

**Subject Property Address**

1541 Lowery Lane Jackson MS 39209

Order Information

BPO Type	Exterior	Borrower	
Work Order ID	3698905	Loan Number	
Order Date	12/10/2014	Reference	
Date Completed	12/12/2014	Project	
Completed By	Avail. Upon Request	Ordered By	May Baki

**Subject Property Value**

	As-Is	Repaired
30 Day Sale	\$12,000	
90-120 Day List	\$15,000	\$18,000
90-120 Day Sale	\$13,500	\$16,000

Broker's Opinion of Market Trend

STABLE

Overview

The subject contains 1092 square feet, is approximately 45 years old and considered to be in average condition.

Based on an exterior inspection completed on 12/11/2014 the subject is in need of repairs. The subject's 30 day QuickSale price was determined to be \$12,000 or \$10 per square foot. The subject's 90-120 Day sale price was determined to be \$13,500 or \$12 per square foot. The estimated fair market rent for this property is \$600. The average sales price of the selected comparables is \$14,900 and the average list price of the selected comparables is \$20,332.

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Neighborhood Information

Neighborhood Type	Suburban	Market Trend	Stable
Price Range of Comparables	to	Market Appr / Depr %	
Competing Listings	0	Avg Marketing Days	43
		Vandalism Risk	High

Notes

The neighborhood is made up of mainly tenants as the area is driven by reo sales. The chance for vandalism is high due to vacant reo homes that are vandalized for the theft of copper and hvac systems. This is normal for this area. The age of the neighborhood on average is 45.

Subject Property Information

Property Type	SFR	Rent Control	No
Property Condition	Average	Mgmt Company / HOA Name	
Appears Secure	Yes	Mgmt Company / HOA Phone #	
Occupancy	Vacant	Condo / Co-op Fees	
Legal Description		Fair Market Rent	\$600

LOT 7 LESS TRI S/S BLK J WESTLAND HGTS PT 4 MATURED FOR 2011 TAXES

Notes

The subject is a brick home with wood trim that conforms to the neighborhood. There is evidence of deferred maintenance and visible needed repairs. The subject's market area is driven by reo sales. The likely buyer of the subject will be an investor.

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

The subject has not been listed in the last 3 years.

Tax Information

Assessed Value	\$38,070.00	Annual Taxes	\$524.69
Date Assessed	12/12/2014	Delinquent Taxes	\$0.00
Tax Rate	0	Other Assessments	\$0.00
Date Taxes Due	12/01/2014		

Notes

The tax card has been zeroed out. There are no values entered other than the square footage and year built. The assessed value was taken from the property tax page.

Repairs

Estimated Interior Repairs		
Estimated Exterior Repairs	trim carpentry, paint	\$1,500
Recommended Upgrades		
Total		\$1,500

Notes

na

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Market Data

	Subject	Sale 1	Sale 2	Sale 3	Listing 1	Listing 2	Listing 3
Address	1541 Lowery Lane	274 McDowell Pk	5253 Nantuckett L	275 Myer Ave	1022 Combs St	2122 McFadden F	1558 Maria Dr
City	Jackson	Jackson	Jackson	Jackson	Jackson	Jackson	Jackson
State / Zip	MS 39209	MS 39204	MS 39209	MS 39209	MS 39204	MS 39204	MS 39204
Proximity (miles)		2.82	2.08	2.67	3.26	3.13	2.84
Subdivision	westland hght	Other	Other	Other	Other	Other	Other
Data Source	PROPERTY FILE	MLS	MLS	MLS	MLS	MLS	MLS
Property Type	SFR	SFR	SFR	SFR	SFR	SFR	SFR
Number of Units	1	1	1	1	1	1	1
Style / Design	Ranch	Ranch	Ranch	Ranch	Ranch	Ranch	Ranch
Location / View	Street	Street	Street	Street	Street	Street	Street
Year Built	1969	1959	1959	1970	1978	1962	1960
Condition	Average	Average	Average	Average	Average	Average	Average
Total / Bed / Bath	6 3 2	6 3 2	6 2 2	6 3 2	6 3 2	6 3 2	6 3 1
Gross Living Area	1,092	1,236	1,212	1,119	1,100	1,215	1,030
Basement	na	na	na	na	na	na	na
Car Storage	1	2	1	1	0	2	1
Lot Size (acres)	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Land Value	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Original List Price		\$18,000	\$16,000	\$13,000	\$14,000	\$24,995	\$28,000
Current List Price		\$13,000	\$16,000	\$13,000	\$14,000	\$18,995	\$28,000
Sale Price		\$13,500	\$14,200	\$17,000			
Sale Date		08/08/2014	10/24/2014	07/15/2014			
Price / Sq Ft	\$12	\$10	\$11	\$15	\$12	\$15	\$27
Days on Market		61	35	35	110	492	88
Comparability to Subject		Similar	Similar	Similar	Similar	Similar	Similar
Type of Transaction	REO	REO	REO	REO	REO	REO	Fair Market

Subject Property Value

30 Day Sale (As-Is)	\$12,000		
90-120 Day List (As-Is)	\$15,000	90-120 Day List (Repaired)	\$18,000
90-120 Day Sale (As-Is)	\$13,500	90-120 Day Sale (Repaired)	\$16,000

Marketing Notes and Conclusion of Pricing

The values noted are bracketed with the closest and best comps that could be found in closest proximity to the subject.

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Borrower

Work Order ID

3698905

Loan Number

Reference

Comments Regarding Comparability of Sales and Listings

Sale 1

There are no sold comps available in the subject's neighborhood that have sold within the last 6 months. This comp is located in the same market area and has similar characteristics.

Sale 2

There are no sold comps available in the subject's neighborhood that have sold within the last 6 months. This comp is located in the same market area and has similar characteristics.

Sale 3

There are no sold comps available in the subject's neighborhood that have sold within the last 6 months. This comp is located in the same market area and has similar characteristics.

Listing 1

There are currently no homes currently listed in the subject's neighborhood. This comp is located in the same market area and has similar characteristics.

Listing 2

There are currently no homes currently listed in the subject's neighborhood. This comp is located in the same market area and has similar characteristics. The closest and best comps were used that could be found in closest proximity to the subject.

Listing 3

There are currently no homes currently listed in the subject's neighborhood. This comp is located in the same market area and has similar characteristics.

1541 Lowery Lane, Jackson MS 39209

BORROWER
LOAN

WORK ORDER 3698905
REFERENCE

NOTES ADDENDUM

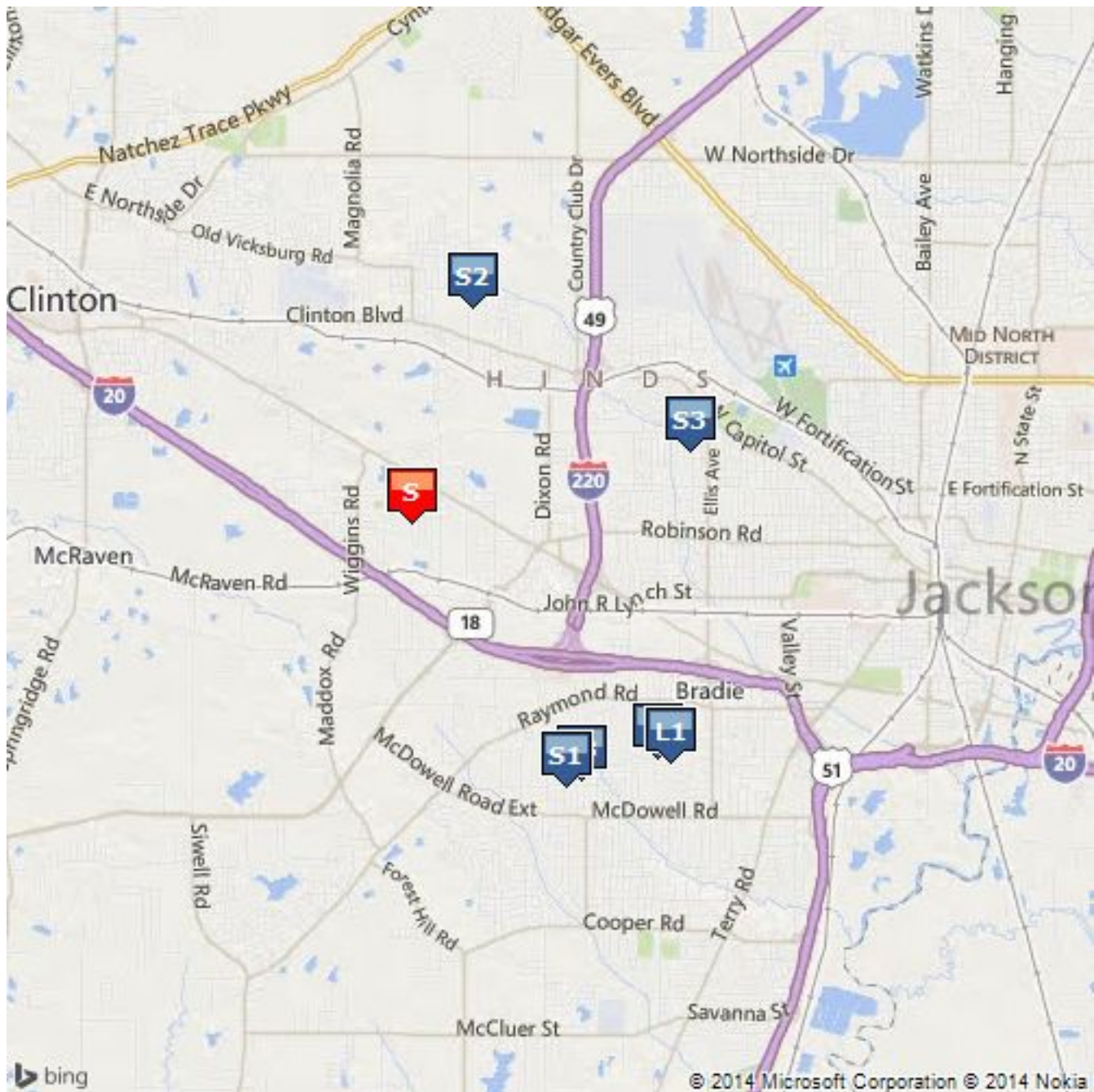
Quality Notes

Recommended values are reasonable and supported by the comps.

1541 Lowery Lane, Jackson MS 39209

BORROWER
LOAN

WORK ORDER 3698905
REFERENCE



(S) SUBJECT - 1541 Lowery Lane

S1) COMP SALE 1 - 274 McDowell Park Circle (Calculated distance: 2.82 miles)

S2) COMP SALE 2 - 5253 Nantuckett Dr (Calculated distance: 2.08 miles)

S3) COMP SALE 3 - 275 Myer Ave (Calculated distance: 2.67 miles)

L1) COMP LIST 1 - 1022 Combs St (Calculated distance: 3.26 miles)

L2) COMP LIST 2 - 2122 McFadden Rd (Calculated distance: 3.13 miles)

L3) COMP LIST 3 - 1558 Maria Dr (Calculated distance: 2.84 miles)

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BORROWER
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SUBJECT FRONT VIEW



Photo taken on 12/11/2014.

SUBJECT NEIGHBORHOOD VIEW



SUBJECT ADDRESS VERIFICATION



1541 Lowery Lane, Jackson MS 39209

BORROWER
LOAN

WORK ORDER 3698905
REFERENCE

COMP SALE 1 FRONT VIEW



COMP SALE 2 FRONT VIEW



COMP SALE 3 FRONT VIEW



1541 Lowery Lane, Jackson MS 39209

BORROWER
LOAN

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COMP LISTING 1 FRONT VIEW



COMP LISTING 2 FRONT VIEW



COMP LISTING 3 FRONT VIEW



Landroll Detail


Parcel Number	Map Reference Number
821-188	666.00 1 140.00
Subdivision No. 1890	Homestead Exemption Account Numbers

Assessed Owner Location 1541 Legal Description LOT 7 LESS TRI S/S BLK J WESTLAND HGTS PT 4 MATURED FOR 2011 TAXES	<table style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">Assessed Values</td> </tr> <tr> <td>Land Value</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Improvement Value</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">0</td> </tr> <tr> <td colspan="2" style="text-align: center;">Appraised Values</td> </tr> <tr> <td>Land Value</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Improvement Value</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">0</td> </tr> <tr> <td colspan="2" style="text-align: center;">Building Info.</td> </tr> <tr> <td>Type</td> <td style="text-align: right;">RES</td> </tr> <tr> <td>Base Area</td> <td style="text-align: right;">1,092</td> </tr> <tr> <td>Adjusted Area</td> <td style="text-align: right;">1,205</td> </tr> <tr> <td>Year Built</td> <td style="text-align: right;">1969</td> </tr> <tr> <td colspan="2" style="text-align: center;">Deed Info.</td> </tr> <tr> <td>Book & Page</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Date</td> <td style="text-align: right;">00/00/0000</td> </tr> </table>	Assessed Values		Land Value	0	Improvement Value	0	Total	0	Appraised Values		Land Value	0	Improvement Value	0	Total	0	Building Info.		Type	RES	Base Area	1,092	Adjusted Area	1,205	Year Built	1969	Deed Info.		Book & Page	-	Date	00/00/0000
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Acreage Info.	
Cultivated Acres	0.00
Uncultivated Acres	0.00

Real Property Billing Roll

"Please note that you're being transferred to our third party vendor for completing your payment. The vendor charges a non-refundable convenience fee to process your payment to the Hinds County Tax Collector's office. *The fee for this service is \$7.50 and must be billed via a Credit Card or E-Check.*"

Parcel Number 821-188			Tax Year 2014		
Tax District R01			Mortgage Info 000		
Name			Values		
1541 LOWERY LANE JACKSON MS 39209			True Assessed	38,070 3,807	
			Homestead Exemption		
Location 1541 LOWERY LN			Accounts Regular Special	163727 3,807 0	
Legal Description LOT 7 LESS TRI S/S BLK J WESTLAND HGTS PT 4			Taxes Due		
			State/County Municipal 1 Separate School Dist. 101	145.92 220.92 313.85	
			MS1 0 MS2 0	0.00 0.00	
			Landscape Imp. Dist. Less Homestead Exemption	0.00 156.00	
			** Total Taxes **	524.69	
			Total Paid Fees	0.00 0.00	
			Tax Amount Now Due Total Penalty Due	524.69 0.00	
			Net Amount Due 12/12/2014	524.69	