BANK OF AMERICA

Residential Property BPO (Drive by) | Order Information | Order # OR7684277

Lender/Client Reference #: Bank of America
Order #: OR7684277
Owner: Mulder William B
Lender/Client: Bank of America - Servicing
Lender/Client Address: 5505 East 51st Street
Tulsa OK 74135

Assignment Type: [ ] Purchase [X] Servicing [ ] Home Equity Loan [ ] Other

Subject Property Analysis

Property Address: 6002 E 106th St Unit # City Tulsa State OK Zip 74137
County: Tulsa Type: [X] SFR [ ] Coop [ ] PUD [ ] Multi Unit/# of Units [ ] Mfg [ ] Vacant Land [ ] Other
Occupancy: [X] Owner [ ] Tenant [ ] Vacant [ ] Condo [ ] Attached [ ] Detached Project # of Units: Dues Per Mo. $
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: Original List Price $ Current/Last List Price $ Total Days on the Market

Comments/Exception/Condition: (based on provider's observations)
Subject is in average condition with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in average condition. Subject needs yard cutting as soon as possible. It looks like the only property abandoned on the street.

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

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

Comments/Exception:
No repairs were noted.

Neighborhood Analysis

Location: [ ] Urban [X] Suburban [ ] Rural
Similarity of Properties: [X] Very Similar [ ] Somewhat Similar [ ] Not Similar
Built Out: [ ] Under 25% [ ] 25-75% [X] Over 75%
Price Range: $ 980,000 to $ 1,600,000
Price Trending: [ ] Increasing [X] Stable [ ] Declining
By % over last [ ] YR [ ] MO
Source: Tax Records

Comments: (REO activity, housing price trends, supply and demand, average marketing time)
Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted.

Comparable Sales (List in order of comparability)

Feature	Subject	Comp 1	Comp 2	Comp 3
Address (include unit #, if applicable)	6002 E 106th St Tulsa, OK 74137	6935 E 116th Street S Bixby, OK 74008	6719 E 109th Place Tulsa, OK 74133	10920 S 69th East Avenue Tulsa, OK 74133
Project Size (if applicable)	1	1	1	1
Data Source	Tax Records	MLS	MLS	MLS
Proximity to Subject (miles)		1.24 miles SE	0.61 miles SE	0.70 miles SE
Sale Price	$0	$1,250,000	$1,387,000	$1,500,000
REO/Short Sale: (yes or no)	No	No	No	No
Date of Sale		07/07/2023	02/14/2023	06/30/2023
Total Days on the market		12	164	139
Property Type	SFR	SFR	SFR	SFR
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Lot Size (acres)	0.60	0.61	0.64	0.78
Exterior Construction/Finish	Frame	Frame	Frame	Frame
Year Built (YYYY)	1989	1997	2003	2003
Condition	Average	Average	Average	Average
Gross Living Area (SF)	7,663	6,768	6,440	7,602
Bedrooms/Bath	7 6.5	4 5.5	5 5.5	4 4.5
Basement	None	None	None	None
Garage	3 Attached	4 Attached	4 Attached	4 Attached
Other Amenities	Fireplaces, Porch, Patio	Fireplaces, Patio, Porch, S	Fireplaces, Patio, Porch	Fireplaces, Patio
Other None	Pool	Fence, Pool	Fence, Pool	Fence, Pool
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

Subject is in average condition with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in average condition.

Sales Comparable 1:

Fair Market. Comparable is equal in location, condition, lot size, year built. Inferior in bedrooms, bathrooms and GLA. Superior in garage spaces.

Sales Comparable 2:

Fair Market. Comparable is equal in location, condition, lot size. Inferior in bedrooms, bathrooms and GLA. Superior in year built and garage spaces.

Sales Comparable 3:

Fair Market. Comparable is equal in location, condition, lot size and GLA. Inferior in bedrooms, bathrooms. Superior in year built and garage spaces.

Comparable Listings (List in order of comparability)

Feature	Subject	Comp 1	Comp 2	Comp 3
Address (include unit #, if applicable)	6002 E 106th St Tulsa, OK 74137	11923 S Kingston Avenue Tulsa, OK 74137	9731 S Knoxville Avenue Tulsa, OK 74137	5540 E 115th Street Tulsa, OK 74137
Project Size (if applicable)	1	1	1	1
Data Source	Tax Records	MLS	MLS	MLS
Proximity to Subject (miles)		1.42 miles SE	1.76 miles NW	0.93 miles SW
List Price		$1,175,000	$999,000	$1,300,000
REO/Short Sale: (yes or no)	No	No	No	No
List Date		04/08/2023	04/04/2023	06/20/2023
Total Days on the market		128	116	61
Property Type	SFR	SFR	SFR	SFR
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Lot Size (acres)	0.60	0.32	0.88	0.73
Exterior Construction/Finish	Frame	Frame	Frame	Frame
Year Built (YYYY)	1989	2007	1989	1997
Condition	Average	Average	Average	Average
Gross Living Area (SF)	7,663	6,286	8,084	7,316
Bedrooms/Bath	7 6.5	5 5.5	6 5.5	4 4.5
Basement	None	None	None	None
Garage	3 Attached	3 Attached	3 Attached	4 Attached
Other Amenities	Fireplaces, Porch, Patio	Fireplaces, Patio, Porch	Fireplaces, Patio	Fireplaces, Patio, Porch
Other None	Pool	Fence, Pool	Fence, Pool	Fence, Pool

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:

Fair Market. Comparable is equal in location, condition, lot size and garage spaces. Inferior in bedrooms, bathrooms and GLA. Superior in year built.

Listing Comparable 2:

Fair Market. Comparable is equal in location, condition, lot size, year built and garage spaces. Inferior in bedrooms, bathrooms. Superior in GLA.

Listing Comparable 3:

Fair Market. Comparable is equal in location, condition, lot size and year built. Inferior in bedrooms, bathrooms and GLA. Superior in garage spaces.

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:

Comps chosen were more appropriate then closer comps available and were adjusted for in regards to any discrepancies to subject. The sales Comparison Approach was used. This approach uses the values indicated by recent sales and listings of comparable properties in the marketplace as guidelines for determining a fair market value of the subject property.

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

As is price opinion based on normal marketing time:	$ 1,300,000
As repaired price opinion based on normal marketing time:	$ 1,300,000
As is price opinion (provide 90-day value unless otherwise instructed):	$ 1,300,000
Other (as requested by client):	$ _____ _____ (if applicable)

Signatures

BPO Provider Signature:		Managing/Principle Broker Signature:	
Date Signed:	08/21/2023	Date Signed:	08/21/2023
BPO Provider Name:	Tomas Barrientos	Managing/Principle Broker Name:	Tomas Barrientos
BPO Provider Company:	HomeSmart Tucasa Realty	Managing/Principle Broker Company:	HomeSmart Tucasa Realty
BPO Provider Address:	5505 East 51st Street	Managing/Principle Broker Address:	5505 East 51st Street
	Tulsa OK 74135		Tulsa OK 74135
Phone Number:	918-960-8492	Phone Number:	918-960-8492
Email Address:	tbarrientos@homesmartok.com	Email Address:	tbarrientos@homesmartok.com
BPO Provider License #:	149138	Managing/Principle Broker License #:	149138
License State:	OK	License State:	OK

The Report includes the following exhibits:

- [X] Subject Photos
- [X] Comparable Photos
- [X] Listing Photos
- [ ] 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:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		

Comparable Comments

Immaculate Estate in gated Wenmoor. 0.64 acres M/L of lush parklike land. Several indoor living rooms with large walk-in closets, 2 fireplaces, Swimming Pool. Fabulous 2 story entry way opens to office, formal dining and kitchen updated just a few years ago. Huge Master Suite has 3 walk-in closets! Second bedroom suite downstairs. Theater room and game room up.

Comparable Comments

Fabulous Entertaining Home on .77-acre Corner Lot in Gated Prestigious Wenmoor! You and your guests will be greeted at the front door with a beautiful 2 story entry and curved wrought-iron staircase! Outside the flagstone exterior conveys a storybook charm with extensive landscape. Inside features tall ceilings throughout and large scale rooms including living room, dining room, family room/kitchen (all with their own fireplaces, 2nd staircase near kitchen) and a large walk-in refrigerated wine room that holds 500+ bottles.

Listing Comments

Welcome to your dream home, where high-end amenities abound, nestled in the gated neighborhood of Crestwood. This custom-built residence exudes elegance throughout its well-thought-out spacious floor plan. As you step inside, you'll be greeted by a grand foyer adorned with a stunning staircase,

Listing Comments

Gorgeous stately Georgian home located on an .88ac M/L cul-de-sac in prestigious Crown Pointe. This wonderful home has too many amenities to list. It consists of 6 BR, 5 full and two half baths, New Chef's kitchen with massive island to seat eight, Wolf range, double ovens, two dishwashers, two sinks, pantry and Butler's pantry.

State-Specific Disclaimers

File No. OR7684277

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:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: 08/21/2023
Appraised Value: $ 1,300,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Borrower:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		



Address Verification



Left Side



Other Street View

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		



COMPARABLE SALE #1

6935 E 116th Street S
Bixby, OK 74008
Sale Date: 07/07/2023
Sale Price: $ 1,250,000



COMPARABLE SALE #2

6719 E 109th Place
Tulsa, OK 74133
Sale Date: 02/14/2023
Sale Price: $ 1,387,000



COMPARABLE SALE #3

10920 S 69th East Avenue
Tulsa, OK 74133
Sale Date: 06/30/2023
Sale Price: $ 1,500,000

COMPETING LISTING PHOTO ADDENDUM

Borrower:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		



COMPETING LISTING #1

11923 S Kingston Avenue
Tulsa, OK 74137
Listing Price: $ 1,175,000
Days-On-Market: 128



COMPETING LISTING #2

9731 S Knoxville Avenue
Tulsa, OK 74137
Listing Price: $ 999,000
Days-On-Market: 116

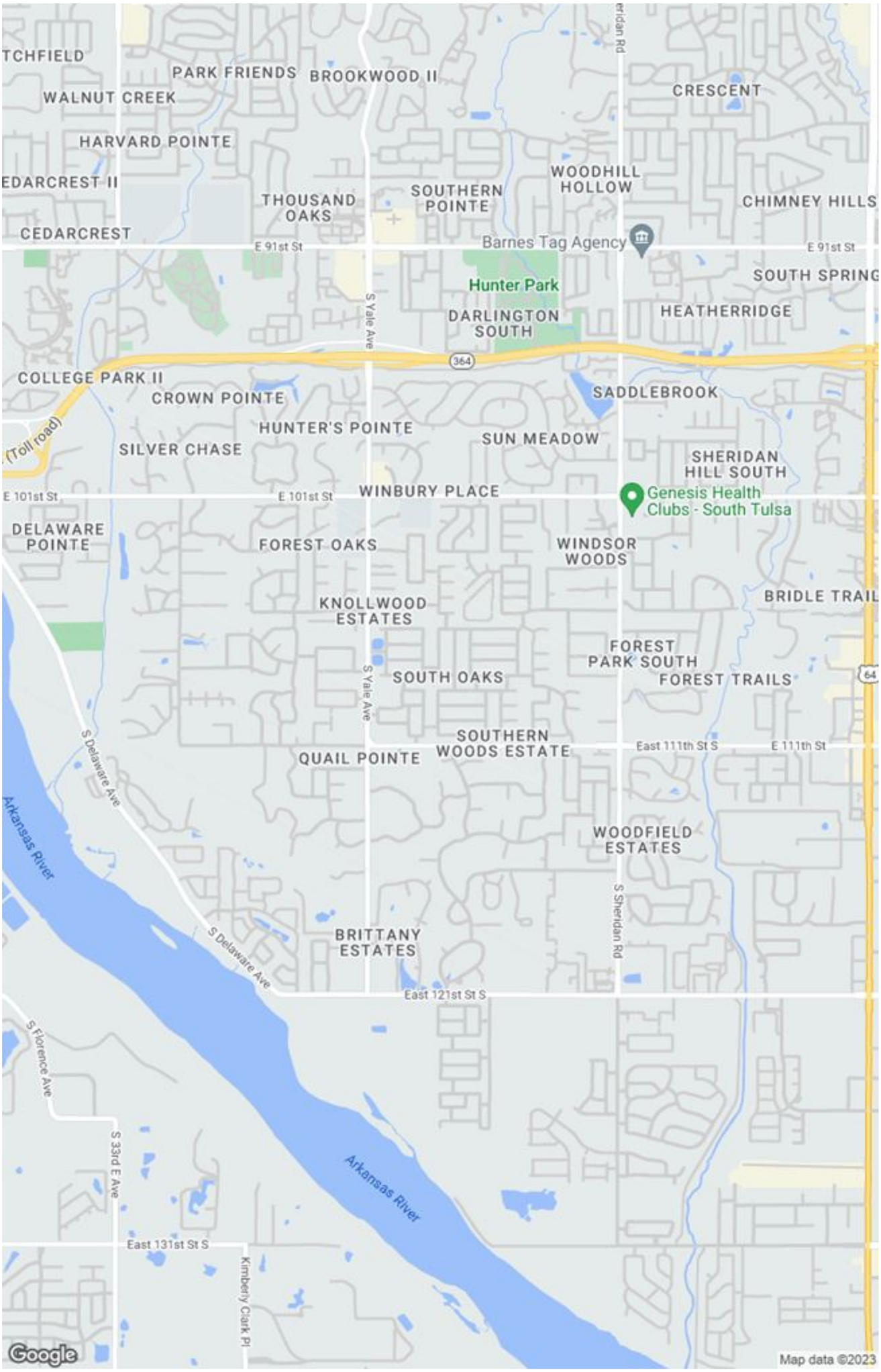


COMPETING LISTING #3

5540 E 115th Street
Tulsa, OK 74137
Listing Price: $ 1,300,000
Days-On-Market: 61

LOCATION MAP

Borrower:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		

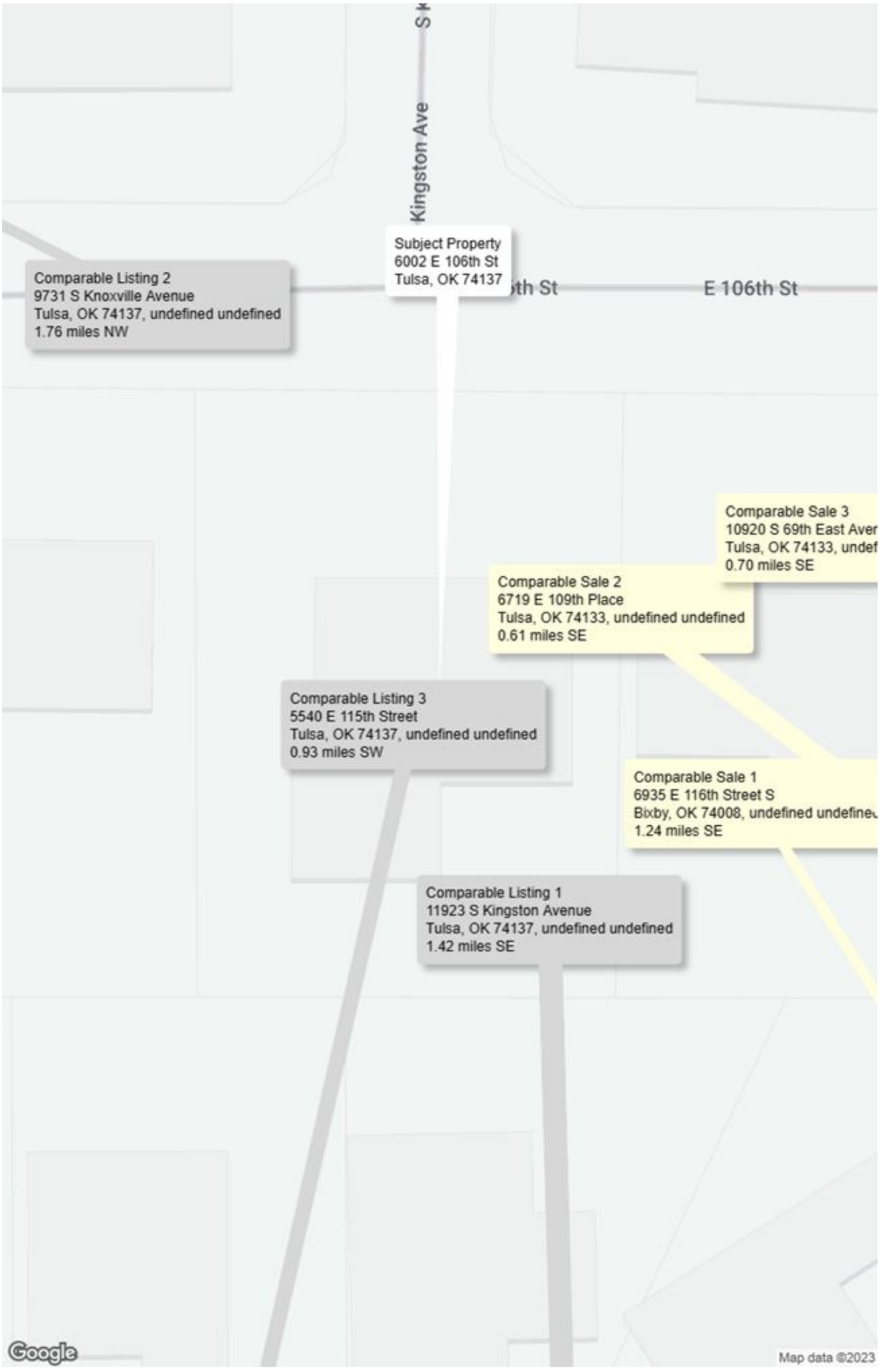


AERIAL MAP

Borrower:		File No.: OR7684277
Property Address: 6002 E 106th St		Case No.:
City: Tulsa	State: OK	Zip: 74137
Lender: Bank of America - Servicing		



Borrower:		File No.:	OR7684277
Property Address: 6002 E 106th St		Case No.:	
City: Tulsa	State: OK	Zip: 74137	
Lender: Bank of America - Servicing			



Warnings - These items may be incorrect and require your review.

- CRX - SOLBOABPODB_23 - SUBJECT - Legal Description - on report (), differs from PUBLIC RECORDS (LT 2 BLK 4).
- CRX - SOLBOABPODB_23 - SUBJECT - Assessor's Parcel # - on report (), differs from PUBLIC RECORDS (70685-83-27-31470).
- REQ - LENDER/CLIENT - Name - on report Bank of America - Servicing does not match Lender/Client Name as ordered Tomas Barrientos.
- CRX - SOLBOABPODB_23 - SALES COMPARABLE NO. 1 - Gross Living Area (6768) differs from PUBLIC RECORDS (6243).