

Dear Negotiator,

Subject property 2135 Aquia Dr. is a basic 1,378 sqft rambler. Even though it does not need major repair, it has no updated features to speak of either. Kitchen/bathrooms, roof, HVAC are original to the day it was built in 1987. Most buyers will have to spend \$\$ to upgrade the property, and soon the roof and HVAC will reach the end of their life span.

Property has been for sale since April 2012. We had 3 buyers on the property since listed, but FNMA kept raising the bar on the price each time we had a new buyer. Each time, interior BPO was performed so that value conformed to the listing price according to below guidelines.

*“6. How does Fannie Mae determine the fair market value for a short sale property?”*

*Fannie Mae has a dedicated real estate valuation team which determines values for Fannie Mae's foreclosed and short sale properties. This valuation team utilizes Broker's Price Opinions (BPOs), appraisals, and a range of other data sources including recent sale activity from foreclosed and short sale properties to determine a fair market value.*

*7. Does Fannie Mae discount short sale properties below fair market value?*

*No. To minimize taxpayer losses and to help stabilize neighborhoods, Fannie Mae's objective is to sell both short sale and foreclosed properties at as close to fair market value as possible. If Fannie Mae approves short sales at a discount, there would be a negative impact on the property values for neighboring houses, which would blunt the housing recovery.”*

I have submitted comparable properties. Currently there are 21 properties with active/contract pending status in subject subdivision. Majority of homes for sale in the neighborhood are REOs and short sale listings. Subject is located in 22554 zip code. MRIS stats show that property value in 22554 zip has increased from 2012. However, subject neighborhood has a major negative resale impact due to extremely high HOA dues and initial move-in fee of \$1200 up front. Most buyers, especially first time home buyers, are having a difficult time coming up with the funds.

Subject neighborhood consists of modular to castle-type homes. Pricing in subject's neighborhood ranges from below \$100k. up to million. Sold comp- 2133 Aquia Dr. is the most directly comparable to subject and it may had been built by the same builder. It closed on 11/16/12 at @\$165k. All comparable properties (both active and sold) provided here are superior to subject. I have yellow-highlighted stand-out features for you to compare. Sales price at \$185k is a current fair value for subject property. Please take another look at the comps and you will notice that properties that are sold or listed higher than \$185k are one way or another superior to subject. I humbly ask that you please let us proceed with the short sale at the current price at \$185k. This price was acceptable 2 weeks ago.

Respectfully,

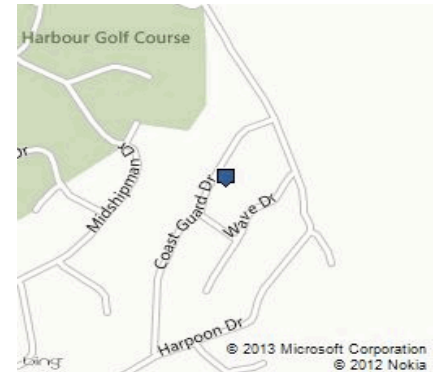
Ann Nicholas

Re/Max Bravo -Listing Agent

**Status:** SOLD  
**List Price:** \$166,200  
**Ownership:** Fee Simple - Sale  
**BR/FB/HB:** 3/2/0  
**Lot AC/SF:** 0.32/13,987.00  
**Lvls/Fpls:** 2 / 0  
**Tot Fin SF:** 0

**Tax Living Area:** 1,024

**Year Built:** 1987  
**Total Tax:** \$1,833  
**Tax Yr:** 2011  
**Ground Rent:**  
**Style:** Split Foyer  
**Type:** Detached



**Close Price:** \$172,000

**Close Date:** 23-Jul-2012

**Subsidy:** \$0

**Contract Date:** 09-Jul-2012

**Transaction Type:** Foreclosure

**Auction:** No

**Legal Sub:** Aquia Harbour

**HOA Fee:** \$119.00/ Monthly

**Adv. Sub:** Aquia Harbour

**C/C Fee:** /

**Model:**

**Other Fee:** /

**Condo/Coop Proj Name:**

**ADC Map:** X

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	3	0	2	0	1	0	ES:
FB:	2	0	1	0	1	0	MS:
HB:	0	0	0	0	0	0	HS:

**Exterior:** Deck

**Exposure:**

**Exterior Const:** Brick

**Roofing:**

**Other Structures:**

**Lot Desc:**

**Basement:** Yes, Partially Finished

**Gar/Crpt/Assgd Spaces:** 1//

**Parking:** Garage

**Heating Fuel:** Electric

**Heating System:** Heat Pump(s)

**Hot Water:** Electric

**Water:** Public

**Cooling Fuel:** Electric

**Cooling System:** Central A/C

**Sewer/Septic:** Public Sewer

**Soil Type:**

**Appliances:**

**Amenities:**

**HOA/C/C Amenities:**

**Remarks:** All contracts/offers are subject to OWB Sr Mgt approval and any offers or counter offers by OWB are not binding unless the entire agreement is ratified by all parties. There is a \$75 buyer paid doc fee at closing. - **Brick split foyer w/ deck and garage** - MUST SEE!

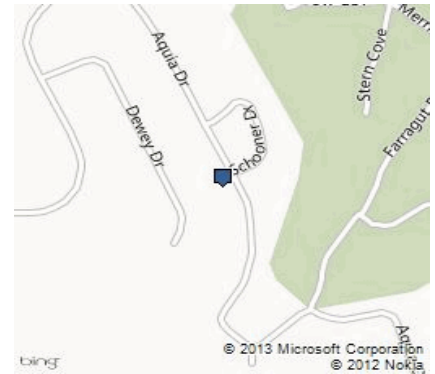
**Directions:** I95 to exit 143A - Garrisonville Rd - Rt 610 East - stay straight onto Washington Dr, left onto Richmond to left on Aquia, stay straight onto Harpoon to right on Coast Guard to #2029

**Listing Co:** RE/MAX Bravo, RMXV1

**List Date:** 27-Jun-2012

**DOM-MLS/Prop:** 9/9

Status: SOLD  
**List Price: \$169,900**  
Ownership: Fee Simple - Sale  
BR/FB/HB: 3/2/0  
Lot AC/SF: 0.33/14,575.00  
Lvls/Fpls: 1 / 1  
**Tot Fin SF: 1378**  
Tax Living Area: 1,378  
Year Built: 1987  
Total Tax:  
Tax Yr:  
Ground Rent:  
Style: Rambler  
Type: Detached



**Close Price: \$165,000**

**Close Date: 16-Nov-2012**

**Subsidy: \$0**

**Contract Date: 01-Jun-2012**

**Transaction Type:** Potential Short Sale

**Auction:** No

**Legal Sub:** Aquia Harbour

**HOA Fee:** \$1,200.00/ Annually

**Adv. Sub:** Aquia Harbour

**C/C Fee:** /

**Model:**

**Other Fee:** /

**Condo/Coop Proj Name:**

**ADC Map:** 9999

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	3	3	0	0	0	0	ES: WIDEWATER
FB:	2	2	0	0	0	0	MS: STAFFORD
HB:	0	0	0	0	0	0	HS: BROOKE POINT

**Master Bdrm:** 14 x 12 Main **Fifth Bdrm:**  
**Master Bdrm 2:** **Living Rm:** 16 x 14 Main  
**Second Bdrm:** 12 x 11 Main **Kitchen:** 14 x 13 Main  
**Third Bdrm:** 11 x 10 Main **Brkfast Rm:**  
**Fourth Bdrm:** **Family Rm:** 21 x 12 Main

**Rec Rm:**  
**Den:**  
**Sitting:**  
**Othr Rm 1:**  
**Othr Rm 2:**  
**Exposure:**  
**Roofing:**

**Exterior:**  
**Exterior Const:** Vinyl Siding  
**Other Structures:** Below Grade, Above Grade  
**Lot Desc:**  
**Basement:** No  
**Parking:** Asphalt Driveway  
**Heating System:** Heat Pump(s), Wood Burn Stove  
**Water:** Public  
**Cooling System:** Heat Pump(s)  
**Sewer/Septic:** Public Sewer

**Gar/Crpt/Assgd Spaces:** //  
**Heating Fuel:** Electric  
**Hot Water:** Electric  
**Cooling Fuel:** Electric  
**Soil Type:**

**Appliances:** Dishwasher, Disposal, Exhaust Fan, Icemaker, Microwave, Oven/Range-Electric, Refrigerator  
**Amenities:** Attic-Strs Pull Dwn, Crown Molding, FP Glass Doors, FP Mantels, MBR-BA Full, W/W Carpeting, Washer/Dryer Hookup  
**HOA/C Fee Includes:** Rec Facly, Road Maint, Snow Removal, Tennis Courts, Tot Lot(s)/Plygrd, Trash Removal, Security Gate  
**HOA/C Amenities:** Boat Ramp, Boat Slip, Club House, Common Grounds, Gated Community, Golf Club, Marina Club, Picnic Area, Pool-Outdoor, Tennis Courts, Tot Lots/Plygrd, Volleyball Courts  
**Remarks:** Lovely Rambler in Aquia Harbour. Welcoming porch, Great usable flat backyard, open lay out, easy living, spacious kitchen with pretty plantation shutters. Negotiated by an SFR. We know how to settle Short Sale efficiently and effectively. For combo code email, Agents for code or call SC. Great little home.

**Directions:** Exit 143 A- Aquia Exit. Straight to Washington St, pass the gate, (Realtor please show your business card), Left at Richmond, turn left as it T's. turn right at Aquia Dr. again. House is on your right.

**Listing Co:** Keller Williams Realty, PFRL1

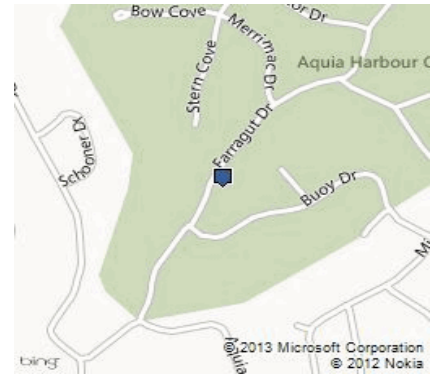
**List Date:** 22-May-2012

**DOM-MLS/Prop:** 10/10



Status: SOLD  
**List Price: \$169,999**  
Ownership: Fee Simple - Sale  
BR/FB/HB: 4/3/1  
Lot AC/SF: 0.39/16,823.00  
Lvls/Fpls: 3 / 1  
Tot Fin SF: 0  
**Tax Living Area: 1,374**  
Year Built: 1992  
Total Tax: \$2,016  
Tax Yr: 2011  
Ground Rent:  
**Style: Colonial**  
Type: Detached

No Photo  
Available



**Close Price: \$160,000**      **Close Date: 24-Jul-2012**      **Subsidy: \$0**      **Contract Date: 23-Sep-2011**

**Transaction Type:** Potential Short Sale      **Auction:** No  
**Legal Sub:** Aquia Harbour      **HOA Fee:** \$300.00/ Quarterly  
**Adv. Sub:** Aquia Harbour      **C/C Fee:** /  
**Model:**      **Other Fee:** /  
**Condo/Coop Proj Name:**

**ADC Map:** 999

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	0	3	0	1	0	ES:
FB:	3	0	2	0	1	0	MS:
HB:	1	1	0	0	0	0	HS:

**Exterior:**  
**Exterior Const:** Vinyl Siding  
**Other Structures:**  
**Lot Desc:**  
**Basement:** Yes, Fully Finished  
**Parking:** Garage  
**Heating System:** Heat Pump(s)  
**Water:** Public  
**Cooling System:** Central A/C  
**Sewer/Septic:** Public Sewer  
**Appliances:**  
**Amenities:**  
**HOA/C/C Amenities:**

**Exposure:**  
**Roofing:**

**Gar/Crpt/Assgd Spaces:** 2//  
**Heating Fuel:** Electric  
**Hot Water:** Electric  
**Cooling Fuel:** Electric  
**Soil Type:**

**Remarks:** This is a short sale, third party approval. Sold AS IS

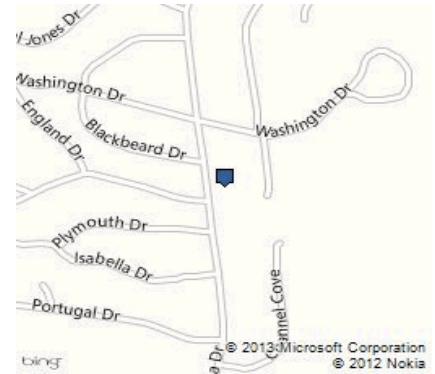
**Directions:** I95 TO EXIT 143A INTO AQUIA HARBORD, L RICHMOND, L AQUIA, STRAIGHT ON FARRAGUT.

**Listing Co:** Keller Williams Capital Properties, KWCP3

**List Date:** 22-Jul-2011

**DOM-MLS/Prop:** 66/66

**Status:** SOLD  
**List Price:** \$174,900  
**Ownership:** Fee Simple - Sale  
**BR/FB/HB:** 4/2/0  
**Lot AC/SF:** 0.47/20,299.00  
**Lvls/Fpls:** 2 / 2  
**Tot Fin SF:** 1137  
**Tax Living Area:** 1,137  
**Year Built:** 1980  
**Total Tax:** \$1,814  
**Tax Yr:** 2011  
**Ground Rent:**  
**Style:** Split Foyer  
**Type:** Detached



**Close Price:** \$175,000      **Close Date:** 28-Sep-2012      **Subsidy:** \$0      **Contract Date:** 17-Oct-2011

**Transaction Type:** Potential Short Sale

**Auction:** No

**Legal Sub:** Aquia Harbour

**HOA Fee:** \$375.00/ Quarterly

**Adv. Sub:** Aquia Harbour

**C/C Fee:** /

**Model:**

**Other Fee:** /

**Condo/Coop Proj Name:**

**ADC Map:** 000

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	3	0	0	1	0	ES: WIDewater
FB:	2	1	0	0	1	0	MS: STAFFORD
HB:	0	0	0	0	0	0	HS: BROOKE POINT

<b>Master Bdrm:</b>	Lower 1	<b>Fifth Bdrm:</b>		<b>Rec Rm:</b>	
<b>Master Bdrm 2:</b>		<b>Living Rm:</b>	Main	<b>Den:</b>	Lower 1
<b>First Bdrm:</b>	Main	<b>Dining Rm:</b>	Main	<b>Library:</b>	
<b>Second Bdrm:</b>	Main	<b>Kitchen:</b>	Main	<b>Sitting:</b>	
<b>Third Bdrm:</b>	Main	<b>Brkfast Rm:</b>		<b>Othr Rm 1:</b>	

**Othr Rm 3:**

**Foyer :**

**Garage:**

**Carport:**

**Unfinished:**

**Exterior:**

**Exposure:**

**Roofing:**

**Exterior Const:** Vinyl Siding

**Other Structures:** Above Grade

**Lot Desc:**

**Basement:** No

**Parking:** Drwy/Off Str, Garage

**Gar/Crpt/Assgd Spaces:** 2//

**Heating System:** Heat Pump(s)

**Heating Fuel:** Electric

**Water:** Public

**Hot Water:** Electric

**Cooling System:** Central A/C

**Cooling Fuel:** Electric

**Sewer/Septic:** Public Sewer

**Soil Type:**

**Appliances:** Dishwasher, Disposal, Exhaust Fan, Icemaker, Oven/Range-Electric, Refrigerator

**Amenities:** Bath Ceramic Tile, Ceramic Counter, Crown Molding, FP Mantels, Tub-Soaking, W/W Carpeting, Washer/Dryer Hookup, Wood Floors

**HOA/C/C Amenities:**

**WATER Front/Access/View:** No/Yes/No

**Dock Conveys/Type:** No/Multiple Slip

**Frontage:** 0

**Body of Water:** AQUIA CREEK

**#Boats-Power/Non:** 6+/6+

**Mean Low Wtr:** 3+

**Remarks:** Wonderful split level home in Aquia Harbour! Awesome location, close to shopping, dining and all amenities! Easy commute to bases and DC! Fenced in back yard with tons of room for fun! Wonderful treat for any family. **Updated bathrooms, wood floors, ceramic tile** and natural light! Don't miss out on this great opportunity!

**Directions:** I-95 to Exit 143 Aquia, enter Aquia Harbour Gated Community. Stay on Washington towards Marina at stop sign, take R on Aquia Dr to home on Right.

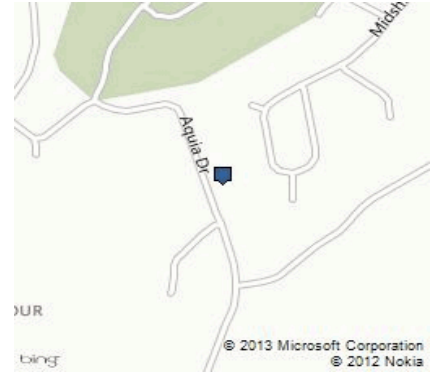
**Listing Co:** Keller Williams Realty, KWR4

**List Date:** 02-Aug-2011

**DOM-MLS/Prop:** 76/76



Status: CONTRACT  
List Price: \$175,000  
Ownership: Fee Simple - Sale  
BR/FB/HB: 4/2/0  
Lot AC/SF: 0.40/17,572.00  
Lvls/Fpls: 2 / 0  
Tot Fin SF: 2112  
Tax Living Area: 1,344  
Year Built: 1975  
Total Tax: \$2,380  
Tax Yr: 2012  
Ground Rent:  
Style: Raised Rambler  
Type: Detached



Close Price: Close Date: 15-Feb-2013

Contract Date: 28-Nov-2012

Transaction Type: Potential Short Sale

Auction: No

Legal Sub: Aquia Harbour

HOA Fee: \$110.00/ Monthly

Adv. Sub: Aquia Harbour

C/C Fee: /

ADC Map: GPS

Model:

Other Fee: 1,200.00/ One Time

Condo/Coop Proj Name:

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	3	0	0	1	0	ES: WIDEWATER
FB:	2	1	0	0	1	0	MS: SHIRELY C. HEIM
HB:	0	0	0	0	0	0	HS: BROOKE POINT

Master Bdrm:	Main	Fifth Bdrm:	Rec Rm:	Othr Rm 3:
Master Bdrm 2:		Living Rm:	Den:	Foyer :
First Bdrm:		Dining Rm:	Library:	Garage:
Second Bdrm:	Main	Kitchen:	Sitting:	Carport:
Third Bdrm:	Main	Brkfast Rm:	Othr Rm 1:	Unfinished:
Fourth Bdrm:	Lower 1	Family Rm:	Othr Rm 2:	

Exterior:

Exposure:

Exterior Const: Vinyl Siding

Roofing: Shingle-Asphalt

Other Structures: Below Grade,Above Grade

Lot Desc:

Basement: Yes, Connecting Stairway, Daylight, Full, Fully Finished, Rear Entrance, Walkout Level, Windows

Parking: Drwy/Off Str, Garage, Under Home Parking, Faces Fr

Gar/Crpt/Assgd Spaces: 2//

Heating System: Central, Forced Air, Heat Pump(s)

Heating Fuel: Electric

Water: Public

Hot Water: Electric

Cooling System: Central A/C

Cooling Fuel: Electric

Sewer/Septic: Public Sewer

Soil Type:

Appliances: Dishwasher, Disposal, Dryer, Icemaker, Microwave, Oven/Range-Electric, Refrigerator, Washer

Amenities: Dual Entry Bathroom, W/W Carpeting, Washer/Dryer Hookup

HOA/C/C Fee Includes: Master Ins Policy, Pier/Dock Maint, Reserve Funds, Road Maint, Security, Security Gate

HOA/C/C Amenities: Bar/Lounge, Baseball Field, Basketball Courts, Bike Trail, Boat Ramp, Boat Slip, Club House, Common Grounds, Community Ctr, Gated Community, Golf Club, Golf Course membership available, Horse Trails, Jog/walk Path, Marina Club, Meeting Room, Mooring Area, Party Room, Picnic Area, Pier/Dock, Pool Mem Avail, Pool-Outdoor, Putting Green, Riding/Stables, Security, Soccer Field, Tennis Courts, Tot Lots/Plygrd

Remarks: Home is vacant Rent to own SHORT SALE. HVAC, Kitchen, new in the last 4 years, Very private setting, great community, Fresh Paint. Amenity rich community, very family oriented, secure gated community.

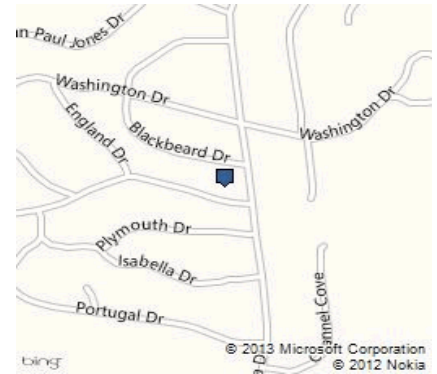
Directions: Interstate 95 to Exit 143 Aquia/Garrisonville. Travel east to light Rte 1 (Jeff Davis HWY) go through light through community gate. 2nd left on Richmond to end. left on Aquia Dr. follow to 2232 Aquia dr on the left look for Century21 sign

Listing Co: Century 21 New Millennium, CENT2001

List Date: 19-Nov-2012

DOM-MLS/Prop: 9/9

Status: CNTG/NO KO  
**List Price: \$190,000**  
Ownership: Fee Simple - Sale  
BR/FB/HB: 4/3/1  
Lot AC/SF: 0.30/13,168.00  
Lvls/Fpls: 3 / 1  
Tot Fin SF: 0  
**Tax Living Area: 2,264**  
Year Built: 1985  
Total Tax: \$2,952  
Tax Yr: 2012  
Ground Rent:  
**Style: Colonial**  
Type: Detached



**Close Price:** **Close Date:**

**Transaction Type:** Potential Short Sale

**Legal Sub:** Aquia Harbour

**Adv. Sub:** Aquia Harbour

**Model:**

**Auction:** No

**HOA Fee:** \$125.00/ Monthly

**C/C Fee:** /

**Other Fee:** /

**Condo/Coop Proj Name:**

**Contract Date:** 08-Oct-2012

**ADC Map:** 1

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	0	4	0	0	0	ES:
FB:	3	0	2	0	1	0	MS:
HB:	1	1	0	0	0	0	HS:

**Exterior:**

**Exterior Const:** Vinyl Siding

**Other Structures:**

**Lot Desc:**

**Basement:** Yes, Fully Finished

**Parking:** Garage

**Heating System:** Heat Pump(s)

**Water:** Public

**Cooling System:** Central A/C

**Sewer/Septic:** Public Sewer

**Appliances:**

**Amenities:**

**HOA/C/C Amenities:**

**Remarks:** 4br 3.5ba Colonial. Lots of space and potential

**Directions:** US-1N to Rt on Washington Dr. Rt on Harbour Dr to Left on Columbus Dr. home is on the left 1138 Columbus

**Listing Co:** Preferred Real Estate, PSER1

**Exposure:**

**Roofing:**

**Gar/Crpt/Assgd Spaces:** 2//

**Heating Fuel:** Electric

**Hot Water:** Electric

**Cooling Fuel:** Electric

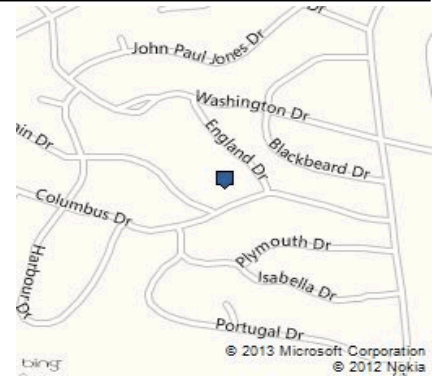
**Soil Type:**

**List Date:** 08-Oct-2012

**DOM-MLS/Prop:** 27/27



Status: CNTG/NO KO  
**List Price: \$190,000**  
Ownership: Fee Simple - Sale  
BR/FB/HB: 4/2/0  
Lot AC/SF: 0.43/18,618.00  
Lvls/Fpls: 2 / 1  
**Tot Fin SF: 2058**  
Tax Living Area: 1,372  
Year Built: 1975  
Total Tax: \$2,128  
Tax Yr: 2012  
Ground Rent:  
**Style: Raised Rambler**  
Type: Detached



Close Price: Close Date:

Transaction Type: Potential Short Sale

Legal Sub: Aquia Harbour

Adv. Sub: Aquia Harbour

Model:

Auction: No

HOA Fee: \$363.00/ Quarterly

C/C Fee: /

Other Fee: /

Condo/Coop Proj Name:

Contract Date: 06-Feb-2013

ADC Map: 97B4

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	4	0	0	0	0	ES:
FB:	2	2	0	0	0	0	MS:
HB:	0	0	0	0	0	0	HS:

Master Bdrm: 16 x 13 Main

Master Bdrm 2:

First Bdrm:

Second Bdrm: 11 x 9 Main

Third Bdrm: 11 x 9 Main

Fourth Bdrm: 13 x 12 Main

Fifth Bdrm:

Living Rm: 19 x 12 Main

Dining Rm: 14 x 11 Main

Kitchen: 13 x 11 Main

Brkfst Rm:

Family Rm:

Rec Rm:

Lower 1

Othr Rm 3:

Den:

Foyer : Main

Library:

Garage:

Sitting:

Carport:

Othr Rm 1:

Unfinished:

Othr Rm 2:

Exterior:

**Exterior Const: Brick Front**

Other Structures: Below Grade,Above Grade

Lot Desc:

**Basement: Yes, Full, Partially Finished**

Parking: Drvwy/Off Str, Garage

Heating System: Heat Pump(s)

Water: Public

Cooling System: Central A/C, Heat Pump(s)

Sewer/Septic: Public Sewer

Appliances:

Amenities:

HOA/C/C Amenities:

Remarks: Bof/AVA backed...One Loan. Negotiator Assigned. Large home. **Hardwood on main Level. Partially Finished**

**Basement but still room for expansion.** Needs some TLC but great opportunity for some sweet equity. Private lots with trees and extra long driveway for plenty of parking. Close to Gate. Professionally Negotiated

**Directions:** 95 South to VA610 E/Garrisonville Rd via exit 143A toward Aquia. Stay straight onto Washington Dr. for gate entry, Turn right onto England Dr. then turn right on to Columbus Dr. to 1120

**Listing Co:** Keller Williams Realty, PFRL1

**List Date:** 27-Dec-2012

**DOM-MLS/Prop:** 19/37

ST7878223

## Residential Synopsis - Customer

1039 ISABELLA DR, STAFFORD, VA 22554-2019

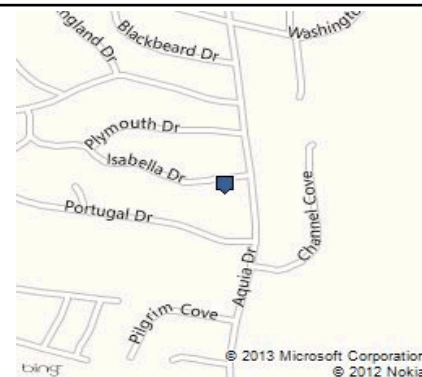


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19-Feb-2013

8:16 pm

**Status:** CONTRACT  
**List Price:** \$195,000  
**Ownership:** Fee Simple - Sale  
**BR/FB/HB:** 4/2/1  
**Lot AC/SF:** 0.47/20,687.00  
**Lvls/Fpls:** 2 / 2  
**Tot Fin SF:** 2800  
**Tax Living Area:** 2,800  
**Year Built:** 1975  
**Total Tax:** \$1,900  
**Tax Yr:** 2011  
**Ground Rent:**  
**Style:** Colonial  
**Type:** Detached

**Close Price:****Close Date:** 19-Feb-2013**Contract Date:** 21-Dec-2012**Transaction Type:** REO/Bank Owned**Auction:** No**Legal Sub:** Aquia Harbour**HOA Fee:** \$1,200.00/ Annually**Adv. Sub:** Aquia Harbour**C/C Fee:** /**Model:****Other Fee:** 1,200.00/ One Time**Condo/Coop Proj Name:****ADC Map:** 0000

	Total	Main	Upr1	Upr2	Lwr1	Lwr2
BR:	4	0	4	0	0	0
FB:	2	0	2	0	0	0
HB:	1	1	0	0	0	0

**Schools:**

ES: ANNE MONCURE

MS: SHIRLEY C. HEIM

HS: BROOKE POINT

**Master Bdrm:** Upper 1  
**Master Bdrm 2:**  
**First Bdrm:** Upper 1  
**Second Bdrm:** Upper 1  
**Third Bdrm:** Upper 1

**Fifth Bdrm:****Living Rm:****Dining Rm:****Kitchen:****Brkfst Rm:****Rec Rm:****Den:****Library:****Sitting:****Othr Rm 1:****Exposure:****Roofing:** Shingle-Asphalt**Othr Rm 3:****Foyer :****Garage:****Carport:****Unfinished:****Exterior:** Porch-front, Porch-rear, Porch-screened**Exterior Const:** Brick and Siding**Other Structures:** Above Grade, Shed**Lot Desc:****Basement:** No**Parking:** Drwy/Off Str**Heating System:** Central**Water:** Public**Cooling System:** Central A/C**Sewer/Septic:** Public Sewer**Appliances:** Dishwasher, Stove**Amenities:** Master Walk-in Closet, W/W Carpeting, Washer/Dryer Hookup**HOA/C/C Fee Includes:** Tennis Courts, Tot Lot(s)/Plygrd, Trash Removal, Security Gate**HOA/C/C Amenities:** Basketball Courts, Club House, Common Grounds, Gated Community, Golf Course membership available, Lake, Picnic Area, Pool-Outdoor, Riding/Stables, Security, Soccer Field, Tennis Courts, Tot Lots/Plygrd, Water / Lake Priv**WATER Front/Access/View:** No/Yes/No**Dock Conveys/Type:** No/Ramp**Frontage:** 0**Body of Water:** AQUIA**#Boats-Power/Non:** 0/0**Mean Low Wtr:** 0+

**Remarks:** Grand, Convenient Neighborhood of Aquia Harbour! Close to I-95 & Marine Base. Enjoy the community pool, tennis, golf, lake, playgrounds, & more. Commuter lot & bus stop in the community, Large two-level home with stately front columns, Front porch for coffee on cool mornings, **Screened back porch** for drinks on warm evenings, **2 cozy brick fireplaces**. With some work, home could shine like a diamond.

**Directions:** From I-95, Exit 143-A Aquia, Cross Rt. 1 onto Washington Dr., Follow Right Lane to Stop at Security Gate, Continue one-half mile and turn Right on Aquia Dr, Right on Isabella Dr, Home is on the Left

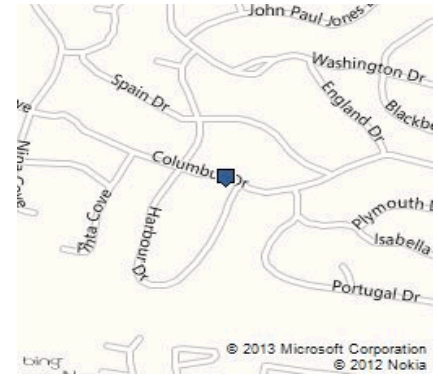
**Listing Co:** 1st Choice Better Homes & Land, LC, FCBH1**List Date:** 03-Jul-2012**DOM-MLS/Prop:** 72/128**Courtesy of:** Ann Nicholas

Home: (540) 538-1556 Office: (540) 891-8888  
 Cell: (540) 538-1556 Email: usnicholas@gmail.com  
 Company: RE/MAX Bravo  
 Office: (540) 891-8888 Fax: (540) 891-8884

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**Status:** SOLD  
**List Price:** \$205,000  
**Ownership:** Fee Simple - Sale  
**BR/FB/HB:** 3/2/0  
**Lot AC/SF:** 0.38/16,339.00  
**Lvls/Fpls:** 1 / 1  
**Tot Fin SF:** 1905  
**Tax Living Area:** 1,905  
**Year Built:** 1976  
**Total Tax:** \$2,072  
**Tax Yr:** 2012  
**Ground Rent:**  
**Style:** Rambler  
**Type:** Detached



**Close Price: \$205,000**

**Close Date: 30-Nov-2012**

**Subsidy: \$7,000**

**Contract Date: 18-Oct-2012**

**Transaction Type:** Standard Sale

**Auction:** No

**Legal Sub:** Aquia Harbour

**HOA Fee:** \$105.00/ Quarterly

**Adv. Sub:** Aquia Harbour

**C/C Fee:** /

**Model:**

**Other Fee:** /

**Condo/Coop Proj Name:**

**ADC Map:** XXXX

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	3	3	0	0	0	0	ES:
FB:	2	2	0	0	0	0	MS: STAFFORD
HB:	0	0	0	0	0	0	HS: BROOKE POINT

**Master Bdrm:** 14 x 13 Main

**Fifth Bdrm:**

**Rec Rm:**

**Othr Rm 3:**

**Master Bdrm 2:**

**Living Rm:** 24 x 13 Main

**Den:**

**Foyer :** Main

**First Bdrm:**

**Dining Rm:** 15 x 11 Main

**Library:**

**Garage:**

**Second Bdrm:** 15 x 11 Main

**Kitchen:** 18 x 9 Main

**Sitting:**

**Carport:**

**Third Bdrm:** 14 x 13 Main

**Brkfast Rm:**

**Othr Rm 1:**

**Unfinished:**

**Fourth Bdrm:**

**Family Rm:** 16 x 11 Main

**Othr Rm 2:**

**Exterior:**

**Exposure:**

**Exterior Const:** Brick and Siding

**Roofing:**

**Other Structures:** Above Grade, Shed

**Lot Desc:**

**Basement:** No

**Parking:** Drvwy/Off Str

**Gar/Crpt/Assgd Spaces:** //

**Heating System:** Forced Air

**Heating Fuel:** Oil

**Water:** Public

**Hot Water:** Electric

**Cooling System:** Ceiling Fan(s), Central A/C

**Cooling Fuel:** Electric

**Sewer/Septic:** Public Sewer

**Soil Type:**

**Appliances:** Dishwasher, Disposal, Dryer, Exhaust Fan, Refrigerator, Stove, Washer

**Amenities:** Drapery Rods, Drapes/Curtains, MBR-BA Full

**HOA/C/C Fee Includes:** Comm Center, Management, Master Ins Policy, Pool(s), Rec Facilty, Road Maint, Tennis Courts, Tot Lot(s)/Plygrd, Security Gate

**HOA/C/C Amenities:** Basketball Courts, Boat Ramp, Club House, Common Grounds, Community Ctr, Gated Community, Golf Club, Horse Trails, Jog/walk Path, Picnic Area, Pool-Outdoor, Riding/Stables, Tennis Courts, Tot Lots/Plygrd

**Remarks:** Come see this lovely 1900+ sq ft. one level living home in the first section of Aquia Harbour! It offers 3 bedrooms, 2 full baths, corner lot with shed, kitchen, dining area, living room, family room with large brick fireplace. **New features include: furnace, a/c unit, water heater, dishwasher, refrig., special master tub, driveway resurfaced + expanded, washer/dryer and more! Must see!**

**Directions:** I 95 South to Aquia exit (143A) continue over Route 1 and thru Gaurd gate (Washington), right onto Harbour, left onto Columbus to right onto Harbour--house on corner!

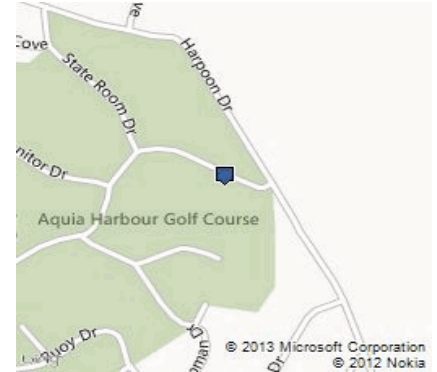
**Listing Co:** All Patriots Realty, ALPA1

**List Date:** 25-Sep-2012

**DOM-MLS/Prop:** 23/23



Status: SOLD  
List Price: \$209,900  
Ownership: Fee Simple - Sale  
BR/FB/HB: 4/3/1  
Lot AC/SF: 0.29/12,798.00  
Lvls/Fpls: 2 / 1  
Tot Fin SF: 0  
Tax Living Area: 1,344  
Year Built: 1977  
Total Tax: \$2,268  
Tax Yr: 2012  
Ground Rent:  
Style: Split Foyer  
Type: Detached



Close Price: \$165,000

Close Date: 28-Dec-2012

Subsidy: \$0

Contract Date: 22-Oct-2012

Transaction Type: REO/Bank Owned

Auction: No

Legal Sub: Aquia Harbour

HOA Fee: \$366.00/ Quarterly

Adv. Sub: Aquia Harbour

C/C Fee: /

Model:

Other Fee: /

Condo/Coop Proj Name:

ADC Map: 21B 1967

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	3	0	0	1	0	ES:
FB:	3	2	0	0	1	0	MS:
HB:	1	1	0	0	0	0	HS:

Master Bdrm: 14 x 12 Main  
Master Bdrm 2:  
Second Bdrm: 13 x 11 Main  
Third Bdrm: 11 x 11 Main  
Fourth Bdrm: 12 x 11 Lower 1  
Exterior:  
Exterior Const: Alum/Steel Siding, Brick and Siding  
Other Structures:  
Lot Desc:

Fifth Bdrm:  
Living Rm: 14 x 12 Main  
Kitchen: Main  
Brkfast Rm:  
Family Rm:

Rec Rm: Lower 1  
Den:  
Sitting:  
Othr Rm 1:  
Othr Rm 2:  
Exposure:  
Roofing: Shingle-Asphalt

Othr Rm 3:  
Foyer :  
Carport:  
Unfinished:

Basement: Yes, Fully Finished, Partial

Parking: Garage, Paved Driveway, Asphalt Driveway

Heating System: Central, Forced Air

Water: Public

Cooling System: Central A/C

Sewer/Septic: Public Sewer

Appliances: Dishwasher, Disposal, Exhaust Fan, Oven/Range-Electric, Range hood

Amenities:

HOA/C/C Amenities: Basketball Courts, Club House, Gated Community, Golf Course membership available, Party Room, Pier/Dock, Pool-Outdoor, Tennis Courts

Remarks: The Grantee(s), or purchaser(s), of the Property may not re-sell, record an additional conveyance document, or otherwise transfer title to the Property within 60 days following the Grantor's execution of this Deed. Must be pre qualified by Bank of America This split foyer offers 3 BRs and 2 1/2 baths popular Aquia Harbour..The large deck overlooks the fenced backyard

Directions: Through gate take second left on Richmond Dr. at stop sign take left on Aquia go aprox. 2 miles take right on Farragut 2073 on left

Listing Co: Keller Williams Superior Realty, KWSP1

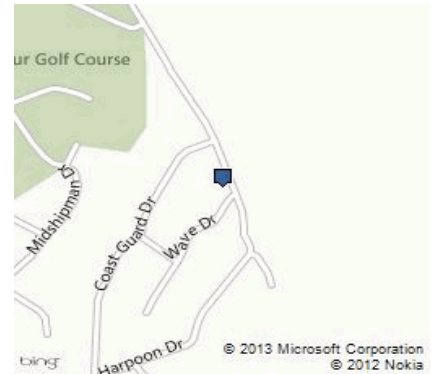
List Date: 04-Sep-2012

DOM-MLS/Prop: 50/50

**Status:** SOLD  
**List Price:** \$210,000  
**Ownership:** Fee Simple - Sale  
**BR/FB/HB:** 4/2/1  
**Lot AC/SF:** 0.44/19,345.00  
**Lvls/Fpls:** 3 / 1  
**Tot Fin SF:** 0

**Tax Living Area:** 2,577

**Year Built:** 1983  
**Total Tax:** \$2,696  
**Tax Yr:** 2012  
**Ground Rent:**  
**Style:** Tudor  
**Type:** Detached



**Close Price:** \$200,000

**Close Date:** 07-Jan-2013

**Subsidy:** \$0

**Contract Date:** 03-Oct-2012

**Transaction Type:** REO/Bank Owned

**Auction:** No

**Legal Sub:** Aquia Harbour

**HOA Fee:** \$120.00/ Monthly

**Adv. Sub:** Aquia Harbour

**C/C Fee:** /

**Model:**

**Other Fee:** /

**Condo/Coop Proj Name:**

**ADC Map:** 1234

	Total	Main	Upr1	Upr2	Lwr1	Lwr2
BR:	4	0	4	0	0	0
FB:	2	0	2	0	0	0
HB:	1	1	0	0	0	0

**Schools:**  
ES: ANNE MONCURE  
MS: SHIRLEY C. HEIM  
HS: BROOKE POINT

**Exterior:**

**Exposure:**

**Exterior Const:** Alum/Steel Siding, Stucco

**Roofing:**

**Other Structures:**

**Lot Desc:**

**Basement:** Yes, Unfinished

**Parking:** Garage

**Gar/Crpt/Assgd Spaces:** 2//

**Heating System:** Heat Pump(s)

**Heating Fuel:** Electric

**Water:** Public

**Hot Water:** Electric

**Cooling System:** Central A/C

**Cooling Fuel:** Electric

**Sewer/Septic:** Public Sewer

**Soil Type:**

**Appliances:**

**Amenities:**

**HOA/C/C Amenities:** Baseball Field, Basketball Courts, Boat Ramp, Club House, Common Grounds, Gated Community, Golf Course membership available, Jog/walk Path, Marina Club, Picnic Area, Pier/Dock, Pool-Outdoor, Riding/Stables, Soccer Field, Tennis Courts, Tot Lots/Plygrd

**Remarks:** Veteran Affairs Property. Located in Aquia Harbour. Great neighborhood located on the Aquia Creek. Many amenities. Home has lots of SQFT with lots of potential. Very large Master Bedroom / Bath Suite. Laundry Room located on top floor.

**Directions:** Enter Aquia Harbour entrance on Washington Dr. Gated entrance. Left on Richmond Dr. Left on Aquia Dr. Left on Harpoon Dr. Right on Wave Dr. 1st house on RT.

**Listing Co:** CENTURY 21 Adventure Redwood, CENT12

**List Date:** 25-Sep-2012

**DOM-MLS/Prop:** 8/8



## Comparables Variance Report

The following displays the range of property characteristics of the comparables.



### The listings in this CMA are:

Selling Price between \$160,000 and \$205,000

Bedrooms between 3 to 4

Bathrooms between 2 to 4

Tax Living Area between 1,024 to 2,800 Square Feet

Lot Size between 0.29 to 0.47 acres

Sold Price between \$0.00 and \$153.91 per Living Area Square Foot

Built between 1975 and 1992



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# COMPARATIVE MARKET ANALYSIS

## CMA Statistics Detail

### CNTG/NO KO 2 LISTINGS

	List Price	/ Orig. Price	= % of	DOMM	DOMP	Age
1138 Columbus Dr	\$190,000	\$190,000	100.00	27	27	28
1120 Columbus Dr	\$190,000	\$190,000	100.00	19	37	38
<b>Low</b>	<b>\$190,000</b>	<b>\$190,000</b>	<b>100.00</b>	<b>19</b>	<b>27</b>	<b>28</b>
<b>High</b>	<b>\$190,000</b>	<b>\$190,000</b>	<b>100.00</b>	<b>27</b>	<b>37</b>	<b>38</b>
<b>Median</b>	<b>\$190,000</b>	<b>\$190,000</b>	<b>100.00</b>	<b>23</b>	<b>32</b>	<b>33</b>
<b>Average</b>	<b>\$190,000</b>	<b>\$190,000</b>	<b>100.00</b>	<b>23</b>	<b>32</b>	<b>33</b>

### CONTRACT 2 LISTINGS

	List Price	/ Orig. Price	= % of	DOMM	DOMP	Age
2232 Aquia Dr	\$175,000	\$175,000	100.00	9	9	38
1039 Isabella Dr	\$195,000	\$195,000	100.00	72	128	38
<b>Low</b>	<b>\$175,000</b>	<b>\$175,000</b>	<b>100.00</b>	<b>9</b>	<b>9</b>	<b>38</b>
<b>High</b>	<b>\$195,000</b>	<b>\$195,000</b>	<b>100.00</b>	<b>72</b>	<b>128</b>	<b>38</b>
<b>Median</b>	<b>\$185,000</b>	<b>\$185,000</b>	<b>100.00</b>	<b>41</b>	<b>69</b>	<b>38</b>
<b>Average</b>	<b>\$185,000</b>	<b>\$185,000</b>	<b>100.00</b>	<b>41</b>	<b>69</b>	<b>38</b>



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Prepared on February 19, 2013

# COMPARATIVE MARKET ANALYSIS

## CMA Statistics Detail

**SOLD**

**7 LISTINGS**

Price when initially entered						Price at time of sale							
	Sold Price	-	Subsidy	=	Net Price / Orig. Price = % Of	Sold Price	-	Subsidy	=	Net Price / List Price = % Of	DOMM	DOMP	Age
2029 Coast Guard Dr	\$172,000		\$0		\$172,000 \$166,200 103.49	\$172,000		\$0		\$172,000 \$166,200 103.49	9	9	26
2133 Aquia Dr	165,000		\$0		165,000 \$169,900 97.12	165,000		\$0		165,000 \$169,900 97.12	10	10	26
2015 Farragut Dr	160,000		\$0		160,000 \$180,000 88.89	160,000		\$0		160,000 \$169,999 94.12	66	66	21
1237 Aquia Dr	175,000		\$0		175,000 \$234,900 74.50	175,000		\$0		175,000 \$174,900 100.06	76	76	33
1001 Harbour Dr	205,000		\$7,000		198,000 \$205,000 96.59	205,000		\$7,000		198,000 \$205,000 96.59	23	23	37
2073 Farragut Dr	165,000		\$0		165,000 \$209,900 78.61	165,000		\$0		165,000 \$209,900 78.61	50	50	36
2014 Wave Dr	200,000		\$0		200,000 \$210,000 95.24	200,000		\$0		200,000 \$210,000 95.24	8	8	30
Low	\$160,000		\$0		\$160,000 \$166,200 74.50	\$160,000		\$0		\$160,000 \$166,200 78.61	8	8	21
High	\$205,000		\$7,000		\$200,000 \$234,900 103.49	\$205,000		\$7,000		\$200,000 \$210,000 103.49	76	76	37
Median	\$172,000		\$0		\$172,000 \$205,000 95.24	\$172,000		\$0		\$172,000 \$174,900 96.59	23	23	30
Average	\$177,429		\$1,000		\$176,429 \$196,557 90.63	\$177,429		\$1,000		\$176,429 \$186,557 95.03	35	35	30

## Report Totals

Properties: 11

	List Price:	/ Orig. List Price:	= % of:	Sold Price:	- Subsidy:	= Net Price:	DOMM:	DOMP:	Age:
Low	\$166,200	\$166,200	74.50	\$160,000	\$0	\$160,000	8	8	21
High	\$210,000	\$234,900	103.49	\$205,000	\$7,000	\$200,000	76	128	38
Median	\$190,000	\$190,000	95.24	\$172,000	\$0	\$172,000	23	27	33
Average	\$186,900	\$193,264	90.63	\$177,429	\$1,000	\$176,429	34	40	32



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# CMA Pricing Comparables

## Subject



2135 AQUIA DR  
STAFFORD, 22554 VA  
AQUIA HARBOUR  
MLS: ST7929876

## Comparable 1



2029 COAST GUARD DR  
STAFFORD  
AQUIA HARBOUR  
ST7873855

## Comparable 2



2133 AQUIA DR  
STAFFORD  
AQUIA HARBOUR  
ST7847973

## Comparable 3

No Photo  
Available

2015 FARRAGUT DR  
STAFFORD  
AQUIA HARBOUR  
ST7655414

Status	TEMPOFF	SOLD	SOLD	SOLD
DOMM	49	9	10	66
Seller Subsidy		0	0	0
Transaction Type	Potential Short Sale	Foreclosure	Potential Short Sale	Potential Short Sale
Property Cond	is condition, Shows Well	As-is condition	Shows Well	
List Date	9/18/2012	06/27/2012	05/22/2012	07/22/2011
Settled Date	2/15/2013	23-July-2012	16-November-	24-July-2012
Contract Date		09-Jul-2012	01-Jun-	23-Sep-2011
List Price	185000	\$166,200	\$169,900	\$169,999
Close Price		\$172,000	\$165,000	\$160,000
Style	Rambler	Split Foyer	Rambler	Colonial
Type	Detached	Detached	Detached	Detached
Levels	1	2	1	3
Year Built	1987	1987	1987	1992
Total Bedrooms	3	3	3	4
Baths Full/Half	2 / 0	2 / 0	2 / 0	3 / 1
# of Fireplaces	1	0	1	1
# Gar/Car/ParkSp	-/-/-	1/-/-	-/-/-	2/-/-
Exterior Features		Deck		
Exterior Constr	Vinyl Siding	Brick	Vinyl Siding	Vinyl Siding
Basement Type		Partially Finished		Fully Finished
Cooling System	Heat Pump(s)	Central A/C	Heat Pump(s)	Central A/C
Cooling Fuel Sys	Electric	Electric	Electric	Electric
Heat System	Heat Pump(s)	Heat Pump(s)	Heat Pump(s), Wood Burn Stove	Heat Pump(s)
Heat Fuel	Electric	Electric	Electric	Electric
Living Area	1378	0	1,378	0
Price PER SQFT		0.00	123.29	0.00
Tax Total Liv Ar	1378	1,024	1,378	1,374
TLA Prc PER SQF		\$162.30	\$123.29	\$123.73
Lot Size (Sqft/Ac)	13817/0.317	13987/0.32	14575/0.33	16823/0.39
Total Value	\$185000	\$172,000	\$165,000	\$160,000



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# CMA Pricing Comparables

## Subject



2135 AQUIA DR  
STAFFORD, 22554 VA  
AQUIA HARBOUR  
MLS: ST7929876

## Comparable 4



1237 AQUIA DR  
STAFFORD  
AQUIA HARBOUR  
ST7662377

## Comparable 5



2232 AQUIA DR  
STAFFORD  
AQUIA HARBOUR  
ST7966522

## Comparable 6



1138 COLUMBUS DR  
STAFFORD  
AQUIA HARBOUR  
ST7942911

<b>Status</b>	TEMPOFF	<b>SOLD</b>	<b>CONTRACT</b>	<b>CNTG/NO KO</b>
<b>DOMM</b>	49	76	9	27
<b>Seller Subsidy</b>		0		
<b>Transaction Type</b>	Potential Short Sale	Potential Short Sale	Potential Short Sale	Potential Short Sale
<b>Property Cond</b>	is condition, Shows Well		Shows Well	
<b>List Date</b>	9/18/2012	08/02/2011	11/19/2012	10/08/2012
<b>Settled Date</b>	2/15/2013	28-September-2012	15-February-2013	
<b>Contract Date</b>		17-Oct-2011	28-Nov-2012	08-Oct-2012
<b>List Price</b>	185000	\$174,900	\$175,000	\$190,000
<b>Close Price</b>		<b>\$175,000</b>		
<b>Style</b>	Rambler	Split Foyer	Raised Rambler	Colonial
<b>Type</b>	Detached	Detached	Detached	Detached
<b>Levels</b>	1	2	2	3
<b>Year Built</b>	1987	1980	1975	1985
<b>Total Bedrooms</b>	3	4	4	4
<b>Baths Full/Half</b>	2 / 0	2 / 0	2 / 0	3 / 1
<b># of Fireplaces</b>	1	2	0	1
<b># Gar/Car/ParkSp</b>	-/-/-	<b>2/-/-</b>	<b>2/-/-</b>	<b>2/-/-</b>
<b>Exterior Features</b>				
<b>Exterior Constr</b>	Vinyl Siding	Vinyl Siding	Vinyl Siding	Vinyl Siding
<b>Basement Type</b>			<b>Rear Entrance, Walkout Level, Windows</b>	<b>Fully Finished</b>
<b>Cooling System</b>	Heat Pump(s)	Central A/C	Central A/C	Central A/C
<b>Cooling Fuel Sys</b>	Electric	Electric	Electric	Electric
<b>Heat System</b>	Heat Pump(s)	Heat Pump(s)	Central, Forced Air, Heat Pump(s)	Heat Pump(s)
<b>Heat Fuel</b>	Electric	Electric	Electric	Electric
<b>Living Area</b>	1378	1,137	2,112	0
<b>Price PER SQFT</b>		153.83	82.86	0.00
<b>Tax Total Liv Ar</b>	1378	1,137	1,344	2,264
<b>TLA Prc PER SQF</b>		\$153.83	\$130.21	\$83.92
<b>Lot Size (Sqft/Ac)</b>	13817/0.317	20299/0.47	17572/0.40	13168/0.30
<b>Total Value</b>	<b>\$185000</b>	<b>\$175,000</b>	<b>\$175,000</b>	<b>\$190,000</b>



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# CMA Pricing Comparables

## Subject



2135 AQUIA DR  
STAFFORD, 22554 VA  
AQUIA HARBOUR  
MLS: ST7929876

## Comparable 7



1120 COLUMBUS DR  
STAFFORD  
AQUIA HARBOUR  
ST7982332

## Comparable 8



1039 ISABELLA DR  
STAFFORD  
AQUIA HARBOUR  
ST7878223

## Comparable 9



1001 HARBOUR DR  
STAFFORD  
AQUIA HARBOUR  
ST7934304

<b>Status</b>	TEMPOFF	CNTG/NO KO	CONTRACT	SOLD
<b>DOMM</b>	49	19	72	23
<b>Seller Subsidy</b>				7,000
<b>Transaction Type</b>	Potential Short Sale	Potential Short Sale	REO/Bank Owned	Standard Sale
<b>Property Cond</b>	is condition, Shows Well		ondition, Building Winterized, Needs work	
<b>List Date</b>	9/18/2012	12/27/2012	07/03/2012	09/25/2012
<b>Settled Date</b>	2/15/2013		19-February-2013	30-November-2012
<b>Contract Date</b>		06-Feb-2013	21-Dec-2012	18-Oct-2012
<b>List Price</b>	185000	\$190,000	\$195,000	\$205,000
<b>Close Price</b>				\$205,000
<b>Style</b>	Rambler	Raised Rambler	Colonial	Rambler
<b>Type</b>	Detached	Detached	Detached	Detached
<b>Levels</b>	1	2	2	1
<b>Year Built</b>	1987	1975	1975	1976
<b>Total Bedrooms</b>	3	4	4	3
<b>Baths Full/Half</b>	2 / 0	2 / 0	2 / 1	2 / 0
<b># of Fireplaces</b>	1	1	2	1
<b># Gar/Car/ParkSp</b>	-/-/-	2/-/-	-/-/-	-/-/-
<b>Exterior Features</b>			Porch-front, Porch-rear, Porch-screened	
<b>Exterior Constr</b>	Vinyl Siding	Brick Front	Brick and Siding	Brick and Siding
<b>Basement Type</b>		Full, Partially Finished		
<b>Cooling System</b>	Heat Pump(s)	Central A/C, Heat Pump(s)	Central A/C	Ceiling Fan(s), Central A/C
<b>Cooling Fuel Sys</b>	Electric	Electric	Electric	Electric
<b>Heat System</b>	Heat Pump(s)	Heat Pump(s)	Central	Forced Air
<b>Heat Fuel</b>	Electric	Electric	Electric	Oil
<b>Living Area</b>	1378	2,058	2,800	1,905
<b>Price PER SQFT</b>		92.32	69.64	107.61
<b>Tax Total Liv Ar</b>	1378	1,372	2,800	1,905
<b>TLA Prc PER SQF</b>		\$138.48	\$69.64	\$107.61
<b>Lot Size (Sqft/Ac)</b>	13817/0.317	18618/0.43	20687/0.47	16339/0.38
<b>Total Value</b>	\$185000	\$190,000	\$195,000	\$205,000



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Prepared on February 19, 2013

# CMA Pricing Comparables

## Subject



2135 AQUIA DR  
STAFFORD, 22554 VA  
AQUIA HARBOUR  
MLS: ST7929876

## Comparable 10



2073 FARRAGUT DR  
STAFFORD  
AQUIA HARBOUR  
ST7919862

## Comparable 11



2014 WAVE DR  
STAFFORD  
AQUIA HARBOUR  
ST7933740

<b>Status</b>	TEMPOFF	<b>SOLD</b>	<b>SOLD</b>
<b>DOMM</b>	49	50	8
<b>Seller Subsidy</b>		0	0
<b>Transaction Type</b>	Potential Short Sale	REO/Bank Owned	REO/Bank Owned
<b>Property Cond</b>	is condition, Shows Well	As-is condition	
<b>List Date</b>	9/18/2012	09/04/2012	09/25/2012
<b>Settled Date</b>	2/15/2013	<b>28-December-2012</b>	<b>07-January-2013</b>
<b>Contract Date</b>		22-Oct-2012	03-Oct-2012
<b>List Price</b>	185000	\$209,900	\$210,000
<b>Close Price</b>		<b>\$165,000</b>	<b>\$200,000</b>
<b>Style</b>	Rambler	Split Foyer	<b>Tudor</b>
<b>Type</b>	Detached	Detached	Detached
<b>Levels</b>	1	2	3
<b>Year Built</b>	1987	1977	1983
<b>Total Bedrooms</b>	3	4	4
<b>Baths Full/Half</b>	2 / 0	3 / 1	2 / 1
<b># of Fireplaces</b>	1	1	1
<b># Gar/Car/ParkSp</b>	-/-/-	<b>2/-/-</b>	<b>2/-/-</b>
<b>Exterior Features</b>			
<b>Exterior Constr</b>	Vinyl Siding	<b>Alum/Steel Siding, Brick and Siding</b>	<b>Alum/Steel Siding, Stucco</b>
<b>Basement Type</b>		<b>Fully Finished, Partial</b>	<b>Unfinished</b>
<b>Cooling System</b>	Heat Pump(s)	Central A/C	Central A/C
<b>Cooling Fuel Sys</b>	Electric	Electric	Electric
<b>Heat System</b>	Heat Pump(s)	Central, Forced Air	Heat Pump(s)
<b>Heat Fuel</b>	Electric	Central, Electric	Electric
<b>Living Area</b>	1378	0	0
<b>Price PER SQFT</b>		0.00	0.00
<b>Tax Total Liv Ar</b>	1378	<b>1,344</b>	<b>2,577</b>
<b>TLA Prc PER SQF</b>		<b>\$156.18</b>	\$81.49
<b>Lot Size (Sqft/Ac)</b>	13817/0.317	12798/0.29	19345/0.44
<b>Total Value</b>	\$185000	<b>\$165,000</b>	<b>\$200,000</b>



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## Pricing Recommendation

**2135 AQUIA DR, STAFFORD VA 22554**

Researched and prepared for:

Prepared on February 19, 2013

The following analysis of potential list and sale price of your home has been carefully calculated based on the specific and unique characteristics of your home. This analysis has been calibrated with homes which are most comparable to yours, including 7 that were recently sold. Other current market trends have also been included in this analysis of list price.



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# COMPARATIVE MARKET ANALYSIS

## CMA Summary

CNTG/NO KO	2 Listings	List Price	Orig. Price	% Dif	DOMP	Liv Sqft	BR	FB	HB	Lvls	Fpls	Gar	Built	Lot SF
	Average	\$190,000	\$190,000	0.00	32	1,029	4	3	1	3	1	2	1980	15,893
	Median	\$190,000	\$190,000	0.00	32	1,029								

CONTRACT	2 Listings	List Price	Orig. Price	% Dif	DOMP	Liv Sqft	BR	FB	HB	Lvls	Fpls	Gar	Built	Lot SF
	Average	\$185,000	\$185,000	0.00	69	2,456	4	2	1	2	1	2	1975	19,130
	Median	\$185,000	\$185,000	0.00	69	2,456								

SOLD	7 Listings	List Price	Sold Price	% Dif	DOMP	Liv Sqft	BR	FB	HB	Lvls	Fpls	Gar	Built	Lot SF
	Average	\$186,557	\$177,429	-4.48	35	631	4	2	0	2	1	2	1983	16,309
	Median	\$174,900	\$172,000	2.88	23	0								

## Report Totals Properties: 11

Avg List Price	\$186,900	Avg Sold Price	\$177,429	Avg DOM-P	40
Median List Price	\$190,000	Median Sold Price	\$172,000	Median DOM-P	27
Low List Price:	\$166,200	Low Sale Price:	\$160,000		
High List Price:	\$210,000	High Sale Price:	\$205,000		



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