



Subject Property

Table with property details including Loan #, Order #, Property Address, City/State/Zip, Company Name, Phone #, APN, Lender, Inspection Type, House appears to be, Inspection Date, Borrower, Client Name, Agent Name, Email, Taxes, and Lender Address.

General Market Conditions

Table with market conditions including Market Conditions, Employment Conditions, Property Values, Predominant occupancy in the market area, Available Comparable Listings, # of REO or Corporate Owned competing listings within 5 miles, Approximate number of comparable units for sale within 5 miles, Number of boarded up homes within view of the subject, and Neighborhood Comments.

Subject Marketability

Table with marketability details including Range of values in the neighborhood, The subject is an, Normal marketing time (days) in the area is, Are all types of financing available for the property?, Has the property been on the market in the last 12 months?, Listing Company, Unit type, Marketability Comments, If condo or other association exists, HOA Fees/mo. \$, HOA Fee Includes, and Association Contact.

Comparable Sales

	Subject	Sale #1	Sale #2	Sale #3
Address	2411 Beechwood Ave	2626 Hampshire Street	2605 Lynnwood Street	3410 Harold Street
City	SAGINAW	SAGINAW	SAGINAW	SAGINAW
Zip Code:	48601	48601	48601	48601
Data Source	Tax-Record	MLS	MLS	MLS
Proximity		0.1	0.6	0.7
Orig List Date	09/30/2025	08/28/2025	05/01/25	05/03/25
Original List Price	53900	42000	49900	44900
Last List Price	53900	42000	49900	44900
Sale Date	11/03/25	10/22/25	05/22/25	06/26/25
Sale Price	40000	35000	40000	43900
DOM	16	11	13	30
Source of Funds		Cash	Cash	Cash
Sales Concessions	None	None	None	None
Distressed Sale	No	No	No	No
HOA Fees/mo.		0	0	0
GLA Above Grade	952	975	945	896
Actual Age	64	70	57	74
Lot Size (Sq.Ft.)	6534	12197	6098	5227
Rooms/Bed/Bath/HalfBath	6/3/1/0	6/3/1/0	6/3/1/0	6/3/1/0
Design	Contemporary	Contemporary	Contemporary	Contemporary
View/Comparison	City	City/Similar	City/Similar	City/Similar
Number of Units	1	1	1	1
Basement Type	None	None	None	None
Basement (Sq.Ft.)	0	0	0	0
Parking Type	Detached Garage	Detached Garage	Detached Garage	Detached Garage
# Parking Stalls	2	2	2	2
Pool / Spa	None	None	None	None
Condition	Average	Average	Average	Average
Overall Comparability		Good	Better	Best

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 comp 1: Superior in size, Inferior in age, Similar to the subject in type and condition. Sale comp 2: Superior in age, Inferior in size, Similar to the subject in type and condition. Sale comp 3: Inferior in age, Superior in size, Similar to the subject in type and condition.

Comparable Listings

	Subject	Listing #1	Listing #2	Listing #3
Address	2411 Beechwood Ave	1928 Parkwood Avenue	2928 Walters Drive	3012 Walters Drive
City	SAGINAW	SAGINAW	SAGINAW	SAGINAW
Zip Code:	48601	48601	48601	48601
Data Source	Tax-Record	MLS	MLS	MLS
Proximity		0.6	0.7	0.5
Orig List Date	09/30/2025	09/12/2025	08/21/2025	09/10/25
Original List Price	53900	57300	45000	54900
Last List Price	53900	44100	44900	54900
Sale Date				
Sale Price				
DOM	16	55	91	9
Source of Funds				
Sales Concessions	None	None	None	None
Distressed Sale	No	No	No	No
HOA Fees/mo.		0	0	0
GLA Above Grade	952	936	936	1008
Actual Age	64	74	54	80
Lot Size (Sq.Ft.)	6534	6534	5662	5662
Rooms/Bed/Bath/HalfBath	6/3/1/0	6/3/1/0	6/3/1/0	6/3/1/0
Design	Contemporary	Contemporary	Contemporary	Contemporary
View/Comparison	City	City/Similar	City/Similar	City/Similar
Number of Units	1	1	1	1
Basement Type	None	None	None	None
Basement SF / %	0	0	0	0
Parking Type	Detached Garage	Detached Garage	Detached Garage	Detached Garage
# Parking Stalls	2	2	2	2
Pool / Spa	None	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 comp 1: Inferior in age and size, Similar to the subject in type and condition. List comp 2: Superior in age, Inferior in size, Similar to the subject in type and condition. List comp 3: Superior in size, Inferior in age, Similar to the subject in type and condition.

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)	43000
	Market Value (As-Repaired)	43000
	90-Day Marketing Price: As Is	42000
	90 Day Marketing Price: Repaired	42000
	30-Day Marketing Price: As Is	40000
Fair Monthly Market Rent	950	
Subject Land Value	11500	

Additional Comments

In delivering final valuation, equal weight has been placed on all comparables as they are most similar to subject. Market activity has been stable as it is apparent from residential MLS statistics of the last 6 months, which suggests that high list price would greatly affect the marketing period of a property in subject's market area as it is price sensitive. Furthermore, as all sold comparable were sold within favorable DOM which suggest that listing the subject within the fair market value range would greatly affect the favorable marketing period of subject. Most likely buyer would be owner occupant as it is apparent from demographics of owner versus tenant occupant ratio in subject's neighborhood. We recommend As-Is marketing strategy to optimize maximum gross execution. Every attempt was made to find comps that are similar in use, zoning, size, and condition and the best available have been selected. property year built was relaxed to find suitable comps for the subject.

Certification

Agent Name:	Sample Agent
License #	00000
Date Report Completed:	6/16/2026 3:10:53 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



2626 Hampshire Street

Sale 1 Photo



2605 Lynnwood Street

Sale 2 Photo



3410 Harold Street

Sale 3 Photo

Comparable Listing Photos



1928 Parkwood Avenue

List 1 Photo



2928 Walters Drive

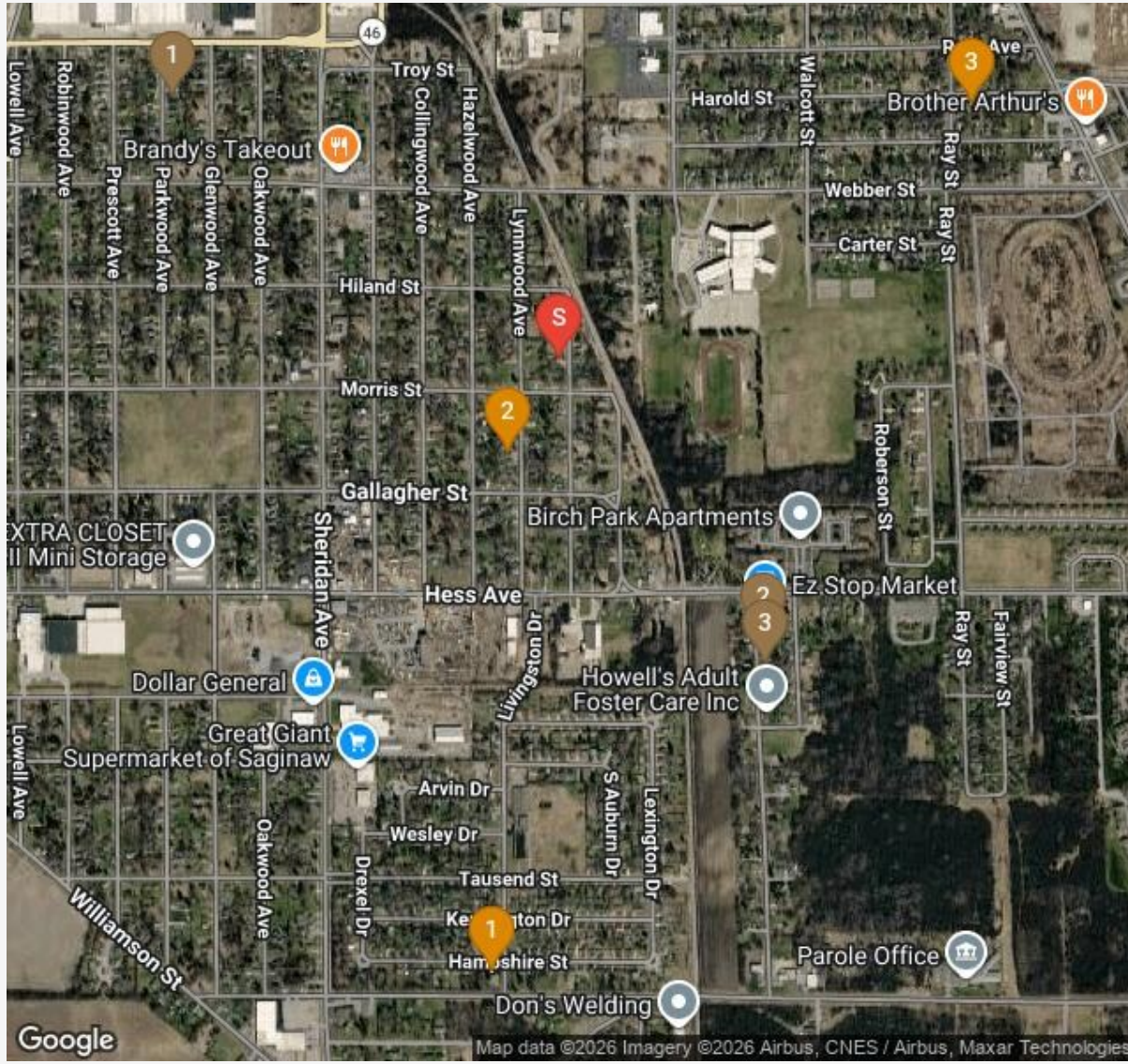
List 2 Photo



3012 Walters Drive

List 3 Photo

Map



Map

S = SUBJECT	2411 Beechwood Ave
YELLOW 1 = SALE 1	2626 Hampshire Street
YELLOW 2 = SALE 2	2605 Lynnwood Street
YELLOW 3 = SALE 3	3410 Harold Street
BROWN 1 = LIST 1	1928 Parkwood Avenue
BROWN 2 = LIST 2	2928 Walters Drive
BROWN 3 = LIST 3	3012 Walters Drive

Additional Photos



Backyard



Side View



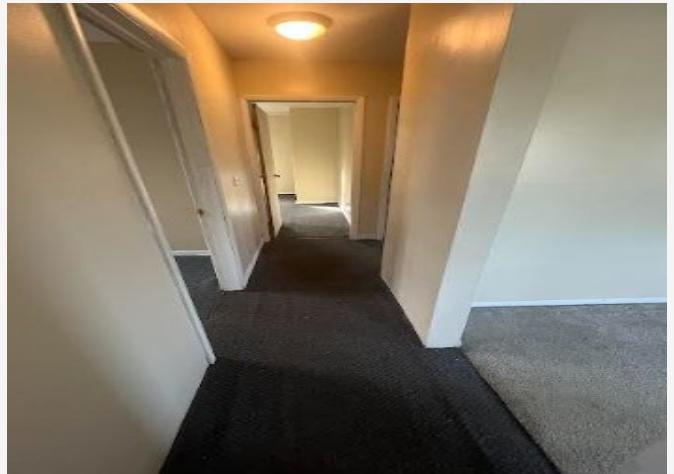
Side View



Street View



Exterior Storage Shed



Hallway



Bedroom 1



Bedroom 2



Bathroom



Kitchen



Bedroom 3