



J Montane,

I am a real estate agent in the same neighborhood as you. I wanted to chat about helping our community and talk about how to increase the home values in the neighborhood. When would be a good time to call or meet?

*Best
Sally*



Sally Smith / REALTOR
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Real Estate Inc.



PROPERTY ADDRESS
301 174TH ST APT 505 SUNNY ISLES BEACH, FL 33160

GENERATED ON
Feb 18, 2017

REAL ESTATE AGENT
Sally Smith

COMPANY
GBR Realty #1234

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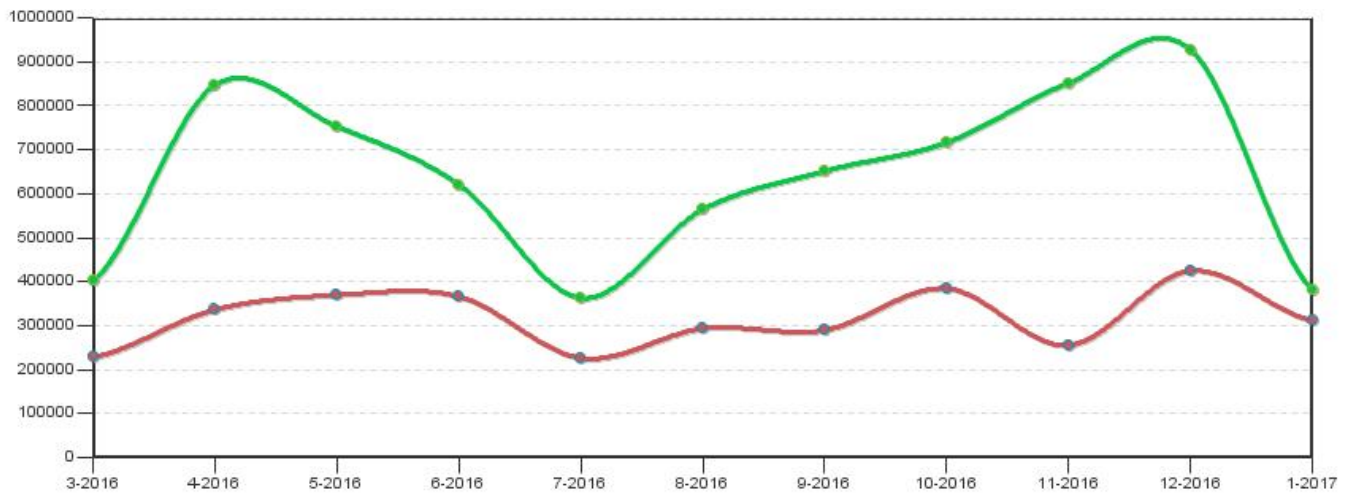
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(941) 217-9563

This Property Report is provided to you as a professional service from Sally Smith. If you are considering listing your property for sale and would like to schedule a time to discuss the report you can contact Sally directly via phone or email.

Recently Sold Condos in your Area

DATE	PROPERTY	TYPE	SALES PRICE
01/10/2017	17700 Bay RD Sunny Isles Beach, FL 33160	Condo	\$426,000.00
01/09/2017	201 178th DR Sunny Isles Beach, FL 33160	Condo	\$252,000.00
01/09/2017	19333 Collins AVE Sunny Isles Beach, FL 33160	Condo	\$894,000.00
01/06/2017	19575 Collins AVE Sunny Isles Beach, FL 33160	Condo	\$2,858,000.00
01/06/2017	201 178th DR Sunny Isles Beach, FL 33160	Condo	\$252,000.00
01/04/2017	201 180th DR Sunny Isles Beach, FL 33160	Condo	\$168,000.00
01/03/2017	250 180th DR Sunny Isles Beach, FL 33160	Condo	\$211,000.00
12/30/2016	17600 Bay RD Sunny Isles Beach, FL 33160	Condo	\$288,000.00

Average Market Value and Loans of Condos Sold in your Neighborhood for past 12 Months



Legend: **Red Line** = Total Loans **Green Line** = Total Estimated Market Value



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Real Estate Market Trends Overview

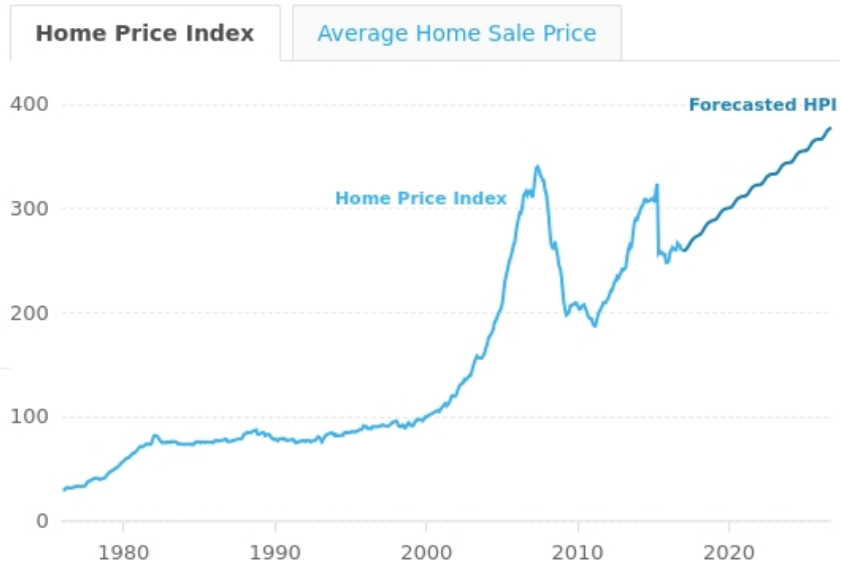
- At \$290,000, 33160 homes have a median sale price slightly above the average for zip codes in Miami-Dade County.
- With a 1-year price forecast of 5.30%, home values in 33160 are expected to have one of the lowest appreciation rates compared to zip codes in Miami-Dade County, where prices are expected to rise 6.00% on average

Market Health Score



Median Sale Price \$290,000

1-Year Forecasted Price Growth 5.30%



What is a "Real Estate Market"?

Perhaps before we dive into the specifics on analyzing the market, we should get on the same page as to what we are talking about when we use the phrase "The Real Estate Market". The real estate market is a phrase used to describe the overall economic state of real estate, based largely on supply and demand.

This report will help you understand the current state of the market when you decide to list your property for sale.



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Home Price Index

The Home Price Index (HPI) measures the relative change in average home prices within the United States over time. The forecasted HPI is solely an estimate and should not be viewed as a guaranteed predictor of future market conditions.



What is the Home Price Index?

The HPI is a broad measure of the movement of single-family house prices. The HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. The HPI serves as a timely, accurate indicator of house price trends at various geographic levels.

Why HPI matters to you?

There are many factors that need to be considered when selling your property. In order to make the best decision on listing price you need help analyzing the home price index, recent home sales and comparable properties in your area.



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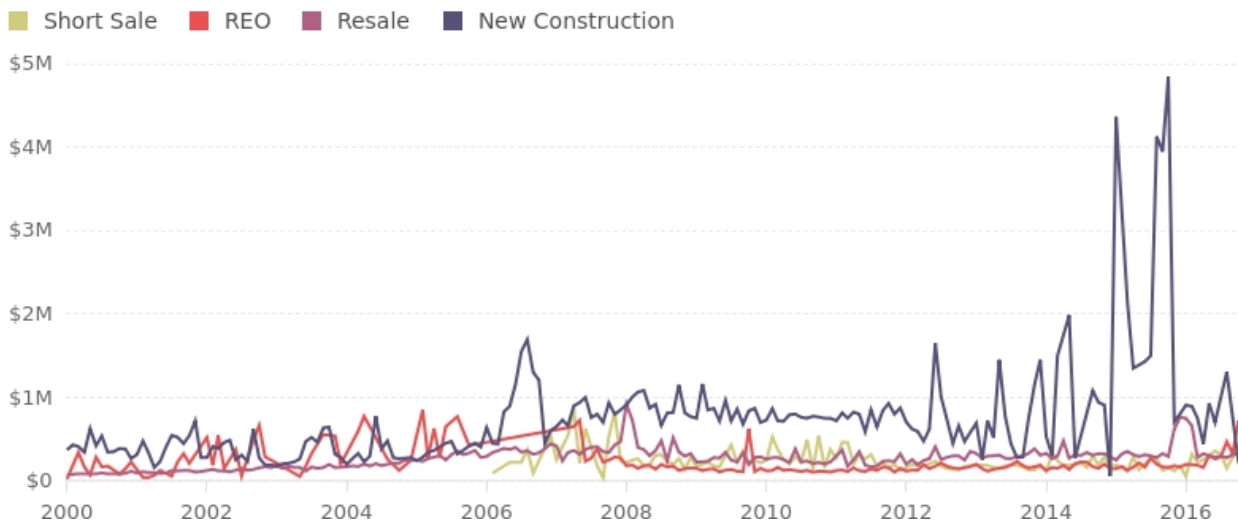
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Home Sales by Property Type

Price by Property Type

November 2016 Sales by Property Type

The median sale price of homes in four different categories: REO, Short Sale, New Construction, and Resale.



Understanding Sales History

When determining the value of a property, it is important to look at the trend of property sales based on type of property sale. This would include:

- Short Sale - When a property is sold with debts greater than the sale price.
- REO - A property sold that was owned by the lender (typically a bank).
- Resale - When a property was sold by a real person.
- New Construction - When a property is new and typically sold by the developer.

All four of these types of sales can effect your home value.



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REO Market Analysis

REO Loans

Median REO Sale Price

The number of REO (bank-owned) properties in 33160. These properties result from the unsuccessful auction sales of foreclosed properties.



What is REO?

Real estate owned or REO is a term used in the United States to describe a class of property owned by a lender—typically a bank, government agency, or government loan insurer—after an unsuccessful sale at a foreclosure auction.

How does this effect you?

If there is a significant number of bank-owned properties than this could have a negative effect on home values.



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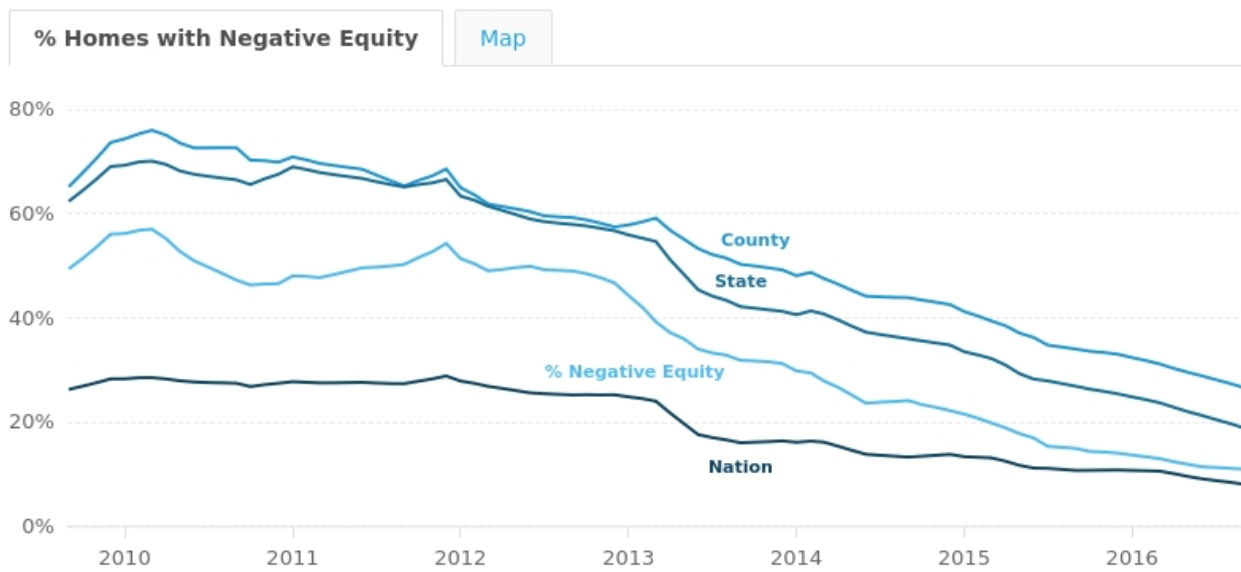
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Negative Equity Trend

The percentage of homes in 33160 where the remaining mortgage balance exceeds the market value of the home.



What is Negative Equity?

Negative Equity is when the outstanding loans on a property are more than the house is worth. The number of homes with negative equity in your neighborhood can have a direct effect on your home value and ability to sell your home to a potential buyer.

The Negative Effect

Mortgages with negative equity – also known as “under water” or “upside down” mortgages – have myriad consequences for both households and communities. Most homeowners default on their mortgages because of income decline, unemployment, divorce, or death, or as a desperate strategy to escape an unprofitable financial situation. Mortgage defaults can depress home prices so it is an important trend to watch.



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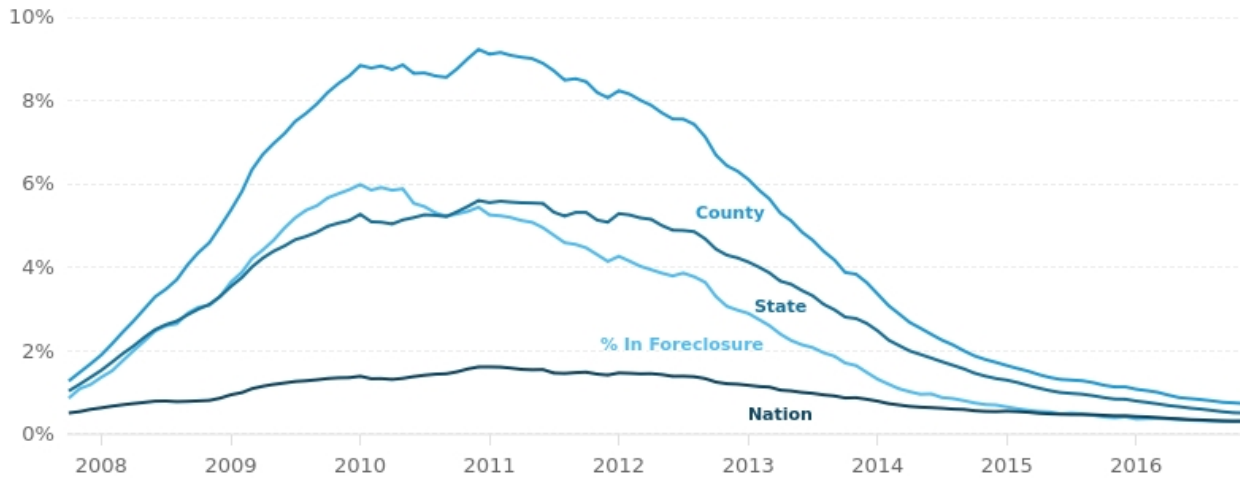
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Foreclosure Trend

Foreclosure Prevalence

Foreclosure Status

The percentage of total homes in 33160 that are in the foreclosure process.



What is a Foreclosure?

Foreclosure is a legal process in which a lender attempts to recover the balance of a loan from a borrower, who has stopped making payments to the lender, by forcing the sale of the home used as the collateral for the loan.

How does this effect you?

Foreclosures can have a negative effect on home values in your area. Most appraisals will include foreclosures which can drive the home valuation down.

Disclaimer

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