



# Market Analysis & Condition Report

## Order Information

<b>Loan No</b> 966712	<b>Client</b> Century Federal Credit Union	<b>Ordered For</b> Julie Dunn	<b>Order No</b> 52858933	<b>Borrower/Owner Name</b> LOREN C. WAKEMAN
<b>Address</b> 1105 SEYMOUR DRIVE	<b>City</b> ASHTABULA	<b>State</b> OH	<b>Zip</b> 44004	<b>County</b> Ashtabula

## Subject Photo



## Property Information

<b># of Units</b> 1	<b>Type</b> Single Family	<b>Style</b> Colonial	<b>Overall Condition</b> Average	<b>Garage Condition</b> Average	<b>View</b> Other Homes			
<b>Currently Listed</b> No	<b>Under Construction</b> No	<b>Subject Construction</b> Aluminum	<b>Legal Zoning</b> Yes					
<b>Property Damage to Any of the Following:</b>		<b>Roof</b> No	<b>Doors</b> No	<b>Siding</b> No	<b>Windows</b> No	<b>Foundation</b> No	<b>Other</b> No	
<b>Any Evidence of the Following Damage:</b>		<b>Earthquake</b> No	<b>Flood</b> No	<b>Water</b> No	<b>Wind</b> No	<b>Fire</b> No	<b>Hail/Ice</b> No	<b>Other</b> No

## Neighborhood Information

<b>Location</b> Urban	<b>Market Conditions</b> Declining	<b>Conforms to Neighborhood</b> Yes	<b>Neighborhood Trend</b> Declining	<b>Over Supply of Listings</b> Yes	<b>Foreclosure Activity</b> Yes				
<b>External Influences:</b>		<b>Water View</b> No	<b>Golf View</b> No	<b>RR Tracks</b> No	<b>Powerlines</b> No	<b>Traffic</b> No	<b>Air Traffic</b> No	<b>Commercial</b> No	<b>Other</b> No

## Comments

Comments: See attached addenda.

**Property Inspector:** Shane Kendall

**Date of Inspection:** 10/15/2017



Loan Number 966712		Order Number 52858933		Client Century Federal Credit Union	
Address 1105 SEYMOUR DRIVE		City ASHTABULA	State OH	Zip 44004	Name WAKEMAN, LOREN C.

**Comments:**

The subject property is located in a declining market. The property is located in a predominately tenant occupied area. The subject property was found to be in average exterior condition at the time of this inspection with no obvious/major deferred maintenance or neglect. The subject property is located in a predominantly owner occupied (58 %owner/42% tenant) area(homes.com). The city of Ashtabula has an unemployment rate of 12.8% (homes.com). This area has seen a market price reduction of 3% in the past year (trulia) There are currently 145 properties in 44004 that are in some stage of foreclosure (default, auction or bank owned) while the number of homes listed for sale on RealtyTrac is 206. In September, the number of properties that received a foreclosure filing in 44004 was 38% lower than the previous month and 68% lower than the same time last year.

Home sales for August 2017 were up 0% compared with the previous month, and down 100% compared with a year ago. The median sales price of a non-distressed home was \$0. The median sales price of a foreclosure home was \$0, or 0% higher than non-distressed home sales. Local economic factors have created declining sales prices due to increasing rates of unemployment and foreclosure. 14% of the homes in Ashtabula are vacant





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# Photos

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Address Verification



Street Scene





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# Photos

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## EXTERIOR

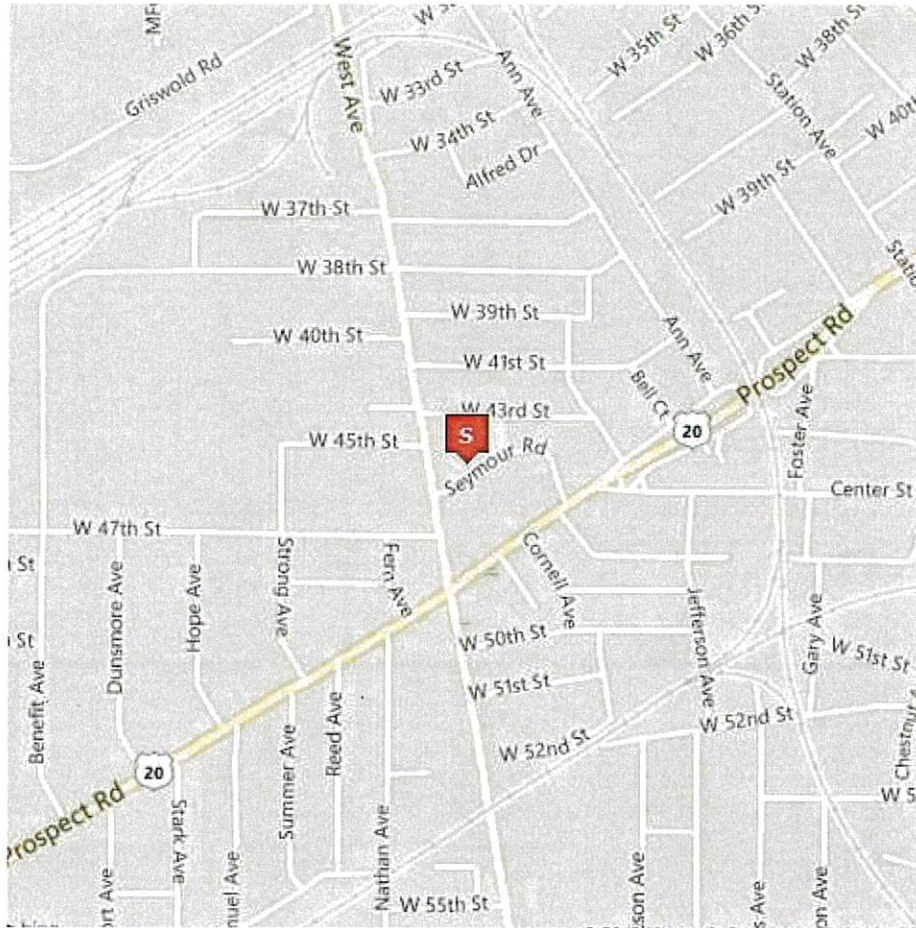




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# Map

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Address 1105 SEYMOUR DRIVE		City ASHTABULA	State OH	Zip 44004	Name WAKEMAN, LOREN C.







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# Map

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