

Subject Property Address

3262 Windermere Drive BUSHKILL PA 18324

Order Information

BPO Type	Exterior	Borrower	Halo Asset Management LLC
Work Order ID	3600012	Loan Number	40107
Order Date	04/22/2013	Reference	0
Date Completed	04/29/2013	Project	40107.9741
Completed By	Colleen Weissman	Ordered By	XML Integration



Subject Property Value

	As-Is	Repaired
30 Day Sale	\$45,000	
90-120 Day List	\$60,000	\$60,000
90-120 Day Sale	\$53,000	\$53,000

Broker's Opinion of Market Trend



**DECLINING
2 % ANNUALLY**

Overview

The subject is located in a typically rural neighborhood with prices ranging from \$25,000 to \$85,000. The subject contains 1420 square feet, is approximately 23 years old and considered to be in average condition.

Based on an exterior inspection completed on 04/28/2013 the subject is not in need of repairs. The subject's 30 day QuickSale price was determined to be \$45,000 or \$31 per square foot. The subject's 90-120 Day sale price was determined to be \$53,000 or \$37 per square foot. The estimated fair market rent for this property is \$1,420. The average sales price of the selected comparables is \$49,833 and the average list price of the selected comparables is \$55,800.

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Neighborhood Information

Neighborhood Type	Rural	Market Trend	Declining
Price Range of Comparables	\$25,000	to	\$85,000
Competing Listings	12	Market Appr / Depr %	2
		Avg Marketing Days	90
		Vandalism Risk	Low

Notes

Neighborhood conforms to subject and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby.

Subject Property Information

Property Type	Condo	Rent Control	Yes
Property Condition	Average	Mgmt Company / HOA Name	None found
Appears Secure	Yes	Mgmt Company / HOA Phone #	(000) 000-0000
Occupancy	Owner	Condo / Co-op Fees	\$1,420
Legal Description		Fair Market Rent	\$1,420

Tax ID: 197.03-04-50 107139

Notes

Subject is in average condition with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in average condition.

Subject Listing and Sale History in the Past 3 Years

Currently Listed	No	MLS #	
List Price		Listing Agency	
List Date		Listing Agency Phone #	
1st Previous Sale Date		1st Previous Sale Price	
2nd Previous Sale Date		2nd Previous Sale Price	
3rd Previous Sale Date		3rd Previous Sale Price	

Notes

Tax Information

Assessed Value	\$24,730.00	Annual Taxes	\$3,570.76
Date Assessed	01/01/2012	Delinquent Taxes	\$0.00
Tax Rate	0	Other Assessments	\$0.00
Date Taxes Due	01/01/2012		

Notes

Repairs

Estimated Interior Repairs	
Estimated Exterior Repairs	\$0
Recommended Upgrades	\$0
Total	\$0

Notes

Repairs are not required.

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Market Data

	Subject	Sale 1	Sale 2	Sale 3	Listing 1	Listing 2	Listing 3
Address	3262 Windermere	3277 Windermere	3287 Windermere	143 English CT	3293 Windermere	3368 WINDEMER	3266 Windemere
City	BUSHKILL	Bushkill	Bushkill	Bushkill	Bushkill	Bushkill	Bushkill
State / Zip	PA 18324	PA 18324	PA 18324	PA 18324	PA 18324	PA 18324	PA 18324
Proximity (miles)		0.02	0.01	1.28	0.01	0.15	0.15
Subdivision	N/A	Same	Same	Same	Same	Same	Same
Data Source	COUNTY	MLS	MLS	MLS	MLS	MLS	MLS
Property Type	Condo	Condo	Condo	Condo	Condo	Condo	Condo
Number of Units	1	1	1	1	1	1	1
Style / Design	Row House	Row House	Row House	Row House	1.5 Story	1.5 Story	3 Plus Stories
Location / View	Typical	Typical	Typical	Typical	Typical	Typical	Typical
Year Built	1990	1991	1991	1985	1991	1992	1992
Condition	Average	Average	Average	Average	Average	Average	Average
Total / Bed / Bath	7 3 2.5	7 3 2	6 2 2.5	7 2 2	6 2 2	7 2 2.5	6 2 2.5
Gross Living Area	1,420	1,592	1,500	1,390	1,500	1,550	1,550
Basement	None	None	None	None	None	None	None
Car Storage	None	None	None	None	None	None	None
Lot Size (acres)							
Land Value		\$0	\$0	\$0			
Original List Price		\$52,250	\$52,000	\$69,000	\$41,500	\$59,900	\$82,500
Current List Price		\$29,900	\$44,900	\$69,000	\$41,500	\$59,900	\$66,000
Sale Price		\$39,000	\$47,500	\$63,000			
Sale Date		10/25/2012	03/27/2013	03/29/2013			
Price / Sq Ft	\$37	\$24	\$31	\$45	\$27	\$38	\$42
Days on Market		211	365	304	55	258	359
Comparability to Subject		Superior	Superior	Inferior	Similar	Superior	Superior
Type of Transaction	Fair Market	Fair Market	Short Sale	Fair Market	Fair Market	Short Sale	Fair Market

Subject Property Value

30 Day Sale (As-Is)	\$45,000		
90-120 Day List (As-Is)	\$60,000	90-120 Day List (Repaired)	\$60,000
90-120 Day Sale (As-Is)	\$53,000	90-120 Day Sale (Repaired)	\$53,000

Marketing Notes and Conclusion of Pricing

Market Value (Market time being defined as from date of listing to date of contract) The following suggested list price and sale price are based on normal marketing time for this area and in "AS IS" condition This broker's price opinion is not an appraisal as defined by state law and has been prepared by a real estate licensee. The broker's price opinion is rendered at the request of Lenders Asset Management Corporation for the purpose of obtaining a listing upon successful completion of the foreclosure by its client. The broker's price opinion is not being used to obtain a loan.

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Comments Regarding Comparability of Sales and Listings

Sale 1	SPECIAL ASSESSMENT FOR ROOF & PARKING LOT WAS PAID IN FULL BY SELLER AT CLOSING. Perfect for the investor. Lake Front Townhouse- 2 bedroom w/ loft, end unit overlooking the lake and within walking distance to indoor/outdoor pool, beach and tennis courts.
Sale 2	QUICK & COME SEE THIS BARGAIN! LAKEFRONT TOWNHOME with 2 Bedrooms 2.5 Baths, Living room w/Fireplace & sliders to Deck overlooking the lake & a loft. Townhouse in amenity filled community with lakes, 4 outdoor pools, 2 indoor pools, tennis courts, fitness club and restaurant!
Sale 3	IMMACULATE CREEK FRONT THREE STORY 2 BEDROOM END UNIT TOWNHOME with Livingroom Fireplace & Loft. RELAX & ENJOY the creek from your back deck. JUST move into this one. In EXCELLENT condition!
Listing 1	LAKEFRONT TOWNHOUSE! HAS 2 BEDROOMS, 2.5 BATHS, LOFT, LARGE KITCHEN W/BREAKFAST BAR, LIVING ROOM W/FIREPLACE & SLIDERS TO DECK OVERLOOKING LAKE, MASTER W/FULL BATH, JACUZZI FOR 2 & PRIVATE DECK OVERLOOKING THE LAKE! NICELY FURNISHED. MUST SEE THIS ONE.
Listing 2	SHORT SALE!!! Exquisite Condo overlooking Mill Pond and Beach Area. Two decks to enjoy the pristine mountain air of the Poconos. Gated Community with swimming pools, tennis, skiing, and restaurant.
Listing 3	DRASTIC PRICE REDUCING! LAKEVIEW! This immaculate Townhouse is ready to move in. three levels of living space and two master suites. The large loft can be used for family room or extra sleeping room. Large kitchen and 2 decks are just a few of the many extras.

3262 Windermere Drive, BUSHKILL PA 18324

BORROWER	Halo Asset Management LLC	WORK ORDER	3600012
LOAN	40107	REFERENCE	0

NOTES ADDENDUM

SUBJECT PROPERTY VALUE SECTION

[Cont'd from page 3] ...'s price opinion is not being used to obtain a loan.

Quality Notes

The subject is a condo unit located in an established development. The provided comps are similar, competing and supportive of the recommended value.

3262 Windermere Drive, BUSHKILL PA 18324

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(S) SUBJECT - 3262 Windermere Drive

S1) COMP SALE 1 - 3277 Windermere DR (Calculated distance: 0.02 miles)

S2) COMP SALE 2 - 3287 Windermere DR (Calculated distance: 0.01 miles)

S3) COMP SALE 3 - 143 English CT (Calculated distance: 1.28 miles)

L1) COMP LIST 1 - 3293 Windermere DR (Calculated distance: 0.01 miles)

L2) COMP LIST 2 - 3368 WINDEMERE DR (Calculated distance: 0.15 miles)

L3) COMP LIST 3 - 3266 Windemere (Calculated distance: 0.15 miles)

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SUBJECT FRONT VIEW



Photo taken on 04/27/2013.

SUBJECT NEIGHBORHOOD VIEW



SUBJECT ADDRESS VERIFICATION



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COMP SALE 1 FRONT VIEW



COMP SALE 2 FRONT VIEW



COMP SALE 3 FRONT VIEW



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COMP LISTING 1 FRONT VIEW



COMP LISTING 2 FRONT VIEW



COMP LISTING 3 FRONT VIEW



Residential Properties

1 Property

List Number	Status	School District	List Price	Total SqFt.	Total Bed Rms	Total All Baths	Type of Ownership	Year Built	Acres	Listing Member	Address	Agent Days on Market	Deed Book/ Page	List/ Sold Price Sqft	Selling Member	Sale/ List Price	Under Contract Date
11-2588	Cancelled	303	40,000	1,420	3	2.5	FEEW/ HOA	1990	0.04	Deborah Matthews 570-828-6544 pikere@ptd.net http://www.pikecountyre.com Pike County Real Estate	3262 Windemere Dr , Bushkill	135	2359/ 1640	28.17 / NA			

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Prepared by Colleen A Weissman on Monday, April 29, 2013 1:30 PM



Provided as a courtesy of
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Address Information

Address	3262 Windemere Dr Bushkill, PA 18324	Short Address	3262 Windemere Dr
Street Number	3262	Street Name	Windemere
Street Suffix	Dr	City (Post Office)	Bushkill
State/Province	PA	Zip Code	18324
County	Pike		

Listing & Location Information

List Number	11-2588	Agent Days On Market	145
County/Municipality	Lehman Township - Pike County	Original List Price	70,500.00
List Price	40,000.00	Location/Development	Saw Creek Estates
Tax ID Number	197.03-04-50 107139	Deed Book/Page	2359/1640
General Zoning	Resi	School District	303 - East Stroudsburg
Lake or Waterway	None		

Property Information

Property Type	Residential	Type of Ownership	Fee Simple w/HOA
Sub-Type	Condo/Townhome	Realtor.com Type	Residential - Condo/Townhome
Year Built	1990	Age	21
SqFt. Above Grade	1,420.00	SqFt. Below Grade	0.00
Total SqFt.	1,420.00	Total SqFt Finished	1,420.00
Total Bed Rms	3.00	Total Full Baths	2.00
Total Half Baths	1.00	Total All Baths	2.50
Bsmt	N	Frpl	Y
Fam Rm	N	Gar	N
Acres	0.04	Gas Lease	No

Directions & Remarks

Lot/Blk/Sec 3262*34

Foreclosure

N

Directions

Mill Pond of Saw Creek. 1st Right on Lancaster. Left on Windemere. Unit on Right.

Public Remarks

Living room with vaulted ceiling, floor to ceiling T&G, fireplace, lots of glass, open floor plan with modern kitchen plus dining, 3BR, 2.5BA, laundry, Family room / loft, super value! Community offers 2 lakes, beach, indoor/outdoor pools, clubhouse w/ restaurant, indoor/outdoor tennis, gym, ski/snowboard area, 24hr security.

Private Remarks

ALL offers submitted on line. Buyers Agent MUST go to www.AltisourceHomes.com and submit offers online. Addendum A will be provided after accepted offer. Buyer and Buyers Agent are responsible to order and pay for the Re Sale Cert and provide proof to Listing Agent thereof within 10 days. See Documents.

Hot Sheet Comment

price

Financial Information

County Assessment	24,730.00	Cnty&Muni Taxes	477.04
School Taxes	3,093.72	Total Taxes	3,570.76
Office Information			
Type of Listing	Exclusive Right To Sell	Listing Member	Deborah Matthews Office Phone: (570) 828-6544 Office E-Mail: pikere@ptd.net
Listing Office	Pike County Real EstateOffice Phone: (570) 828-6544 Fax: (570) 828-6455 Office Address: 1844 Route 739, Dingmans Ferry, PA 18328 USA	Co-listing Agent	Terry Zeigler of Pike County Real EstateOffice Phone: (570) 828-6544 Office: pikere@ptd.net
Listing Date	06/04/2011	Status	Cancelled
Status Change Date	11/01/2011	Cancel Date	10/27/2011
SA Comm	0	BA Comm	3
TA Comm	0	Short Sale Status	Not Applicable
Owner	Us Bank Ntl Assoc As		

Details	Rooms/Units	Room Level	Dimensions	Area
Style: Other - See Remarks	Living Room	1	15'7 x 13'1	
Lot	Dining Room	1	13'1 x 11	
Description: Flat	Kitchen	1	9 x 8	
Road: Paved; Private	Master Bedroom	L	13 x 11	
Parking: Off Street Parking	Master Bath	L	11'2 x 7	
Exterior: Vinyl	Bedroom 1	L	12 x 10'7	
Inside	Bedroom 2	2	23'5 x 9	Loft
Features: Fireplace	Bath 1	L	9 x 5	
Roof: Asphalt	Bath 2	1	6 x 5	
Floors: Ceramic; Wall to wall Carpet	Laundry Room	1	6 x 5	
Eating Area: Living/Dining Combo				
Water: Public				
Heating: Liquid Propane				
HW Hot				
Water: Electric				
Cooling: Central AC				
Waste: Public				
Financing: Cash				
Possession: Settlement				
Showings: Call Listing Office				
Appliances: None				
Miscellaneous: HOA Fee: Y; HOA Fee/Year: 1,420; HOA Transfer Fee: Y; HOA Transfer Fee Amt: 1,289; Access: Dedicated; Zoning Code: Residential				
Type: Row/Townhouse				
Community Amenities: Indoor Pool; Outdoor Pool; Road Maintenance; Security; Ski Slope(s)				

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