

123 MAIN ST, ANYTOWN, USA 12345

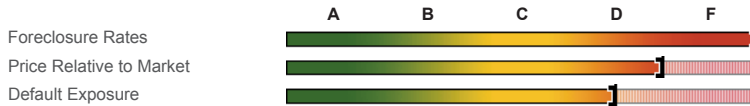
A B C **D** F

■ ABOUT CORESCORE

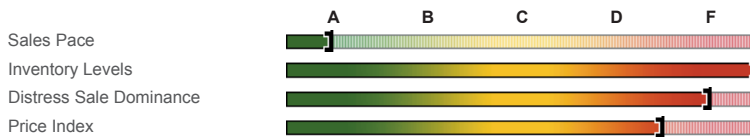
The CoreScore is an advanced model that grades the relative strengths and weaknesses of the localized market. The score, which ranges from A through F, is based on a weighting of key pricing, market and neighborhood attributes that are strong indicators of market strength and greatly influence future value. Properties graded an A are judged to be strong and in stable markets, while properties graded F represent weak markets with substantial down side risk.

■ CORESCORE CARD

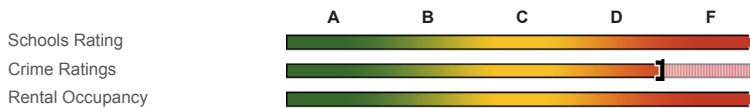
PRICE SUITABILITY COMPONENT



MARKET CONDITIONS COMPONENT



NEIGHBORHOOD QUALITY COMPONENT



■ CORESCORE ANALYSIS

INVESTMENT APPROACH

ESTIMATED MARKET RENT: \$1,710 PER MONTH

\* Generated from rental comparables in the market

At Input Price

Resale Approach	<input checked="" type="checkbox"/> BUY	<input type="checkbox"/> NEUTRAL	<input checked="" type="checkbox"/> WEAK
Growth Approach	<input checked="" type="checkbox"/> BUY	<input type="checkbox"/> NEUTRAL	<input checked="" type="checkbox"/> WEAK

COMBINED GROWTH AND INCOME ANALYSIS

Expenses Typically Include: Taxes, Insurance, Vacancy, HOA, Operating Expense, Management Fees, Utilities, Maintenance. Analysis assumes 10% yield and includes all rental cash flows and sale at year 3.

Target Price	7% Expense	10% Expense	13% Expense
\$1,538 Rent	<input checked="" type="checkbox"/> \$268,560	<input checked="" type="checkbox"/> \$267,110	<input checked="" type="checkbox"/> \$265,225
\$1,709 Rent	<input checked="" type="checkbox"/> \$274,785	<input checked="" type="checkbox"/> \$272,636	<input checked="" type="checkbox"/> \$270,602
\$1,880 Rent	<input checked="" type="checkbox"/> \$280,581	<input checked="" type="checkbox"/> \$278,172	<input checked="" type="checkbox"/> \$275,390

KEY STATISTICS

INPUT PRICE:	\$325,000
MARKET VALUE:	\$290,800
Premium to Market:	\$34,200
INCOME APPROACH:	\$272,636
PROPERTY TYPE:	RSFR

PRICE PER SQFT

Input Price	\$250
Market Value	\$223
Nearby Sales	\$207
Listings	\$249

MARKET STATISTICS

List to Price Ratio	80%
Zip Med Sale	\$338,000
Price	
Avg to REO	177 days
Resale	

LOCATION DETAILS

County:	Any County		
Subdivision:			
<b>Water</b>	<b>Golf</b>	<b>Railway</b>	<b>Freeway</b>
No	No	No	No

COUNTY PROPERTY DETAILS

Beds/Baths:	3 / 3.0
Living Area:	1,300 SqFt
Lot Size:	6,113 SqFt (0.14 acres)
Year Built:	1954

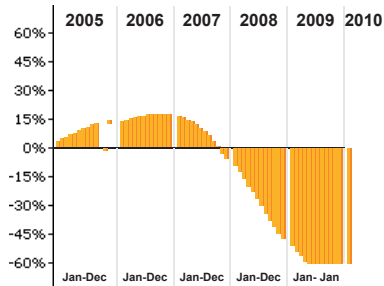
TAX AND ZONING DETAILS

Annual Tax:	\$3,463
Zoning:	R-1

FORECLOSURE DETAILS

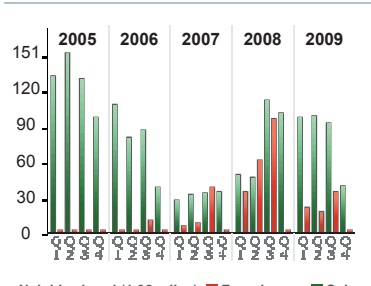
No Foreclosure Data for this Property

### 5 YEAR PRICE TREND



This graph illustrates prices for the market surrounding the subject property over the course of the last several years, based on closing sale prices.

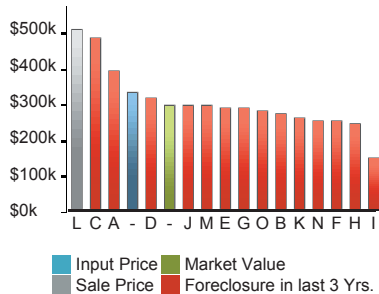
### SALES AND FORECLOSURE ACTIVITY TREND



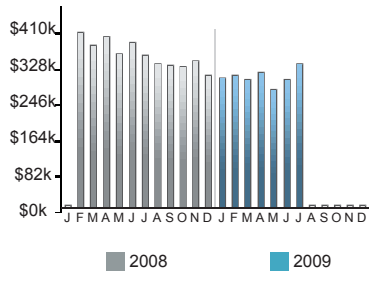
Neighborhood (1.32 miles) Foreclosure Sales

This graph illustrates the number of sales and foreclosures over time for the market surrounding the subject property.

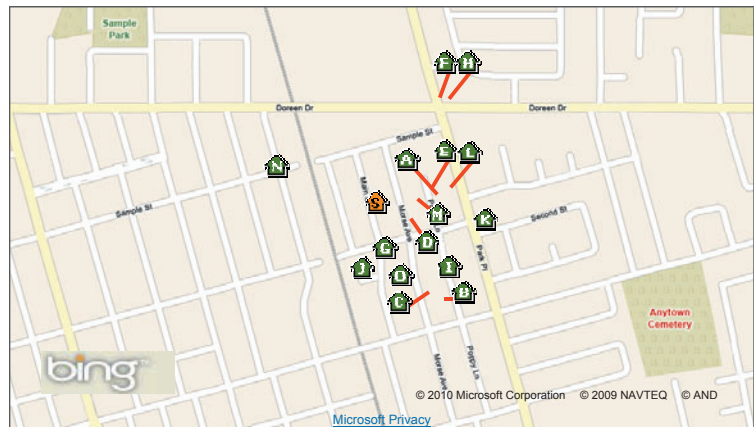
### NEARBY SALE PRICES



### MEDIAN SALE PRICES



### AREA MAP



### MARKET SUMMARY FOR 12345

INVENTORY SUMMARY	
Component	Value
# of Homes for Sale	141
Low List Price	\$169,077
High List Price	\$1,850,000
% Price Decrease	15%
% Price Increase	11.7%

TYPICAL LISTING	
Component	Value
List Price	\$327,619
Price Per Sq Ft	\$249
Living Sq Ft	1,323
Lot Sq Ft	6,245
Beds / Baths	3 / 1.8
Age	56 Years
On Market	125 Days

NEARBY SALES ANALYSIS	
Sale Price	\$169k \$285k \$328k \$370k
Range	\$282k \$327k \$368k \$1850k
Beds/Baths	2 / 1.4 2 / 1.5 0 / 0 1 / 1
Living Sq/Ft	1,195 1,458 0 1,201
Price Per Sq/Ft	\$207 \$217 \$0 \$159
# Homes Sold	14 4 0 3

LISTING ANALYSIS	
List Price	\$169k \$285k \$328k \$370k
Range	\$282k \$327k \$368k \$1850k
Beds/Baths	3 / 1.4 3 / 1.7 3 / 1.8 4 / 2.3
Sq/Ft	1,068 1,299 1,340 1,714
# Homes for Sale	36 36 35 35
Market Index	S B N N

S Seller Mkt B Buyer Mkt N Neutral Mkt

MARKET TRENDS	
Component	Value Chg. Trend
# Homes for Sale	-16 -10% ↓
Price	\$19k 6% ↑
Days on Market	-13 -9% ↓
New Listings	0 -6% ↓
Sales	1 10% ↑
Price Per Square Foot	\$8 3% ↑

Last Quarter's Trend  
 No Clear Monthly/Quarterly Trend

### DEMOGRAPHICS

Neighborhood Crime Index

A B C D F

Neighborhood Crime Details

Score	6.87 out of 10
-------	----------------

County Crime Details per 1000

Violent Crime Rate	7.57
Property Crime Rate	4.41
Vehicle Theft Rate	4.32

2000 Census Tract Demographic Details

Seasonal Unit Rate	0%
Rental Occupancy Rate	63.66%
Rental Vacancy Rate	1.1%
Owner Vacancy Rate	0.6%

### RENTAL INFORMATION

Neighborhood Rental Index

A B C D F

Model Neighborhood Rental Rates

No Bedrooms	\$630
One Bedrooms	\$712
Two Bedrooms	\$850
Three Bedrooms	\$1202
Four Bedrooms	\$1384

County Average Rental Rates

No Bedrooms	\$1147
One Bedrooms	\$1296
Two Bedrooms	\$1546
Three Bedrooms	\$2188
Four Bedrooms	\$2518

CBSA Rental Vacancy

No Rental Vacancy data available.

### SCHOOL INFORMATION

School Performance Index

A B C D F

District Information

District	Elementary : ELEMENTARY 1 Secondary : SAMPLE HIGH
Graduation Rate	85.4%

Local School Ratings

Avg of listed Schools	F F F
-----------------------	-------

High Schools

Sample Academy

Middle Schools

Anytown Junior High	F F F
---------------------	-------

Elementary Schools

Anytown Elementary	F F F
--------------------	-------

**RENTAL COMPARABLES AND SUMMARY**

Estimated Market Rent: \$1,710

Method: Comparable

Miles	Location	Rent	Beds	Baths	Comments
0.15	Anytown, USA 12345	\$1,975	3	2	Updated townhome in quiet family community. End unit with no ...
0.78	Anytown, USA 12345	\$995	3	2	At the Gallery, We've taken great care to create a comfortab ...
1.65	Sample Town, USA 67890	\$2,100	3	0	3 Bedrooms, 1.5 Baths, well kept harwood floors, fans in all ...
2.19	Sample Town, USA 67890	\$2,100	3	2	Charming 3 bedroom 2 bath single family home with a great cu ...
2.33	Anytown, USA 12345	\$1,525	3	2	Welcome to Anytown Meadows Apartments, where convenience and co ...
2.45	Anytown, USA 12345	\$1,550	3	2	Remodeled condo for lease, this condo located near SPB Corp ...
2.62	Anytown, USA 12345	\$1,050	3	2	'FIRST MONTH FREE on select units PLUS the flexibility of Mo ...
2.68	Sample Town, USA 67890	\$2,100	3	2	This house has been completely remolded and loaded with upgr ...
2.69	Sample Town, USA 67890	\$1,700	3	2	Wonderful community in the famous Anytown area! Efficient ga ...
2.71	Sample Town, USA 67890	\$1,800	3	3	3 New Units built in 2008, Two buildings on the lot, Front b ...

**SUBJECT PROPERTY DETAILS**

<b>Use Code:</b> RSFR	<b>Building Sq Ft:</b> 1,300	<b>Living Sq Ft:</b> 1,300	<b>\$ Per Sq Ft:</b> \$120
<b>Lot Size:</b> 6,113 Sq Ft (0.14 acre)	<b>Bedrooms:</b> 3	<b>Bathrooms:</b> 3.0	<b>Total Rooms:</b> 5
<b>View:</b>	<b>Improved:</b> 17%	<b>Heating:</b> Baseboard Hot Water	<b>Cooling:</b>
<b>Tax Amount:</b> \$3,463	<b>Garage:</b> Attached Garage/Carport	<b>Stories:</b> 1.0	<b>Year Built:</b> 1954
<b>No. of Units:</b> 4	<b>Pool:</b>	<b>Fireplace:</b>	<b>Zoning:</b> R-1

**SUBJECT PROPERTY SALES AND LOAN HISTORY**

Date	Transfer	Value	1st Loan/ 2nd Loan	Loan/ Rate	Deed/ (Val. Sale)	Doc. No.	Transactors
6/14/07	REFI/EQ	\$0	\$150,000 \$0	CNV	TRUST	000000000000	<b>Buyer:</b> SAMPLE JOHN Q <b>Seller:</b> COMPETITOR BANK
1/28/04	NMNL	\$0	\$243,000 \$0	CNV ADJ	GRANT	000000000000	<b>Buyer:</b> SAMPLE JOHN Q <b>Seller:</b> CRAWFORD AEDDON A and LUCY <b>Lender:</b> ANYTOWN COMMUNITY BK FA
2/1/90	RESALE	\$157,000	\$141,300 \$0	CNV ADJ	GRANT (FULL)	000000000000	<b>Buyer:</b> CRAWFORD AEDDON <b>Seller:</b> SCHWARTZ ORI <b>Lender:</b> INTERNET BANK
2/1/90	NMNL	\$0	\$70,000 \$0	PP	QUIT (FULL)	000000000000	<b>Buyer:</b> SCHWARTZ ORI <b>Seller:</b> SCHWARTZ ORI J <b>Lender:</b> PRIVATE INDIVIDUAL
12/1/88	NMNL	\$0	\$0 \$0		GRANT (FULL)	000000000000	<b>Buyer:</b> SCWARTZ ORI <b>Seller:</b> SCHWARTZ ORI J <b>Lender:</b>

**NEARBY SALES**

[+ Expand All Records](#)

Miles	Address	Sale Date	Sale Value	Living Sq Ft
0.1	716 POPPY LN ANYTOWN, USA 12345	Nov 1, 2009	\$385,000 (FULL)	1,752

**Land Use:** RSFR **\$/Sq Ft:** \$219 **Zoning:** APN: 000-000-00 **Year Built:** 1958 **Bed/Bath:** 3/2  
**Lot Sq Ft:** 6,300 (0.14 acre) **Assessment:** \$312,000 **Rooms:** 6 **Pool:** N  
**School District:** Elementary : ANYTOWN ELEMENTARY , Secondary : ANYTOWN UNION HIGH  
**Legal Desc:** N TR 0000 LOT 00

**SALES HISTORY**

Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
11/01/2009	RESALE	\$385,000 (FULL)	\$308,000	GRANT	TSANG RACHEL	ESPINOSA LISA
05/26/2009	RESALE	\$235,000 (FULL)	\$0	GRANT	ESPINOSA LISA	SAMPLE BANK FSB
05/20/2009	NMNL	\$0	\$0	GRANT	ESPINOSA LISA	TAYLOR REGINALD
04/20/2009	RESALE	\$0	\$0	GRANT	SAMPLE BANK FSB	BANKS OF YOUR TOWN CORP
08/06/2008	RESALE	\$306,000	\$0	T/ FRCL	FREE MONEY BANK	COMPETITOR BANK
08/06/2008	RESALE	\$306,000	\$0	T/ FRCL	FREE MONEY BANK	COMPETITOR BANK
07/21/2008	000	\$0	\$478,400	NOD	GREY DAVID	
07/21/2008		\$0	\$478,400	NOD	GREY DAVID D	
04/16/2008	000	\$0	\$478,400	NOD	GREY DAVID	
04/16/2008		\$0	\$478,400	NOD	GREY, DAVID D	

0.18	505 POPPY LN ANYTOWN, USA 12345	Oct 28, 2009	\$265,000 (FULL)	931
0.15	512 MORSE AVE ANYTOWN, USA 12345	Oct 9, 2009	\$478,197	1,853
0.06	700 MORSE AVE ANYTOWN, USA 12345	Sep 21, 2009	\$310,000 (FULL)	1,058
0.1	722 POPPY LN ANYTOWN, USA 12345	Sep 2, 2009	\$280,000 (FULL)	1,789
0.2	1205 DOREEN DR ANYTOWN, USA 12345	Aug 5, 2009	\$244,000 (FULL)	1,808
0.07	620 MAIN ST ANYTOWN, USA 12345	Jul 22, 2009	\$280,000 (FULL)	1,113
0.2	1211 DOREEN DR ANYTOWN, USA 12345	Jun 12, 2009	\$239,000 (FULL)	1,208
0.16	520 POPPY LN ANYTOWN, USA 12345			