

# HOOD HOMES BLOG

## CMA

### COMPARATIVE MARKET ANALYSIS

What is a CMA?

The comparative market analysis (CMA) is an analysis done by a real estate agent to determine the approximate, current fair price of a home. The analysis looks at comparable homes in the area that has sold. It is important to sellers when pricing a home, and important for buyers when deciding what to offer on a home.

What is included?

- MLS printout (if available)
- Public information available on property (property tax information, last recorded sale, tax assessed square footage, etc)
- All recent sales in the vicinity (usually in the same subdivision, within the last 6 or 12 months depending on how many sales).
- The comps in the vicinity (recent *comparable* sales that are similar to the subject property)
- All active / pending listings in the vicinity
- The competition (all *comparable* active / pending listings in the vicinity)
- Rental comps in the vicinity (usually not just recent comps, as not many rentals are included in the MLS in Fort Hood)

Where is the information from?

All information comes from the CTXMLS® and/or ACTRIS®, serving Central Texas, including the Fort Hood area, Temple/Belton, Williamson County, Austin, New Braunfels, Seguin, and Victoria.

"THIS IS A BROKER PRICE OPINION OR COMPARATIVE MARKET ANALYSIS AND SHOULD NOT BE CONSIDERED AN APPRAISAL OR OPINION OF VALUE. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation."

Tax Property 360 Property View

Property Address:815 Southside Drive, Killeen, TX 76541-7752

Tax

Owner Information

Owner Name:	<b>Duvall James Harry Jr</b>	Owner Name 2:	<b>Duvall Rosa Maria</b>
Mailing Address:	<b>4406 Forsythia Ln</b>	Mailing Address City & State:	<b>Pasadena Md</b>
Mailing ZIP + 4:	<b>21122-2268</b>	Owner Occupied:	<b>No</b>

Location Information

School District Name:	<b>Killeen ISD</b>	Census Tract:	<b>022900</b>
Subdivision:	<b>Highview</b>	Neighborhood Code:	<b>RKILKIH</b>
Carrier Route:	<b>C001</b>		

Estimated Value

Estimated Value:	<b>\$69,200</b>	Estimated Value Range High:	<b>\$83,732</b>
Estimated Value Range Low:	<b>\$54,668</b>	Value As Of:	<b>01/11/2021</b>
Confidence Score:	<b>52</b>	Forecast Standard Deviation:	<b>21</b>

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.  
 (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.  
 (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

Tax Information

Parcel Number:	<b>131059</b>	Parcel ID:	<b>131059</b>
Alt. Parcel Number:	<b>0177250000</b>	Tax Appraisal District:	<b>CB</b>
Tax Area:	<b>CB</b>	Block #:	<b>1</b>
% Improved:	<b>74</b>		
Lot #:	<b>6</b>		
Legal Description:	<b>HIGHVIEW, BLOCK 001, LOT 0006</b>		

Assessment & Taxes

Assessment Year:	2020	2019	2018
Market Value - Total:	<b>\$36,463</b>	<b>\$34,202</b>	<b>\$24,809</b>
Market Value - Land:	<b>\$9,500</b>	<b>\$5,700</b>	<b>\$5,700</b>
Market Value - Improved:	<b>\$26,963</b>	<b>\$28,502</b>	<b>\$19,109</b>
Assessed Value - Total:	<b>\$36,463</b>	<b>\$34,202</b>	<b>\$24,809</b>
YOY Assessed Change (\$):	<b>\$2,261</b>	<b>\$9,393</b>	
YOY Assessed Change (%):	<b>6.61%</b>	<b>37.86%</b>	

Tax Year:	2020	2019	2018
Total Tax:	<b>\$876.16</b>	<b>\$862.60</b>	<b>\$653.30</b>
Change (\$):	<b>\$14</b>	<b>\$209</b>	
Change (%):	<b>1.57%</b>	<b>32.04%</b>	

Jurisdiction	Tax Type	Tax Amount	Tax Rate
Bell County	<b>Actual</b>	<b>\$144.69</b>	<b>.3968</b>
Cen Texas College	<b>Actual</b>	<b>\$44.41</b>	<b>.1218</b>
Bell Co Road	<b>Actual</b>	<b>\$10.39</b>	<b>.0285</b>
Killeen ISD	<b>Actual</b>	<b>\$397.26</b>	<b>1.0895</b>
City Of Killeen	<b>Actual</b>	<b>\$267.27</b>	<b>.733</b>
Clearwater U.W.C.D.	<b>Actual</b>	<b>\$1.19</b>	<b>.00327</b>
Bell County Wcid# 6	<b>Actual</b>	<b>\$10.94</b>	<b>.03</b>

Characteristics

State Use:	<b>Sgl-Fam-Res-Home</b>	Universal Land Use:	<b>Sfr</b>
Lots Acres:	<b>0.143</b>	Lot Area:	<b>6,223</b>
Lot Width:	<b>57</b>	Lot Depth:	<b>104</b>
Gross Area:	<b>825</b>	Building Sq Ft:	<b>825</b>
First Floor Sq Ft:	<b>825</b>	Garage Size:	<b>0</b>
Building Condition:	<b>Fair</b>	Total Baths:	<b>1</b>
Full Baths:	<b>1.000</b>	Water:	<b>PUBLIC</b>

Sewer Type:	<b>Public Service</b>	Heat Type:	<b>Furnace</b>
Roof Material:	<b>Gravel &amp; Rock</b>	Shape of Roof:	<b>GAMBREL</b>
Interior Wall Material Type:	<b>DRYWALL</b>	Exterior:	<b>Metal</b>
Floor Covering Material:	<b>VINYL</b>	Year Built:	<b>1955</b>
Foundation:	<b>Crawl Space</b>	Building Type:	<b>Residential</b>
Electric Service Type:	<b>TYPE UNKNOWN</b>		

**Building Features**

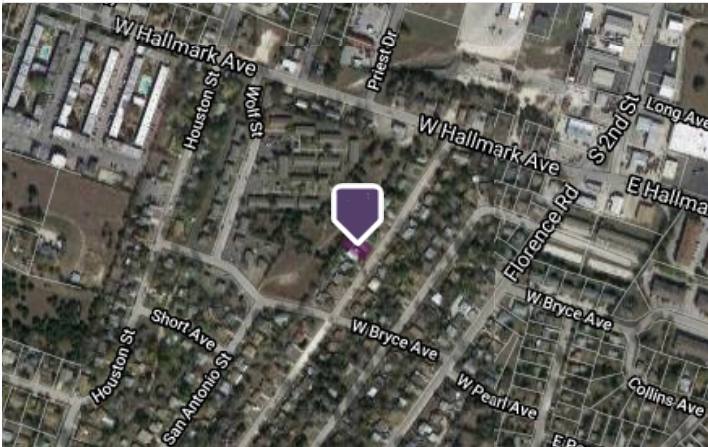
Feature Type	Unit	Size/Qty	Width	Depth	Year Built	Value
<b>Residence</b>	<b>S</b>	<b>825</b>			<b>1955</b>	<b>\$26,178</b>

History

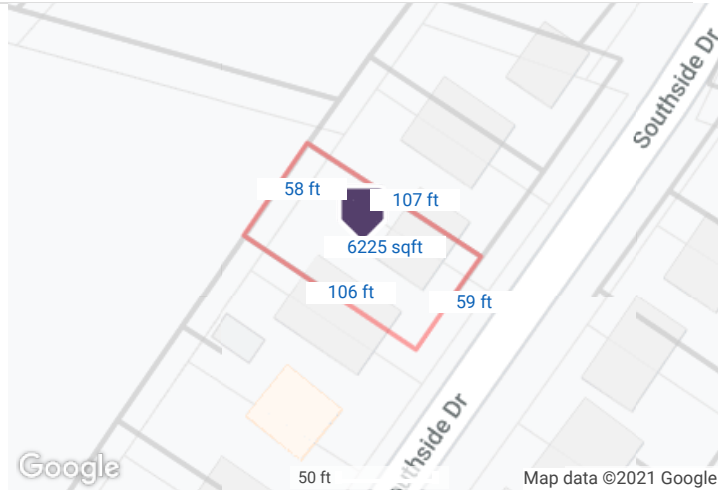
**Sale History from Public Records**

Rec. Date	Sale Date	Doc. #	Document Type	Buyer Name(s)	Seller Name(s)	Multi/Split Sale	Title Company
08/27/14	08/22/14	31382	Deed (Reg)	Duvall James H Jr & Rosa M	McNeir Lupe B		Centraland Title Co

Parcel Map

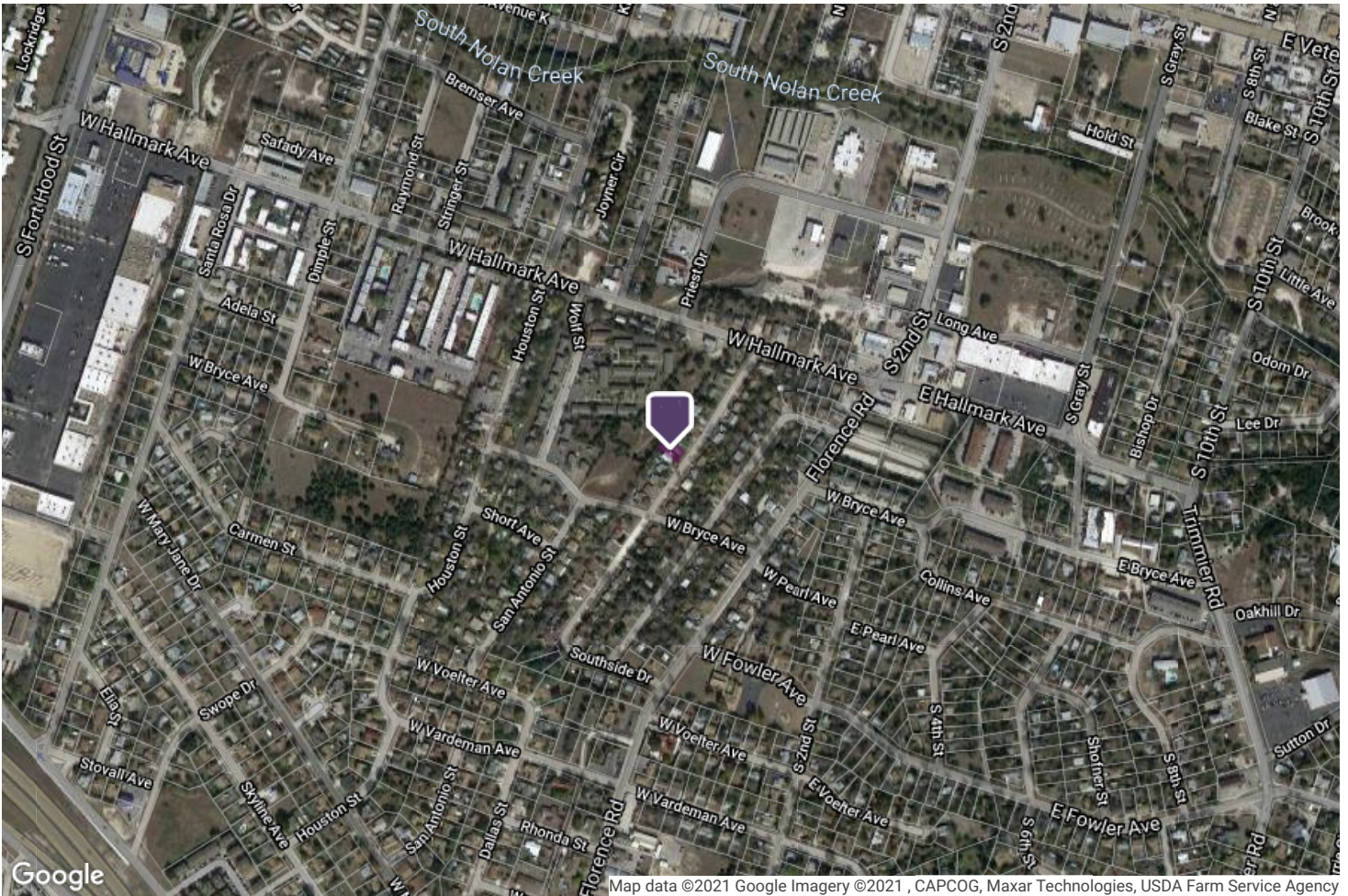


Map data ©2021 Imagery ©2021, CAPCOG, Maxar Technologies, USDA Farm Service Agency



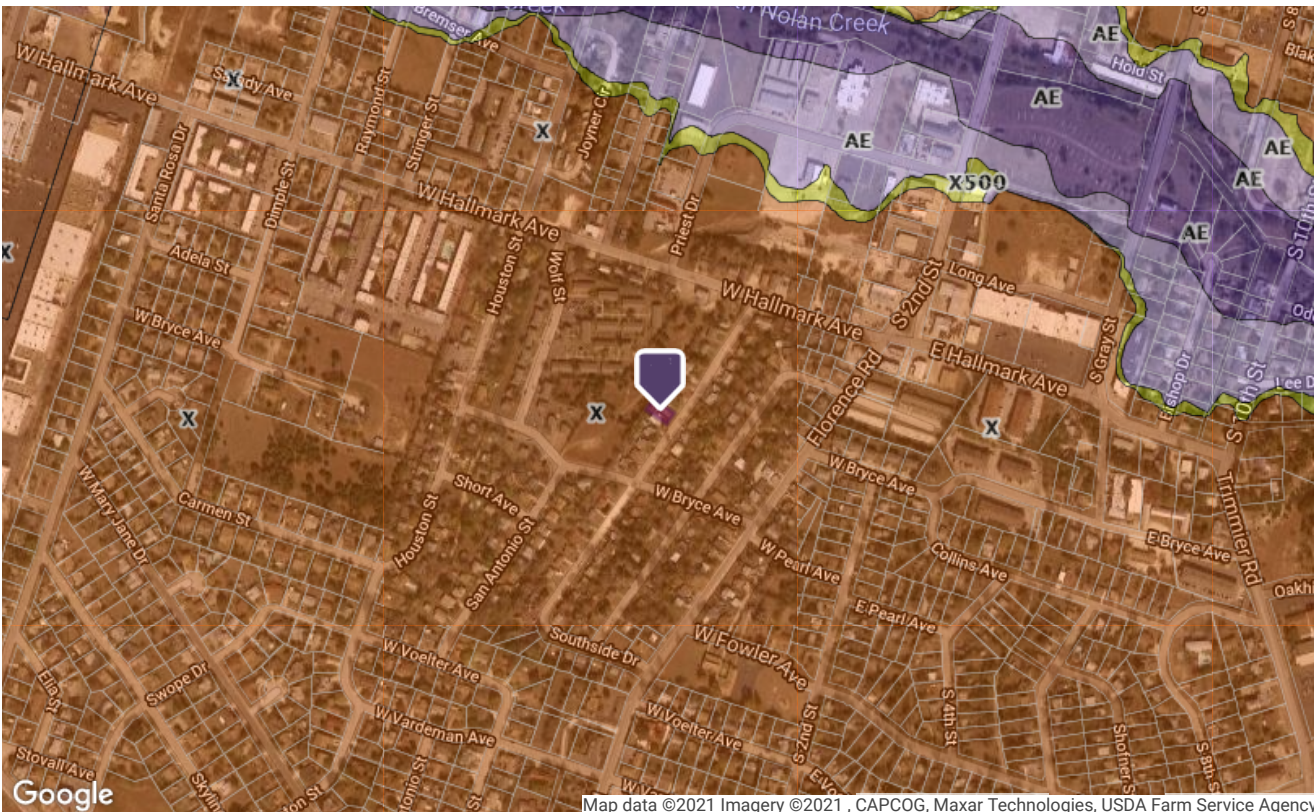
Google Map data ©2021 Google





Flood Map

Flood Zone Code: **X** Flood Zone Panel: **48027C0280E**  
 Flood Zone Date: **09/26/2008** Special Flood Hazard Area (SFHA): **Out**  
 Flood Code Description: **Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.**





# HOOD HOMES BLOG

# ALL SALES

I try to include everything that sold in your vicinity, even if it is not similar to your home. That way you have a complete picture of the neighborhood activity.

CMA										
Distance	Address	Subdivision NAME	Sq Ft Total	Beds	Apx Yr Blt	Original List P	Close Price	Close Date	CDOM	Forecl
0.3 mi	6202 Bridgewood	Bridgewood Add P	2,800	3	2007	\$138,500	\$155,800	04/28/2017	45	Yes
0.3 mi	6202 Bridgewood Drive	Bridgewood Additi	2,800	3	2007	\$138,500	\$155,800	04/28/2017	44	Yes
0.2 mi	5314 Allegany Drive	Bridgeview Estate:	1,380	3	2008	\$104,900	\$104,900	07/28/2017	228	No
0.4 mi	5306 Causeway Court	Bridgewood Additi	1,415	3	2005	\$114,000	\$105,000	08/03/2017	85	No
0.1 mi	4511 Causeway	Bridgewood Additi	1,300	3	2006	\$107,400	\$107,400	06/02/2017	70	No
0.2 mi	5012 Donegal Bay	Bridgewood Additi	1,362	3	2006	\$108,500	\$108,500	05/30/2017	227	No

**Sq. Ft.** This is a critical one to check. Generally, a “comparable” home is within 250 square feet of the home you are evaluating.

**Beds** Having more bedrooms is a plus, but generally a home is still comparable if within 1 bedroom.

**Year Built** Generally, a “comparable” home is built within 3 years of the subject property’s year built. For “older” homes (built before 1990), I often go to 5 years. For really old homes (before 1960) I even sometimes go out 10 years either direction.

**Org. List \$** Was there a price drop? Or did it sell over asking? This is helpful to get an idea of how “hot” a property was.

**Closing \$** This is the most important figure – what did it sell for?

**CDOM** “Cumulative Days on Market” – this is how long it was ACTIVE on the market. It does not count time under contract. For our area, under 60 days is probably good, 60-90 is “normal”, and any longer shows a home that had trouble selling for some reason.

**Foreclosure** Foreclosures sell for less – about 75-85% of the “real” value, so it’s important to know and compare. If the subject home needs a lot of work, it might be appropriate to compare it to foreclosure prices.

### CMA

Status	Close Price	City	Address	Subdivision NAME	Sq Ft	Total RATIO	Current Pri	Beds	Apx Yr	Blt	Current Price	Original List	FClose Date	CDOM	Forec
Sold	\$68,000	Killeen	813 Evergreen Drive	Highview	925		\$73.51	3	1955		\$68,000	\$85,000	11/30/2020	51	
Sold	\$50,000	Killeen	106 W Hallmark Avenue	Highview	1,060		\$47.17	3	1955		\$50,000	\$54,900	10/21/2020	14	
Sold	\$56,650	Killeen	808 Florence Road	South Park Add R	963		\$58.83	2	1960		\$56,650	\$59,500	09/30/2020	19	No
Sold	\$50,000	Killeen	913 Evergreen Street	Highview 2nd	955		\$52.36	3	1955		\$50,000	\$63,500	12/14/2020	122	No
Sold	\$39,900	Killeen	813 Evergreen Drive	Highview	925		\$43.14	3	1955		\$39,900	\$65,000	09/09/2020	22	No
Sold	\$35,000	Killeen	805 Evergreen Drive	Highview	925		\$37.84	3	1955		\$35,000	\$50,000	06/29/2020	4	No
Sold	\$28,000	Killeen	812 Evergreen Drive	Highview	925		\$30.27	3	1955		\$28,000	\$50,000	06/26/2020	14	No
Sold	\$50,250	Killeen	901 Southside Drive	Highview 2nd	841		\$59.75	3	1955		\$50,250	\$40,000	06/12/2020	14	No
Sold	\$40,000	Killeen	807 Evergreen Drive	Highview	925		\$43.24	2	1955		\$40,000	\$40,000	03/09/2020	17	No
Sold	\$79,900	Killeen	110 W Hallmark Avenue	Highview	1,369		\$58.36	2	1955		\$79,900	\$79,900	02/06/2020	76	No
Withdrawn		Killeen	602 Carmen Street	Skyline Terrace 4t	2,008		\$64.69	4	1975		\$129,900	\$129,900		5	No
Withdrawn		Killeen	813 Florence Road	Highview	861		\$75.49	3	1955		\$65,000	\$65,000		110	No

Information Deemed Reliable But Not Guaranteed

# COMPETITION

On the next page are all the active and under contract homes in your home's vicinity.

I've noted which ones are similar, as well as pictures of these homes that you can compare to your own. These are your competition! Generally you want to be priced near or below these homes.

## About Pricing Your Home

Sold homes tell us about where your home should be.

Active listings tell us where your neighbors wish their home values were, and may or may not be close to what they actually sell for.



### CMA

Status	Close Price	City	Address	Subdivision NAME	Sq Ft Total	RATIO	Current Pri	Beds	Apx Yr	Blt	Current Price	Original List	FClose Date	CDOM Forec
Active		Killeen	822 Southside Drive	Highview	1,017		\$78.56	2	1955		\$79,900	\$74,900		52
Active		Killeen	904 Houston Street		1,270		\$74.72	3	1963		\$94,900	\$94,900		94
Pending Take Back		Killeen	812 Evergreen Drive	Highview	925		\$95.14	3	1955		\$88,000	\$88,000		29
Pending w/Option		Killeen	912 Evergreen Drive	Highview 2nd	841		\$96.61	3	1955		\$81,250	\$84,250		23
Under Contract		Killeen	815 Houston Street	Highview 3rd	1,368		\$80.41	4	1962		\$110,000	\$110,000		6

Information Deemed Reliable But Not Guaranteed



# Client Full

MLS#: **424604 (Active)**

List Price: **\$79,900**

**822 Southside Drive Killeen, TX 76541**

**\$ Reduced**



## Residential Single Family

List Price: **\$79,900** First Right Refusal Option:  
Price/SQFT: **\$78.56**  
MLS#: **424604** Subdivision: **Highview**  
Elem. School: School District: [Killeen ISD](#)  
High School: Middle School:  
Style: **Ranch**  
#Stories: **One** County: **Bell**  
Bedrooms: **2** Waterfront: **No**  
Full Baths: **1** Apx Acreage: **0.140**  
Half Baths: **0** Lot Dimensions:  
Apx SqFt: **1,017** Year Built: **1955**  
Source SqFt: **Appraisal District** Year Built Src: **Appraisal District**  
Construction Status: **Complete Construction**  
Gar/Car:

Legal Description: **HIGHVIEW, BLOCK 002, LOT 0002**

Property ID: **39295**

Geo ID: **0177290000**

Res Flooded:

Manufactured Allowed:

In City Limits:

ETJ:

HOA:

HOA Mandatory:

HOA Nm:

HOA Amt:

Builder Name:

Total Tax Rate:

Room	Level	Dimensions	Room	Level	Dimensions
Master Bedroom	M		Bedroom	M	

Interior Feat: **Ceiling Fans , Smoke Detector**

Kitchen Feat: **Breakfast Area, Range**

Construction/Ext: **Metal Structure**

Roof/Attic:

Laundry: **Inside**

Foundation: **Slab**

Fireplace: **None**

Heat: **Central**

Flooring: **Carpet, Laminate**

A/C: **Central**

Exterior Ft: **Gutters-Full, Storage Building**

Water/Sewer: **City Water, Public Sewer**

Fencing: **Chain Link**

Water Heater:

Guest House:

Other Utilities: **Available**

Water Features/View: **None**

Topo/Land Desc: **0-.25 Acres**

Neighborhood Amenities: **None**

Garage/Carport:

Access/Road Surface: **Curbs, Private Road, Sidewalks**

Mineral Rights:

Public Remarks:

**This charming 2 bedroom home is in Highview neighborhood of Killeen! This lovely home sits on 0.140 acre lot with a fenced yard, generous living space and stylish finishes, you'll enjoy a perfect setting for relaxing and entertaining. Other features include, new laminate flooring through out, and a carport!**

Directions: **Head northeast on Florence Rd toward W Pearl St 463 ft Turn left onto W Bryce Ave 0.1 mi Turn right onto Southside Dr Destination will be on the right**

Prepared By: Brian Adams

Date Printed: 01/17/2021

Information Deemed Reliable But Not Guaranteed



Residential Single Family

List Price: \$94,900 Price/SQFT: \$74.72 MLS#: 423748
Elem. School: Elementary School High School: Harker Heights High School
Style: Traditional #Stories: One Bedrooms: 3 Full Baths: 1 Half Baths: 0 Apx SqFt: 1,270
Source SqFt: Appraisal District Construction Status: Complete Construction
# Liv Areas: 1 # Din Areas: 1 Gar/Car:

Legal Description: HIGHVIEW 3RD Property ID: 12672 Res Flooded: HOA: Builder Name: Total Tax Rate:
Manufactured Allowed: HOA Mandatory: HOA Nm: Geo ID: 0178660000 In City Limits: ETJ: HOA Amt:

Interior Feat: Shower/Tub Combo, Smoke Detector Kitchen Feat: Breakfast Area, Gas, Range, Solid Counter Tops
Construction/Ext: Siding-Vinyl Roof/Attic: Foundation: Pillar/Post/Pier Heat: 1 Unit, Central, Electric A/C: 1 Unit, Central, Electric
Water/Sewer: City Water Water Heater: Other Utilities: Available, Cable TV, City Electric, City Garbage, High Speed Internet
Water Features/View: None Topo/Land Desc: Mature Trees Neighborhood Amenities: None Garage/Carport: Access/Road Surface: City Street, Curbs, Paved
Mineral Rights: No Laundry: Laundry Room Fireplace: None Flooring: Tile, Vinyl Exterior Ft: Other-See Remarks Fencing: Privacy, Wood Guest House:

Public Remarks: Amazing single-family home in a wonderful neighborhood just minutes from shopping and restaurants. Upon entry you are welcomed to a spacious living room with recessed lighting and beautiful laminate flooring that flows into the kitchen. Stunning kitchen is designed for convenience and is equipped with stainless steel appliances and ample white cabinets that will go with all your decorations. Spacious backyard is the perfect place for all your outdoor activities. Do not miss out on this great home, so schedule your private tour today!

Directions: Head northeast on E Stan Schlueter Loop toward Greenlee Dr Turn left onto E Central Texas Expy Pass by TGI Fridays (on the right in 0.8 mi) 1.0 mi Use the left lane to take the ramp onto I-14/US-190 W 2.2 mi Take the exit toward TX-195/Ft Hood St Merge onto W Central Texas Expy Turn right onto Stovall Ave/Swope Dr Turn left onto Houston St Destination will be on the right



**Residential Single Family**

List Price: **\$88,000** First Right Refusal Option: **N/A**  
 Price/SQFT: **\$95.14**  
 MLS#: **428641** Subdivision: **Highview**  
 Elem. School: School District: [Killeen ISD](#)  
 High School: Middle School:  
 Style: **A-Frame** County: **Bell**  
 #Stories: **One** Waterfront: **No**  
 Bedrooms: **3** Apx Acreage: **0.121**  
 Full Baths: **1** Lot Dimensions:  
 Half Baths: **0** Year Built: **1955**  
 Apx SqFt: **925** Year Built Src: **Appraisal District**  
 Source SqFt: **Appraisal District**  
 Construction Status: **Complete Construction**  
 Gar/Car:

Legal Description: **HIGHVIEW, BLOCK 003, LOT 0005**

Property ID: **26745**

Geo ID: **0177620000**

Res Flooded:

Manufactured Allowed:

In City Limits:

ETJ:

HOA: Builder Name:

HOA Mandatory:

HOA Nm:

HOA Amt:

Total Tax Rate:

Room	Level	Dimensions
Bedroom		

Interior Feat: **All Bedrooms Down**  
 Kitchen Feat: **Breakfast Area, Eat in Kitchen, Electric, Open To Dining, Open to Family Room, Built-In Microwave**  
 Construction/Ext: **Other-See Remarks**  
 Roof/Attic:  
 Foundation: **Slab** Laundry: **Carport**  
 Heat: **1 Unit** Fireplace: **None**  
 A/C: **1 Unit** Flooring: **Ceramic Tile**  
 Water/Sewer: **City at Street** Exterior Ft: **Covered Porch**  
 Water Heater: Fencing: **Wood**  
 Other Utilities: **Electricity Available** Guest House:  
 Water Features/View: **None**  
 Topo/Land Desc: **Flag Lot**  
 Neighborhood Amenities: **None**  
 Garage/Carport:  
 Access/Road Surface: **City Street**  
 Mineral Rights:

Public Remarks:

**Recently remodeled 3 bed room 1 bath home. Come sit on your front porch and enjoy a cup of coffee. Seller is still finishing fence at left side by carport to enclose back yard. Schedule your private showing today.**

Directions: **Right on 2nd, right on Evergreen**

**Residential Single Family**List Price: **\$110,000**Price/SQFT: **\$80.41**MLS#: **427648**

Elem. School:

High School:

Style: **Ranch**#Stories: **One**Bedrooms: **4**Full Baths: **2**Half Baths: **0**Apx SqFt: **1,368**Source SqFt: **Appraisal District**Construction Status: **Complete Construction**

Gar/Car:

First Right Refusal Option: **N/A**Subdivision: **Highview 3rd**School District: [Killeen ISD](#)

Middle School:

County: **Bell**Waterfront: **No**Apx Acreage: **0.160**

Lot Dimensions:

Year Built: **1962**Year Built Src: **Appraisal District**Legal Description: **HIGHVIEW 3RD, BLOCK 011, LOT 0002**Property ID: **71414**

Res Flooded:

HOA:

Builder Name:

Total Tax Rate:

Manufactured Allowed:

HOA Mandatory: HOA Nm:

Geo ID: **0178960000**

In City Limits:

ETJ:

HOA Amt:

<u>Room</u>	<u>Level</u>	<u>Dimensions</u>
<b>Bedroom</b>		

Interior Feat: **Ceiling Fans**  
 Kitchen Feat: **Eat in Kitchen**  
 Construction/Ext: **Siding-Vinyl**  
 Roof/Attic:  
 Foundation: **Pillar/Post/Pier**  
 Heat: **1 Unit**  
 A/C: **1 Unit**  
 Water/Sewer: **City Water**  
 Water Heater:  
 Other Utilities: **None**  
 Water Features/View: **None**  
 Topo/Land Desc: **0-.25 Acres**  
 Neighborhood Amenities: **None**  
 Garage/Carport:  
 Access/Road Surface: **City Street**  
 Mineral Rights:

Laundry: **In Garage**  
 Fireplace: **None**  
 Flooring: **Laminate**  
 Exterior Ft: **None**  
 Fencing: **Chain Link**  
 Guest House:

Public Remarks:

**Opportunity for rental income! Super cute and ready for immediate move in- New interior/exterior paint, new fixtures, flooring, and stainless appliances. Front house is a 3/1, back apartment is a 1/1 with tenant through April 2021, rent is \$395 per month. Back unit showings will need to be scheduled week of 12/7-12/11, front is available to view now. Owner is licensed real estate agent in the state of Texas**

Directions: **Exit 283 toward SH-195, Fort Hood St. Rt onto Swope Dr, Rt onto W Voelter Ave, Lt onto Houston, house is on your left.**

Prepared By: Brian Adams

Date Printed: 01/17/2021

Information Deemed Reliable But Not Guaranteed







# SELLER'S ESTIMATED NET PROCEEDS

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*The figures below are estimates. Actual costs and proceeds will vary. Estimates are not guaranteed.*

**Seller:** Tony Romo

**Address:** 825 Southside Dr, Killeen, TX 76541-7752

Anticipated Closing Date: April 14, 2021

Estimated Annual Property Taxes: \$ 876.16

Estimated Annual Maintenance Fees: \$ \_\_\_\_\_

Buyer's Anticipated Financing:  Conventional  VA  FHA  USDA  Reverse Mortgage  
 Assumption  Owner  Cash

Estimated Costs	
Attorney's Fees / Doc. Prep.	<u>125.00</u>
Brokers' Fees <u>6.000</u> %	<u>5,760.00</u>
Condo. Transfer Fee	_____
Courier & Express Mail Fees	<u>50.00</u>
Escrow Fee (one-half)	<u>275.00</u>
Prorations*:	
Taxes Prorated for <u>103</u> days	<u>247.00</u>
Interest (Assumptions)**	_____
Maintenance Fees	_____
Assessments	_____
Rents	_____
Recording Fees	<u>25.00</u>
Repairs Required by Buyer	<u>1,200.00</u>
Repairs Required by Lender	_____
Residential Service Contract	_____
Seller Allowances or FHA/VA	
Nonallowables (Para. 12)	<u>3,000.00</u>
Survey Fee	<u>550.00</u>
Tax Certificate Fee	<u>20.00</u>
Title Policy - Owner's	<u>805.00</u>
Wiring Fees	_____
_____	_____
_____	_____
_____	_____
<b>Total Estimated Costs</b>	<b><u>\$12,057.00</u></b>

Estimated Proceeds to Seller:	
Sales Price	<u>96,000.00</u>
Less Estimated Costs	( <u>12,057.00</u> )
Less Estimated Loan Payoff	( _____ )
_____	_____
_____	_____
<b>Estimated Net Proceeds:</b>	<b><u>83,943.00</u></b>

After Closing Refunds	
Estimated Unused Insurance	_____
Estimated Escrow Balance	_____
_____	_____
_____	_____
<b>Total Estimated Refunds:</b>	<b>_____</b>

Note: Seller may be required to pay some costs directly to the service providers before closing.

Prepared by: Brian E Adams

\* Prorations are calculated through the closing date.  
\*\* Interest is prorated only in assumption transactions.

