ServiceLink

BANK OF AMERICA

Residential Property BPO (Drive by) State Specific Language Order # 14666858

## Order Information

Lender/Client Reference #: 493705200
Order #: 14666858
Owner: VICTOR PICKNEY
Lender/Client: Bank of America
Lender/Client Address: 100 North Tryon Street
Charlotte NC 28202

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

## Subject Property Analysis

Property Address: 230 Pine Acre Blvd Unit # City Dix Hills State NY Zip 11746

County: SUFFOLK 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)

SINGLE FAMILY RANCH STUCCO AND FRAME EXTERIOR BSMT ATTACHED 2 CAR GARAGE WINDOWS AND ROOF ARE AVERAGE. SUBJECT HAS NO PRIOR HISTORY ALL INFO IS ESTIMATED .

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:

AVERAGE AS PER MY EXTERIOR INSPECTION SEE PHOTOS

## 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: $ 715,000 to $ 2,650,000
Price Trending: [ ] Increasing [X] Stable [ ] Declining
By % over last [ ] YR [ ] MO
Source: mls

Comments: (REO activity, housing price trends, supply and demand, average marketing time)

RESIDENTIAL AREA SINGLE FAMILY HOMES . THIS AREA HAS VERY FEW REOS SALES . THERE ARE NO TAX CARDS FOR THIS AREA ALL GLA IS ESTIMATED

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| Comparable Sales (List in order of comparability) | | | | |
|---|---|---|---|---|
| Feature | Subject | Comp 1 | Comp 2 | Comp 3 |
| Address (include unit #, if applicable) | 230 Pine Acre Blvd<br>Dix Hills<br>NY<br>11746 | 7 Yardley Drive<br>Dix Hills<br>NY<br>11746 | 457 Wolf Hill Road<br>Dix Hills<br>NY<br>11746 | 1 Thornwood Court<br>Dix Hills<br>NY<br>11746 |
| Project Size (if applicable) | No | No | No | No |
| Data Source | MLS | MLS# 3481464 | MLS# 3425189 | MLS# 3461809 |
| Proximity to Subject (miles) | | 1.78 miles | 2.75 miles | 1.64 miles |
| Sale Price | $0 | $820,000 | $850,000 | $900,000 |
| REO/Short Sale: (yes or no) | No | No | No | No |
| Date of Sale | 0 | 08/08/2023 | 01/17/2023 | 05/15/2023 |
| Total Days on the market | 0 | 69 | 148 | 75 |
| Property Type | Single Family | Single Family | Single Family | Single Family |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | Fee Simple | Fee Simple |
| Lot Size (acres) | 1.6 | 1.02 | 1.11 | 1.1 |
| Exterior Construction/Finish | STUCCO + FRAME | Frame | Frame and Vinyl | Frame and Vinyl |
| Year Built (YYYY) | 1965 | 1974 | 1968 | 1977 |
| Condition | Average | Average | Average | Average |
| Gross Living Area (SF) | 3,010 | 2,510 | 2,600 | 2,730 |
| Bedrooms/Bath | 4 3 | 4 3 | 3 2 | 4 4 |
| Basement | FULL | Full Unfinished | Full Unfinished | Full Part Finished |
| Garage | ATT 2 CAR GARAGE | Attached 2-Car Garage | Attached 2-Car Garage | Attached 2-Car Garage |
| Other Amenities | UNKNOWN | CAC, Patio | CAC, Patio, Porch | Deck |
| Other none | NONE | None | None | None |
| 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

single family ranch stucco + frame exterior bsmt attached 2 car garage windows and roof are average all info estimated no prior history.no tax cards for this area with gla

Sales Comparable 1:

SFR, Ranch, Frame Exterior, Attached 2-Car Garage, Full Unfinished Basement, Fireplace, CAC, Patio.

Sales Comparable 2:

SFR, Ranch, Frame and Vinyl Exterior, Attached 2-Car Garage, Full Unfinished Basement, Fireplace, CAC, Patio, Porch.

Sales Comparable 3:

SFR, Exp Ranch, Frame and Vinyl Exterior, Attached 2-Car Garage, Full Basement Part Finished, Fireplace, Deck.

| Comparable Listings (List in order of comparability) | | | | |
|---|---|---|---|---|
| Feature | Subject | Comp 1 | Comp 2 | Comp 3 |
| Address (include unit #, if applicable) | 230 Pine Acre Blvd<br>Dix Hills<br>NY<br>11746 | 664 Old Country Road<br>Dix Hills<br>NY<br>11746 | 150 Candlewood Path<br>Dix Hills<br>NY<br>11746 | 1 Hutch Court<br>Dix Hills<br>NY<br>11746 |
| Project Size (if applicable) | No | No | No | No |
| Data Source | MLS | MLS# 3494642 | MLS# 3482885 | MLS# 3482502 |
| Proximity to Subject (miles) | | 3.94 miles | 1.95 miles | 2.94 miles |
| List Price | $0 | $814,999 | $849,000 | $949,000 |
| REO/Short Sale: (yes or no) | No | No | No | No |
| List Date | 0 | 07/31/2023 | 06/05/2023 | 06/03/2023 |
| Total Days on the market | 0 | 16 | 72 | 74 |
| Property Type | Single Family | Single Family | Single Family | Single Family |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | Fee Simple | Fee Simple |
| Lot Size (acres) | 1.6 | 1 | 1 | 1 |
| Exterior Construction/Finish | STUCCO + FRAME | Brick + Frame + Vinyl | Brick + Frame | Frame |
| Year Built (YYYY) | 1965 | 1980 | 1967 | 1970 |
| Condition | Average | Average | Average | Average |
| Gross Living Area (SF) | 3,010 | 2,480 | 2,600 | 2,750 |
| Bedrooms/Bath | 4 3 | 3 2.5 | 4 2 | 4 2.5 |
| Basement | FULL | Full Finished | Full Finished | Full Part Finished |
| Garage | ATT 2 CAR GARAGE | Attached 2-Car Garage | Attached 2-Car Garage | Attached 2-Car Garage |
| Other Amenities | UNKNOWN | CAC, Deck | CAC, Patio, Porch | CAC, Deck, Porch |
| Other none | NONE | None | None | 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:

SFR, Ranch, Brick and Frame and Vinyl Exterior, Attached 2-Car Garage, Full Finished Basement, Fireplace, CAC, Deck, IG Pool.

Listing Comparable 2:

SFR, Ranch, Brick and Frame Exterior, Attached 2-Car Garage, Full Finished Basement, Fireplace, CAC, Patio, Porch.

Listing Comparable 3:

SFR, Ranch, Frame Exterior, Attached 2-Car Garage, Full Basement Part Finished, Fireplace, CAC, Deck, Porch.

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## Price Opinion Conclusions

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:

VALUE BASED ON RESALES IN AREA SIMILAR TO THE SUBJECT

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

| | |
|---|---|
| As is price opinion based on normal marketing time: | $ 875,000 |
| As repaired price opinion based on normal marketing time: | $ 875,000 |
| As is price opinion (provide 90-day price unless otherwise instructed): | $ 875,000 |
| Other (as requested by client): | $ 875,000 875000 (if applicable) |

## State Specific Language

## Signatures

| | | | |
|---|---|---|---|
| BPO Provider Signature: |  | Managing/Principle Broker Signature: |  |
| Date Signed: | 08/16/2023 | Date Signed: | 08/16/2023 |
| BPO Provider Name: | Stephen Bernardo | Managing/Principle Broker Name: | Stephen Bernardo |
| BPO Provider Company: | s+j property management corp | Managing/Principle Broker Company: | s+j property management corp |
| BPO Provider Address: | 34 SARAH DR | Managing/Principle Broker Address: | 34 SARAH DR |
| | DIX HILLS NY 11746 | | DIX HILLS NY 11746 |
| Phone Number: | 631-940-8325 | Phone Number: | 631-940-8325 |
| Email Address: | stephenbernardo2@gmail.com | Email Address: | stephenbernardo2@gmail.com |
| BPO Provider License #: | 31BE0894515 | Managing/Principle Broker License #: | 31BEO894515 |
| License State: | NY | License State: | NEW YORK |

The Report includes the following exhibits:

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

ServiceLink Valuation Solutions, LLC's ("ServiceLink") Broker Price Opinion offers an opinion derived from analysis based on inspection of the subject property and analysis of the local market data as performed by a licensed real estate professional. Information in this report may be gathered from multiple sources, including, but not limited to, multiple listing services (MLS), public records, public records data services, city/county office websites, proprietary files, mapping services, or may be provided by the client. In some cases, information on the subject property may be limited or unavailable, and, in some instances, may be derived from an inspection of the property. The information provided assumes, unless otherwise stated in this report, the subject property is in average condition, contains no health, safety, environmental, structural, or title related defects, the real property interests are fee simple, and the information relied upon is accurate. This report is based upon data that is deemed generally acceptable for products of this type. The analysis of an interest in real property for ownership or collateral purposes is prepared for the above named client only. The intended use is to assist the designated client in making an independent, internal decision regarding the subject property. The use of this report by anyone other than the client for any purpose is not permitted or authorized by ServiceLink, including its subsidiaries and affiliates. Any other use of this report by any other party is prohibited. This report is not an appraisal. This report is provided "AS IS," and no guarantee or warranty is provided. ServiceLink will not be liable for any loss, damage, or injury arising out of, or in conjunction with, the client's utilization of the information contained in this report. If this report is intended to be used for "lending collateral analysis" or "default collateral analysis," the loan transaction value must be less than $400,000.00. (Rev. 04/2025)

Notwithstanding any preprinted language to the contrary, this report 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.

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| | | |
|---|---|---|
| Borrower: VICTOR PICKNEY | | File No.: 14666858_1575373 |
| Property Address: 230 Pine Acre Blvd | | Case No.: |
| City: Dix Hills | State: NY | Zip: 11746 |
| Lender: Bank of America | | |

**Listing Comments**

SFR, Ranch, Brick and Frame and Vinyl Exterior, Attached 2-Car Garage, Full Finished Basement, Fireplace, CAC, Deck, IG Pool. Welcome Home to this Beautiful Expanded Ranch, Set Serenely on Over an Acre of Land in the Heart of Dix Hills. On the Main Floor, The home Offers a Gracious Living Room With Wood Burning Fireplace and Formal Dining Room. The Spacious Family Room Hosts the Second Fireplace, With Sliding Doors, Leading to the Lush Garden and The Swimming Pool. The Updated Chef's Kitchen, Boasts Stainless Steel Appliances and Granite Countertops as Well As Marble Floors. There are 3 Sunlit Large Bedrooms Including a Primary Suite, Completed by a Full Bath, There are 2 Full Bath on the 1st Floor. On the Lower Level, There is a Full ,Finished Basement Featuring a Laundry Area, a Half Bath and The Garage. More Features Include, Hardwood Floors Throughout The Home, Freshly Painted Deck, Plenty of Closet Space and So Much More! In the very Sought After Half Hollow Hills School District. This Home Won't Last Long on The Market. Don't Wait Till It's Gone...

# SUBJECT PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
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| Property Address: 230 Pine Acre Blvd | | Case No.: |
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FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: 08/16/2023
Appraised Value: $




REAR VIEW OF
SUBJECT PROPERTY




STREET SCENE

| | | |
|---|---|---|
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SUBJECT

SIDE VIEW




SUBJECT

HOUSE NUMBER




SUBJECT

ST SIGN

# COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: VICTOR PICKNEY | | File No.: 14666858_1575373 |
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| City: Dix Hills | State: NY | Zip: 11746 |
| Lender: Bank of America | | |



## COMPARABLE SALE #1

7 Yardley Drive
Dix Hills, NY 11746
Sale Date: 08/08/2023
Sale Price: $ 820,000



## COMPARABLE SALE #2

457 Wolf Hill Road
Dix Hills, NY 11746
Sale Date: 01/17/2023
Sale Price: $ 850,000



## COMPARABLE SALE #3

1 Thornwood Court

Sale Date: 05/15/2023
Sale Price: $ 900,000

# COMPETING LISTING PHOTO ADDENDUM

| | | |
|---|---|---|
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| Lender: Bank of America | | |



## COMPETING LISTING #1

664 Old Country Road
Dix Hills, NY 11746
Listing Price: $ 814,999
Days-On-Market: 16



## COMPETING LISTING #2

150 Candlewood Path
Dix Hills, NY 11746
Listing Price: $ 849,000
Days-On-Market: 72



## COMPETING LISTING #3

1 Hutch Court

Listing Price: $ 949,000
Days-On-Market: 74

LOCATION MAP

| | | |
|---|---|---|
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| City: Dix Hills | State: NY | Zip: 11746 |
| Lender: Bank of America | | |



AERIAL MAP

| | | |
|---|---|---|
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