



## Vision Assessment Form (VAF)

Vision ID	93402
Customer Stock #	SCOCOST000011
Parcel Number	530-12-01-002
Address (if applicable)	302 N Isundega St

Prepared By	DENNIS NELSON
Date	05/02/2016

### As-Is Wholesale Value

<b>BPO As-Is Value:</b>		\$27250	
Are available comps (listed and sold) a good representation of the subject property? • If NO, confirmed with realtor there are no good representations available?	<b>Yes / No</b> <input checked="" type="checkbox"/> / <input type="checkbox"/>		
	<b>Yes / N/A</b>		
Any indication of structural damage (foundation, roofing damage, etc.) to the property not accounted for in the BPO? • If YES, describe:	<b>Yes / No</b> <input checked="" type="checkbox"/> / <input type="checkbox"/>		
If roofing damage, could it require mold remediation?	<b>Yes / No</b>		
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? o If not, is there any indication of the above? ▪ If YES, estimated additional reduction in valuation:	<b>Secured / Not Secured</b> <input checked="" type="checkbox"/> / <input type="checkbox"/> <b>Yes / No</b> <b>Yes / No</b>		
		-\$ 0	
Is the title clean (less than \$500 in liens and judgements)? • If NO, Applicable Liens and Judgments that require mitigation/payment:	<b>Yes / No</b> <input checked="" type="checkbox"/> / <input type="checkbox"/>	-\$ 0	
Total Back Taxes:		-\$ 1915.15	
Total standard deductions (sum of above)		-\$ 1915.15	1.
Any other considerations not included that should be accounted for (landlocked, demo order, etc.)? BPO SHOWS FAIR CONDITION BUT ROOF NEEDS MAJOR • If YES, describe: REPAIRS. ESTIMATED ROOF \$4000, ESTIMATED MISC REPAIRS \$2500 (NEED FURTHER INSPECTION) 6500	<b>Yes / No</b> <input checked="" type="checkbox"/> / <input type="checkbox"/>		
• If YES, estimated additional reduction in valuation:		-\$ 0	
<b>As-Is Wholesale Value</b> <b>(If negative, estimate what property could sell for via QCD quick sale)</b>		\$ 25334.85	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

<b>Retail Value (BPO Repaired Value)</b> <i>(If different than BPO Repaired Value, provide explanation below)</i>		\$ 58150	3.
Total of repairs noted on BPO:		-\$ 6500	
Total deductions from Line 1:		-\$ 1915.15	
Additional preparation required for retail sale (trash removal, initial show, etc)		-\$ 150	
Is property eligible for title certification? • If YES, estimated cost for Title Certification (\$2000) : • If NO, estimated cost for Quiet Title (\$3500) :	<b>Yes / No</b> <input checked="" type="checkbox"/> / <input type="checkbox"/>	-\$ 0 -\$ 3500	
Is the property occupied? • If YES, estimated eviction costs:	<b>Yes / No</b> <input checked="" type="checkbox"/> / <input type="checkbox"/>	-\$ 750	

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Estimated Realtor Commission (\$1000 FF, 6% above \$45k value):	-\$ 3489	
Total Retail Preparation Costs: (total of lines above)	-\$ 16304.15	4.
<ul style="list-style-type: none"> <li>Additional potential enhancements to increase valuation of property:</li> </ul>		
<ul style="list-style-type: none"> <li>Total repair costs for additional enhancements:</li> </ul>	-\$ 0	5.
Total adjusted retail preparation costs (Add lines 4 + 5)	-\$ 16304.15	6.
<b>Adjusted retail valuation after additional enhancements:</b>	<b>\$ N/A</b>	<b>7.</b>
Property a good candidate for complete rehab for sale at premium pricing?	<input checked="" type="checkbox"/> <b>Yes</b> / <input type="checkbox"/> <b>No</b>	

### Alternative Valuations (Applicable / Not Applicable)

Is the property occupied, or could it be occupied?	<input checked="" type="checkbox"/> <b>Yes</b> / <input type="checkbox"/> <b>No</b>	
<ul style="list-style-type: none"> <li>If yes, average monthly rent</li> </ul>		\$ 1000 /Mo
Estimated resulting cash-flow value:		\$ 36000
Is the property vacant land above 3 acres in size?	<input type="checkbox"/> <b>Yes</b> / <input checked="" type="checkbox"/> <b>No</b>	
<ul style="list-style-type: none"> <li>If YES, does it appear to have timber?               <ul style="list-style-type: none"> <li>If YES, average price/bd-ft: \$      And estimated total bd-ft:</li> <li>Total timber valuation:</li> </ul> </li> </ul>	<input type="checkbox"/> <b>Yes</b> / <input checked="" type="checkbox"/> <b>No</b>	
		\$ 0
Maximum alternative valuation (highest from above):		\$ 36000
		8.

### Recommendations and Categorization

Wholesale Value (Line 2):	\$ 25334.85	Retail Value (Line 3):	\$ 58150
Initial Wholesale Value (pre -docs)	\$ 18000	Initial Retail Value (pre -docs)	\$ 23500
Est. Wholesale Net (Line 2)	\$ 25334.85	Recommended Category:	<input checked="" type="checkbox"/> <b>Retail</b> / <input type="checkbox"/> <b>Whole</b> / <input type="checkbox"/> <b>Disstr</b>
Est. Retail Net (Line 3 - 4)	\$ 41845.85	Rec. Preservation Plan:	<input type="checkbox"/> <b>None</b> / <input type="checkbox"/> <b>Brnz</b> / <input checked="" type="checkbox"/> <b>Silver</b> / <input type="checkbox"/> <b>Gold</b>
Est. Enhcd Retail Net ( Line 7 - 6)	\$ N/A	Rec. Proceed w Clear Title:	<input checked="" type="checkbox"/> <b>Yes</b> / <input type="checkbox"/> <b>No</b>
Est. Alternative Net (Line 8 - 4)	\$ 19695.85	Property Occupied?	<input checked="" type="checkbox"/> <b>Yes</b> / <input type="checkbox"/> <b>No</b>
Current Customer Cost Basis	\$ 20714.66	Rec. Eviction Process?	<input checked="" type="checkbox"/> <b>Yes</b> / <input type="checkbox"/> <b>No</b> / <input type="checkbox"/> <b>NA</b> *

Target Sale Price: \$ 45000

#### Suggested Offload Strategies (Select):

<input type="checkbox"/> Auction	<input checked="" type="checkbox"/> List w/Agent	<input checked="" type="checkbox"/> Remodel & List w Agent	<input type="checkbox"/> Custom (Describe Below)
<input type="checkbox"/> CFD	<input type="checkbox"/> Lease / Sell	<input type="checkbox"/> Internal Sales Team	

#### Notes:

HOME APPEARS TO BE IN FAIR/AVERAGE CONDITION EXCEPT FOR ROOF. SUGGEST FURTHER INSPECTION AND ESTIMATES FOR ROOF AND INTERIOR REMODEL/REPAIRS TO OBTAIN MAXIMUM RESALE VALUE. LIKELY ROI WILL BE WELL ABOVE REPAIR COSTS. IF NOT THEN GREAT OPPORTUNITY FOR DIY, INVESTOR, OR ATTEMPT TO CFD OR LEASE TO CURRENT OCCUPANTS. IF REPAIRED AND UPDATED, 65-70K.

### 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):

<input type="checkbox"/> Auction	<input type="checkbox"/> List w/Agent	<input type="checkbox"/> Remodel & List w Agent	<input type="checkbox"/> Custom (Described Above)
<input type="checkbox"/> CFD	<input type="checkbox"/> Lease / Sell	<input type="checkbox"/> Internal Sales Team	

**Approved By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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