



MARKET ANALYSIS

Case #: 99999 **Firm:** Veros Real Estate Solutions **Phone:** (714) 415-6300 **Agent:** Kris Kringle
Loan/Order #: LN 123456 **Mortgager:** John and Jane Smith
Customer: Your Company Name Here **APN#:** R11332211
Subject Address: 1234 Generic St, Santa Ana Ca. 90210 **County:** Orange

Nbhd Value Range: \$123,000 to \$749,900 **Pop Density:** URBAN **Values:** STABLE **Avg Mkt Time:** 90
Currently Listed: NO **Date:** **List Price:** **Current Listing Agency:**
Sold In Last 36 Mnths: NO **Date:** **Sold Price:**
Inspection: EXTERIOR **Property Type:** SFD **Occupancy:** OCC-OWNR

COMPARABLE LISTING ANALYSIS

Item	(S) Subject			(L1) Comparable #1			(L2) Comparable #2			(L3) Comparable #3		
Address	1234 Generic St			2222 SE Salmon St			3333 SE 38th Ave			4444 NE 55th Ave		
City	Santa Ana			Santa Ana			Santa Ana			Santa Ana		
State, Zip	CA, 90210			CA, 90210			CA, 90210			CA, 90210		
Proximity				0.35			1.83			1.58		
Orig List Price				\$259,900			\$329,900			\$299,900		
Curr List Price				\$259,900			\$299,000			\$269,900		
DOM				9			126			70		
Style	1-story			bungalow			ranch			bungalow		
Room Count	#Rooms	#Beds	#Baths	#Rooms	#Beds	#Baths	#Rooms	#Beds	#Baths	#Rooms	#Beds	#Baths
	5	2	2.0	5	2	1.0	4	2	2.0	4	2	1.0
Living Area	975 SQ FT			884 SQ FT			780 SQ FT			802 SQ FT		
Basement	crawl space			full finished			full finished			full unfinished		
Location	good			good			good			good		
Site	.17 acres			.12 acres			.11 acres			.11 acres		
Year Built	1952			1910			1940			1916		
Condition	average			average			average			average		
Garage	2 car			none			1 car			1 car		
Overall Comparison To Subject:				inferior			inferior			inferior		
Info Source	TAX ROLL			MLS			MLS			MLS		
Transaction Type:				fair market			fair market			fair market		

COMMENTS

- Subject** The subject property is on a quiet street of mixed home styles, sizes, and ages. The subject property is .25 miles from a large city park. The subject appears to be in average condition and no repairs are noted.
- Listing #1** The subject has more square footage and a larger lot.
- Listing #2** The subject has more square footage and a larger lot.
- Listing #3** The subject has more square footage and a larger lot.



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COMPARABLE SALES ANALYSIS

Item	(S) Subject			(S1) Comparable #1			(S2) Comparable #2			(S3) Comparable #3		
Address	1234 Generic St			2222 SE 76th Ave			3333 SE 78th Ave			444 SE 62nd Ave		
City	Santa Ana			Santa Ana			Santa Ana			Santa Ana		
State, Zip	CA, 90210			CA, 90210			CA, 90210			CA, 90210		
Proximity				0.13			0.64			0.98		
List Price				\$269,900			\$269,900			\$324,900		
Sale Price				\$274,000			\$269,900			\$313,000		
Sale Date				11/08/2012			01/04/2013			10/19/2012		
DOM				33			22			107		
Style	1-story			1-story			1-story			bungalow		
Room Count	#Rooms	#Beds	#Baths	#Rooms	#Beds	#Baths	#Rooms	#Beds	#Baths	#Rooms	#Beds	#Baths
	5	2	2.0	5	2	1.0	6	3	1.0	6	4	1.5
Living Area	975 SQ FT			990 SQ FT			1002 SQ FT			1210 SQ FT		
Basement	crawl space			full unfinished			full unfinished			full finished		
Location	good			good			good			good		
Site	.17 acres			.11 acres			.14 acres			.17 acres		
Year Built	1952			1954			1953			1941		
Condition	average			average			average			average		
Garage	2 car			1 car			1 car			1 car		
Overall Comparison To Subject:				inferior			inferior			superior		
Info Source	TAX ROLL			MLS			MLS			MLS		
Transaction Type:				fair market			fair market			fair market		

COMMENTS

Sales #1 The subject is on a larger lot.
Sales #2 The subject is on a larger lot.
Sales #3 The comp has more square footage and a finished basement.

OPINION OF PRICE

Effective Date	Suggested List Price	Suggested Sale Price
01/23/2013	As Is Price: \$299,000	\$290,000
	Repaired Price: \$299,000	\$290,000

Repair Comments:

Repair Costs:

This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. While deemed reliable, this drive-by opinion of price is not a real estate appraisal and therefore neither Veros Real Estate Solutions nor the agent conducting this report shall be held liable for any information provided.



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PRIOR LISTING AND SALES HISTORY

MLS#	Listed By	Phone	Status	Status Date	List/Sale Price
No details available					
Listing History Comments:					

CHECKLIST

- | | Yes | No |
|--|-------------------------------------|-------------------------------------|
| 1) Broker certifies that they have completed a site inspection of the subject property and that subject photos provided were taken at the time of inspection | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2) Have you used comps over one mile from the subject? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> The lack of similar style homes within one mile. | | |
| <input checked="" type="checkbox"/> The lack of similar recent comps from immediate area. | | |
| 3) Have you used sales over six months old? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 4) Have you used comps of different styles? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Various styles are used as the most similar found, all compete with subject style in market. | | |
| 5) Has the subject market changed in the past few years with values significantly increasing or decreasing? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 6) Comments | | |
| ASSESSMENT OF SUBJECT CONDITION WAS BASED ON EXTERIOR VIEWING OF PROPERTY. INTERIOR CONDITION ASSUMED SIMILAR TO EXTERIOR. | | |

ADDITIONAL COMMENTS

Reviewer Notes: The subject is a 1-story home appearing in average condition based on the exterior viewing, it's location is urban and it's market has been stable. The comps provided are representative of the subject and it's market, they are recent, proximate and similar to the subject. These comps are considered good indicators of current market values, they are supporting of this suggested value for the subject at this time.

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Subject Photo, Front #1

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Address Verification Photo #1 :

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Street Scene #1



MLS Comparable Sale #1 : 2222 SE 76th Ave :



MLS Comparable Sale #2 : 3333 SE 78th Ave :

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MLS Comparable Sale #3 : 444 SE 62nd Ave :



MLS Comparable Listing #1 : 2222 SE Salmon St :

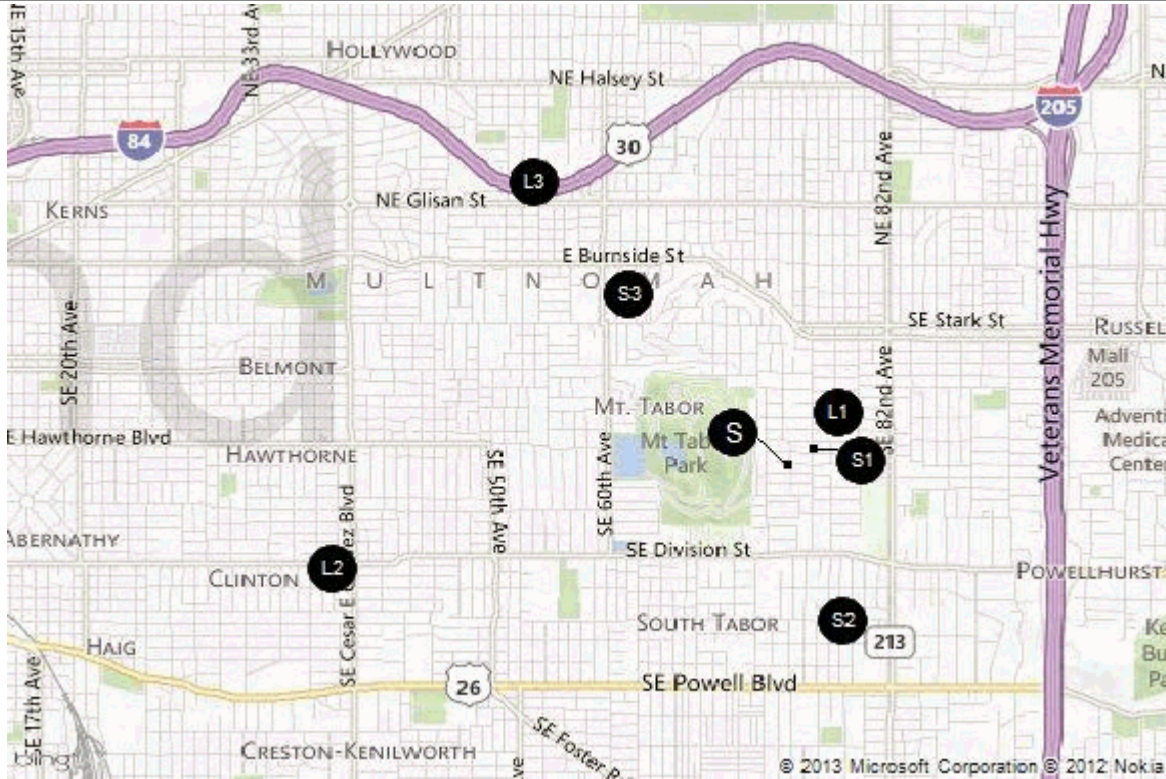


MLS Comparable Listing #2 : 3333 SE 38th Ave :



MLS Comparable Listing #3 : 4444 NE 55th Ave :

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Street Map Of Subject (Optional) #1 : 1709 SE 74th Ave : Subject & Comp Map

S: Subject - 1234 Generic St

L1: Listing 1 - 2222 SE SALMON ST

L2: Listing 2 - 3333 SE 38TH AVE

L3: Listing 3 - 4444 NE 55TH AVE

S1: Sale 1 - 2222 SE 76TH AVE

S2: Sale 2 - 3333 SE 78TH AVE

S3: Sale 3 - 444 SE 62ND AVE