



Broker Price Opinion

P.O. Box 250
Orange, CA 92856
Direct (714) 385-3500
E-Mail valuations@oldrepublictitle.com

Subject Visited: 07/09/2015

BPO Id 2906030
CURRENT TAXES: 1,500.00
BPO Type BPO Exterior 5 day

Property Address 105 Moreland Ave	City, State, Zip, County Aliquippa, PA 15001	Loan Number 2906030
Old Republic Contact Henry-Reese, Paula	Broker Firm and Contact Braun, Rebecca	Telephone # (724)417-6601

Style	SqFt	# Rooms	# Units	Bed	Bath	Bsmt	Garage	Lot Size	Age	Vacant	Prop Type	Condition
2 Stories	1723	6	1	3	1.5	Unfinished	None Known	0.10Acres	105	X	SFR Detached	Average

If Style is "Mobile Home", is it attached? ☐ Yes ☐ No

If condo or other association exists Fees \$ 0.00 ☐ monthly ☒ annually Current? ☒ Yes ☐ No Fee Delinquent \$

The fee includes ☐ Insurance ☐ Landscape ☐ Pool ☐ Tennis Other

Association contact: Name: Phone No:

Project Name: Total number of Units: Legal Action: No

Property Description/Condition Mortgage's Name: Stonecrest005

Subject is a Large 1750sqft 4 bed 1 bath built in 1910 on a .10acre lot. Search for comps most similar in age and size was done within 2 miles, slightly expanded GLA for list 2 & 3, all sales and listings used are fair market sales. Within 1200ft from the Ohio River and within 1 mile or less from highways, schools, parks, shopping and medical care.

Comparable Sales	Sale Date	SqFt	# Rms	Bed	Bath	Proximity	Bsmt	Garage	Lot Size	Age	DOM	LP@Sale	Sale \$	Owner*
1704 Duss Ave	05/12/2015	1666	6	4	1	1.67	Unfinished	None Known	0.14Acres	115	19	49,900.00	45,000.00	Owner Occupant
1724 Irwin St	03/11/2015	1536	8	4	2	1.90	Unfinished	1 Car Garage	0.05Acres	89	184	64,000.00	59,000.00	Owner Occupant
111 Milton St.	03/12/2015	1801	9	3	1	.12	Unfinished	2 Car Garage	0.20Acres	93	215	39,900.00	35,000.00	Owner Occupant

	Condition	Location	Indicate if comparables are superior, inferior, or similar to subject. If Superior/Inferior, explain why
Comp 1	Average	Similar	Similar age, Size and land, style, Avg. condition
Comp 2	Good	Similar	Similar age, Size and land, superior condition.
Comp 3	Average	Similar	Similar age, Size, superior land, inferior condition needs updating.

Indicate home most comparable to subject ☐1 ☐2 ☒3

Comparable Listings	Style	SqFt	# Rms	Bed	Bath	Proximity	Bsmt	Garage	Lot Size	Age	DOM	Orig LP \$	Cur LP \$	Owner*
114 Jones St	2 Stories	1750	7	3	2	.04	Unfinished	2 Car Garage	0.20Acres	105	203	44,900.00	39,900.00	Owner Occupant
1012 Knoll St	2 Stories	1352	5	3	1	.98	Unfinished	2 Car Garage	0.42Acres	101	66	72,000.00	67,000.00	Owner Occupant
1316 Mcminn St.	2 Stories	1352	7	4	1	1.48	Unfinished	1 Car Garage	0.04Acres	95	77	49,900.00	49,900.00	Owner Occupant

	Condition	Location	Indicate if comparables are superior, inferior, or similar to subject. If Superior/Inferior, explain why
Comp 1	Average	Similar	Similar age, Size, land and style, dated original interior
Comp 2	Average	Similar	Similar age and style, superior land, Inferior GLA well maintained average condition no updates
Comp 3	Average	Similar	Similar age and style, Inferior GLA and land, well maintained average condition no updates

Indicate home most comparable to subject

☒1 ☐2 ☐3

Indicate home(s) that were personally inspected

☐1 ☐2 ☐3

Comments: CL1: Similar age, Size and land and style, dated original interior CL2: Similar age, Size and style, superior land well maintained average condition no updates
CL3: Similar age and style, Inferior GLA and land, well maintained average condition no updates

* Please indicate owner type: REO (i.e. FNMA, HUD, VA..), Owner Occupant, Investor, Relo.

Neighborhood Data

Increasing Stable Decreasing
Housing Supply ☐ ☒ ☐
Property Values ☐ ☒ ☐
Number of Listings ☐ ☒ ☐
Number of listings in immediate area:

Any new construction nearby: ☐ Yes ☒ No Type ☐ Res. ☐ Com.

Price Range: 0.00 High: 0.00

Number of Houses in direct competition with subject: 9

Price Range: 35,000.00 High: 91,500.00

Average marketing time of comparable listings 115 Of comparable sales: 139

Describe any negative neighborhood factors that would detract from subject

The area of Aliquippa was a major steel mill town that closed in the mid 1980's. This economic impact on this immediate community has been immense. The subjects market remains effected with distressed reo and short sales; however those comps were discarded in order to provide the subject with a fair market value.



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Rental Market Lease Potential 850.00

Market Value Marketing time being defined as: from date of listing to date of contract: The subject if presented to the subject market place at the suggested market value should turn a yield in approx 130 days. The market data provided supports the suggested market value. The willing and able buyer would find a property in average condition with the subjects characteristics a value in the subjects market place. Roles and Responsibilities Common Disclaimer Information A disclaimer is a formal statement that says a person is not legally responsible for something, such as the information given in a brochure, ad, or online; or a claim that a person has no direct involvement or connection with it. In our industry, there are familiar disclaimers that are often used, for example: ? This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. ? This market analysis is based on information we had on (date). This information may need to be updated.

Are Repairs Needed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If Yes, Estimated cost: 0.00	Estimated days to repair from: 3 to: 10
Subject As-Is-High 55,000.00	Subject As-Is-Low 35,000.00	Subject As-Is-Value 45,000.00
Subject Repaired 45,000.00		

1. Occupancy: ☐ Owner ☐ Rental ☒ Vacant

If subject property is Vacant, is it SECURED? ☒ Yes ☐ No

Currently listed for sale: ☐ Yes ☒ No

How much: How Long:

Listing Agent:

Phone Number:

2. If fair or poor explain:

The subject appears average in condition with typical wear and tear for its age.

3. Area description: ☐ Urban ☒ Suburban ☐ Rural

4. Will Resale be a Problem? ☐ Yes ☒ No Comments:

The subjects immediate neighborhood appears quiet and less travel as compared to the typical home in the city of Aliquippa.

Broker's Signature

Telephone:

Date:

Broker/Agent Signature on file.

7/10/2015

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Subject Property Address: Alquippa, PA 15001

Mortgagor: Stonecrest005

(1) (Front) GEDC0027.JPG



(2) (Address) address.jpg



(3) (Street) GEDC0023.JPG



(4) (Exterior) GEDC0029 2.jpg



(5) (Other) GEDC0031.JPG



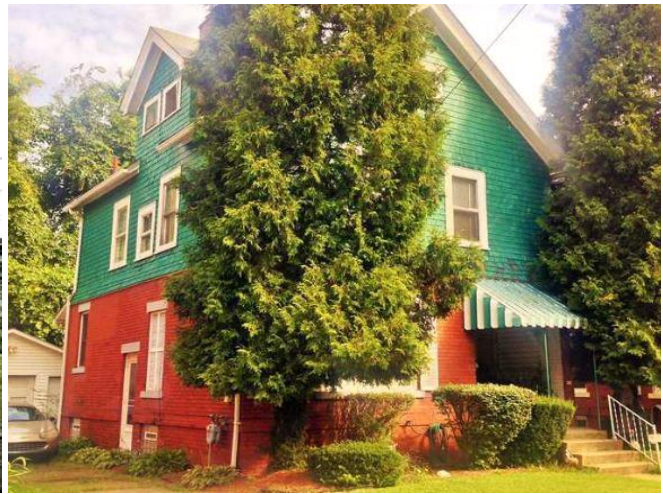
Photo not available

Subject Property Address: Alquippa, PA 15001
Mortgagor: Stonecrest005

(CS 1) 1704 Duss Ave



(CL 1) 114 Jones St



(CS 2) 1724 Irwin St



(CL 2) 1012 Knoll St



(CS 3) 111 Milton St.

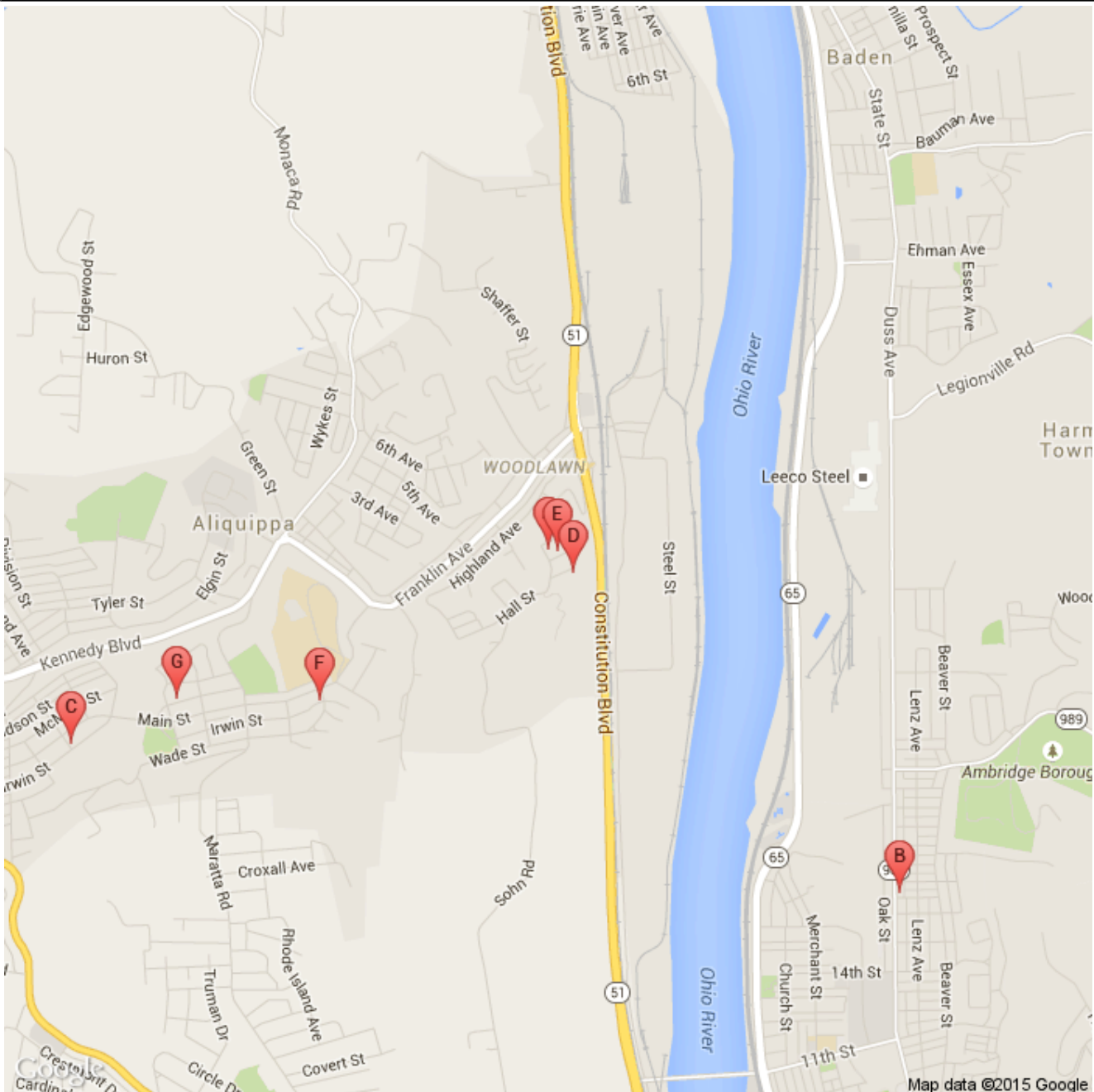


(CL 3) 1316 McMinn St,



Subject Property Address: Aliquippa, PA 15001

Mortgagor: Stonecrest005



Point Property Street Address

- A Subject 105 Moreland Ave
- B Sale #1 1704 Duss Ave
- C Sale #2 1724 Irwin St
- D Sale #3 111 Milton St.
- E Listing #1 114 Jones St
- F Listing #2 1012 Knoll St
- G Listing #3 1316 McMinn St,

NOTE: Some properties may be so close together that they do not show as distinct map points.