

**BROKER'S PRICE OPINION**

We make home possible <sup>SM</sup>

Freddie Mac Loan #                       
 Servicer Loan #                     

Exterior /Curb Side  Inspection Date 11/23/2012  
 Interior   
 Interior Access Denied  Reason BPO #                     

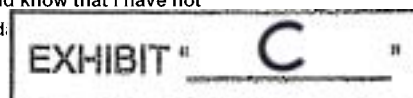
BPO Firm Name <b>HOMESSELLERS ADVANTAGE RE</b>		Broker <b>PAULINE LENAMOND</b>	Phone <b>(352)208-2113</b>
SUBJECT PROPERTY DESCRIPTION			
Property Address <b>523 NE 39TH AVE</b>			Unit #
City <b>OCALA</b>	County	State <b>FL</b>	Zip <b>34470</b>
Is property currently listed for sale with a real estate firm? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Name of Listing Broker, Salesperson or Firm <b>NICK ROBINSON</b>	Phone <b>(352)857-2323</b>
Property Type: <b>SFD</b>			Condo Fee \$
Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant			
Estimate of repairs needed for subject property			
Interior:		Exterior:	
Painting	\$ 0	Painting	\$ 0
Structural	\$ 0	Structural	\$ 0
Appliances	\$ 0	Landscaping	\$ 0
Utilities	\$ 0	Roof	\$ 0
Carpet/Floors	\$ 0	Windows	\$ 0
Other	\$ 0	Other	\$
Cleaning/Trash Removal	\$ 0	Do you recommend repairs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Repairs Total: \$ 0.00			

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:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

NEIGHBORHOOD			
Property Values: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	Predominant Occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant		
Marketing Time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6	Vacancy Rate <input checked="" type="checkbox"/> 0-5% <input type="checkbox"/> 5-10% <input type="checkbox"/> 10-20% <input type="checkbox"/> 20% + Mos.		
No. of Active Listings in Neighborhood: 8	Price Range of Active Listings in Neighborhood: \$79000 to \$110000		
COMMENTS <b>THE AREA INCLUDES MOSTLY ESTABLISHED RESIDENTIAL SUBDIVISIONS CONSISTING OF SITE BUILT SF HOMES OF AVERAGE QUALITY CONSTRUCTION. THE SUBJECT LIES WITHIN THE OCALA CITY LIMITS WITH AVERAGE ACCESS TO SUPPORT FACILITIES.</b>			

VALUE ESTIMATION			
Probable Sale Price	90-Day Marketing Time	120-Day Marketing Time	180-Day Marketing Time
As Is	85000	86000	87000
As Repaired	85000	86000	87000
Property should be listed: As Is: <input checked="" type="checkbox"/> As Repaired: <input type="checkbox"/>			
Anticipated Seller-Paid Financing Costs: \$			
COMMENTS: (Describe your marketing strategy and reasons for As Is/As Repaired recommendations)			
NMT INFORMATION: NMT: 90 ; MV: \$85000			
PREPARED BY: <u>PAULINE LENAMOND</u> Date <u>11/26/2012</u>			
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 Standard Appraisal Practice of the Appraisal Foundation.



COMPETITIVE LISTINGS							
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	523 NE 39TH AVE	315 NE 47TH CT OCAL	4949 NE 2ND LOOP OC	1020 NE 30TH AVE OC			
Proximity to Subject		3/4 Miles	3/4 Miles	3/4 Miles			
Current List Price	\$ 106000	\$ 86000	\$ 107500	\$ 113500			
Current List Date	06/04/2012	11/14/2012	11/19/2012	10/18/2012			
Original List Price	\$ 106000	\$ 86000	\$ 107500	\$ 117000			
Original List Date	06/04/2012	11/14/2012	11/19/2012	08/13/2012			
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 5 Bdrm 3 Baths 2	Total # of Rooms 5 Bdrm 3 Baths 2		Total # of Rooms 5 Bdrm 3 Baths 2		Total # of Rooms 5 Bdrm 3 Baths 2	
Gross Living Area	Sq. Ft. 1604	Sq. Ft. 1553	Code	Sq. Ft. 1753	Code	Sq. Ft. 1573	Code
Location	GOOD	GOOD	E	GOOD	E	GOOD	E
Site/Lot Size	.30	.33	E	.40	E	.22	E
Design and Appeal	SFD	SFD	E	SFD	E	SFD	E
Age (number of yrs. since house was built)	13	19	E	10	E	21	E
Overall Condition	Good	Good	E	Good	E	Good	E
Garage/Carport	2 Attached	2 Attached	E	2 Attached	E	2 Attached	E
Porch, Patio Deck, Pool, Fence	NO	NO	E	POOL,NO	E	POOL,NO	E
Overall Rating/Est.\$ Value of Adjustments		0	E	-10000	E	-10000	E
Indicate Property Most Comparable to Subject (Check One)							
		<input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
COMMENTS: MOST COMPARABLE (COMP LIST 1): COMP IS EQUAL TO SUBJECT AND NEEDS NO ADJUSTMENTS							

CLOSED SALES							
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	523 NE 39TH AVE	4029 NE 8TH ST OCAL	502 NE 45TH TERRACI	4462 NE 5TH ST OCAL			
Proximity to Subject		1 Block	1/2 Miles	1/2 Miles			
Original List Price	\$ 106000	\$ 117900	\$ 122000	\$ 99900			
List Price When Sold	\$	\$ 109900	\$ 90700	\$ 99900			
Sales Price	\$	\$ 85000	\$ 86100	\$ 92000			
Sales Date		09/20/2012	09/10/2012	08/16/2012			
Days on Market		136	114	45			
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 5 Bdrm 3 Baths 2	Total # of Rooms 5 Bdrm 3 Baths 2		Total # of Rooms 5 Bdrm 3 Baths 2		Total # of Rooms 5 Bdrm 3 Baths 2	
Gross Living Area	Sq. Ft. 1604	Sq. Ft. 1500	Code	Sq. Ft. 1717	Code	Sq. Ft. 1539	Code
Sales or Financing Concessions		0	E	0	E	0	E
Location	GOOD	GOOD	E	GOOD	E	GOOD	E
Site/Lot Size	.30	.43	E	.22	E	.22	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)	13	17	E	18	E	13	E
Overall Condition	Good	Good	E	Good	E	Good	E
Garage/Carport	2 Attached	2 Attached	E	2 Attached	E	2 Attached	E
Porch, Patio Deck, Pool, Fence	NO	NO	E	NO	E	NO	E
Overall Rating/Est.\$ Value of Adjustments		0	E	0	E	0	E
Indicate Property Most Comparable to Subject (Check One)							
		<input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
COMMENTS: MOST COMPARABLE (COMP SOLD 1): COMP IS EQUAL TO SUBJECT AND NEEDS NO ADJUSTMENTS							

**BPOdirect Addendum**

BPOdirect Order #: [REDACTED] Project Code: \_\_\_\_\_

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

Property Address: 523 NE 39TH AVE , OCALA, FL, 34470

**Comments:**

TO VIEW MAPS, ADDITIONAL IMAGES, AND MORE INFORMATION ABOUT THIS ORDER PLEASE COPY THIS URL INTO YOUR WEB BROWSER:  
[HTTPS://WEB03.FARVV.COM/ORDERRESULTS/DATAVIEW.ASPX?HASH=0D2C](https://web03.farvv.com/orderresults/dataview.aspx?hash=0d2c)

SUBJECT EXTERIOR: COMMENTS: SUBJECT IS IN AVERAGE CONDITION WITH NO DAMAGES OBSERVED REPAIRS:  
SUBJECT INTERIOR: COMMENTS: SUBJECT IS IN AVERAGE CONDITION WITH NO DAMAGES OBSERVED REPAIRS:

ADVANTAGES/DISADVANTAGES COMMENTS:

AS-IS: NO REPAIRS NOTED  
AS-REPAIRED: NO REPAIRS NOTED  
COMP QUALITY REMARKS: COMPS ARE ALL SAME TYPE / STYLE AS SUBJECT, ARE ALL WITHIN 20% GLA OF SUBJECT AND ARE ALL LOCATED WITHIN ONE MILE OF SUBJECT. ALL SOLD COMPS ARE LESS THAN SIX MONTHS OLD.

COMP LIST 1 COMMENTS: COMP IS EQUAL TO SUBJECT AND NEEDS NO ADJUSTMENTS PROXIMITY: 0.79 MILES,  
TYPE OF SALE: FAIR MARKET

COMP LIST 2 COMMENTS: COMP IS EQUAL TO SUBJECT EXCEPT FOR POOL PROXIMITY: 0.93 MILES, ADJUSTMENTS: POOL: -10,000, TYPE OF SALE: REO

COMP LIST 3 COMMENTS: COMP IS EQUAL TO SUBJECT EXCEPT FOR POOL PROXIMITY: 0.89 MILES, ADJUSTMENTS: POOL: -10,000, TYPE OF SALE: FAIR MARKET

COMP SALE 1 COMMENTS: COMP IS EQUAL TO SUBJECT AND NEEDS NO ADJUSTMENTS PROXIMITY: 0.24 MILES,  
TYPE OF SALE: FAIR MARKET

COMP SALE 2 COMMENTS: COMP IS EQUAL TO SUBJECT AND NEEDS NO ADJUSTMENTS PROXIMITY: 0.66 MILES,  
TYPE OF SALE: SHORT SALE

COMP SALE 3 COMMENTS:COMP IS EQUAL TO SUBJECT AND NEEDS NO ADJUSTMENTS PROXIMITY: 0.61 MILES, TYPE OF SALE: FAIR MARKET

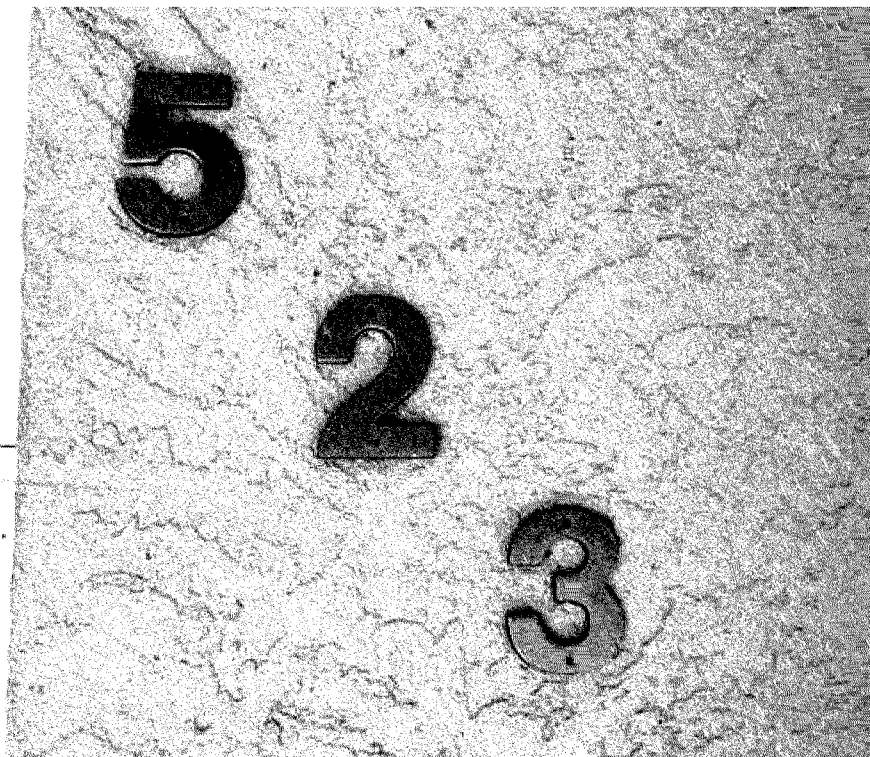
**Comments, cont:**

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*Order 43206827, SUBJECT\_INT.P11.JPG*

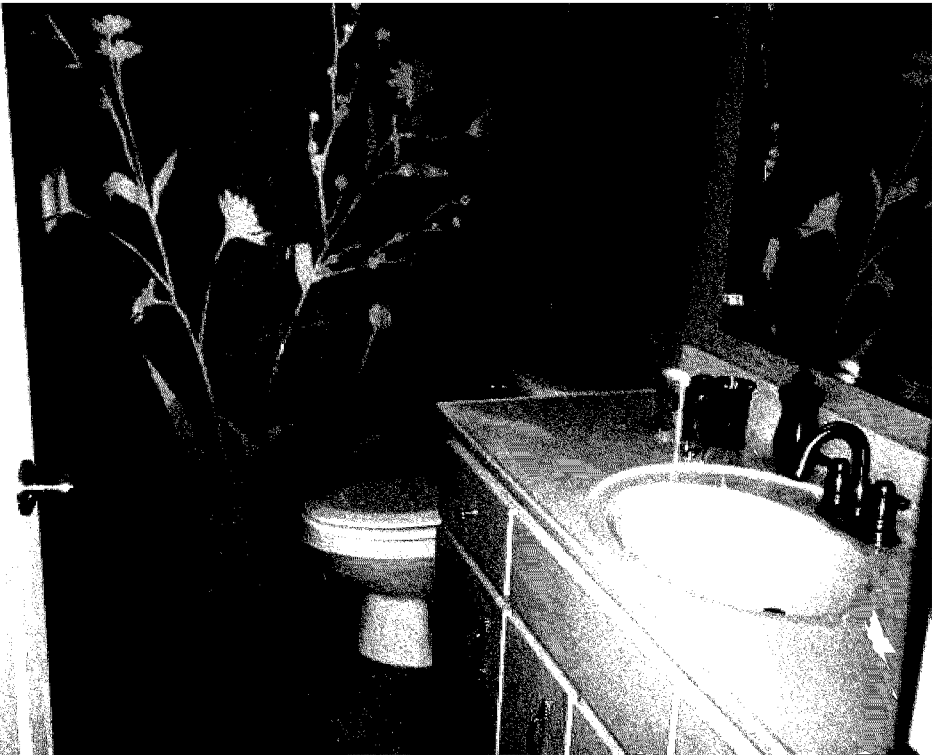




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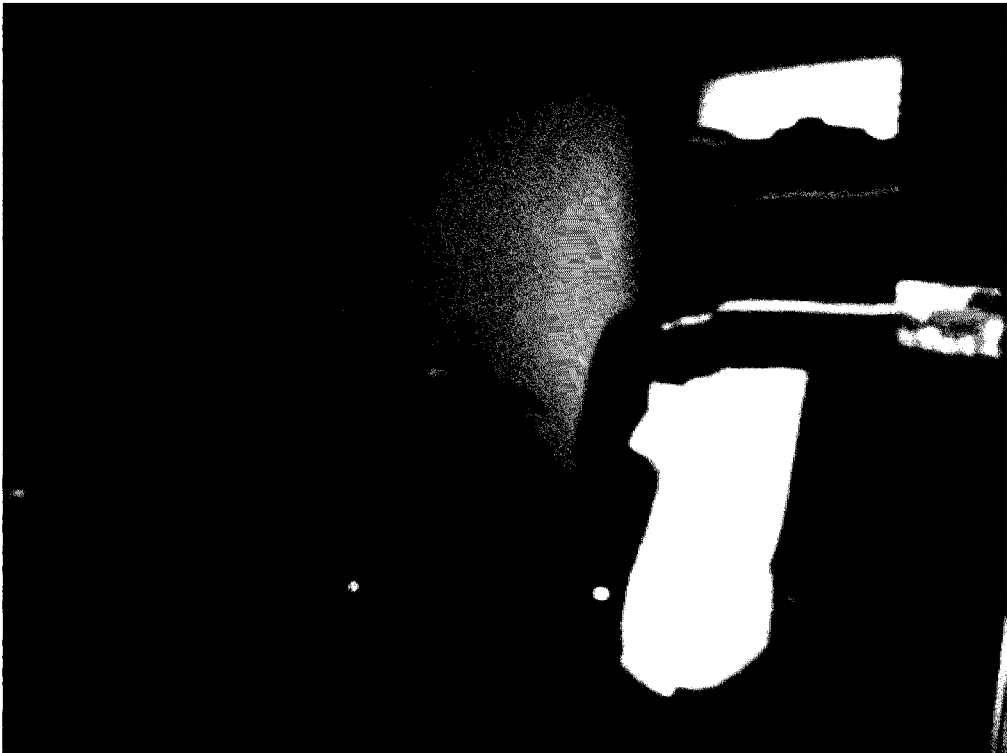
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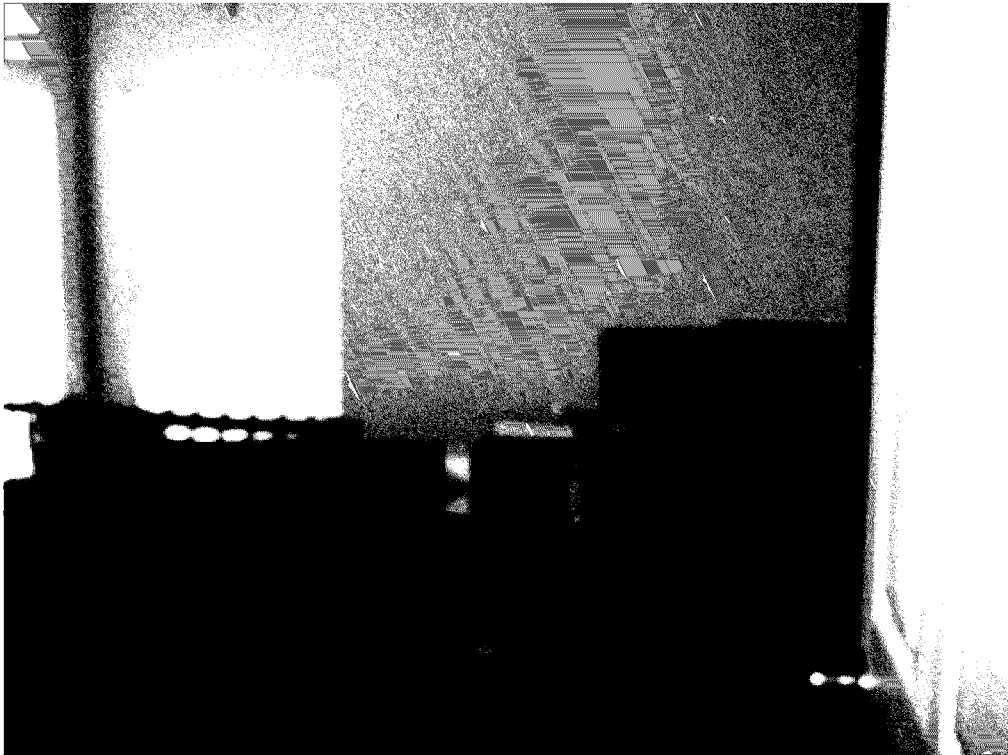
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