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BROKER'S PRICE OPINION

Exterior /Curb Side Interior Interior Access Denied Reason _____ BPO # _____
 Inspection Date 05/22/2013 Freddie Mac Loan # _____ Servicer Loan # _____

BPO Firm Name KANSAS CITY REGIONAL HOME	Broker VICTORIA KRUTOGOLOVA	Phone (913) 538-6900
SUBJECT PROPERTY DESCRIPTION		
Property Address 3415 W 95TH ST	Unit #	
City OVERLAND PARK	County JOHNSON	State KS
Zip 66206		
Is property currently listed for sale with a real estate firm? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Name of Listing Broker, Salesperson or Firm	Phone
Property Type: SFD		Condo Fee \$ 0
Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		
Estimate of repairs needed for subject property		
Interior:		Exterior:
Painting \$ <u>0</u>		Painting \$ <u>0</u>
Structural \$ <u>0</u>		Structural \$ <u>0</u>
Appliances \$ <u>0</u>		Landscaping \$ <u>0</u>
Utilities \$ <u>0</u>		Roof \$ <u>0</u>
Carpet/Floors \$ <u>0</u>		Windows \$ <u>0</u>
Other \$ <u>0</u>		Other \$ <u>0</u>
Cleaning/Trash Removal \$ <u>0</u>		
Repairs Total: \$ <u>0.00</u>		Do you recommend repairs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Overall Property Condition: Excellent Good Fair Poor
 Are there any items that require IMMEDIATE attention/action? Yes No
 Title/Legal Issues? Yes No
 Do any environmental issues affect the value of the property? Yes No
 If yes to any of the above, please explain:
THE DWELLING HAS BEEN ADEQUATELY MAINTAINED AND REQUIRES NO REPAIRS AT THIS TIME.

NEIGHBORHOOD

Property Values: Increasing Stable Declining
 Predominant Occupancy Owner Tenant
 Marketing Time: Under 3 Mos. 3-6 Mos. Over 6 Mos.
 Vacancy Rate 0-5% 5-10% 10-20% 20% + Mos.
 No. of Active Listings in Neighborhood: 11 Price Range of Active Listings in Neighborhood: \$ 155000 to \$ 259000
COMMENTS: CURRENT MARKET TRENDS PROVIDE SOME INDICATION OF THE MARKET'S HEALTH, BUT ARE NOT TO BE TAKEN AS RELIABLE INDICATORS OF THE MARKET'S PERFORMANCE IN THE NEXT 6-12 MONTHS AND BEYOND: CURRENT AFFORDABILITY IS ENTIRELY DEPENDING ON LOW INTEREST RATES.

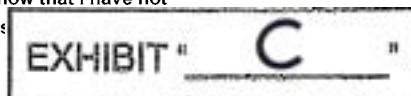
VALUE ESTIMATION

Probable Sale Price	90-Day Marketing Time	120-Day Marketing Time	180-Day Marketing Time
As Is	212000	212000	212000
As Repaired	212000	212000	212000

Property should be listed: As Is: As Repaired:
 Anticipated Seller-Paid Financing Costs: \$ 3500
COMMENTS: (Describe your marketing strategy and reasons for As Is/As Repaired recommendations)
THE MARKET PRICE OPINION AS OF TODAY IS \$212000. THE TYPICAL MARKETING TIME IS 30 DAYS.

PREPARED BY: VICTORIA KRUTOGOL Date 05/24/2013
 Signature _____ Date _____

THIS IS AN OPINION OF VALUE OR COMPARATIVE MARKET ANALYSIS AND SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Appraisal Practice of the Appraisal Foundation.



COMPETITIVE LISTINGS							
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	3415 W 95TH ST	9718 CANTERBURY ST	3716 W 98TH STREET	9910 EL MONTE STRE			
Proximity to Subject		5+ Miles	1/2 Miles	1 Mile			
Current List Price	\$	\$ 185000	\$ 249900	\$ 252500			
Current List Date		05/22/2013	05/22/2013	05/22/2013			
Original List Price	\$	\$ 189950	\$ 249900	\$ 252500			
Original List Date		03/06/2013	04/19/2013	03/25/2013			
VALUE ADJUSTMENTS (Use the following codes for the adjustments: S=Superior E=Equal I=Inferior U=Unknown)							
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ
Above Grade Room Count	Total # of Rooms 6 Bdrm 3 Baths 2	Total # of Rooms 6 Bdrm 3 Baths 2		Total # of Rooms 6 Bdrm 3 Baths 3		Total # of Rooms 6 Bdrm 3 Baths 2	
Gross Living Area	Sq. Ft. 1128	Sq. Ft. 1227	Code	Sq. Ft. 1502	Code	Sq. Ft. 1591	Code
Location	FAIR	GOOD	S	GOOD	S	GOOD	S
Site/Lot Size	0.46AC	0.35AC	E	0.32AC	E	0.38AC	E
Design and Appeal	SFD	SFD	E	SFD	E	SFD	E
Age (number of yrs. since house was built)	58	54	E	55	E	55	E
Overall Condition	Good	Good	E	Good	E	Good	E
Garage/Carport	1 Attached	2 Attached	S	2 Attached	S	2 Attached	S
Porch, Patio Deck, Pool, Fence	PATIO, FENCE	PATIO, FENCE	E	PATIO, FENCE	E	DECK, FENCE	E
Overall Rating/Est.\$ Value of Adjustments		-7000	S	-38042	S	-37577	S
Indicate Property Most Comparable to Subject (Check One)							
		<input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
COMMENTS: 1)MAPPING ERROR: LIST#1 IS LOCATED WITHIN 0.5 MILES FROM SUBJECT.2)SUPERIOR IN GLA, LOCATION, AND GARAGE COUNT.3)SUPERIOR IN GLA, LOCATION, AND GARAGE COUNT.							

CLOSED SALES							
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	3415 W 95TH ST	9735 ABERDEEN STRE	9627 ROE AVENUE	3712 W 96TH STREET			
Proximity to Subject		5+ Miles	1 Mile	1/2 Miles			
Original List Price	\$	\$ 189950	\$ 229950	\$ 235000			
List Price When Sold	\$	\$ 189950	\$ 229950	\$ 235000			
Sales Price	\$	\$ 186000	\$ 229950	\$ 232500			
Sales Date		04/04/2013	04/25/2013	02/28/2013			
Days on Market		2	38	23			
VALUE ADJUSTMENTS (Use the following codes for the adjustments: S=Superior E=Equal I=Inferior U=Unknown)							
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ
Above Grade Room Count	Total # of Rooms 6 Bdrm 3 Baths 2	Total # of Rooms 6 Bdrm 3 Baths 2		Total # of Rooms 6 Bdrm 3 Baths 2		Total # of Rooms 6 Bdrm 3 Baths 2	
Gross Living Area	Sq. Ft. 1128	Sq. Ft. 1453	Code	Sq. Ft. 1290	Code	Sq. Ft. 1457	Code
Sales or Financing Concessions		0	E	CLOSING C	S	0	E
Location	FAIR	GOOD	S	FAIR	E	GOOD	S
Site/Lot Size	0.46AC	0.35AC	E	0.25AC	E	0.31AC	E
Landscaping	Good	Good	E	Good	E	Good	E
Design and Appeal	SFD	SFD	E	SFD	E	SFD	E
Age (number of yrs. since house was built)	58	54	E	52	E	55	E
Overall Condition	Good	Good	E	Good	E	Good	E
Garage/Carport	1 Attached	2 Attached	S	2 Attached	S	2 Attached	S
Porch, Patio Deck, Pool, Fence	PATIO, FENCE	PATIO, FENCE	E	PATIO, FENCE	E	DECK, FENCE	E
Overall Rating/Est.\$ Value of Adjustments		-27800	S	-6000	S	-27155	S
Indicate Property Most Comparable to Subject (Check One)							
		<input type="checkbox"/>		<input checked="" type="checkbox"/>		<input type="checkbox"/>	
COMMENTS: 1)MAPPING ERROR: SOLD#1 IS LOCATED WITHIN 0.56 MILES FROM SUBJECT.2)SUPERIOR IN FINANCE INCENTIVES AND GARAGE COUNT.3)SUPERIOR IN LOCATION, GLA, AND GARAGE COUNT.							

BPOdirect Addendum

BPOdirect Order #: [REDACTED] Project Code: _____

FM Loan Number: [REDACTED] SS Loan Number: [REDACTED]

Property Address: 3415 W 95TH ST , OVERLAND PARK , KS, 66

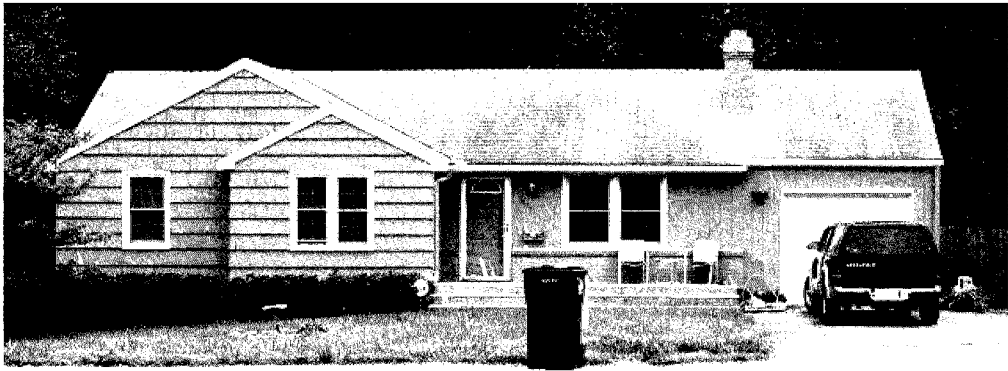
Comments:

[HTTPS://WWW.EMORTGAGELOGIC.COM/PDOCS/CFI2981120.HTML](https://www.emortgageologic.com/pdocs/cfi2981120.html)
SUBJECT MARKETABILITY IS ADVERSELY AFFECTED BY CLOSE PROXIMITY TO 4-LANE WEST 95TH STREET THAT FACES SUBJECT PROPERTY (SEE ATTACHED PHOTO). ELEVATED TRAFFIC NOISE WAS NOTED. \NFAIR MARKET VALUE IS IN LINE WITH AN AVERAGE ADJUSTED VALUE OF 3 RECENTLY SOLD COMPARABLES. THE SALES WERE COMPARED TO SUBJECT AND ADJUSTMENTS WERE MADE FOR DIFFERENCES BECAUSE GLA AND GARAGE COUNT ARE NOT UNIFORM IN THIS MARKET AREA. GLA ADJUSTMENTS APPLIED TO THE COMPARABLES THAT ARE NOT WITHIN 200 SQ.FT. OF SUBJECT GLA BECAUSE MOST COMPARABLES WITHIN 1 MILE PROXIMITY ARE NOT UNIFORM IN GLA. GLA PRICING WAS DERIVED FROM COMPARABLE GRID PRICE PER SQ. FT. X 50%. \NAN ADJUSTMENT GRID IS PROVIDED TO ASSIST THE READER IN UNDERSTANDING THE REASONING BEHIND ADJUSTMENT APPLIED. ADJUSTMENTS ARE BASED ON THE PERCEPTION OF THE GENERAL MARKET REACTION IN RELATION TO THE SUBJECT PROPERTY AND PAIRED SALES ANALYSIS APPROACH. ACTIVE LISTINGS THAT ARE INCLUDED IN THIS REPORT BRACKET SUBJECT GLA, BUT NOT THE VALUE. \N\N OTHER ADJUSTMENTS: CS1 N/A 0, CS2 N/A 0, CS3 N/A 0, CL1 N/A 0, CL2 N/A 0, CL3 N/A 0 EXACT
MILEAGE-SC1:5.41MI,SC2:0.8MI,SC3:0.35MI,LC1:5.64MI,LC2:0.46MI,LC3:0.84I
ADJ-SC1:-5000LOC,-20800SQFT,-2000GAR
ADJ-SC2:-2000GAR,-4000FIN
ADJ-SC3:-5000LOC,-26155SQFT,-2000GAR,6000BSMTPERFIN
ADJ-LC1:-5000LOC,-2000GAR
ADJ-LC2:-5000LOC,-31042SQFT,-2000GAR
ADJ-LC3:-5000LOC,-36577SQFT,-2000GAR,6000BSMTPERFIN

Comments, cont:

Comments, cont:

Order [REDACTED] FRONT_1.JPG



05/22/2013

Order [REDACTED] ADDR_VERIFICATION_1.JPG



Order [REDACTED] STREET_1.JPG



Order [REDACTED] SIDE_1.JPG

