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BROKER PRICE OPINION

Form 4.0

STATE SPECIFIC LANGUAGE

SUBJECT PROPERTY DESCRIPTION

BPODirect Order #:	Freddie Mac Loan #:	Servicer Loan #:	Asset Id#:
Property Address: 13 Mockingbird Lane		Unit #: 13	City: Palm Coast
County: Flagler	State: FL Zip: 32164	Property Type: TYPE Z	
Subdivsion or Complex Name: X			
Inspection Type:		Occupant: ☐ Owner ☐ Tenant ☐ Vacant	
Access Denied Reason: X			

NEIGHBORHOOD INFORMATION

Neighborhood Characteristic				Present Last Use % (Total=100%)		Occupancy Percentage % (Total=100%)	
Location:	☐ Rural	☐ Suburban	☒ Urban	One-Unit	%	Owner Occupied	%
Built-Up:	☐ Under 25%	☐ 25 - 75%	☒ Over 75%	2-4 Unit	%	Tenant	%
Growth:	☒ Rapid	☐ Stable	☐ Slow	Multi-family	%	Vacant	%
Housing Trends				Commercial	%		
Property Values:	☐ Declining	☐ Stable	☒ Increasing	Other	%		
Housing Supply:	☒ Shortage	☐ In Balance	☐ Oversupply				
Marketing Time:	☐ Under 90 days	☐ 90 - 120 days	☒ Over 120 days				

# Competitive Active Listings:	Percentage of Distressed Sales in Neighborhood: %
# Competitive Active Sold Per Month:	Predominant Sales: ☐ Traditional ☐ REO ☐ Short Sale
Price Range of Competitive Active Listings in Neighborhood: From (Low): $	To (High): $

School District:	
Neighborhood Market Condition:	

PREVIOUS LISTING INFORMATION

Previously Listed within past 12 months: ☐ Yes ☐ No Listed (Date): ABC Original List Price: $ _____ Last List Price: $ _____

2-4 UNIT INFORMATION (if applicable)

No. of Units: No. of Stories: Rent Control: ☐ Yes ☐ No Rent Equity Board Registered: ☐ Yes ☐ No ☐ N/A

Fair Market Rental Rate per Month per unit:	$	Verification Source:	
Building Unit Comments:			

SUBJECT INFORMATION

Subject Tier Condition:	Pretty OK	
Subject Positive/ Negative Influences:		
Potential Title / Legal Issues:	☐ Yes ☐ No	
	Comment:	

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Habitability / Hazard Issues:	Property Habitability	Responses:
	A. Does the subject appear structurally sound? If no, is there evidence of severe settling? If no, is there evidence of major foundation cracks? If no, is there evidence of rotting beams? B. Is the subject on a permanent foundation? C. Are the kitchen and all bathrooms functional? D. Is the electrical system functioning properly? E. Are the plumbing, septic, and water systems in working order? F. Is the roof free of leaks? G. Is the roof free of temporary repairs (patching)? H. Are the HVAC systems intact and functional? I. Is the property free of wood destroying insects? J. Has a wood destroying insect (WDI) Inspection Been Performed?	
	Health Hazard Criteria:	
	A. Is the property clear of evidence indicating incurable environmental hazards? B. Is the property free of evidence indicating lead based paint?	
Habitability / Hazard Comments:		

Fair Market Rental Rate:	$					
HOA / Condo / PUD:	Is there a HOA? ☐ Yes ☐ No			Is the Condo complex FHA approved? ☐ Yes ☐ No ☐ N/A		
	Fees: $	Per:	Pending Assessments:	Assessment Begin Date: ABC	Assessment End Date: ABC	
	Company Name:				Phone #:	
	Contact Name:					
	HOA fees include:					
Taxes:	Yearly Amount: $		Taxes Paid: ☐ Annual ☐ Semi-Annual			
Check any Recommended Inspections:	Termite ☐ Yes ☐ No			Well ☐ Yes ☐ No		
	Roof ☐ Yes ☐ No			Septic ☐ Yes ☐ No		
	Mechanical ☐ Yes ☐ No			Illegal Units? ☐ Yes ☐ No		
	Structural ☐ Yes ☐ No			Waste Disposal? ☐ Public Sewer ☐ Septic		
	Environmental ☐ Yes ☐ No			Water Source ☐ Public ☐ Well		
	Other			Zoning		
Inspection(s) Comments:						

REPAIRS / IMPROVEMENTS ADDENDUM (Broker Estimate)

Is the property financeable in its' current condition? ☐ Yes ☐ No

Preservation & Maintenance:	Trash Out	$	Initial Clean	$	Initial Pool	$	Preservation $
			Initial Yard	$	Other	$	Health & Safety $

Property Repair	Property Sub Repair	Estimated $	Description	Recommended?	Lender Required	Repair Type
Other	Test	$ 1,000	☐ Repair ☒ Replace	☒	☐	Missing/Stolen
Framing, Decks, & Pili	Deck	$ 1	☒ Repair ☐ Replace	☐	☐	Vandalism/Abuse
		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
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		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
		$	☐ Repair ☐ Replace	☐	☐	
Total Identified Repairs		$ 1,001		$ 1,000		

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BPODirect Order #:

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COMPARABLE LISTINGS

	SUBJECT	COMPARABLE #1		COMPARABLE #2		COMPARABLE #3	
Address	13 Mockingbird Lane Palm Coast, FL 32164						
No. of Units (if app)	13						
Proximity to Subject							
Subdivision Or Complex Name							
Seller Type							
Original List Price		$		$		$	
Current List Price		$		$		$	
Verification Source							
MLS #							
Price Adjustments	**Description**	**Description**	**Adj. +(-)**	**Description**	**Adj. +(-)**	**Description**	**Adj. +(-)**
Seller Concessions			$		$		$
Days on Market			$		$		$
Location Rating			$		$		$
Site / View			$		$		$
Property Type	TYPE Z		$		$		$
Lot Size / Acreage			$		$		$
Square Footage			$		$		$
Year Built			$		$		$
Condition	Pretty OK		$		$		$
Total Room / Bed / Bath	6 / 3 / 2	/ /	$	/ /	$	/ /	$
Basement	Total Sqft. _____ % Finished	Total Sqft. _____ % Finished	$	Total Sqft. _____ % Finished	$	Total Sqft. _____ % Finished	$
Heating / Cooling			$		$		$
Water Source			$		$		$
Waste Disposal			$		$		$
Parking / Garage			$		$		$
Pool / Spa			$		$		$
Other			$		$		$
Adjusted Price of Subject		$		$		$	
Check Property Most Similar to Subject		☐		☒		☐	

Comments for Comparable Most Similar To Subject:

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BROKER PRICE OPINION

BPODirect Order #:

Form 4.0

COMPARABLE SALES

	SUBJECT	COMPARABLE #1		COMPARABLE #2		COMPARABLE #3	
Address	13 Mockingbird Lane Palm Coast, FL 32164						
No. of Units (if app)	13						
Proximity to Subject							
Subdivision Or Complex Name							
Seller Type							
Sales Price		$		$		$	
List Price Prior to Sale		$		$		$	
Sale Date		ABC		ABC		ABC	
Verification Source							
MLS #							
Price Adjustments	**Description**	**Description**	**Adj. +(-)**	**Description**	**Adj. +(-)**	**Description**	**Adj. +(-)**
Seller Concessions			$		$		$
Days on Market			$		$		$
Location Rating			$		$		$
Site / View			$		$		$
Property Type	TYPE Z		$		$		$
Lot Size / Acreage			$		$		$
Square Footage			$		$		$
Year Built			$		$		$
Condition	Pretty OK		$		$		$
Total Room / Bed / Bath	6 /3 / 2	/ /	$	/ /	$	/ /	$
Basement	Total Sqft. _____ % Finished	Total Sqft. _____ % Finished	$	Total Sqft. _____ % Finished	$	Total Sqft. _____ % Finished	$
Heating / Cooling			$		$		$
Water Source			$		$		$
Waste Disposal			$		$		$
Parking / Garage			$		$		$
Pool / Spa			$		$		$
Other			$		$		$
Adjusted Price of Subject		$		$		$	
Check Property Most Similar to Subject		☐		☒		☐	

Comments for Comparable Most Similar To Subject:

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BROKER PRICE OPINION

BPODirect Order #:

Form 4.0

BROKER OPINION OF PRICE

Broker's Opinion of Price should represent a 90-120 days market exposure.

AS-IS PRICE		WITH REPAIR PRICE:	
Probable Sales Price	$	Probable Sales Price	$

Recommended List Price Mark Up	%
List Price Mark Up Percentage Support:	

BROKER MARKETING RECOMMENDATIONS

Property Marketing Strategy:	☐ As-Is	☐ Lender Required Repairs			☐ With Repair		
Most Likely Financing:	☐ HomeSteps Financing	☐ Conventional	☐ FHA	☐ VA	☐ Cash	☐ Other:	
Target Buyer:	☐ First Time Buyer	☐ Move-Up	☐ Investor		☐ 2nd Home	☐ Retiree	

COMMENTS

Support Opinion of Price:	
Support Recommended Marketing Strategy:	
Property Similarities & Dissimilarities to Neighborhood:	

STATE SPECIFIC LANGUAGE

One two three four five six seven eight nine ten.

SUBMITTED BY

By clicking submit, I hereby certify that I have personally inspected the property on (date) .

Furthermore, I certify that this report has been completed by me in its entirety and includes appropriate photos of the subject and comparables.

Broker Name:		Name of Agent Completed BPO:	
Broker Firm Name:		Agent License #:	
Phone:		Expiration Date:	ABC
Email Address:			

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BPODirect Order #:

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REPAIRS / IMPROVEMENTS ADDENDUM

Property Repair and Improvements Comments:	

COMMENTS

Additional Comments:	

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BROKER'S PRICE OPINION FORM 1092

Exterior /Curb Side ☐	Inspection Date ABC		Freddie Mac Loan #
Interior ☐			Servicer Loan #
Interior Access Denied ☐	Reason		BPO #
BPO Firm Name	Broker		Phone

SUBJECT PROPERTY DESCRIPTION

Property Address 13 Mockingbird Lane			Unit # 13
City Palm Coast	County Flagler	State FL	Zip 32164
Is property currently listed for sale with a real estate firm? ☐ Yes ☐ No	Name of Listing Broker, Salesperson or Firm Glenn is here		Phone
Property Type:			Condo Fee $

Occupant: ☐ Owner ☐ Tenant ☐ Vacant

ESTIMATE OF REPAIRS FOR SUBJECT PROPERTY

INTERIOR		EXTERIOR	
Painting	$ 1	Painting	$
Structural	$ 2	Structural	$
Appliances	$ 3	Landscaping	$
Utilities	$ 4	Roof	$
Carpet/Floors	$	Windows	$
Other	$	Other	$
Cleaning/Trash Removal	$	Do you recommend repairs?	☐ Yes ☐ No

Repair's Total: $ 10

Overall Property Condition: ☐ Excellent ☐ Good ☐ Average ☐ 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: ☐ Increasing ☐ Stable ☐ Declining

Predominant Occupancy: ☐ Owner ☐ Tenant ☐ Vacant

Marketing Time: ☐ Under 3 Months ☐ 3-6 Months ☐ Over 6 Months

Vacancy Rate: ☐ 0-5% ☐ 5-10% ☐ 10-20% ☐ 20%+

No. of Active Listings in Neighborhood:

Price Range of Active Listings in Neighborhood: $ to $

COMMENTS:

PRICE ESTIMATION

Probable Sale Price	90-Day Marketing Time	120-Day Marketing Time	180-Day Marketing Time
As Is			
As Repaired			

Property should be listed: ☐ As Is ☐ As Repaired

Anticipated Seller-Paid Financing Cost: $

COMMENTS: (Describe your marketing strategy and reasons for As Is Repaired recommendations)

PREPARED BY:

DATE ABC

THIS IS AN OPINION OF PRICE OR COMPARATIVE MARKET ANALYSIS AND IS NOT AN APPRAISAL. This opinion does not adhere to the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation. This opinion may have been developed in connection with a loss mitigation request made by you. If so, this opinion is being provided to you on behalf of your servicer and the Federal Home Loan Mortgage Corporation. Your servicer may have also used a different or additional property value or price to make a loss mitigation decision. If you have questions, please visit Freddie Mac's website at http://www.freddiemac.com/valuation.

State Specific Disclaimers

Why do ducks fly south for the winter?
Itâ€™s too far to waddle.

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BROKER'S PRICE OPINION FORM 1092

COMPETITIVE LISTINGS

ITEM	SUBJECT	COMPARABLE NO.1	COMPARABLE NO.2	COMPARABLE NO.3
Address	13 Mockingbird Lane Palm Coast, FL 32164			
Proximity to Subject				
Current List Price	$	$	$	$
Current List Date	ABC	ABC	ABC	ABC
Original List Price	$	$	$	$
Original List Date	ABC	ABC	ABC	ABC

PRICE 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	Total	Bdrms	Baths	Total	Bdrms	Baths	CODE	Total	Bdrms	Baths	CODE	Total	Bdrms	Baths	CODE
Count															
Gross Living Area			sq. ft.			sq. ft.				sq. ft.				sq. ft.	
Location															
Site/Lot Size															
Design and Appeal															
Age															
Overall Condition															
Garage/Carport															
Porch, Patio Deck, Pool, Fence															
Overall Rating/Est.$ Price of Adjustments				$				$				$			
Indicate Property Most Comparable to Subject (Check One)				X				☐				☐			

COMMENTS:

CLOSED SALES

ITEM	SUBJECT	COMPARABLE NO.1	COMPARABLE NO.2	COMPARABLE NO.3
Address	13 Mockingbird Lane Palm Coast, FL 32164			
Proximity to Subject				
Original List Price	$	$	$	$
List Price When Sold	$	$	$	$
Sales Price	$	$	$	$
Sales Date	ABC	ABC	ABC	ABC
Days on Market				

PRICE 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	Total	Bdrms	Baths	Total	Bdrms	Baths	CODE	Total	Bdrms	Baths	CODE	Total	Bdrms	Baths	CODE
Count															
Gross Living Area			sq. ft.			sq. ft.				sq. ft.				sq. ft.	
Sales or Financing Concessions															
Location															
Site/Lot Size															
Landscaping															
Design and Appeal															
Age															
Overall Condition															
Garage/Carport															
Porch, Patio Deck, Pool, Fence															
Overall Rating/Est.$ Price of Adjustments				$				$				$			
Indicate Property Most Comparable to Subject (Check One)				☐				☐				☐			

COMMENTS:

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BROKER'S PRICE OPINION FORM 1092

COMMENTS	
Additional Comments:	

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