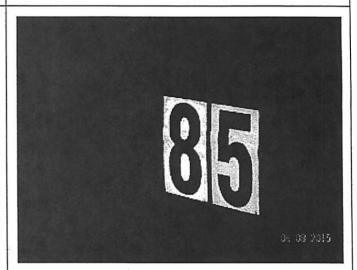
living room



bath



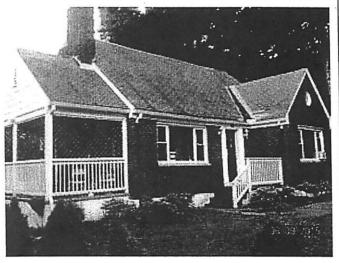
street



address



rear



front / side



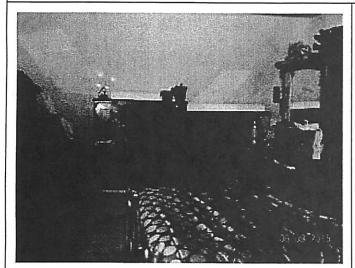
DIGITAL PHOTO ADDENDUM

Loan Number:

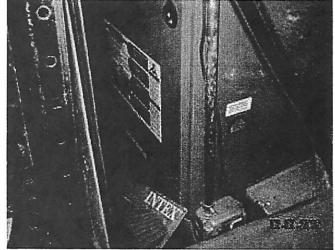
Contact:

Address: 85 DWIGHT ST.

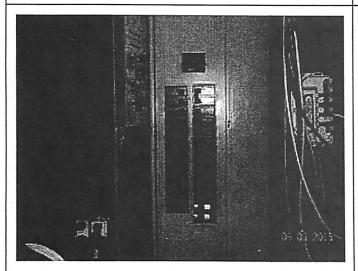
ANSONIA, CT 06401



bedroom



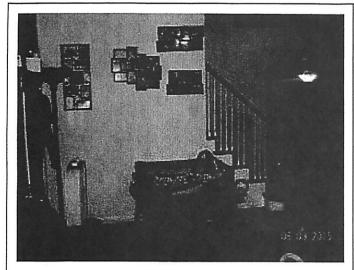
mechanical



mechanical



kitchen



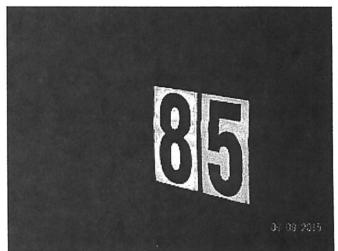
living room



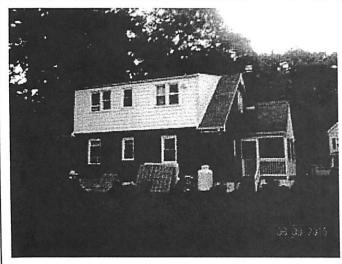
bath



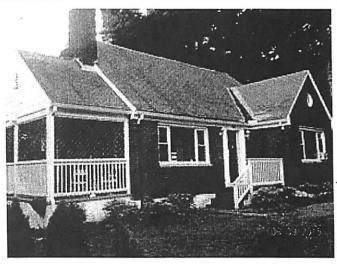
street



address



rear



front / side