



Vision Assessment Form (VAF)

Vision ID	91242
Customer Stock #	SCCHAST000072
Parcel Number	376-08-00-038
Address (if applicable)	Pickens St

Prepared By	DENNIS NELSON
Date	05/02/2016

As-Is Wholesale Value

BPO As-Is Value:		\$36250	
Are available comps (listed and sold) a good representation of the subject property? • If NO, confirmed with realtor there are no good representations available?	Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/>		
	Yes / N/A		
Any indication of structural damage (foundation, roofing damage, etc.) to the property not accounted for in the BPO? • If YES, describe:	Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/>		
If roofing damage, could it require mold remediation?	Yes / No		
Total estimated additional reduction in valuation:		- \$ 0	
Is the property secured, or is there easy access (open door, broken windows, etc.) to the property? • If not secure, does the BPO take into consideration complete interior remodel and missing copper? ○ If not, is there any indication of the above? ▪ If YES, estimated additional reduction in valuation:	Secured / Not Secured <input checked="" type="checkbox"/> / <input type="checkbox"/> Yes / No Yes / No		
		-\$ 0	
Is the title clean (less than \$500 in liens and judgements)? • If NO, Applicable Liens and Judgments that require mitigation/payment:	Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/>	-\$ 0	
Total Back Taxes:		-\$ 91.40	
Total standard deductions (sum of above)		-\$ 91.40	1.
Any other considerations not included that should be accounted for (landlocked, demo order, etc.)? • If YES, describe:	Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/>		
• If YES, estimated additional reduction in valuation:		-\$ 0	
As-Is Wholesale Value (If negative, estimate what property could sell for via QCD quick sale)		\$ 36158.60	2.

Note: If wholesale value is negative/required estimated QCD quick sale valuation, do not proceed with retail valuation. Input retail valuation identical wholesale valuation.

Retail Value

Retail Value (BPO Repaired Value) <i>(If different than BPO Repaired Value, provide explanation below)</i>		\$ 50000	3.
Total of repairs noted on BPO:		-\$ 0	
Total deductions from Line 1:		-\$ 91.40	
Additional preparation required for retail sale (trash removal, initial mow, etc)		-\$ 0	
Is property eligible for title certification? • If YES, estimated cost for Title Certification (\$2000) : • If NO, estimated cost for Quiet Title (\$3500) :	Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/>	-\$ 0 -\$ 3500	
Is the property occupied? • If YES, estimated eviction costs:	Yes / No <input checked="" type="checkbox"/> / <input type="checkbox"/>	-\$ 0	

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Estimated Realtor Commission (\$1000 FF, 6% above \$45k value):	-\$ 3000	
Total Retail Preparation Costs: (total of lines above)	-\$ 6591.40	4.
<ul style="list-style-type: none"> Additional potential enhancements to increase valuation of property: 		
<ul style="list-style-type: none"> Total repair costs for additional enhancements: 	-\$ 0	5.
Total adjusted retail preparation costs (Add lines 4 + 5)	-\$ 6591.40	6.
Adjusted retail valuation after additional enhancements:	\$ N/A	7.
Property a good candidate for complete rehab for sale at premium pricing?	Yes / No	

Alternative Valuations (Applicable / Not Applicable)

Is the property occupied, or could it be occupied?	Yes / No	
<ul style="list-style-type: none"> If yes, average monthly rent 		\$ 0 /Mo
Estimated resulting cash-flow value:		\$ 0
Is the property vacant land above 3 acres in size?	Yes / No	
<ul style="list-style-type: none"> If YES, does it appear to have timber? o If YES, average price/bd-ft: \$ And estimated total bd-ft: o Total timber valuation: 	Yes / No	
		\$ 0
Maximum alternative valuation (highest from above):		\$ 0
		8.

Recommendations and Categorization

Wholesale Value (Line 2):	\$ 36158.60	Retail Value (Line 3):	\$ 50000
Initial Wholesale Value (pre -docs)	\$ 32500	Initial Retail Value (pre -docs)	\$ 40000
Est. Wholesale Net (Line 2)	\$ 36158.60	Recommended Category:	Retail / Whole / Disstr
Est. Retail Net (Line 3 - 4)	\$ 43408.60	Rec. Preservation Plan:	None / Brnz / Silver / Gold
Est. Enhcd Retail Net (Line 7 - 6)	\$ N/A	Rec. Proceed w Clear Title:	Yes / No
Est. Alternative Net (Line 8 - 4)	\$ N/A	Property Occupied?	Yes / No
Current Customer Cost Basis	\$ 9440.98	Rec. Eviction Process?	Yes / No / N/A

Target Sale Price: \$ 50000

Suggested Offload Strategies (Select):

Auction		List w/Agent		Remodel & List w Agent		Custom (Describe Below)	
CFD		Lease / Sell		Internal Sales Team			

Notes:

LOT SURROUNDS .5 ACRE PARCEL, COULD BE SPLIT INTO SEVERAL LOTS FOR SALE. SUGGEST LIST WITH REALTOR AND CHECK WITH INVESTORS THROUGH INTERNAL SALES TEAMS

Seller Approval

Approved Wholesale	\$	Approved Preservation	None / Brnz / Silver / Gold
Approved Retail	\$	Proceed w Clear Title	Yes / No
Approved Category	Retail / Whole / Disstr	Proceed w Eviction Process	Yes / No

Approved Offload Strategies (Select):

Auction		List w/Agent		Remodel & List w Agent		Custom (Described Above)	
CFD		Lease / Sell		Internal Sales Team			

Approved By: _____ **Date:** _____

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