

SAMPLE

eVOLV Evaluation Report

of

2438 Brown Bark Dr, Beavercreek, OH 45431



This is an Evaluation as defined by the Interagency Evaluation and Appraisal guidelines. This is not an Appraisal.

The purpose of this Evaluation report is to provide the lender/client with an accurate and adequately supported estimate of market value of the subject property.

This Evaluation is a: ☐ Desktop Report ☐ Exterior Inspection Report ☒ Interior Inspection Report

SUBJECT

Property Address 2438 Brown Bark Dr	City Beavercreek	State OH	Zip Code 45431
Borrower LINDA BLEVINS	Owner of Public Record BLEVINS TIMOTHY A / BLEVINS LINDA K	County Greene	
Legal Description ZIMMER ESTATES 2 ALL LOT 203 2438 BROWN BARK DR			
Assessor's Parcel # B42-0004-0014-0-0026-00	Tax Year 2018	R.E. Taxes \$ 4,231	
Neighborhood Name N/A	Map Reference N/A	Census Tract 2106.01	
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ N/A	<input type="checkbox"/> PUD	HOA \$ N/A <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Equity Line of Credit			
Lender/Client LenderClose LLC		Address 974 73rd St Suite 8, W Des Moines, IA 50324	
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this Evaluation? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s).			

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Not a purchase.

Contract Price \$ N/A	Date of Contract N/A	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s) N/A
-----------------------	----------------------	---	--------------------

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid. Not a purchase.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not Evaluation factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	55 %			
Built-up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	3 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	150	Low	4	Multi-Family	2 %		
Neighborhood Boundaries See map attached		290	High	119	Commercial	5 %		
		200	Pred.	51	Other Vacant	35 %		

Neighborhood Description

See market analysis attached.

Market Conditions (including support for the above conclusions)

See market analysis attached.

SITE

Dimensions N/A	Area 0.46 Acres	Shape N/A	View None
Specific Zoning Classification Residential	Zoning Description Residential		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.			

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements	Type	Public	Private
Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>		Water <input checked="" type="checkbox"/>	<input type="checkbox"/>	Street Asphalt	—	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas <input checked="" type="checkbox"/>	<input type="checkbox"/>		Sanitary Sewer <input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley None		<input type="checkbox"/>	<input type="checkbox"/>

FEMA Flood Hazard Area? ☐ Yes ☐ No ☒ N/A FEMA Flood Zone See flood certification FEMA Map # N/A FEMA Map Date N/A

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property ☐ Appraisal Files ☒ MLS ☒ Assessment and Tax Records ☐ Prior Inspection ☐ Property Owner

☐ Other (describe)

Data Source(s) for Gross Living Area Public Records

General Description	Foundation	Heating / Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> WoodStove(s) #	<input checked="" type="checkbox"/> Driveway # of Cars 2
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Brick / Masonry	Fuel Oil	<input type="checkbox"/> Porch	<input checked="" type="checkbox"/> Garage # of Cars 2
Design (Style) Brick / Masonry	Roof Surface Comp shingle	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool	<input type="checkbox"/> Carport # of Cars
Year Built 1967	Gutters & Downspouts N/A	<input type="checkbox"/> Individual	<input type="checkbox"/> Fence	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) N/A	Window Type N/A	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Built-in

Appliances ☐ Refrigerator ☐ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☒ Other (describe) Exterior Inspection

Finished area above grade contains: 8 Rooms 4 Bedrooms 2.5 Bath(s) 2,113 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.).

Exterior Inspection

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

Please refer to the inspection report attached if available. If no inspection, subject is assumed to be in average condition and typical of the local market.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe.

Assumed to be free of any adverse physical characteristics.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

Typical of the area unless otherwise noted in any inspection report or thorough analysis of overall and other publicly available imagery.

There are * comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ * to \$ * .																			
There are * comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ * to \$ * .																			
FEATURE		SUBJECT		COMPARABLE SALE #1				COMPARABLE SALE #2				COMPARABLE SALE #3							
Address 2438 Brown Bark Dr Beavercreek, OH 45431				2278 EL CID DR BEAVERCREEK, OH 45431				2548 BROWN BARK DR BEAVERCREEK, OH 45431				2402 APRICOT DR BEAVERCREEK, OH 45431							
Proximity to Subject				0.89 mi W Miles				0.21 mi N Miles				0.11 mi SW Miles							
Sale Price		\$ N/A		\$ 230,000				\$ 205,000				\$ 259,000							
Sale Price/Gross Liv. Area		\$ N/A sq. ft.		\$ 100.09 sq. ft.				\$ 101.89 sq. ft.				\$ 119.08 sq. ft.							
Data Source(s)				MLS				MLS				MLS							
Verification Source(s)				Public Records				Public Records				Public Records							
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION				+(-) \$ Adjustment				DESCRIPTION				+(-) \$ Adjustment			
Sale or Financing				N/A				N/A				N/A							
Concessions				N/A				N/A				N/A							
Date of Sale/Time				06/21/2018				07/02/2018				04/09/2019							
Location		Average		Average				Average				Average							
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple							
Site		0.46 Acres		0.46 Acres				0.46 Acres				0.46 Acres				0			
View		None		None				None				None							
Design (Style)		Typical		Typical				Typical				Typical							
Quality of Construction		Average		Average				Average				Average							
Year Built		1967		1969				1968				1968							
Condition		Average		Average				Average				Above average-Upgrade				-25,000			
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths				Total Bdrms. Baths				Total Bdrms. Baths							
Room Count		8 4 2.5		8 4 3.0				-2,500 7 4 2.0				2,500 8 4 3.0				-2,500			
Gross Living Area 30		2,113 sq. ft.		2,298 sq. ft.				-5,500 2,012 sq. ft.				3,000 2,175 sq. ft.				0			
Basement & Finished		N/A		N/A				N/A				N/A							
Rooms Below Grade		N/A		N/A				N/A				N/A							
Functional Utility		Average		Average				Average				Average							
Heating/Cooling		N/A		N/A				N/A				N/A							
Energy Efficient Items		Typical		Typical				Typical				Typical							
Garage/Carport		2 Car garage		2 Car garage				2 Car garage				2 car garage							
Porch/Patio/Deck		Typical		Typical				Typical				Typical							
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -8,000				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 5,500				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -27,500							
Adjusted Sale Price of Comparables				Net Adj. -3.48 % Gross Adj. 3.48 % \$ 222,000				Net Adj. 2.68 % Gross Adj. 2.68 % \$ 210,500				Net Adj. -10.62 % Gross Adj. 10.62 % \$ 231,500							
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain.																			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this Evaluation.																			
Data Source(s) Market Analysis Report																			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.																			
Data Source(s) Market Analysis Report																			
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).																			
ITEM		SUBJECT		COMPARABLE SALE #1				COMPARABLE SALE #2				COMPARABLE SALE #3							
Date of Prior Sale/Transfer		N/A		N/A				N/A				N/A							
Price of Prior Sale/Transfer		N/A		N/A				N/A				N/A							
Data Source(s)		Market Analysis Report		Market Analysis Report				Market Analysis Report				Market Analysis Report							
Effective Date of Data Source(s)		Current Data		Current Data				Current Data				Current Data							
Analysis of prior sale or transfer history of the subject property and comparable sales.																			
N/A																			
Summary of Sales Comparison Approach																			
Comparables #1 and 2 have a date of sale/time that exceeds 120 days, however, no other appropriate comparables were available in subjects proximity. Comparables were not adjusted for their date of sale/time, as the market is considered stable in subjects market. Comparable #3 has been upgraded, per review of MLS photos and data, and has been adjusted at \$25000. Half baths adjusted at \$2500. GLA greater than 100 sq. ft. adjusted at \$30. Most weight was given to comparable #2, as it is closest to subjects proximity. Reasonable exposure time is 60 to 70 days.																			
* SEE ATTACHED Market Analysis Report																			
Indicated Value by: Sales Comparison Approach \$ 218,000 Cost Approach (if developed) \$ N/A Income Approach (if developed) \$ N/A																			

RECONCILIATION	MARKETING STRATEGY <input checked="" type="checkbox"/> Non-REO Property (Marketing Strategy Not Applicable If Checked)											
	Anticipated Sale Price		Suggested List Price		Exposure Time		Liquidation Sale Price		Liquidation List Price		Liquidation Exposure Time	
	"As-Is" \$		\$				\$		\$			
	"Repaired" \$		\$				\$		\$			
	This evaluation is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:											
Based on information available regarding subject property, defined scope of work, statement of assumptions and limiting conditions, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 218,000 , as of 04/25/2019 , which is the effective date of this Evaluation.												

FEATURE		SUBJECT		COMPARABLE LISTING #1		COMPARABLE LISTING #2		COMPARABLE LISTING #3	
Address 2438 Brown Bark Dr Beavercreek, OH 45431		2267 PINE KNOTT DR BEAVERCREEK, OH 45431		2865 LANTZ RD BEAVERCREEK, OH 45434					
Proximity to Subject		0.41 mi SW Miles		1.75 mi S Miles		Miles			
List Price	\$ N/A	\$ 239,900		\$ 215,000					
List Price/Gross Liv. Area	\$ N/A sq. ft.	\$ 97.88 sq. ft.		\$ 111.51 sq. ft.		\$ sq. ft.			
Data Source(s)		MLS		MLS		MLS			
Verification Source(s)		Public Records		Public Records		Public Records			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sale or Financing Concessions		N/A		N/A		N/A			
Days on Market		Pending		70					
Location	Average	Average		Average		Average			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	0.46 Acres	0.69 Acres	-10,000	0.58 Acres	-5,000	Acres	0		
View	None	None		None		None			
Design (Style)	Typical	Typical		Typical		Typical			
Quality of Construction	Average	Average		Average		Average			
Year Built	1967	1966		1973					
Condition	Average	Average		Average		Average			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	5,000	Total Bdrms. Baths			
Room Count	8 4 2.5	8 4 3.0	-2,500	7 3 2.0	2,500	-			
Gross Living Area	2,113 sq. ft.	2,451 sq. ft.	-10,000	1,928 sq. ft.	5,500	sq. ft.	0		
Basement & Finished Rooms Below Grade	N/A	N/A		N/A		N/A			
Functional Utility	Average	Average		Average		Average			
Heating/Cooling	N/A	N/A		N/A		N/A			
Energy Efficient Items	Typical	Typical		Typical		Typical			
Garage/Carport	2 Car garage	2 Car garage		2 Car garage					
Porch/Patio/Deck	Typical	Typical		Typical		Typical			
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 8,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$ 0		
Adjusted Listing Price of Comparables		Net Adj. -9.38 %		Net Adj. 3.72 %		Net Adj. %	0		
		Gross Adj. 9.38 %	\$ 217,400	Gross Adj. 8.37 %	\$ 223,000	Gross Adj. %	\$ 0		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable listings (report additional prior sales on page 3).									
ITEM	SUBJECT		COMPARABLE LISTING #1		COMPARABLE LISTING #2		COMPARABLE LISTING #3		
Date of Prior Sale/Transfer	N/A		N/A		N/A				
Price of Prior Sale/Transfer	N/A		N/A		N/A				
Data Source(s)	Market Analysis Report		Market Analysis Report		Market Analysis Report		Market Analysis Report		
Effective Date of Data Source(s)	Current Data		Current Data		Current Data		Current Data		
Summary of Listings Comparison Approach									
Comparable #2 is farther than 1 mile from the subject, however, no other appropriate listings were available in subjects proximity. Comparables #1 and 2 have a superior site size, as compared to the subject, and have been adjusted at \$1 per sq. ft. Bedroom utility adjusted at \$5000 and half baths at \$2500. GLA greater than 100 sq. ft. adjusted at \$30. No third listing was provided, as no other appropriate listings were available in subjects proximity.									

EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS

REPORTING OPTION AND PURPOSE OF EVALUATION: This is an Evaluation as defined by the Interagency Appraisal and Evaluation Guidelines. The purpose of this Evaluation is to develop an opinion of market value (as defined) for the identified subject property.

INTENDED USE: The intended use of this Evaluation report is to assist the client in evaluating the suitability of the subject property as collateral for a lending transaction. This report is not intended for any other use.

INTENDED USER: The only intended user of this Evaluation report is the client identified on the first page of the report. Use of this report by any others is not intended. If you are not identified as the client, you are an unauthorized party and are warned not to use this report. As an unauthorized party, your interpretation of the information contained in this report may be incorrect.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) Buyer and seller are typically motivated; (2) Both parties are well-informed or well advised, and acting in what they consider their own best interests; (3) A reasonable time is allowed for exposure in the open market; (4) Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C)

REAL PROPERTY INTEREST: The real property interest is Fee Simple interest, unless otherwise indicated in this report.

SCOPE OF WORK: The scope of this assignment includes analysis of the subject data and comparable data, as well as, other relevant information by the evaluator. If an inspection is included within this report, the subject data is provided by a qualified third party and assumed to be accurate. The evaluator has reviewed and validated the inspection data. The evaluator also relies on varied sources of additional data about the subject property and comparables from public record data services, multiple listing services, automated valuation models and/or other data sources considered relevant to the opinion of value.

Comparables or comparable data includes, but is not limited to, closed sales, available listings, pending sales, or any other transaction(s) that the evaluator determines to be comparable applying the criteria that would be used by a perspective buyer for the subject property. The confirmation of closed sales is from public data sources, unless otherwise noted in the report. Any photographs of comparables used in the report are taken from Multiple Listing Service (MLS) or other online sources, unless otherwise noted in the report.

The type and extent of analyses applied to arrive at opinions or conclusions in the sales comparison approach is based on qualitative analysis. This method of analysis accounts for differences between comparables but without quantified, numerical adjustments. Common qualitative techniques include ranking and relative comparison analyses. In ranking analysis, the comparables are ranked to determine each of their positions relative to the subject property's relevant characteristics. Relative comparison analysis is used to determine if the relative characteristics of a comparable are inferior, superior or similar to those of the subject property. Quantitative analysis may also be employed, and adjustments made reflective of market preferences.

INTENDED USER (CLIENT) SCOPE OF WORK AGREEMENT: All data is collected, confirmed and analyzed in accordance with the scope of work; determined appropriate by the evaluator given the intended use. The client agrees, by use of this evaluation report, such limitations of the assignment will not affect the credibility of the opinions and conclusions given the intended use; and, is consistent with the client's level of risk tolerance. **WARNING:** From the perspective of the client, this scope of work may result in an opinion of value that is not as reliable in comparison to a full appraisal that includes a personal viewing of the interior and exterior of the subject property, overall neighborhood or market area and comparables used and, if employed, providing a qualitative analysis in the sales comparison approach.

SUBJECT PROPERTY EXISTING USE AND HIGHEST AND BEST USE: As of the date of value, the subject property's current use is as a single-unit residential property. Given the zoning and other relevant legal and physical characteristics, the highest and best use continues to be its present use as a single-unit residential property, unless otherwise indicated in the report.

EXTRAORDINARY ASSUMPTIONS: Given the assignment results are based on relevant information collected, confirmed, and analyzed by the evaluator without the benefit of a physical interior or exterior viewing of the subject improvement(s), site or surrounding neighborhood or comparable data necessitates the use of extraordinary assumptions. **WARNING: The use of such extraordinary assumptions might have affected the assignment results.** The extraordinary assumptions, assumed by the evaluator unless otherwise indicated in the report, include:

- The subject property is in average overall condition and conforms to the neighborhood, e.g., design, condition, and quality of construction and material.
- There are no adverse conditions related to the subject site or related to the proximity of the subject property to nearby detrimental influences.
- There are no specific adverse environmental conditions (e.g., hazardous wastes, toxic substances) present in the improvement(s), on the site, or in the immediate vicinity of the subject property.
- Any discrepancies between the public record information or other data source(s) and the existing subject site or improvement(s) that would significantly alter the evaluator's opinion of value are not apparent.
- Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the evaluator's opinion of value are not apparent.
- Components, such as mechanical, electrical, plumbing that constitute the subject property are fundamentally sound and in good working order.
- The source and data collected and provided by a qualified professional inspector is assumed reliable and believed to be true and correct; and, the evaluator has a reasonable basis to believe that such a professional is competent.

APPROACHES TO VALUE: The sales comparison approach is used exclusively, unless otherwise indicated in the report; it is the most reliable value indicator when evaluating single-unit residential properties. Unless the improvement(s) is new or nearly new and reliable data exists to derive a site value, the cost approach can involve subjective estimates of cost and depreciation and unsupported site value diminishing its credibility. Likewise, the income (gross rent multiplier: GRM) approach is usually an unreliable value indicator since the vast majority of single-unit residential properties are purchased for owner-occupied use, not income production (rental). Consequently, the evaluator did not develop the cost or income approaches to value because they are not necessary to produce credible results, given the intended use (unless otherwise indicated in the report). The client has agreed that non-development of either or both, the cost and income approaches are acceptable and consistent with the client's level of risk tolerance.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The evaluator's certification in this report is subject to the following assumptions and limiting conditions and to such other specific and limiting conditions as are set forth by the evaluator in the report. **WARNING: The use of assumptions may affect assignment results.**

1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable, and will not render any opinions about the title.
2. The evaluator will not give testimony or appear in court because he or she made an evaluation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this evaluation report, the evaluator has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has made an extraordinary assumption that there are no such conditions or influences; the evaluator makes no guarantees, or warranties, express or implied. The evaluator will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the evaluator is not an expert in the field of environmental hazards, this evaluation report must not be considered as an environmental assessment of the property.
4. The evaluator obtained the information, estimates, and opinions that were expressed in the evaluation report from sources he or she considers to be reliable and believes them to be true and correct. However, the evaluator does not assume responsibility for the accuracy of such items furnished by other parties.
5. The evaluator has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records, and MLS data.
6. The evaluator assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use as improved.
7. The evaluator will not disclose the contents of this report except as required by applicable law.

EVALUATOR'S CERTIFICATION: The evaluator certifies and agrees that: 1) the statements of fact contained in this report are true and correct. 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 3) I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved. 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 5) my engagement in this assignment was not contingent upon developing or reporting predetermined results. 6) my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this evaluation. 7) I have **not** made a personal inspection (viewing) of the property that is the subject of this report. 8) I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the evaluation report.

EVALUATOR

Signature

Ash K Sordjan

Date of Signature and Report 04/25/2019

Name Ash Sordjan

Company Name Valligent

Company Address 2270 Douglas Boulevard, Suite 120

Roseville, CA 95661

Telephone Number (916) 780-2525

Email Address clientservices@valligent.com

ADDRESS OF PROPERTY VALUED

2438 Brown Bark Dr

Beavercreek, OH 45431

EVALUATION VALUE OF SUBJECT PROPERTY \$ 218,000

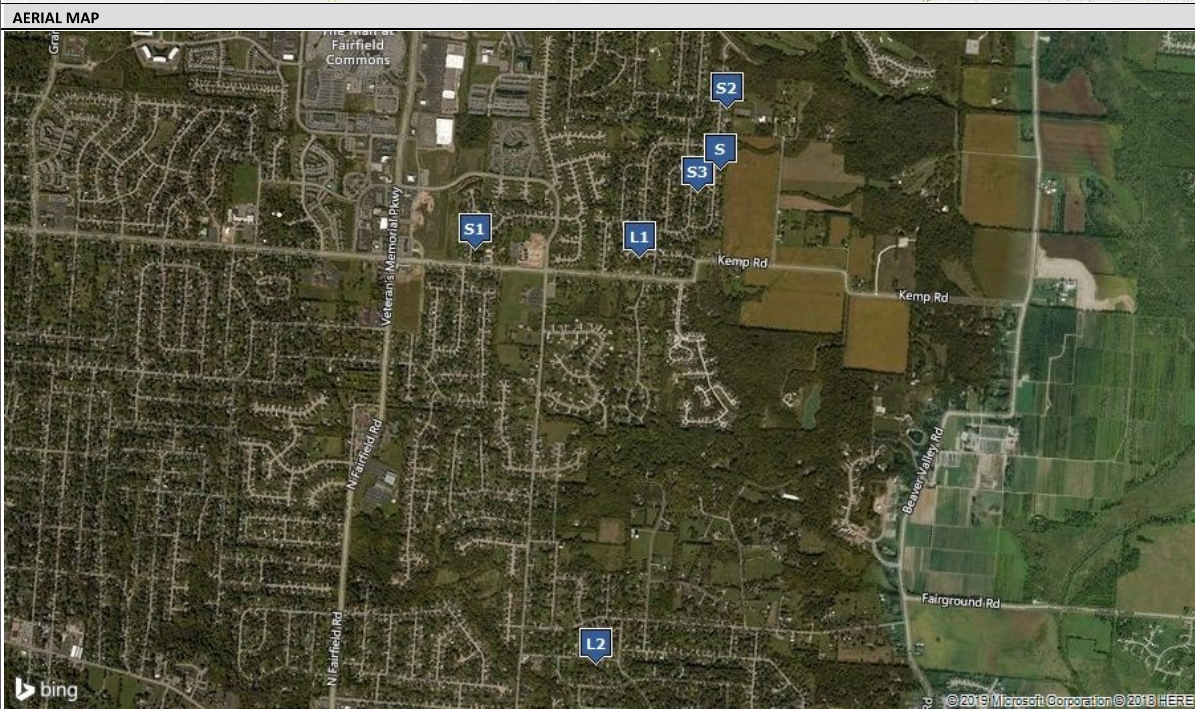
EFFECTIVE DATE AND INSPECTION DATE 04/25/2019

LENDER/CLIENT

Company Name _____

Company Address _____

SUBJECT ADDRESS			
Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH Zip 45431



SUBJECT & CLIENT

Address 2438 Brown Bark Dr City Beavercreek County Greene State OH Zip 45431

Borrower LINDA BLEVINS

Client Address City State Zip

TYPE OF INSPECTION PERFORMED

- ☐ Exterior Only From Street
- ☒ Walk-In Interior and Exterior
- ☐ Security Gate or Driveway Only
(Property Not Viewed Directly)

EVIDENCE OF LISTING STATUS

Evidence Subject For Sale ☐ Yes ☒ No

If Yes, Distressed Listing ☐ Yes ☐ No

List Price []

List Date [] DOM []

MARKET INFLUENCES

Boarded Up Homes In Area ☐ Yes ☒ No

Significant Area Non-Residential Use

Commercial ☐ Yes ☒ No

Industrial ☐ Yes ☒ No

Agricultural ☐ Yes ☒ No

Golf/Recreational ☐ Yes ☒ No

Lake or Ocean ☐ Yes ☒ No

National Park/Forest ☐ Yes ☒ No

Government/Military ☐ Yes ☒ No

Vacant ☐ Yes ☒ No

Other [] ☐ Yes ☒ No

EXTERNAL FACTORS

Adverse External Factors

Fronts/Sides/Backs Busy Street ☐ Yes ☒ No

High Tension Electrical Wires ☐ Yes ☒ No

Vacant/Abandoned Property ☐ Yes ☒ No

Landfill or Transfer Station ☐ Yes ☒ No

Commercial/Industrial Influences ☐ Yes ☒ No

Railroad Tracks ☐ Yes ☒ No

Freeway/Highway Influence ☐ Yes ☒ No

Private or Public Airport ☐ Yes ☒ No

Easements/Encroachments ☐ Yes ☒ No

Noxious Or Hazardous Odors ☐ Yes ☒ No

Other [] ☐ Yes ☒ No

Positive External Factors

Resort ☐ Yes ☒ No

Golf Course ☐ Yes ☒ No

Waterfront ☐ Yes ☒ No

Beach Access ☐ Yes ☒ No

Lake Access ☐ Yes ☒ No

Marina/Boat Ramp Access ☐ Yes ☒ No

Gated Community / Security Gate ☐ Yes ☒ No

View [] ☐ Yes ☒ No

Other [] ☐ Yes ☒ No

PROPERTY TYPE

☒ SFR - Detached ☐ Row/Townhouse - End Unit

☐ SFR - Attached ☐ Row/Townhouse - Middle Unit

☐ SFR - Semi-Detached / End ☐ Condo - Garden Style

☐ SFR - With Accessory Unit ☐ Condo - Mid-Rise or High-Rise

☐ Duplex ☐ Manufactured

☐ Triplex ☐ Modular

☐ Quadruplex ☐ Commercial / Mixed-Use

☐ Other [] Use Typical - Area ☒ Yes ☐ No

ADDITIONAL IMPROVEMENTS

☐ Guest Unit / Cottage

☒ Outbuildings

☐ Apparent Additions

☐ Solar Panels

☒ Other [Deck]

☐ Porch []

☐ Patio []

☐ Pool []

☐ Fence []

CAR STORAGE

☐ None

☐ Carport # Cars []

☒ Garage # Cars [2]

☒ Driveway # Cars [2]

Surface [Concrete]

Garage/Carport Design

☒ Attached

☐ Detached

☐ Built-In

SUBJECT CONDITION

- ☐ Excellent / Like New
- ☐ Good / Very Good
- ☒ Average
- ☐ Fair / Below-Average
- ☐ Poor
- ☐ Uninhabitable
- ☐ Not Viewed

Subject Condition Related to Neighboring Properties

☒ Similar ☐ Not Viewed

☐ Slightly Inferior ☐ Considerably Inferior

☐ Slightly Superior ☐ Considerably Superior

Occupancy

Property Appears Vacant ☐ Yes ☒ No

If Vacant, Is Home Secured? ☐ Yes ☐ No

Deferred Maintenance

Siding Damaged ☐ Yes ☒ No

Peeling Paint ☐ Yes ☒ No

Broken Windows ☐ Yes ☒ No

Foundation Damaged ☐ Yes ☒ No

Under Construction ☐ Yes ☒ No

Roof Disrepair / Lifting Shingles ☐ Yes ☒ No

Fire or Water Evidence / Damage ☐ Yes ☒ No

Dry Rot / Decaying Wood ☐ Yes ☒ No

Landscape Not Maintained ☐ Yes ☒ No

Safety or Habitability Issues Noted ☐ Yes ☒ No

SUBJECT SITE / LOT

Lot Size [0.46] Lot Shape [Mostly Rectangular]

Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]

Offsite Improvements	Public	Private	Description
Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[Asphalt]
Alley	<input type="checkbox"/>	<input type="checkbox"/>	[None]

Are Utilities / Offsite Improvements Typical of the Area? ☐ Yes ☐ No

SUBJECT IMPROVEMENTS

# Stories [1]	Year Built [1967]	Foundation / Basement
Design [Brick / Masonry]		<input type="checkbox"/> Concrete Slab
Exterior Walls [Brick / Masonry]		<input checked="" type="checkbox"/> Crawl Space
Roof Surface [Comp Shingle]		<input type="checkbox"/> Basement
Gutter Type [Metal]		<input type="checkbox"/> Full
Window Type [Unknown]		<input type="checkbox"/> Partial
Fireplace # [] [None]		<input type="checkbox"/> Finished

INTERIOR FEATURES AND APPOINTMENTS

<input type="checkbox"/> No Interior Inspection - N/A	Trim / Finish [Unknown]	Heating [Forced Air]	Appliances [Typical / Adequate]
[4] # Bedrooms	Walls [Drywall]	Heating Fuel [Other]	Additional Features [Unknown]
[2.5] # Bathrooms	Bath Floor [Unknown]	Cooling [Central Forced Air]	Window Screens [Typical / Adequate]
[8] # Total Rooms	Bath Wainscotting [Unknown]	Cooling Fuel [Unknown]	Storm Sash / Insul [Typical / Adequate]

MOBILE / MANUFACTURED DWELLING

☒ N/A Wheels / Axles Attached ☐ Yes ☐ No Permanently Affixed to Foundation ☐ Yes ☐ No Manufactured Prior to June 15, 1976 ☐ Yes ☐ No

COMMENTS SECTION - PLEASE COMMENT ON ANY UNUSUAL OR ATYPICAL ITEMS NOTED ABOVE

Back yard shed. Maintained property in residential neighborhood with similar size, type, style and age single family homes. Oil heat.

SUBJECT & CLIENT

Address 2438 Brown Bark Dr

City Beavercreek

County Greene

State OH

Zip 45431

Borrower LINDA BLEVINS

Client

Address

City

State

Zip

ADDITIONAL COMMENTS

Street sign photo not obtain. Subject verified and address verification photo included.

INSPECTOR'S CERTIFICATION / LIMITING CONDITIONS

INSPECTOR'S CERTIFICATION: The inspector, hereby certifies and agrees that:

- I have personally conducted the inspection, as defined herein, of the subject property identified in this report and no one else has contributed to the inspection or reporting of the findings.
- The subject photos herein, were taken at the time of the inspection.
- I am knowledgeable about market conditions affecting subject neighborhood and have disclosed any factors that have an effect on subject value or marketability.
- I have sufficient experience marketing properties for sale and rent in subject market area to provide a reliable marketing strategy.
- I am familiar with the immediate vicinity of subject property and have reported any environmental conditions that have an effect on subject value or marketability.
- I have viewed subject from all sides, as possible, and have reported any external influences.
- I have completed an exterior or interior (as noted) inspection of subject property and have reported all observable factors that have an effect on subject value and marketability.
- The statements of fact contained in this report are true and correct and I have not knowingly withheld any information.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions:

Unless otherwise stated in this report, the inspector has no knowledge of any concealed or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and make no guarantees or warranties, expressed or implied, regarding the condition of the property. The inspector will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the inspector is not an expert in the field of environmental hazards, this report must not be considered as an environmental assessment of the property. In addition this report is not an estimate of value. This report is only intended to help determine the existence and exterior condition of the subject property on the date and time of the inspection for mortgage finance transactions. The subject interior was not inspected (unless noted in the report) and the assumption is made that the interior condition of the subject is similar to the exterior condition of the property.

Company Better Homes & Gardens Big HillAddress 5580 Far Hills AveCity, St Zip Dayton OH 45429Phone 937 435-1177License 377085Kathy Slone04/25/2019

Inspector / Inspection Date

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

SUBJECT PROPERTY PHOTO ADDENDUM

SUBJECT FRONT VIEW

SUBJECT LEFT SIDE VIEW

SUBJECT RIGHT SIDE VIEW

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

SUBJECT PROPERTY PHOTO ADDENDUM

ADDRESS VERIFICATION

LEFT STREET SCENE

RIGHT STREET SCENE

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

SUBJECT PROPERTY PHOTO ADDENDUM

STREET SIGN



Back



Shed

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

PHOTO ADDENDUM



Front foyer



Family Room



Bedroom

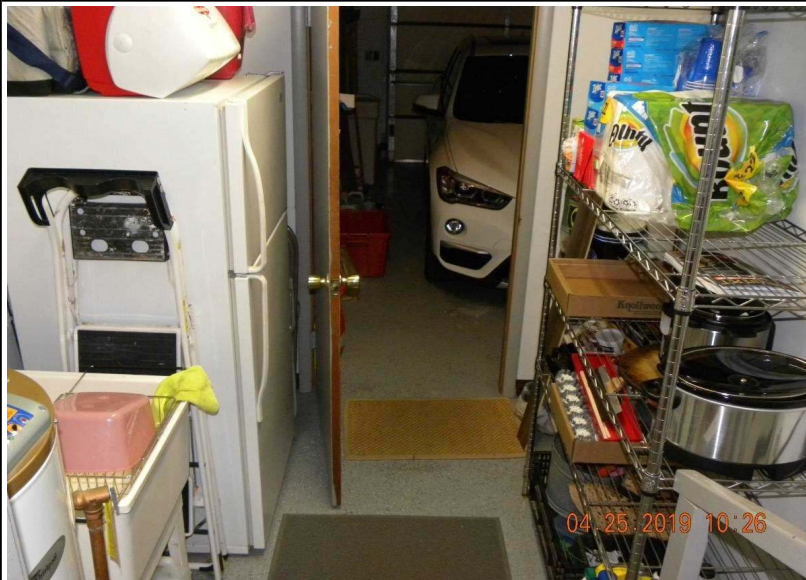
SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

PHOTO ADDENDUM



Laundry Room



Pantry room to garage



Front room view of family room

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

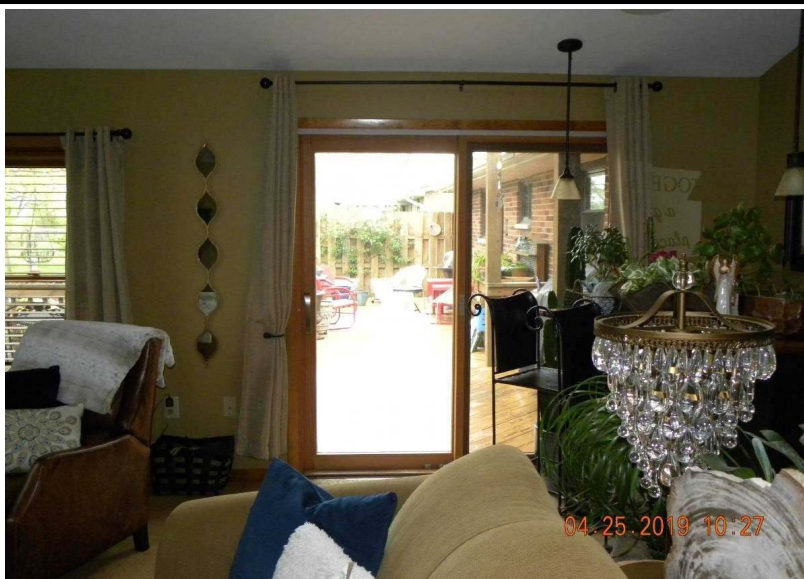
PHOTO ADDENDUM



Furnace in garage



Kitchen



Side door to deck

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

PHOTO ADDENDUM



Bathroom



Bedroom



Bedroom

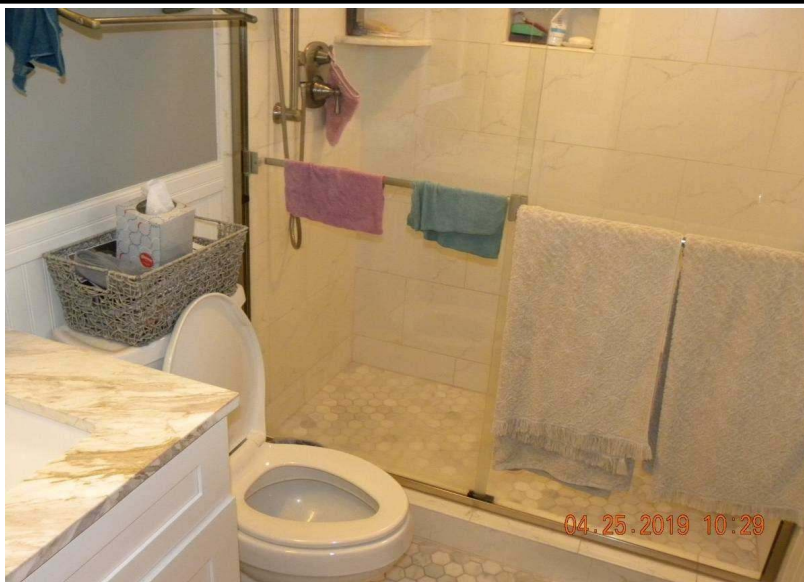
SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

PHOTO ADDENDUM



Bedroom



Master Bath



Half Bath

SUBJECT & CLIENT

Address 2438 Brown Bark Dr	City Beavercreek	County Greene	State OH	Zip 45431
Borrower LINDA BLEVINS				
Client	Address	City	State	Zip

PHOTO ADDENDUM



Deck



Bathroom



Street sign not obtained

2438 BROWN BARK DR DAYTON, OH 45431-2619

Subject Summary

Bed / Bath / Ttl	4 / 3 / 8	Design Style	-		
Living Area	2,113	Property Type	Single Family	Last Sale Price	62,500
Lot Size	0.46 / 19,980	Year Built	1967	Last Sale Date	07/01/1986
Current Owner	BLEVINS,TIMOTHY A & LINDA K				

User Inputted Information

Order Date	04/23/2019	User Comparables	1) no user comps inputted
User Est. Value (UEV)	0		
Valuation Date	-		

Research Tools



Click to Launch

Interactive Mapping Tool

View subject and comps on Google maps. Use interactive table to reconcile values.



Click to Launch

MLS Photo Viewer

View available MLS photos for the subject, recent sales, and listings.

Market Comparables Analysis

	CompScores:	Low	Avg	High
Top 6 TrueRisk Comparable Sales		75	80	87
Top 6 TrueRisk Comparable Listings		68	73	77

Market Comparable Alerts

-

Market Analysis

Inventory Analysis	2018 Q4 to Cur. Qtr % Change
Avg # Sales per Month	-38.7% ↓
Inventory of Listings	63.6% ↑
Months Supply	162.5% ↑
Avg Days on Market	20.6% ↑

Price Trend Analysis	2018 Q4 to Cur. Qtr % Change
Median Sale Price	14.9% ↑
Median List Price	13.9% ↑
Median Sale to List Price %	0.1% ↑

Distressed Activity	REO	SS	Total*
% of like sales that are distressed	11.1%	0.0%	11.1%

Inventory Analysis Alerts

- ✗ Absorption rate per month is significantly decreasing
- ✗ Inventory of listings is significantly increasing
- ✗ Months supply is significantly increasing
- ✗ Avg days on market is significantly increasing

Price Trend Analysis Alerts

- ✓ Median sales price is increasing
- ✓ Median list price is increasing
- ✓ Median sale to list price % is stable

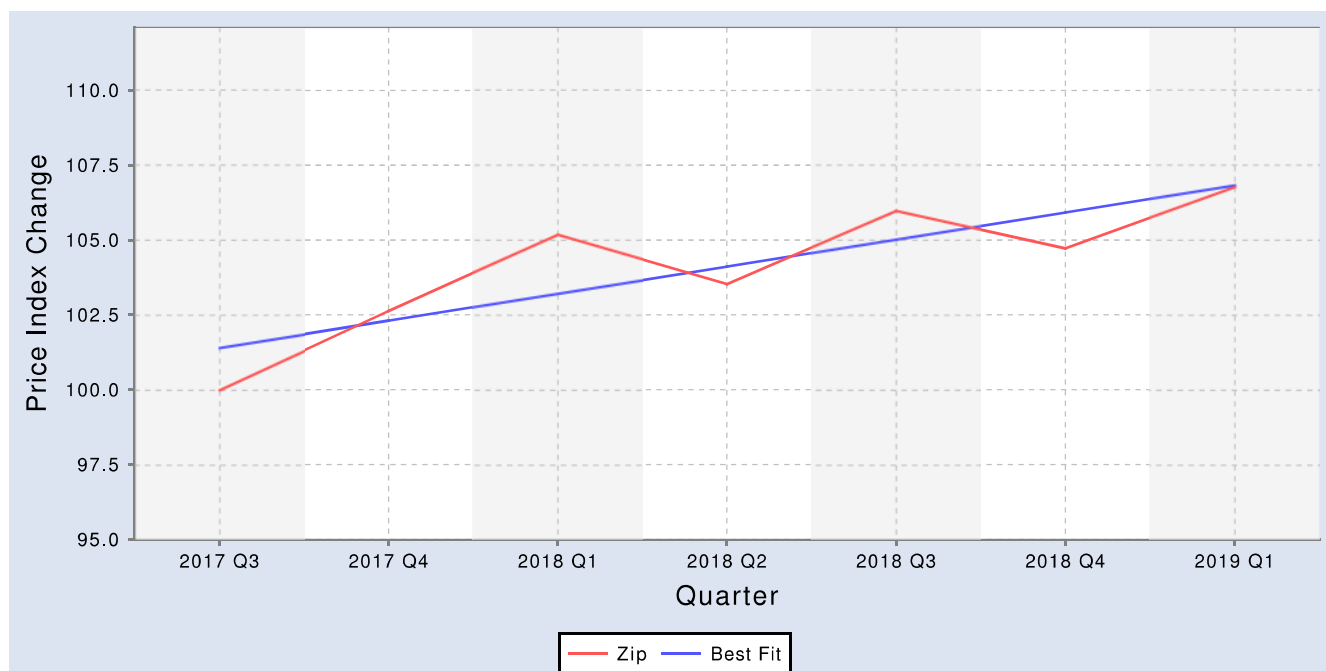
Distressed Activity Alert

- ✗ Distressed activity is considerable

* = 2 distressed out of 18 sales in the past 90 days - 11.1%

Market Trend Analysis

Quarterly Median Price Trend



Region	Quarterly % Change					
	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1
Zip Code	2.6%	2.5%	-1.6%	2.4%	-1.2%	2.0%

Market Inventory Trend

Zip Code (45431)			
Inventory Analysis	2018 Q4	2019 Q1	% Change
Avg # Sales per Month	9.3	5.7	-38.7% ↓
Inventory of Listings	22	36	63.6% ↑
Months Supply	2.4	6.3	162.5% ↑
Avg Days on Market	68	82	20.6% ↑
Price Trend Analysis			
Median Sales Price	208,917	213,000	2.0% ↑
Median List Price*	180,000	204,950	13.9% ↑
Median Sale to List Price %**	98.0%	98.2%	0.1% ↑

* = median calculation derived from sold and active listings

** = median calculation derived from each sale and its list price

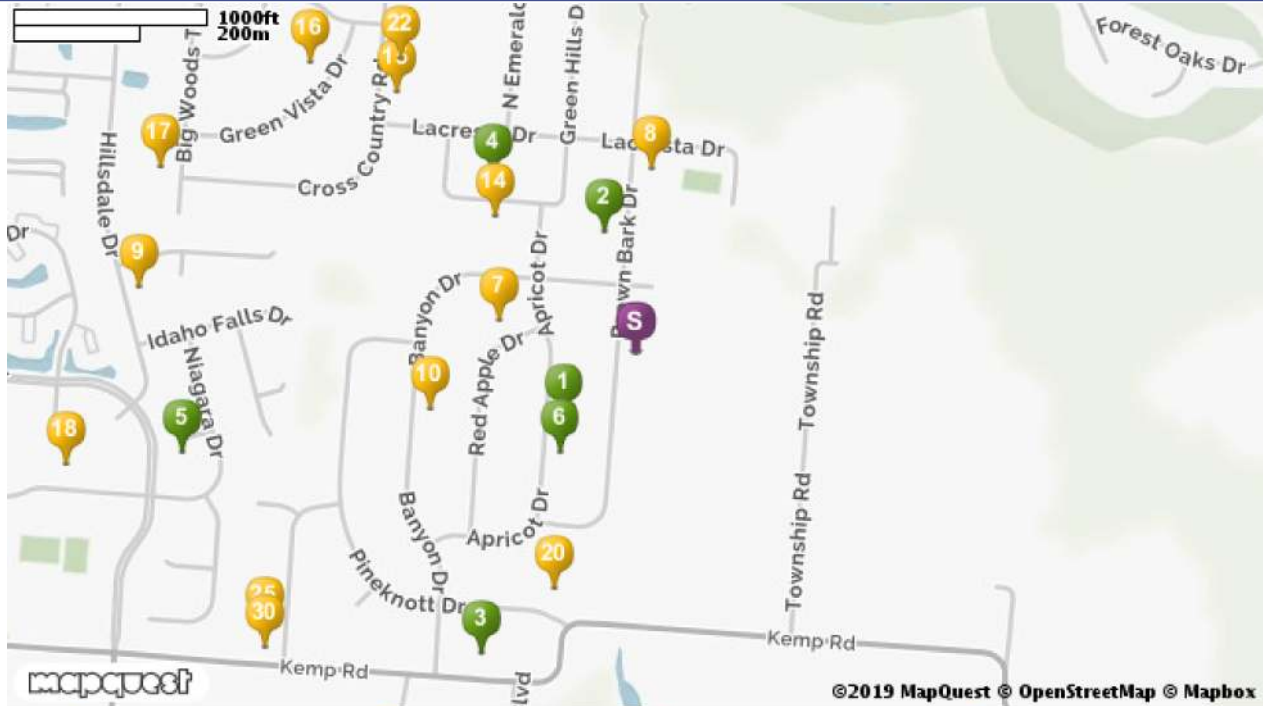
Subject 2438 BROWN BARK DR, DAYTON, OH 45431-2619

Neighborhood Sale

Report Date 04/23/2019

Price Range \$149,900 - \$290,000

Recent Sales Summary



● CompScore 75 or higher
● CompScore 50 to 74
● CompScore less than 50
● User Inputted Addr

There are 30 sales within 2.15 miles. Price data - Min: \$149,900 Max: \$290,000 Avg: \$212,007 Median: \$200,000

Subject

ID#	Address	Dist	Price	Date	Bd/Ba	Living Area	Lot Size	Year Built	REO/SS	Desc
Subj	2438 BROWN BARK DR, DAYTON		62,500	07/01/1986	4/3	2,113	0.46	1967		Pub. Rec. Sale

TrueRisk Comparable Sales by CompScore

ID#	Address	Dist	Sale Price	Sale Date	Bd/Ba	Living Area	Lot Size	Year Built	REO/SS	Sale Type	Comp Score
1	2402 APRICOT DR, BEAVERCREEK	0.11	259,000	04/09/2019	4/2.5	2,175	0.46	1968		Pub. Rec. Sale	87
2	2507 BROWN BARK DR, DAYTON	0.14	150,000	02/12/2019	4/2	2,470	0.51	1968		Pub. Rec. Sale	84
3	2786 KEMP RD, BEAVERCREEK	0.39	199,000	11/08/2018	4/2.5	2,292	0.46	1969		Pub. Rec. Sale	79
4	2834 GRAMERCY PL	0.26	195,000	12/20/2018	3/3	2,235	0.46	1989		Pub. Rec. Sale	77
5	2983 BROOKFIELD CT	0.54	275,000	12/27/2018	4/2.5	2,388	0.36	1999		Pub. Rec. Sale	76
6	2376 APRICOT DR, BEAVERCREEK	0.15	188,400	05/17/2018	4/2	2,090	0.46	1967		Pub. Rec. Sale	75
7	2449 RED APPLE DR	0.16	160,000	10/01/2018	4/2.5	2,192	0.46	1970		Pub. Rec. Sale	74
8	2548 BROWN BARK DR	0.21	205,000	07/02/2018	4/2	2,014	0.46	1968		Pub. Rec. Sale	74
9	2451 HILLSDALE DR	0.58	282,000	01/23/2019	4/2.5	2,429	0.30	2000		Pub. Rec. Sale	74
10	2394 BANYON DR, BEAVERCREEK	0.25	219,000	09/24/2018	4/2.5	2,455	0.46	1967		Pub. Rec. Sale	73
11	2216 CRAB TREE DR	0.96	260,000	01/28/2019	4/2.5	2,272	0.50	1971		Pub. Rec. Sale	72
12	2964 PASCAL DR, BEAVERCREEK	1.07	160,000	12/20/2018	4/2.5	1,916	0.56	1965		Pub. Rec. Sale	72
13	2615 HILLSDALE DR	0.71	286,000	02/04/2019	3/3.5	2,418	0.45	2002		Pub. Rec. Sale	71
14	2833 GRAMERCY PL	0.23	149,900	02/14/2019	3/1.5	1,583	0.46	1962		Pub. Rec. Sale	70
15	2566 CROSS COUNTRY RD	0.41	187,500	10/09/2018	5/3	2,124	0.46	1959		Pub. Rec. Sale	70
16	2904 GREEN VISTA DR	0.50	195,000	10/10/2018	4/2	1,846	0.49	1959		Pub. Rec. Sale	70
17	2525 BIG WOODS TRL	0.59	172,500	12/20/2018	3/2	1,802	0.47	1959		Pub. Rec. Sale	70
18	3036 BLUE GREEN DR	0.67	242,000	07/31/2018	4/2.5	2,093	0.46	1969		Pub. Rec. Sale	69
19	2285 EL CID DR, BEAVERCREEK	0.92	195,000	12/26/2018	3/2	1,919	0.46	1971		Pub. Rec. Sale	69
20	2154 PINE KNOTT DR	0.29	165,000	09/06/2018	4/2	1,599	0.53	1975		Pub. Rec. Sale	66
21	2189 HIDDEN WOODS BLVD	0.53	290,000	10/10/2018	3/2.5	2,263	0.46	1992		Pub. Rec. Sale	66
22	2598 CROSS COUNTRY RD	0.44	174,900	04/09/2019	3/2	1,520	0.46	1958		Pub. Rec. Sale	65
23	2675 OAK TRCE, BEAVERCREEK	1.12	224,000	01/15/2019	3/2	1,916	0.48	2008		Pub. Rec. Sale	65
24	3160 BONNIE VILLA LN, DAYTON	1.16	187,000	12/19/2018	3/2	1,819	0.47	1967		Pub. Rec. Sale	65
25	2247 JACAVANDA DR	0.54	201,000	05/21/2018	3/2	2,014	0.47	1969		Pub. Rec. Sale	64
26	2278 EL CID DR, BEAVERCREEK	0.88	230,000	06/21/2018	4/3	2,298	0.46	1969		Pub. Rec. Sale	64
27	2349 EL CID DR, BEAVERCREEK	0.89	240,000	02/13/2019	4/2.5	2,738	0.46	1971		Pub. Rec. Sale	64
28	1697 N LADDIE CT	1.62	269,000	03/21/2019	4/3.5	1,950	0.75	1985		Pub. Rec. Sale	64
29	1396 BETTY DR, BEAVERCREEK	2.15	195,000	02/26/2019	4/2	2,072	0.52	1964		Pub. Rec. Sale	64
30	2237 JACAVANDA DR	0.55	204,000	07/11/2018	3/2.5	1,899	0.51	1968		MLS Sold	63

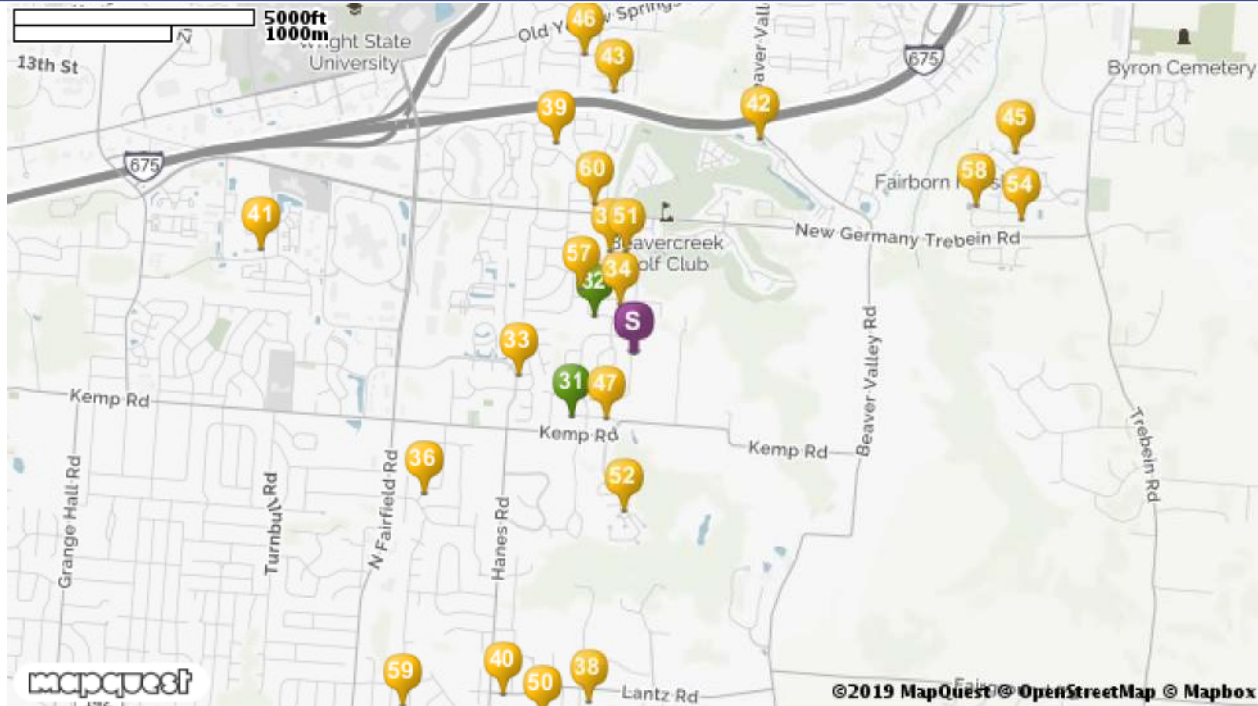
Subject 2438 BROWN BARK DR, DAYTON, OH 45431-2619

Neighborhood List

Report Date 04/23/2019

Price Range \$128,600 - \$450,000

MLS Listings Summary

View
Interactive Map

● CompScore 75 or higher
 ● CompScore 50 to 74
 ● CompScore less than 50
 ● User Inputted Addr

There are 30 listings within 4.79 miles. Price data - Min: \$128,600 Max: \$450,000 Avg: \$217,680 Median: \$199,900

Subject

ID#	Address	Dist	Price	Date	Bd/Ba	Living Area	Lot Size	Year Built	REO/SS	Desc
Subj	2438 BROWN BARK DR, DAYTON		62,500	07/01/1986	4/3	2,113	0.46	1967		Pub. Rec. Sale

TrueRisk Comparable Listings by CompScore

ID#	Address	Dist	List Price	List Date	Bd/Ba	Living Area	Lot Size	Year Built	REO/SS	DOM	Comp Score
31	2267 PINE KNOTT DR	0.42	239,900	03/24/2019	4/2	2,451	0.69	1966		Pending	77
32	2843 GRAMERCY PL	0.24	179,900	04/08/2019	3/2	1,694	0.46	1964		Pending	76
33	2993 BROOKFIELD CT	0.56	280,000	04/01/2019	3/2.5	1,764	0.46	2000		Pending	73
34	2523 GREEN HILLS DR	0.22	176,500	04/05/2019	3/2	1,616	0.46	1961		Pending	72
35	2653 N EMERALD DR	0.48	179,900	04/11/2019	3/2	1,601	0.46	1962		Pending	69
36	2082 PRUDENCE DR	1.18	193,500	03/18/2019	3/2	1,828	0.44	1968		Pending	68
37	3588 SOUTHBROOK DR	3.55	149,900	03/12/2019	4/2	1,984	0.50	1959		42	66
38	2766 COLDSPRINGS DR	1.64	174,900	03/15/2019	3/3	2,001	0.57	1969		39	64
39	2920 KANT PL, BEAVERCREEK	1.04	229,900	01/27/2019	4/3.5	1,794	0.21	2006		Pending	64
40	2963 MCKAY RD, BEAVERCREEK	1.71	169,900	02/02/2019	3/2	2,170	0.51	1956		Pending	64
41	3585 PARLIAMENT CT	1.80	264,900	04/15/2019	4/2.5	2,144	0.30	2006		Pending	64
42	1142 DRIFTWOOD DR, FAIRBORN	1.14	249,900	04/12/2019	3/2.5	2,152	0.15	2015		Pending	63
43	226 PARROTT CT, FAIRBORN, OH	1.21	209,900	03/23/2019	4/2.5	2,116	0.24	2007		Pending	63
44	2592 PATRICK HENRY DR	4.45	450,000	03/22/2019	4/3.5	2,092	0.51	2006		32	63
45	1105 MISTYGATE DR	1.99	239,900	04/19/2019	4/3	2,234	0.27	1998		Pending	62
46	370 THOMPSON DR, FAIRBORN	1.39	199,900	03/26/2019	4/2.5	1,996	0.19	2007		Pending	61
47	2171 PINE KNOTT DR	0.34	139,900	10/11/2018	3/2	1,835	0.47	1969	SS	194	61
48	1300 LOMEDA LN, BEAVERCREEK	2.37	175,000	04/11/2019	3/2	1,852	0.46	1973		Pending	61
49	1837 HICKORY RIDGE DR	3.62	209,900	03/28/2019	3/2	1,962	0.57	1974		Pending	61
50	2865 LANTZ RD, BEAVERCREEK	1.76	215,000	02/12/2019	3/2	1,928	0.58	1973		70	60
51	2653 GREEN HILLS DR	0.46	173,900	04/22/2019	3/2	1,392	0.65	1961		1	59
52	2060 TERRACE GLEN CT	0.75	320,000	03/22/2019	3/2	2,570	0.26	2003		Pending	59
53	3090 OLD HERITAGE WAY	2.10	199,900	03/17/2019	3/2	1,848	0.44	1976		Pending	59
54	1848 SPRING RIDGE CT, XENIA	1.89	299,900	04/04/2019	4/3.5	2,404	0.21	2011		Pending	58
55	4400 MOHAVE DR, BEAVERCREEK	3.48	189,900	03/03/2019	3/2	1,782	0.39	1978		51	56
56	3100 W ENON RD, XENIA, OH	4.79	249,900	03/26/2019	3/2	2,142	3.00	1997		Pending	55
57	2870 LA CRESTA DR	0.38	179,900	06/01/2018	3/2	1,560	0.46	1965		326	54
58	1841 DAFFODIL CT, XENIA, OH	1.72	294,900	02/19/2019	3/2	2,426	0.32	2012		Pending	54
59	1601 GEORGE WASHINGTON DR	1.98	164,900	04/04/2019	3/2	1,528	0.47	1972		Pending	54
60	2832 NEW GERMANY TREBEIN RD	0.70	128,600	04/11/2019	2/1.5	1,287	0.48	1900		Pending	53

Subject 2438 BROWN BARK DR, DAYTON, OH 45431-2619

Neighborhood List

Report Date 04/23/2019

Price Range \$128,600 - \$450,000

MLS Listings Summary

Disclaimer: The data and the information derived from the data in this report is provided as available and "AS IS" and is intended for internal asset valuation use only. All uses are at the user's sole risk. Collateral Analytics, LLC is not liable for the accuracy of the data or information provided in this report. The accuracy of the data and methodologies used are deemed reliable but are not warranted or guaranteed. Collateral Analytics, LLC is not an appraiser and does not provide appraisals. The charts and graphs contained herein are computer generated by the application of various mathematical formulas and techniques proprietary to Collateral Analytics, LLC to available public record, local market and proprietary data compiled by Collateral Analytics, LLC. Such data is deemed reliable but may not be complete or accurate in all cases and is not guaranteed.

Courtesy of Huff Realty. Neither Huff Realty nor MLS(s) guarantees or is in any way responsible for the accuracy of the information. The information should be independently verified. All data is provided "AS IS" with all faults. Data maintained by Huff Realty or MLS(s) may not reflect all real estate activity in the market.



Equal Housing Opportunity Statement: We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.