



Subject Property

Loan #	46314445	Inspection Type:	Drive By	Inspection Date	04/03/2026
Order #	46314445	House appears to be	<input checked="" type="checkbox"/> Occupied <input type="checkbox"/> Vacant/Secured <input type="checkbox"/> Vacant/Unsecured		
Property Address:	6717 LOWES LANE			Borrower	
City/State/Zip	ELKRIDGE, MD 21075			Client Name	Sample Client
Company Name:	Sample Company			Agent Name:	Sample Agent
Phone #:	(555) 555-5555			Email:	agent@sample.com
APN:	000000000			Taxes:	\$9,466
Lender:	Sample Lender			Lender Address:	123 Sample St Sample City, XX 00000

General Market Conditions

Market Conditions	<input type="checkbox"/> Depressed <input type="checkbox"/> Slow <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Improving <input type="checkbox"/> Excellent
Employment Conditions	<input type="checkbox"/> Declining <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Increasing
Property Values	<input type="checkbox"/> Declining <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Increasing
Predominant occupancy in the market area	<input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental / Investment <input type="checkbox"/> Commercial <input type="checkbox"/> Vacant
Available Comparable Listings	<input checked="" type="checkbox"/> Normal Supply <input type="checkbox"/> Over Supply <input type="checkbox"/> Shortage
# of REO or Corporate Owned competing listings within 5 miles	1
Approximate number of comparable units for sale within 5 miles:	5
Number of boarded up homes within view of the subject	0

Neighborhood Comments The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.

Subject Marketability

Range of values in the neighborhood:	540000	To	800000
The subject is an	<input type="checkbox"/> Over Improvement <input type="checkbox"/> Under Improvement <input checked="" type="checkbox"/> Appropriate improvement for the neighborhood		
Normal marketing time (days) in the area is	120		
Are all types of financing available for the property?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If no, explain	
Has the property been on the market in the last 12 months?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Last List Price	
Listing Company:		Listing Company Phone:	
Unit type:	<input checked="" type="checkbox"/> SF Detached <input type="checkbox"/> SF Attached <input type="checkbox"/> Condo <input type="checkbox"/> Townhouse <input type="checkbox"/> 2 Unit <input type="checkbox"/> 3 Unit <input type="checkbox"/> 4 Unit <input type="checkbox"/> Co-Op <input type="checkbox"/> Modular <input type="checkbox"/> Mobile Home <input type="checkbox"/> Vacant Land <input type="checkbox"/> Other		

Marketability Comments The subject should be sold in as-is condition. The market conditions are currently stable.

If condo or other association exists:	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually <input type="checkbox"/> NA	Current?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
HOA Fees/mo. \$			
HOA Fee Includes:	<input type="checkbox"/> Insurance <input type="checkbox"/> Landscaping <input type="checkbox"/> Pool <input type="checkbox"/> Tennis	Other:	
Association Contact:		Phone #:	

Comparable Sales

	Subject	Sale #1	Sale #2	Sale #3
Address	6717 LOWES LANE	6431 Holly Marie Rd	6745 Goshen Hunt Rd	6727 Burnbridge Hunt Ct
City	ELKRIDGE	Hanover	Elkridge	Elkridge
Zip Code:	21075	21076	21075	21075
Data Source	TAX	MLS	MLS	MLS
Proximity		0.80	0.10	0.10
Orig List Date		10/9/2025	11/2/2025	3/3/2026
Original List Price		\$699,900	\$729,900	\$649,900
Last List Price		\$699,900	\$729,900	\$649,900
Sale Date		11/20/2025	12/29/2025	3/31/2026
Sale Price		\$695,000	\$720,000	\$725,000
DOM	0	7	32	5
Source of Funds		Conventional	Conventional	Conventional
Sales Concessions	0	0	0	0
Distressed Sale	No	No	No	No
HOA Fees/mo.				
GLA Above Grade	2420	2498	2180	1952
Actual Age	27	15	28	34
Lot Size (Sq.Ft.)	10,662	9583	8579	15059
Rooms/Bed/Bath/HalfBath	10/5/3/1	10/5/3/1	10/4/3/1	10/4/2/2
Design	2 Story	2 Story	2 Story	2 Story
View/Comparison	City	City/Similar	City/Inferior	City/Inferior
Number of Units	1	1	1	1
Basement Type	Partial	Partial	Partial	Partial
Basement (Sq.Ft.)	1200	1260	1000	900
Parking Type	Attached Garage	Attached Garage	Attached Garage	Attached Garage
# Parking Stalls	2	2	2	1
Pool / Spa	Pool	None	Pool	None
Condition	Average	Average	Average	Average
Overall Comparability		Best	Good	Better

Comparable Sales Comments

Provide comments on positives and negatives between the subject and comparable sales.

Include your comments on the use of each sale, including distances and sale dates.

SALE 1: This beautifully maintained residence offers a perfect blend of comfort and functionality. Step inside the bright and inviting entry that leads you to an open- concept living area, where the chef-friendly kitchen flows seamlessly into the breakfast nook and a spacious family room. SALE 2: 4-bedroom, 3.5-bathroom home, thoughtfully and maintained, offering the perfect blend of comfort, style, and functionality. SALE 3: 4-bedroom colonial tucked away at the end of a cul-de-sac. This move-in ready home features an kitchen with modern finishes, hardwood floors throughout the main level and a finished basement.

Comparable Listings

	Subject	Listing #1	Listing #2	Listing #3
Address	6717 LOWES LANE	6447 Loudon Ave	6981 Linden Ave	6720 Hunter Rd
City	ELKRIDGE	Elkridge	Elkridge	Elkridge
Zip Code:	21075	21075	21075	21075
Data Source	TAX	MLS	MLS	MLS
Proximity		0.80	1.70	0.20
Orig List Date		3/20/2026	3/27/2026	3/30/2026
Original List Price		\$585,000	\$675,000	\$750,000
Last List Price		\$585,000	\$675,000	\$750,000
Sale Date				
Sale Price				
DOM	0	9	8	10
Source of Funds				
Sales Concessions	0	0	0	0
Distressed Sale	No	No	No	No
HOA Fees/mo.				
GLA Above Grade	2420	2010	2200	2256
Actual Age	27	20	15	34
Lot Size (Sq.Ft.)	10,662	4613	7405	9583
Rooms/Bed/Bath/HalfBath	10/5/3/1	10/4/3/1	10/4/2/1	10/4/3/1
Design	2 Story	2 Story	2 Story	2 Story
View/Comparison	City	City/Inferior	City/Inferior	City/Similar
Number of Units	1	1	1	1
Basement Type	Partial	Partial	Partial	Partial
Basement SF / %	1200	1000	1100	1190
Parking Type	Attached Garage	Attached Garage	Attached Garage	Attached Garage
# Parking Stalls	2	1	2	2
Pool / Spa	Pool	None	None	None
Condition	Average	Average	Average	Average
Overall Comparability		Good	Better	Best

Comparable Listings Comments

Provide comments on positives and negatives between the subject and comparable listings.

Include your comments on the use of each listing, including distances and list dates.

List 1: This lovely, well-maintained single-family home with a one-car garage offers abundant natural light and a warm, comfortable atmosphere from the moment you enter . List 2: Open and modern kitchen with quartz counters, tiled backsplash and stainless appliances with built in microwave. List 3: 4 bedrooms, 3.5 baths, and a lower-level apartment, the open floor plan invites warmth and connection. The heart of the home is a modern kitchen with stainless steel appliances and an island with seating.

Marketing Strategy

Marketing: As-Is Minimal Lender Required Repairs Repaired

Most Likely Buyer: Owner Occupant Investor

Repairs

Itemize ALL repairs needed to bring property from its present "as is" condition to average marketable condition for the neighborhood.

Check those repairs you recommend that we perform for most successful marketing of the property.

<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
GRAND TOTAL FOR ALL REPAIRS \$ 0		
Estimated Days to Complete Repairs: 0		
Does Agent believe there will be a Resale Problem?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Price Opinion

The value must fall within the indicated value of the Competitive Closed Sales.

	Market Value (As-Is)	740000
	Market Value (As-Repaired)	740000
	90-Day Marketing Price: As Is	705,000
	90 Day Marketing Price: Repaired	705,000
	30-Day Marketing Price: As Is	670000
Fair Monthly Market Rent	5000	
Subject Land Value	\$205,400	

Additional Comments

The subject should be sold in as-is condition. The market conditions are currently stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for GLA, lot size, age and some recommended guidelines when choosing comparable properties. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Comps used are different GLA due to the lack of recent market activity, used most similar found. Comps used are different age due to the lack of recent market activity, used most similar found.

Certification

Agent Name:	Sample Agent
License #	000000
Date Report Completed:	4/4/2026 12:11:06 PM
Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of	
the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.	

Subject Photos



Subject Front Photo



Subject Street Photo



Subject Address Photo



Subject Rear Photo

Comparable Sale Photos



Sale 1 Photo

6431 Holly Marie Rd



Sale 2 Photo

6745 Goshen Hunt Rd



Sale 3 Photo

6727 Burnbridge Hunt Ct

Comparable Listing Photos



List 1 Photo

6447 Loudon Ave



List 2 Photo

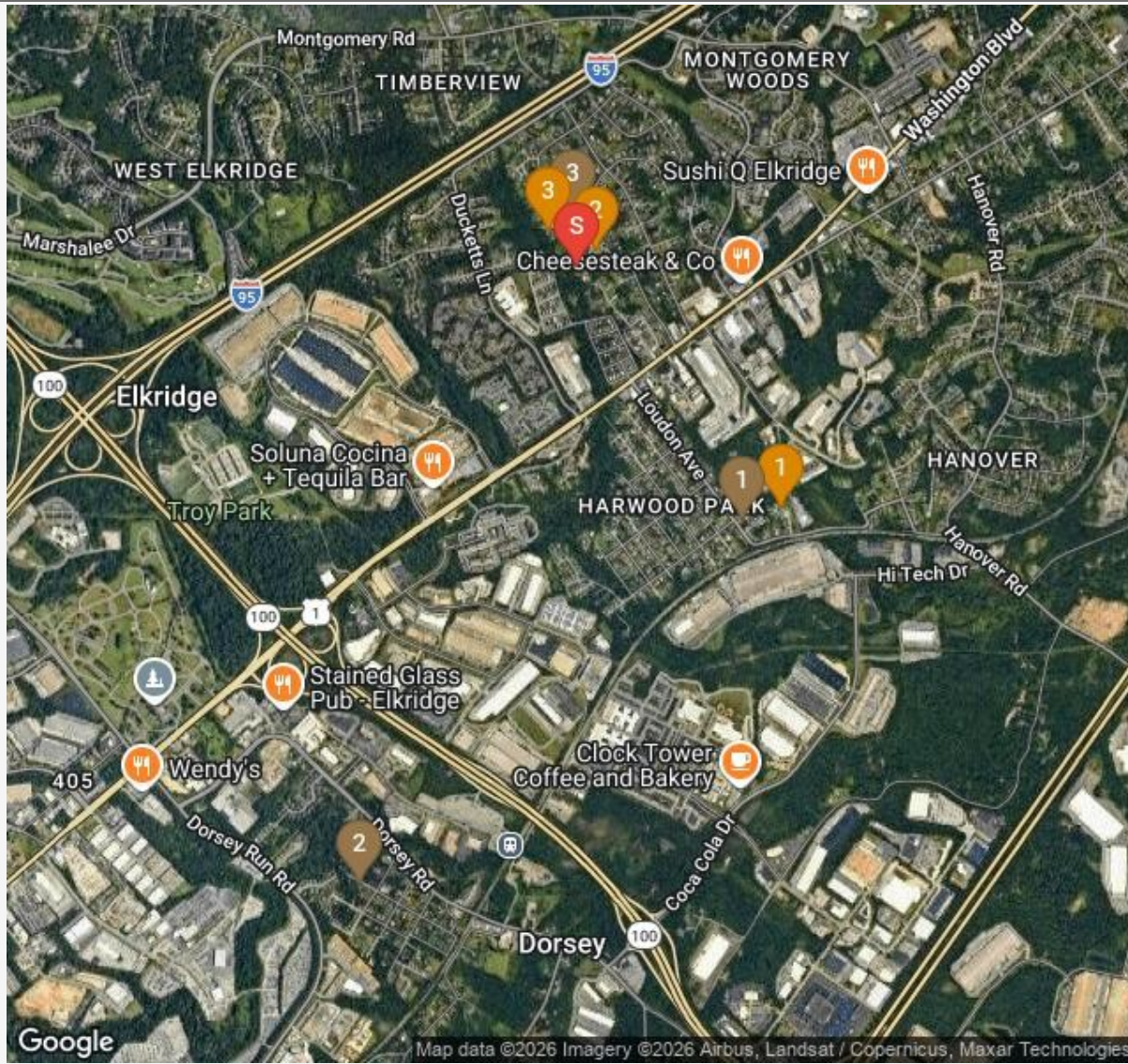
6981 Linden Ave



List 3 Photo

6720 Hunter Rd

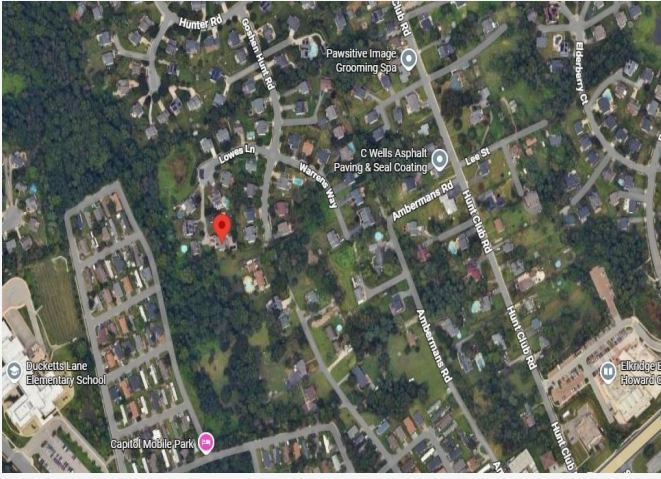
Map



Map

S = SUBJECT	6717 LOWES LANE
YELLOW 1 = SALE 1	6431 Holly Marie Rd
YELLOW 2 = SALE 2	6745 Goshen Hunt Rd
YELLOW 3 = SALE 3	6727 Burnbridge Hunt Ct
BROWN 1 = LIST 1	6447 Loudon Ave
BROWN 2 = LIST 2	6981 Linden Ave
BROWN 3 = LIST 3	6720 Hunter Rd

Additional Photos



aerial view



Street sign