BANK OF AMERICA

Residential Property BPO (Drive by) | Order Information | Order # OR7680186

Lender/Client Reference #: 101742558
Order #: OR7680186
Assignment Type: [ ] Purchase [ ] Servicing [ ] Home Equity Loan [X] Other unknown

Owner: Patrice Lajuan Baker
Lender/Client: Bank of America - Servicing
Lender/Client Address: 7105 Corporate Dr.
xx
Plano, TX TX 75024

Subject Property Analysis

Property Address: 7029 Heather Dr, Bryans Road, MD 20616 Unit # 1 City Bryans Road State MD Zip 20616
County: Charles Type: [X] SFR [ ] Coop [ ] PUD [ ] Multi Unit/# of Units 1 [ ] Mfg [ ] Vacant Land [ ] Other
Occupancy: [X] Owner [ ] Tenant [ ] Vacant [ ] Condo [ ] Attached [X] Detached Project # of Units: 1 Dues Per Mo. $ 0
Has the subject property been listed over the prior 12 months: [ ] Yes [X] No Is the subject property currently listed? [ ] Yes [X] No
Original List Date: 06/25/2021 Original List Price $ 385,000 Current/Last List Price $ 0 Total Days on the Market 6

Comments/Exception/Condition: (based on provider's observations)
From the outside BPO Photos, the home looks to be in good condition. There was no debris of unpleasant views seen. There were no visible repairs needed. The fenced backyard was not accessible.

Repairs and Improvements Required for Marketability and/or Livability of the property:

Estimate of repairs needed for subject property.

Exterior:

Painting	$ 0
Structural	$ 0
Landscaping	$ 0
Roof	$ 0
Windows	$ 0
Other	$ 0

Do you recommend repairs? [ ] Yes [X] No

Estimated Total Repair Costs: $ 0

Overall Condition: [X] Good [ ] Average [ ] Fair [ ] Poor

*If Fair or Poor, please comment below and provide supporting photo if available:

Comments/Exception:

Neighborhood Analysis

Location: [ ] Urban [X] Suburban [ ] Rural
Similarity of Properties: [ ] Very Similar [X] Somewhat Similar [ ] Not Similar
Built Out: [ ] Under 25% [ ] 25-75% [X] Over 75%

Price Range: $ 406,000 to $ 579,000
Price Trending: [X] Increasing [ ] Stable [ ] Declining
By 25-35 % over last year [X] YR [ ] MO
Source: Bright MLS

Comments: (REO activity, housing price trends, supply and demand, average marketing time)
There were no REO activity in the area. The supply and demand in the specific area was average. There were very few homes listed or sold in the area and the days on the market varied from 0 - 100+ As the report will show, area prices are not consistent. Some are higher than similar homes with slight differences.

Comparable Sales (List in order of comparability)

Feature	Subject	Comp 1	Comp 2	Comp 3
Address (include unit #, if applicable)	7029 Heather Dr, Bryans Roa Bryans Road MD 20616	xx 5135 New Stead Rd Bryans Road, MD 20616	xx 7047 Heather Dr, Bryans Road, MD 20616	xx 2363 Kerria Ct Bryans Road, MD 20616
Project Size (if applicable)	NA	NA	NA	NA
Data Source	Bright MLS	Bright MLS	Bright MLS	Bright MLS
Proximity to Subject (miles)		3.3	.01	.09
Sale Price	$385,000	$491,000	$406,000	$465,000
REO/Short Sale: (yes or no)	NO	NO	NO	NO
Date of Sale	08/12/21	05/04/2023	03/24/2023	02/23/2023
Total Days on the market	6	0	105	3
Property Type	SFR	SFR	SFR	SFR
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Lot Size (acres)	.37	.23	.38	.30
Exterior Construction/Finish	Vinyl Siding	Vinyl Siding	Vinyl Siding	Vinyl Siding
Year Built (YYYY)	2001	2002	2004	2002
Condition	good	good	good	good
Gross Living Area (SF)	2,416	2,479	2,385	2,505
Bedrooms/Bath	3 3.5	4 3.5	4 3	4 2.2
Basement	finished	finished	finished	finished
Garage	2 car	2 car	2 car	2 car
Other Amenities	fireplace\deck\fence	fireplace\deck/fence	deck	deck
Other NA	NA	NA	NA	NA
Currently for Sale?	no	no	no	no

Comments: (Explain how each comparable is superior/inferior or similar to the subject property and include Sales History Analysis for subject and comps)

Subject Comments

Public: Great 3 level home with over 2200 square feet of finished space. Open floor plan on the main level. The kitchen is open to the family room with gas fireplace. Nice size bedrooms on upper level to include large primary bedroom with full bath and walk in closet.

Sales Comparable 1:

2-story airy foyer, formal living room, dining room, kitchen and family room area! It features four bedrooms, three full bathrooms and one half bath on the first floor. Upstairs, the primary Master-suite has a Bonus/sitting area, Master Bathroom and ample closet space added to

Sales Comparable 2:

Beautiful Split Foyer with 2 car attached garage and brick front accent in Strawberry Hills! Offering a remodeled and Spacious kitchen with gorgeous Quarts countertop, plenty of cabinet space, Stainless steel appliances and breakfast area. Freshly painted all around. Main

Sales Comparable 3:

This lovely colonial welcomes you into a 2-story airy foyer, formal living room, and dining room area. Tucked away off the foyer is a spacious home office complete with custom built-ins, as well as an entrance to the two-car garage, and powder room. The flow of this

Comparable Listings (List in order of comparability)

Feature	Subject	Comp 1	Comp 2	Comp 3
Address (include unit #, if applicable)	7029 Heather Dr, Bryans Roa Bryans Road MD 20616	6780 Lantana Dr, Bryans R Bryans Road, MD 20616	6830 Lantana Dr, Bryans Road, MD 20616	2623 Basingstoke Ln, Bryans Road, MD 20616
Project Size (if applicable)	NA	NA	NA	NA
Data Source	Bright MLS	Bright MLS	Bright MLS	Bright MLS
Proximity to Subject (miles)		.09	1.3	1.7
List Price	$385,000	$486,900	$579,000	$539,999
REO/Short Sale: (yes or no)	NO	NO	NO	NO
List Date	06/25/21	09/04/2023	06/25/2023	04/19/2023
Total Days on the market	6	0	55	112
Property Type	SFR	SFR	SFR	SFR
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Lot Size (acres)	.37	.23	.33	.17
Exterior Construction/Finish	Vinyl Siding	Vinyl Siding/Brick	Asphalt	Vinyl Siding
Year Built (YYYY)	2001	2003	2005	2005
Condition	good	good	good	good
Gross Living Area (SF)	2,416	2,354	2,772	2,047
Bedrooms/Bath	3 3.5	5 3.5	5 3.5	4 3.5
Basement	finished	Finished	Finished	finished
Garage	2 car	2 car	2 car	2 car
Other Amenities	fireplace\deck\fence	deck	fireplace	patio/fireplace
Other NA	NA	none	solar panels	none

Comments: (Explain how each comparable is superior/inferior or similar to the subject property and include Sales History Analysis for subject and comps)

Listing Comparable 1:

Welcome to this elegant home at 6780 Lantana Drive, Bryans Rd., Maryland. This exquisite property boasts 5 spacious bedrooms and 3. 5 well-appointed bathrooms. The main level features gleaming hardwood floors throughout, creating a warm and inviting atmosphere.

Listing Comparable 2:

NEWLY RENOVATED Brick Front Colonial located near shopping, restaurants, water, and easy commute into the Washington DC Northern Virginia Metro Area. Upon entering, you are welcomed into a spacious foyer and open floor plan. This home makes it easy for

Listing Comparable 3:

a large primary suite with a walking closet and a private bath with soaking tub. Upgraded cabinets with granite and an island with updated appliances. Family room with fireplace off the kitchen. Formal living room that is currently hosting a grand piano. The basement is the

Price Opinion Conclusions & Signature

This opinion or analysis is not an appraisal. It is intended only for the benefit of the client, as permitted by state laws, for the purpose of (a) determining a potential price for sale listing purposes or (b) general default or mortgage servicing or (c) asset management purposes.

Price Opinion Analysis / Conclusions:

I chose the below Price based on the current neighborhood trend, home condition and DOM

The BPO Provider's price opinion for the subject property:

As is price opinion based on normal marketing time: $ 480,000

As repaired price opinion based on normal marketing time: $ 480,000

As is price opinion (provide 90-day value unless otherwise instructed): $ 475,000

Other (as requested by client): $ _____ _____ (if applicable)

Signatures

BPO Provider Signature:		Managing/Principle Broker Signature:	
Date Signed:	08/18/2023	Date Signed:	
BPO Provider Name:	Joycelynn Clark-Young	Managing/Principle Broker Name:	
BPO Provider Company:	Century 21 NM	Managing/Principle Broker Company:	
BPO Provider Address:	7493 Tottenham Dr	Managing/Principle Broker Address:	
	WHITE PLAINS MD 20695-44		
Phone Number:	1 240 346 6936	Phone Number:	
Email Address:	zojoy1961@aol.com	Email Address:	
BPO Provider License #:	524770	Managing/Principle Broker License #:	
License State:	Maryland	License State:	

The Report includes the following exhibits:

- [X] Subject Photos
- [X] Comparable Photos
- [X] Listing Photos
- [X] Location Map with subject listings and comparables

Scope of Work, Certifications, Intended Purpose, and Limiting Conditions

SCOPE OF WORK

The scope of work for this BPO is defined by the complexity of this assignment and the reporting requirements of this BPO report form, including the following statement of limiting conditions and certifications. The broker/agent must, at a minimum, (1) perform a visual inspection of the subject property from at least the street. (2) Inspect the neighborhood, (3) research, verify, and analyze data from reliable public and/or private sources, (4) provide three closed sales and three listings or contracted sales and, (5) report his or her analysis, opinions, and conclusions in this BPO. The term value as used in the report is the estimated worth of or price of the subject property and is not intended to mean or imply the value was arrived at by any method of appraisal.

CERTIFICATION OF SALES AGENT OR BROKER

The undersigned hereby certifies and agrees that:

1. I personally took the pictures, selected comparables, and determined the estimated sale price and recommended list price.
2. To the best of my knowledge, the statements of fact contained in this report are true and correct.
3. The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
4. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
6. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point.
7. I have disclosed the interest in the real estate.
8. Unless otherwise stated, I developed my opinion of estimated sale price and recommended list price of the real property that is the subject of this report based on the sales comparison approach. I have adequate comparable market data to develop a reliable sales comparison approach for this report.

By ordering and accepting this BPO report, Client is agreeing that it is the intended use of the report and intends to use the report only for a permitted purpose under applicable state law.

INTENDED PURPOSE

This is a broker price opinion, not an appraisal of the market value of the real estate, and was prepared by a licensed real estate broker or managing broker, not by a state certified or licensed real estate appraiser. Such broker has not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice (USPAP), which requires valuers to act as unbiased, disinterested third parties, with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

This broker price opinion shall not be used for any transaction in which an appraisal or evaluation is required pursuant to the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA), 12 U.S.C. Â§Â§ 3331 et seq and its implementing regulations and may only be used solely for purposes allowed by applicable state and federal laws and regulations.

ADDENDUM

Borrower: Patrice Lajuan Baker		File No.: 101742558
Property Address: 7029 Heather Dr, Bryans Road, MD 20616		Case No.:
City: Bryans Road	State: MD	Zip: 20616
Lender: Bank of America - Servicing		

Comparable Comments

Public: Great 3 level home with over 2200 square feet of finished space. Open floor plan on the main level. The kitchen is open to the family room with gas fireplace. Nice size bedrooms on upper level to include large primary bedroom with full bath and walk in closet. Primary bath has soaking tub, sep shower and dual sinks. Fresh paint throughout. Finished Basement provides a possible 4th bedroom. Enjoy your summer on the deck in the private, fenced yard. Gas strove and fireplace. All new kitchen appliances. Backs to woods. Minutes to the National Harbor and Beltway

State-Specific Disclaimers

File No. 101742558

STATE	DISCLAIMER
Arizona	Arizona Revised Statutes Annotated Title 32. Professions and Occupations (Refs & Annos) Chapter 36. Real Estate Appraisal (Refs & Annos) Article 1. General Provisions § 32-3602. Applicability of chapter This chapter does not apply to: 9. A person who produces a statement that is provided to any other person concerning the estimated value of real property through an internet website, automated valuation or other software program or other means of comparative market analysis and who discloses that the estimate is not an appraisal.
Arkansas	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is, desired the services of a licensed or certified appraiser must be obtained.** **Pursuant to Ar Code. Ann § 17-42-110(d), a broker price opinion or market analysis issued by a real estate licensee shall not contain the terms "market value", "appraised value", or "appraisal". Any reference in the report to a specific marketing time period is for illustrative purposes only and does not obligate the licensee or broker to sell the property within the stated timeframe or act as a representation or guarantee that the property will be sold within such timeframe. Unless otherwise indicated, the broker price opinion assumes without investigation a fee simple title ownership interest without any reservation of minerals, subsurface rights, or otherwise. This broker price opinion report is to be used solely for purposes allowed by state and federal law. If the report is to be used for any purpose not specifically allowed by state and federal law, legal counsel should be consulted.**
Colorado	This evaluation was prepared by a licensed real estate broker and is not an appraisal. This evaluation cannot be used for the purposes of obtaining financing.
Delaware	**Notwithstanding any language to the contrary contained herein, this Competitive Market Analysis is NOT an appraisal of the market value for property and is not intended to be used for any legal purpose including approval of a mortgage loan, modification of a mortgage loan, divorce/property separation, estate settlement, bankruptcy proceedings or any other purpose where real estate value is needed. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
Hawaii	This opinion as to the estimated price of real estate is not an appraisal.
Idaho	Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the Uniform Standards of Professional Appraisal Practice. The broker's price opinion is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.
Illinois	This is a broker price opinion/comparative market analysis, not an appraisal of the market value of the real estate, and was prepared by a licensed real estate broker or managing broker who was not acting as a State certified real estate appraiser.
Maine	**This opinion or appraisal was prepared solely for the client, for the purpose and function stated in this report and is not intended for subsequent use. It was not prepared by a licensed or certified appraiser and may not comply with appraisal standards of the uniform standards of professional appraisal practice.**
Maryland	COMPETITIVE MARKET ANALYSIS DISCLOSURE This analysis is not an appraisal. It is intended only for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property.
Michigan	**This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser.**

STATE	DISCLAIMER
Minnesota	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.
Mississippi	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit.
Missouri	**This is not an appraisal.**
Nebraska	**This opinion or analysis is not an appraisal. It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering or sale price of the real property or for lending purposes in a transaction other than a federally related transaction, or for real property tax appeal purposes. This opinion or analysis is not governed by the Real Property Appraiser Act.**
Nevada	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
New Jersey	This is not an appraisal and should not be considered the equivalent of an appraisal.
North Carolina	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.
Ohio	The valuation used for the purposes of the application was obtained from a market analysis or price opinion or automated valuation model report and not from a person licensed or certified under Ohio Revised Code § 4763.19
Oregon	This report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. This report is not intended as an appraisal and if an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.
Pennsylvania	This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.
Rhode Island	This opinion or analysis is not a certified appraisal or an appraisal that conforms to the Uniform Standards of Professional Appraisal Practice (USPAP). It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing offering, or sale price of the real property and not for any other purpose, including but not limited to, lending purpose excepting that specifically provided under R.I. Gen.Laws § 5-20.7-3.
South Carolina	This valuation service may not be used for the purposes of obtaining financing in a federally related transaction.
Tennessee	This is not an appraisal.
Texas	This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice
Virginia	This is not an appraisal performed in accordance with the Uniform Standards of Professional Appraisal Practice. Nor is this an appraisal as defined in Section 54.1-2009 of the Code of Virginia.
Washington	This is not an appraisal as defined in chapter 181.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW. It has not been prepared by a state-certified or state-licensed real estate appraiser acting under their capacity as a licensee under chapter 18.140 RCW.
Wyoming	This is an opinion of price and is not a certified appraisal of the market value of the property. If such an appraisal is desired, the service of a certified appraiser must be obtained.

STATE	DISCLAIMER
West Virginia	This evaluation has been prepared in compliance with §30-38-1(c)(6) and the following conditions are satisfied, (A) The amount of the loan is equal to or less than the federal de minimus threshold; (B) the evaluation is used solely by the lender in its records to document the collateral value; (C) the evaluation clearly indicates on its face that it is for the lender's internal use only; (D) the evaluation is not labeled an appraisal and explicitly states that the evaluation was performed by an individual that is not licensed as an appraiser in accordance with §30-38-1, et seq.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Patrice Lajuan Baker		File No.: 101742558	
Property Address: 7029 Heather Dr, Bryans Road, MD 20616		Case No.:	
City: Bryans Road	State: MD	Zip: 20616	
Lender: Bank of America - Servicing			



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: 08/18/2023
Appraised Value: $ 480,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Borrower: Patrice Lajuan Baker		File No.: 101742558	
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City: Bryans Road	State: MD	Zip: 20616	
Lender: Bank of America - Servicing			



Address7029 Heather Dr, Bryans Road, MD 20616



side 7029 Heather Dr, Bryans Road, MD 20616



street sign 7029 Heather Dr, Bryans Road, MD 20616

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Patrice Lajuan Baker		File No.: 101742558
Property Address: 7029 Heather Dr, Bryans Road, MD 20616		Case No.:
City: Bryans Road	State: MD	Zip: 20616
Lender: Bank of America - Servicing		



COMPARABLE SALE #1

xx

Sale Date: 05/04/2023
Sale Price: $ 491,000



COMPARABLE SALE #2

xx

Sale Date: 03/24/2023
Sale Price: $ 406,000



COMPARABLE SALE #3

xx

Sale Date: 02/23/2023
Sale Price: $ 465,000

COMPETING LISTING PHOTO ADDENDUM

Borrower: Patrice Lajuan Baker		File No.: 101742558
Property Address: 7029 Heather Dr, Bryans Road, MD 20616		Case No.:
City: Bryans Road	State: MD	Zip: 20616
Lender: Bank of America - Servicing		



COMPETING LISTING #1

6780 Lantana Dr, Bryans Road, MD 20616

Listing Price: $ 486,900
Days-On-Market: 0



COMPETING LISTING #2

6830 Lantana Dr,

Listing Price: $ 579,000
Days-On-Market: 55



COMPETING LISTING #3

2623 Basingstoke Ln,
Bryans Road, MD 20616
Listing Price: $ 539,999
Days-On-Market: 112

AERIAL MAP

Borrower: Patrice Lajuan Baker		**File No.:** 101742558	
Property Address: 7029 Heather Dr, Bryans Road, MD 20616		**Case No.:**	
City: Bryans Road	**State:** MD		**Zip:** 20616
Lender: Bank of America - Servicing			

