BANK OF AMERICA

Residential Property BPO (Walk in) | Order Information | Order # SOLBOABPOWI_23

Lender/Client Reference #: Reference #123
Order #: SOLBOABPOWI_23
Assignment Type: ☐ Purchase ☐ Servicing ☐ Home Equity Loan ☒ Other Other 123

Owner: Jo Owner
Lender/Client: Client Name
Lender/Client Address: Client Street Address
Client Street Address 2
Client City FL 3216 4

Subject Property Analysis

Property Address: 123 Property Street Unit # 1A City Palm Coast State FL Zip 32164
County: Flagler Type: ☐ SFR ☐ Coop ☐ PUD ☐ Multi Unit/# of Units 99 ☐ Mfg ☐ Vacant Land ☐ Other
Occupancy: ☐ Owner ☐ Tenant ☒ Vacant ☒ Condo ☐ Attached ☒ Detached Project # of Units: 4 Dues Per Mo. $ 100
Has the subject property been listed over the prior 12 months: ☐ Yes ☒ No Is the subject property currently listed? ☐ Yes ☒ No
Original List Date: 01/2023 Original List Price $ 120,000 Current/Last List Price $ 100,000 Total Days on the Market 99
Comments/Exception/Condition: (based on provider's observations)
Subject Property Analysis: Comments / Exception / Condition - One two three four five six seven eight nine ten.

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

Estimate of repairs needed for subject property.

Interior		Exterior:	
Painting	$ 100	Painting	$ 800
Structural	$ 200	Structural	$ 900
Appliances	$ 300	Landscaping	$ 1,000
Utilities	$ 400	Roof	$ 11,000
Carpet/Floors	$ 500	Windows	$ 12,000
Other	$ 600	Other	$ 13,000
Cleaning/Trash Removal	$ 700	Do you recommend repairs?	☐ Yes ☒ No

Estimated Total Repair Costs: $ 9,999

Overall Condition: ☐ Good ☐ Average ☐ Fair ☒ Poor
*If Fair or Poor, please comment below and provide supporting photo if available:
Comments/Exception:
Repairs and Improvements Comments - One two three four five six seven eight nine ten.

Neighborhood Analysis

Location: ☐ Urban ☐ Suburban ☒ Rural
Similarity of Properties: ☐ Very Similar ☐ Somewhat Similar ☒ Not Similar
Built Out: ☐ Under 25% ☐ 25-75% ☒ Over 75%
Price Range: $ 50,000 to $ 200,000
Price Trending: ☐ Increasing ☐ Stable ☒ Declining
By 0.1% % over last 6 ☐ YR ☒ MO
Source: Trash Can

Comments: (REO activity, housing price trends, supply and demand, average marketing time)
Neighborhood Analysis Comments - One two three four five six seven eight nine ten.

Comparable Sales (List in order of comparability)

Feature	Subject	Comp 1	Comp 2	Comp 3
Address (include unit #, if applicable)	sub1 sub2 sub3 sub4	comp1-1 comp1-2 comp1-3 comp1-4	comp2-1 comp2-2 comp2-3 comp2-4	comp3-1 comp3-2 comp3-3 comp3-4
Project Size (if applicable)	sub5	comp1-5	comp2-5	comp3-5
Data Source	sub6	comp1-6	comp2-6	comp3-6
Proximity to Subject (miles)		comp1-7	comp2-7	comp3-7
Sale Price	sub8	comp1-8	comp2-8	comp3-8
REO/Short Sale: (yes or no)	sub9	comp1-9	comp2-9	comp3-9
Date of Sale	sub10	comp1-10	comp2-10	comp3-10
Total Days on the market	sub11	comp1-11	comp2-11	comp3-11
Property Type	sub12	comp1-12	comp2-12	comp3-12
Leasehold/Fee Simple	sub13	comp1-13	comp2-13	comp3-13
Lot Size (acres)	sub14	comp1-14	comp2-14	comp3-14
Exterior Construction/Finish	sub15	comp1-15	comp2-15	comp3-15
Year Built (YYYY)	sub16	comp1-16	comp2-16	comp3-16
Condition	sub17	comp1-17	comp2-17	comp3-17
Gross Living Area (SF)	sub18	comp1-18	comp2-18	comp3-18
Bedrooms/Bath	sub19 sub20	comp1-19 comp1-20	comp2-19 comp2-20	comp3-19 comp3-20
Basement	sub21	comp1-21	comp2-21	comp3-21
Garage	sub22	comp1-22	comp2-22	comp3-22
Other Amenities	sub23	comp1-23	comp2-23	comp3-23
Other sales other	sub24	comp1-24	comp2-24	comp3-24
Currently for Sale?	sub25	comp1-25	comp2-25	comp3-25

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 Comments - one two three four five six seven eight nine ten.

Sales Comparable 1:

Sales Comparable 1 Comments - one two three four five six seven eight nine ten.

Sales Comparable 2:

Sales Comparable 2 - one two three four five six seven eight nine ten.

Sales Comparable 3:

Sales Comparable 3 - one two three four five six seven eight nine ten.

Comparable Listings (List in order of comparability)

Feature	Subject	Comp 1	Comp 2	Comp 3
Address (include unit #, if applicable)	lsub-1 lsub-2 lsub-3 lsub-4	list1-1 list1-2 list1-3 list1-4	list2-1 list2-2 list2-3 list2-4	list3-1 list3-2 list3-3 list3-4
Project Size (if applicable)	lsub-5	list1-5	list2-5	list3-5
Data Source	lsub-6	list1-6	list2-6	list3-6
Proximity to Subject (miles)		list1-7	list2-7	list3-7
List Price	lsub-8	list1-8	list2-8	list3-8
REO/Short Sale: (yes or no)	lsub-9	list1-9	list2-9	list3-9
List Date	lsub-10	list1-10	list2-10	list3-10
Total Days on the market	lsub-11	list1-11	list2-11	list3-11
Property Type	lsub-12	list1-12	list2-12	list3-12
Leasehold/Fee Simple	lsub-13	list1-13	list2-13	list3-13
Lot Size (acres)	lsub-14	list1-14	list2-14	list3-14
Exterior Construction/Finish	lsub-15	list1-15	list2-15	list3-15
Year Built (YYYY)	lsub-16	list1-16	list2-16	list3-16
Condition	lsub-17	list1-17	list2-17	list3-17
Gross Living Area (SF)	lsub-18	list1-18	list2-18	list3-18
Bedrooms/Bath	lsub-19 lsub-20	list1-19 list1-20	list2-19 list2-20	list3-19 list3-20
Basement	lsub-21	list1-21	list2-21	list3-21
Garage	lsub-22	list1-22	list2-22	list3-22
Other Amenities	lsub-23	list1-23	list2-23	list3-23
Other list other	lsub--24	list1-24	list2-24	list3-24

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:

Listing Comparable 1 - one two three four five six seven eight nine ten.

Listing Comparable 2:

Listing Comparable 2 - one two three four five six seven eight nine ten.

Listing Comparable 3:

Listing Comparable 3 - - one two three four five six seven eight nine ten.

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:

Price Opinion Analysis / Conclusions - one two three four five six seven eight nine ten.

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

As is price opinion based on normal marketing time: $ As-Is Price

As repaired price opinion based on normal marketing time: $ As-Rep Price

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

Other (as requested by client): $ As-Other Price As-Other description (if applicable)

Signatures

BPO Provider Signature:		Managing/Principle Broker Signature:	
Date Signed:	Agent Signed Date	Date Signed:	Broker Signed Date
BPO Provider Name:	Agent Name	Managing/Principle Broker Name:	Broker Name
BPO Provider Company:	Agent Company	Managing/Principle Broker Company:	Broker Company
BPO Provider Address:	Agent Street Address	Managing/Principle Broker Address:	Broker Street Address
	Agent City AS AgentZip		Broker City BS BrokerZip
Phone Number:	Agent Phone	Phone Number:	Broker Phone
Email Address:	Agent Email	Email Address:	Broker Email
BPO Provider License #:	Agent License #123	Managing/Principle Broker License #:	Broker License #999
License State:	Agent License State	License State:	Broker License State

The Report includes the following exhibits:

- [A] Subject Photos
- [B] Comparable Photos
- [C] Listing Photos
- [D] 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.:
Property Address: 123 Property Street		Case No.:
City: Palm Coast	State: FL	Zip: 32164
Lender: Client Name		

Comments/Exception/Condition
One two three four five six seven eight nine ten.

Comments/Exception
One two three four five six seven eight nine ten.

Neighborhood Comments
One two three four five six seven eight nine ten.

Comparable Comments
One two three four five six seven eight nine ten.

Comparable Comments
One two three four five six seven eight nine ten.

Comparable Comments
One two three four five six seven eight nine ten.

Comparable Comments
One two three four five six seven eight nine ten.

Listing Comments
One two three four five six seven eight nine ten.

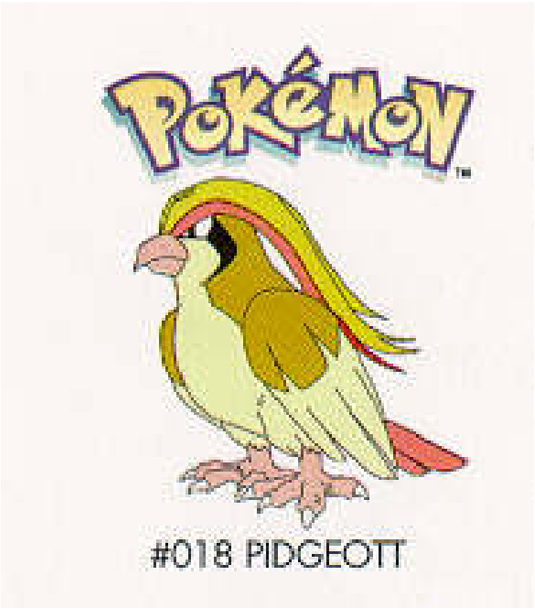
Listing Comments
One two three four five six seven eight nine ten.

Listing Comments
One two three four five six seven eight nine ten.

Price Opinion Analysis
One two three four five six seven eight nine ten.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower:		File No.:
Property Address: 123 Property Street		Case No.:
City: Palm Coast	State: FL	Zip: 32164
Lender: Client Name		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:		File No.:
Property Address: 123 Property Street		Case No.:
City: Palm Coast	State: FL	Zip: 32164
Lender: Client Name		



COMPARABLE SALE #1

comp1-1

Sale Date: comp1-10
Sale Price: $ comp1-8



COMPARABLE SALE #2

comp2-1

Sale Date: comp2-10
Sale Price: $ comp2-8



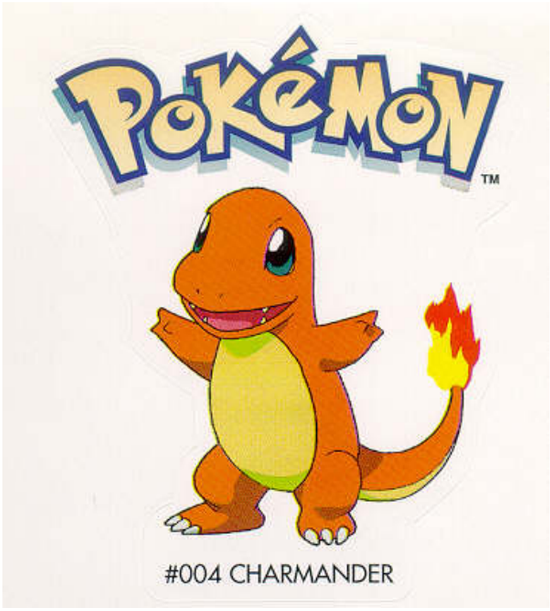
COMPARABLE SALE #3

comp3-1

Sale Date: comp3-10
Sale Price: $ comp3-8

COMPETING LISTING PHOTO ADDENDUM

Borrower:		File No.:
Property Address: 123 Property Street		Case No.:
City: Palm Coast	State: FL	Zip: 32164
Lender: Client Name		



COMPETING LISTING #1

list1-1

Listing Price: $ list1-8
Days-On-Market: list1-11



COMPETING LISTING #2

list2-1

Listing Price: $ list2-8
Days-On-Market: list2-11



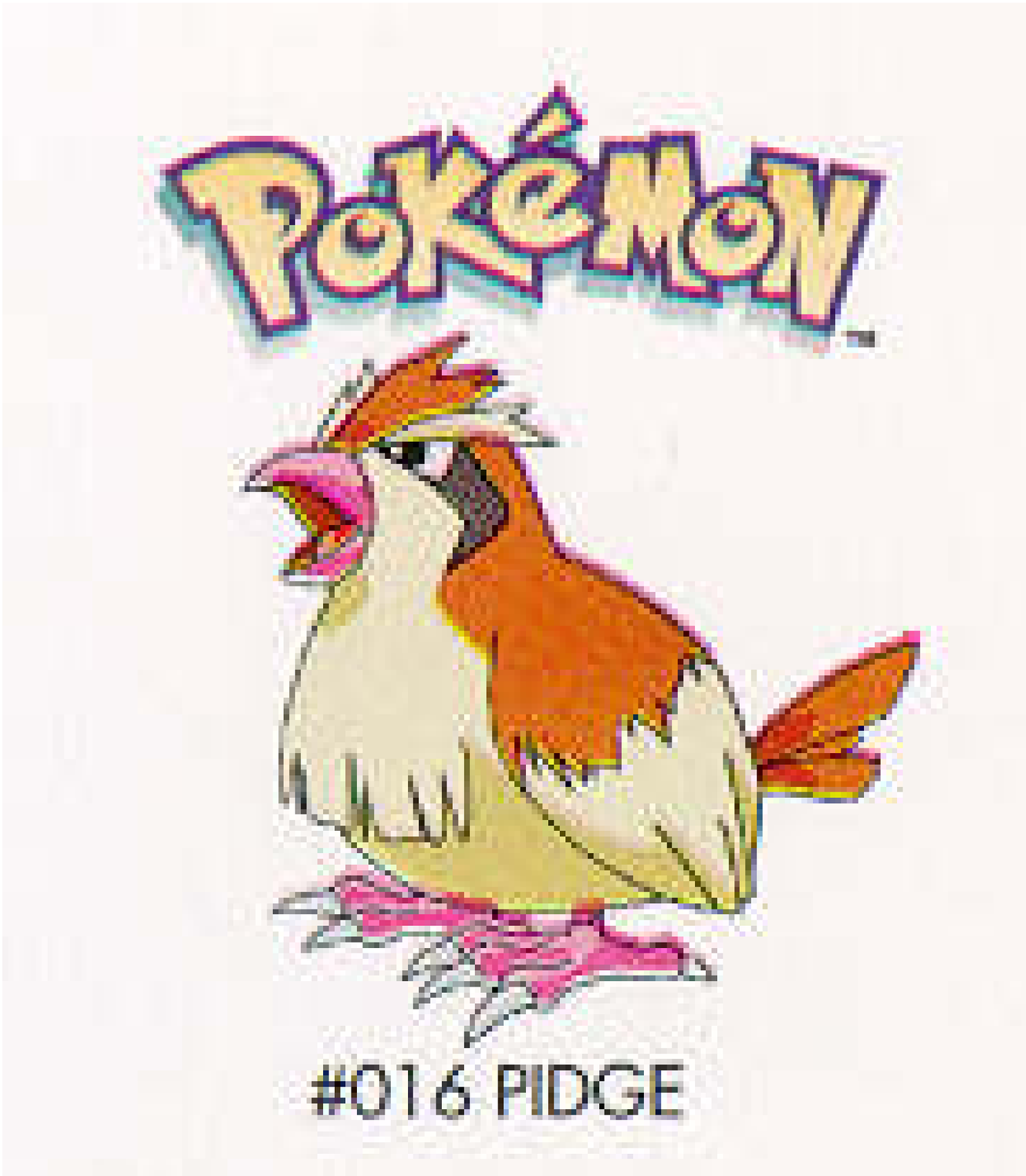
COMPETING LISTING #3

list3-1

Listing Price: $ list3-8
Days-On-Market: list3-11

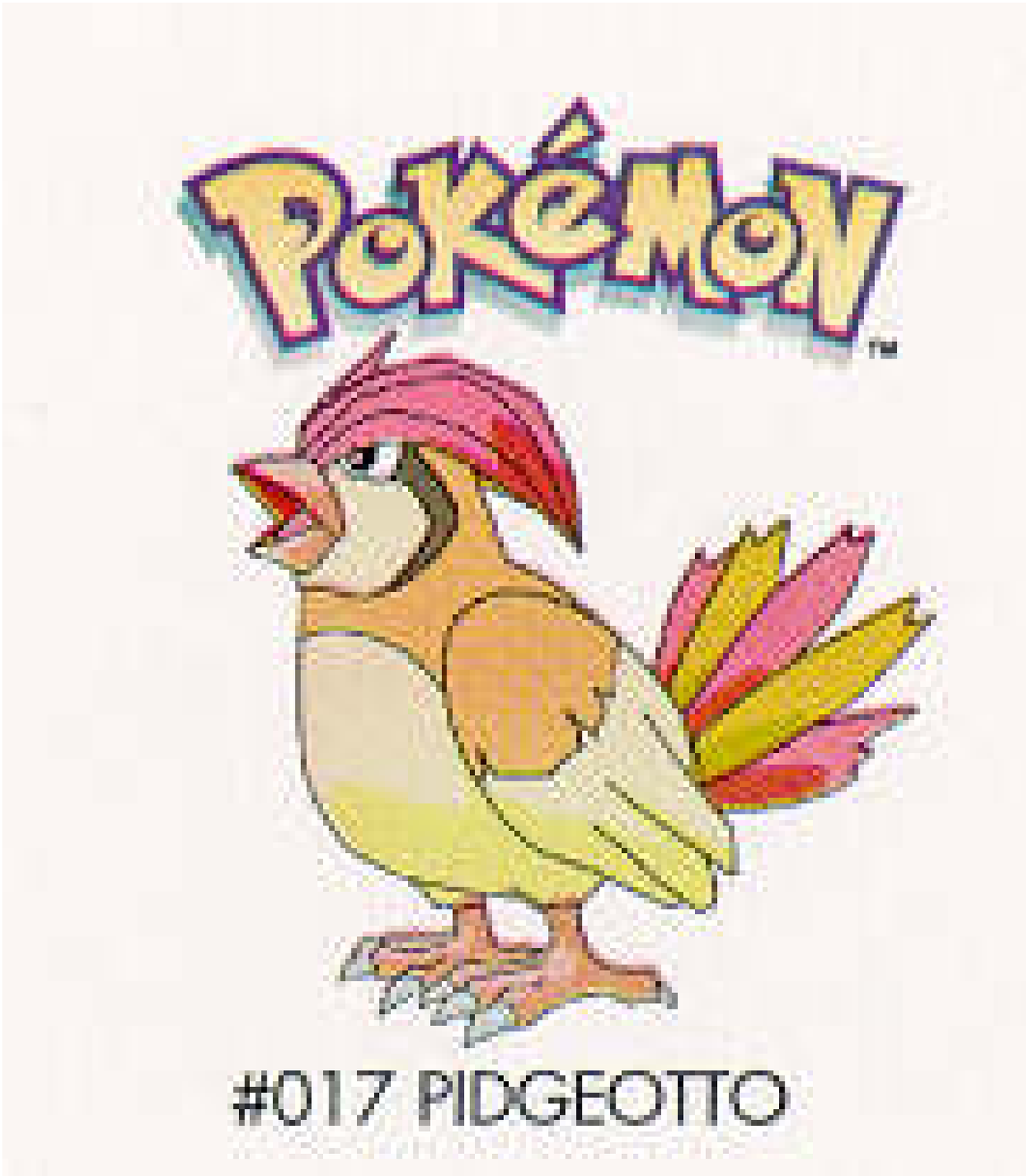
LOCATION MAP

Borrower:		File No.:
Property Address: 123 Property Street		Case No.:
City: Palm Coast	State: FL	Zip: 32164
Lender: Client Name		



PLAT MAP

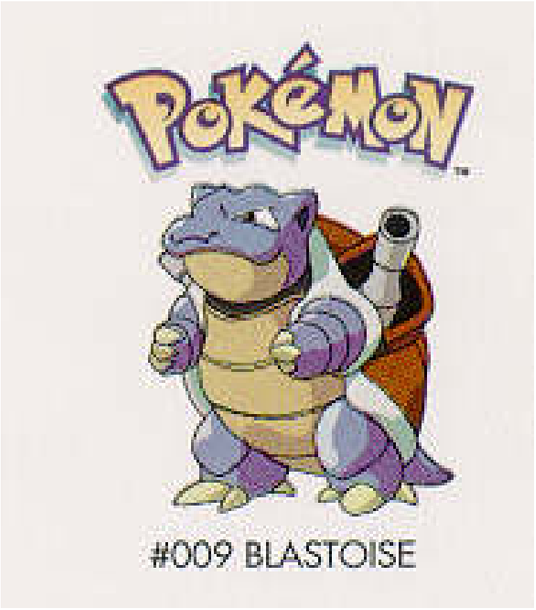
Borrower:		File No.:
Property Address: 123 Property Street		Case No.:
City: Palm Coast	State: FL	Zip: 32164
Lender: Client Name		



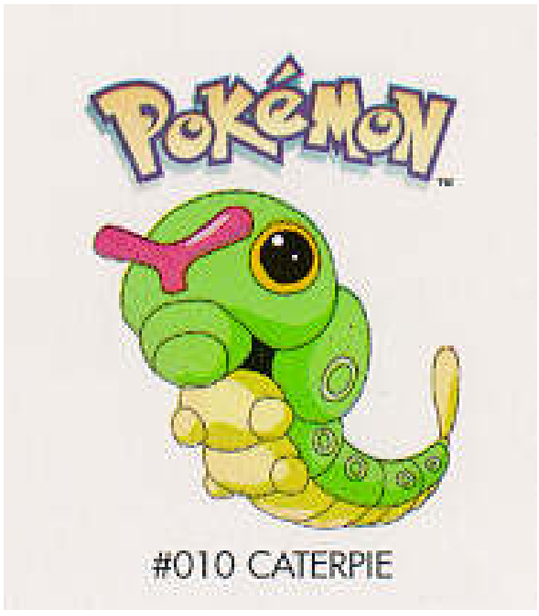
Borrower:		File No.:	
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City: Palm Coast	State: FL	Zip: 32164	
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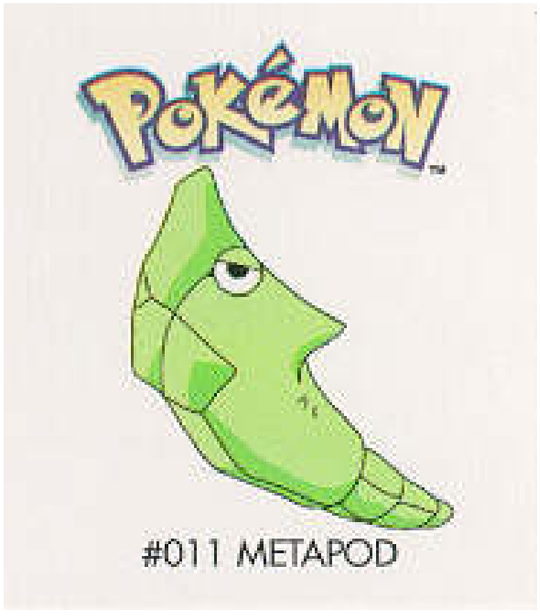






Borrower:		File No.:	
Property Address: 123 Property Street		Case No.:	
City: Palm Coast	State: FL	Zip: 32164	
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