

ValuePoint 4 Default



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- Proven Disposition Value
- Evaluate potential mortgage defaults
- Assumes probable and predictable deficiencies normally associated with distressed properties
 - Property specific
 - Key neighborhood dynamics
- Tempers distressed property analysis, with a more conservative, realistic and reliable valuation

VALUEPOINT4DEFAULT™

ENTRY INFORMATION

Report Date	11/13/2008 09:23:31 AM
Report Order No.	L50000011D96E0E81C43B8
Address	504 MUSE ST SW, ATLANTA, GA 30310-1618

CONCLUSION

DISPOSITION VALUE: \$68,748
 ESTIMATED DISPOSITION VALUE RANGE: \$55,376 - \$85,349

MARKET ANALYSIS SUMMARY

High Price	Average Price	Median Price	Low Price
\$230,620	\$97,892	\$93,600	\$15,000

- VP4 Default vs. conventional AVM (Study 20,000 REO properties)
 - VP4 Default overestimated REO sale prices by just 3.6%
 - Conventional AVM overestimated by 32.4%
- VP4 Default vs. BPO (Study 800 REO sales)
 - VP4 Default overvaluation rate was *half* that of BPO's.
 - VP4 Default came within 10% of the actual sales price

Disposition Value vs. Standard Value

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ValuePoint®4 Report

For Property Located At

504 MUSE ST SW, ATLANTA GA 30310-1618

Owner Name: TAYLOR BEAN & WHITAKER MORTG/CORP

RealQuest.com

Valuation Result

Estimated Value: \$203,000
Estimated Value Range: \$191,000 - \$216,000
Value As Of: 11/13/2008
Processed Date: 11/13/2008
Score: 68
Forecasted Standard Deviation: 22
Comment: VP4 Valuation Successful

