

Property Value Report



1449 Electric Avenue, East Pittsburgh, PA, 15112

1,827 sqft 4 + 2.00; 1890 Duplex

Effective Date: Oct 24, 2022

Prepared For:

COGO Capital

701 E. Front Ave., Second Floor

Coeur D'Alene, Idaho, 83814

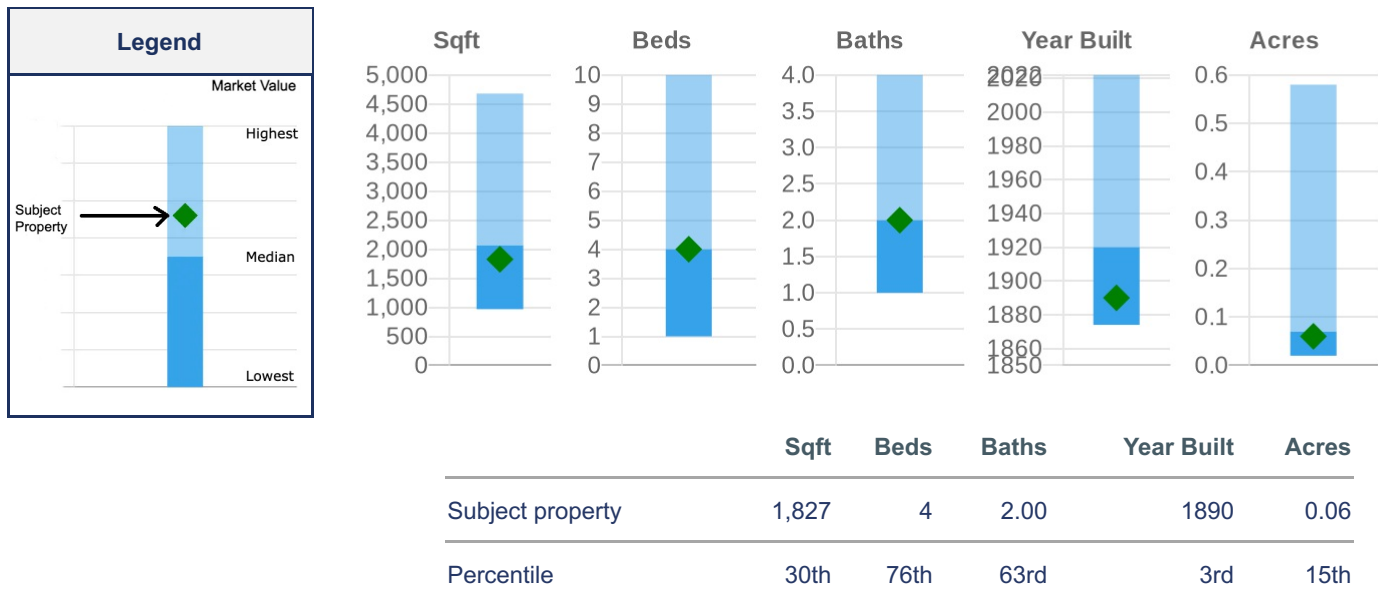


Underwriting Summary and Parameters

Underwriter Commentary:

Market demand is somewhat strong with some market appreciation of duplexes in maintained condition, which is not an uncommon trend among MFRs. Subject is a duplex in Moderate condition with updates to most of the flooring. Some wall damage behind the vanity in one bathroom is visible. Estimated AIV = \$50k

Subject Property Comparison Metrics: 120 sold properties within 2 miles:



Comparable Search Parameters:

Distance-Based Comps: We have identified and examined [43 sold comparables](#) within [2 miles](#) from the subject property, which sold within the last [12 months](#) from the effective date of this analysis. There were [1 active listings](#) in the same geographic area.

Size-Based Comps: The subject property has [1,827 sqft](#) of livable area. We identified and examined [17 sold comparables](#) between [1,427](#) and [2,227 sqft](#) within [1.5 miles](#) from the subject property, which sold within the last [12 months](#) from the effective date of this analysis. There were [1 active listings](#) in the same geographic area.

Custom Comp Search: For our analysis, we have chosen to focus our ultimate results and conclusions on [12 sold comparables](#) selected by using the following custom search parameters: 1250-2192 total sqft, 2 max units, Map.

Additional Analyses Conducted: In addition, we examined the results derived by focusing on the following additional search parameters: (2200 max total sqft, +/- 24 years built, +/- 0 units.); (+/- 24 years built, +/- 0 units.); (+/- 20% total sqft, +/- 0 units.)

Verification of Physical Condition:

We have verified the condition of the subject property by performing an **Interior (w Exterior)** inspection.

Neighborhood:

Land Use Types Present:	2-4 Unit Residential, Golf course, Single-Family Residential, Park, Commercial Industrial, Low-Density Apartments, Cemetery
Land Use Concerns:	None
Average Age of Residential Units:	103 years (31 - 148 years)
Average Building Condition:	Fair (Unsound to Excellent)
Average Building Quality:	C- (D- thru B+)
Sold Comp Percent Remodeled:	7.3%

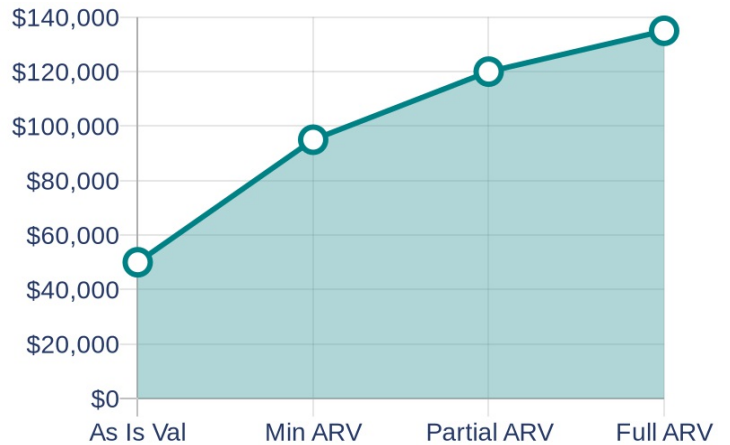
Zoning: C; Residential

Any neighborhood conformance issues?: No

Underwriter Summary

Current Condition	Moderate
Estimated As Is Market Value	\$50,000
Optimal Strategy	Partial

Value Curve



Renovation Strategies

	Min	Partial	Full	Best
ARV	\$95,000	\$120,000	\$135,000	\$120,000
Gross Lift	\$45,000	\$70,000	\$85,000	\$70,000
Rehab	\$12,206	\$23,978	\$57,635	\$23,978
Net Lift	\$32,794	\$46,022	\$27,365	\$46,022
Multiple	3.69	2.92	1.47	2.92

Estimated Timeline

	Min	Partial	Full	Best
TTS*	116	84	0	84

Market Demand

65

Somewhat Strong

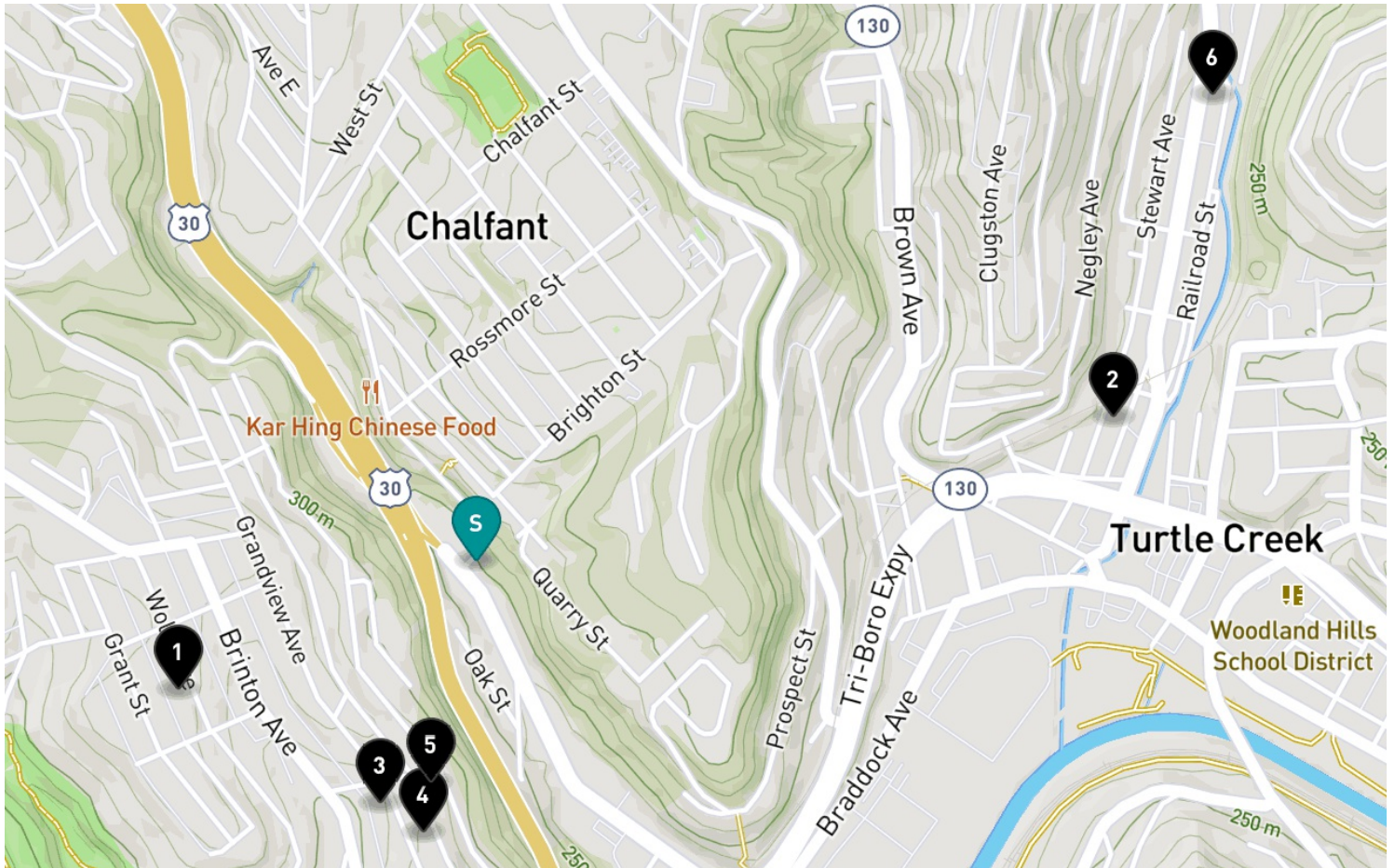
Market Demand is a proprietary rating assessment, scored from 0 to 100, to objectively measure the localized market surrounding a subject property based on the strength of the underlying market dynamics. The following are a few factors considered.

Location	Urban
Inventory	0 months
Median TTS*	104 days
% Remodeled	7.3 %

Note:Total Time to Sale (TTS) is measured for each property, from the date a property is listed on the MLS, until the date that the property has sold and closed, with ownership rights being transferred from Seller to Buyer.

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Closest Market Comparables



#	Subject Property	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
S	1449 Electric Avenue	1,827	0	1,827	4	2.00	1890	2.00	0.06	2	0					
#	Newly Built	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Full Remodel	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Partial Remodel	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
1	1426 Wolfe Ave	1,764	0	1,764	4	2.00	1960	1.00	0.06	2	0.32	7/27/22		\$130,000	\$74	129
#	Maintained	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
2	341 Larimer Ave	1,938	0	1,938	4	2.00	1900	1.00	0.06	2	0.64	8/3/22		\$63,500	\$33	176
3	1608 Grandview Ave	1,274	0	1,274	5	3.50	1900	1.00	0.06	2	0.26	8/26/22		\$115,000	\$90	47
#	Moderate	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
4	1625 Grandview Ave	1,968	0	1,968	4	2.00	1910	1.00	0.06	2	0.27	9/16/22		\$50,000	\$25	88
5	1604 Ridge Ave	1,988	0	1,988	4	2.00	1913	1.00	0.06	2	0.22	7/7/22		\$51,500	\$26	146
6	554 Larimer Ave	2,068	0	2,068	3	2.00	1931	1.00	0.05	2	0.86	2/10/22		\$50,000	\$24	120
#	Poor	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS

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#	Very Poor	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Unsalvageable	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS

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Photos for Closest Market Comparables

ARV Comps

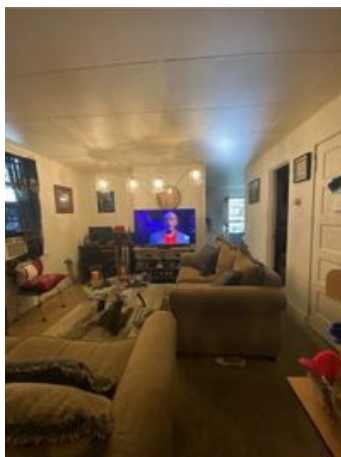
1426 Wolfe Ave (Partial Remodel)



Photos for Closest Market Comparables

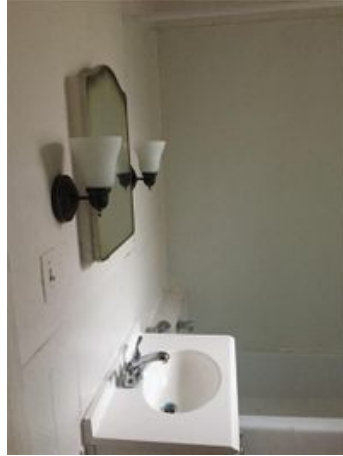
AS IS Comps

1625 Grandview Ave (Moderate)



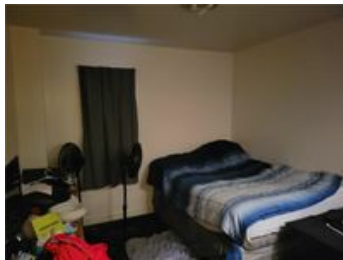
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1604 Ridge Ave (Moderate)



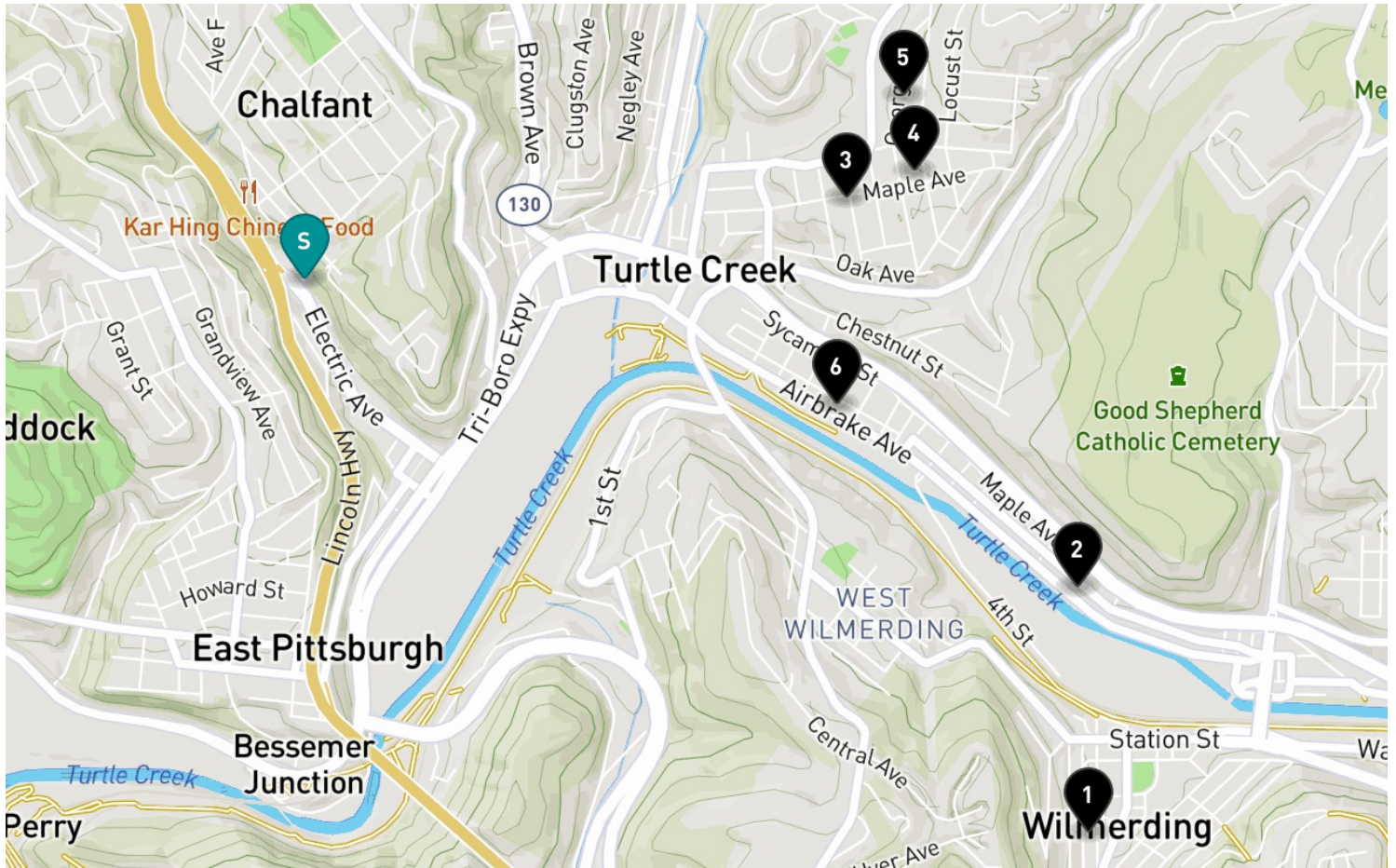
554 Larimer Ave (Moderate)

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Additional Comparables

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#	Subject Property	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
S	1449 Electric Avenue	1,827	0	1,827	4	2.00	1890	2.00	0.06	2	0					
#	Newly Built	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Full Remodel	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Partial Remodel	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
1	418 CALDWELL AVE	1,634	0	1,634	2	2.00	1888	1.00	0.09	2	1.79		11/24/21	\$85,000	\$52	58
#	Maintained	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
2	638 Airbrake Ave	1,849	0	1,849	3	2.00	1896	1.00	0.10	2	1.55		6/7/22	\$65,000	\$35	32
3	1112 Maple Ave	1,834	0	1,834	4	2.00	1929	1.00	0.09	2	1.02		9/23/22	\$100,000	\$55	108
4	1409 Maple Avenue	2,112	0	2,112	4	2.00	1930	1.00	0.07	2	1.16		8/12/22	\$114,000	\$54	81
5	612 George Street	1,381	0	1,381	3	1.50	1932	2.00	0.11	2	1.17		3/30/22	\$94,000	\$68	384
#	Moderate	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
6	1305 Airbrake Ave	1,456	0	1,456	4	2.00	1900	1.00	0.05	2	1.02		3/17/22	\$52,000	\$36	29
#	Poor	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Very Poor	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS

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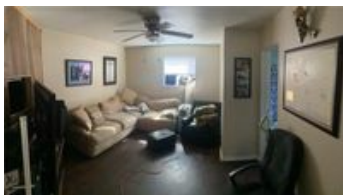
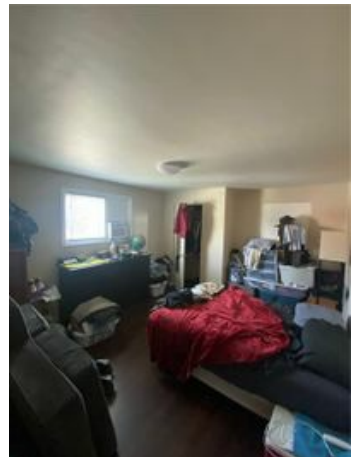
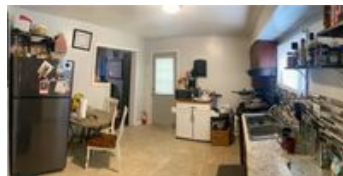
#	Unsalvageable	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
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Photos for Additional Comparables

ARV Comps

418 CALDWELL AVE (Partial Remodel)

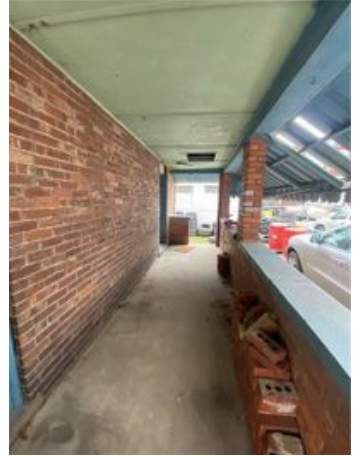


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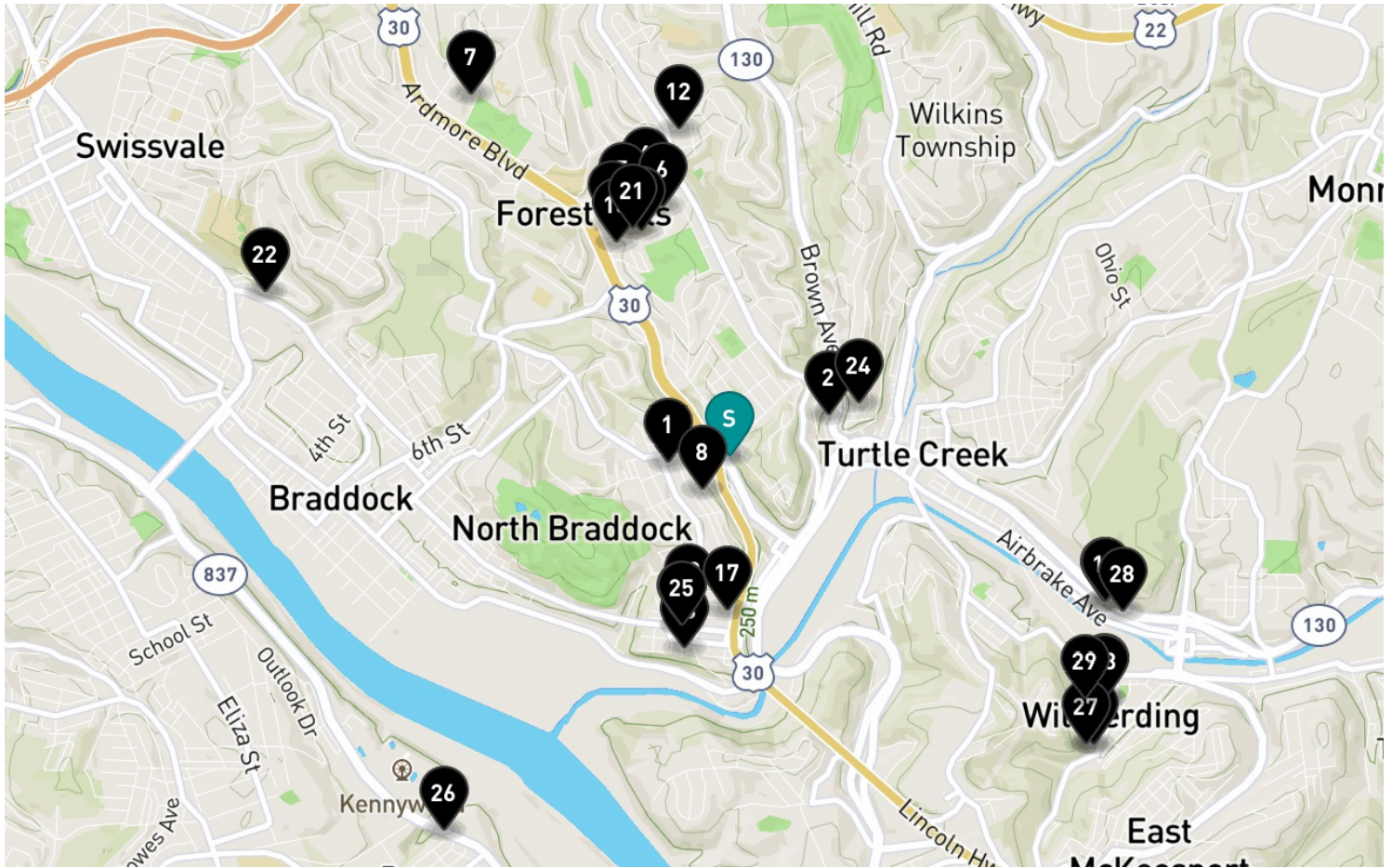
AS IS Comps

1305 Airbrake Ave (Moderate)



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Additional Comps Excluded From the Analysis



#	Subject Property	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
S	1449 Electric Avenue	1,827	0	1,827	4	2.00	1890	2.00	0.06	2	0					
#	Newly Built	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Full Remodel	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
#	Partial Remodel	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
1	1325 Brinton Ave	2,966	0	2,966	6	3.00	1910	2.00	0.13	3	0.25	11/10/21	\$120,000	\$40	64	
#	Maintained	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
2	243 Brown Ave	2,458	0	2,458	5	2.00	1900	1.00	0.10	2	0.43	9/22/22	\$72,000	\$29	76	
3	310 Caldwell Ave	2,377	0	2,377	4	2.00	1901	1.00	0.10	2	1.76	10/26/21	\$80,000	\$34	71	
4	515 Decatur Ave	1,794	0	1,794	4	2.00	1950	1.00	0.08	2	1.11	12/7/21	\$164,900	\$92	39	
5	521 Pacific Ave	2,016	0	2,016	4	2.00	1953	1.00	0.10	2	1.08	8/18/22	\$190,000	\$94	116	
6	507 Lenox Ave	2,064	0	2,064	4	2.00	1950	1.00	0.08	2	1.03	6/24/22	\$188,000	\$91	78	
7	425 Braddock Rd	1,938	0	1,938	5	3.00	1930	1.00	0.14	2	1.77	3/11/22	\$225,000	\$116	133	
8	1508 ridge ave	2,112	0	2,112	3	3.00	1918	1.00	0.06	3	0.17	9/15/22	\$52,560	\$25	169	

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9	538 Halsey Ave	2,720	0	2,720	4	2.00	1920	1.00	0.08	2	1.03		8/12/22	\$175,000	\$64	127
10	411 Franklin St	2,054	0	2,054	3	3.00	1930	1.00	0.06	3	0.63		12/9/21	\$128,500	\$63	134
11	526 Westinghouse Ave	1,665	0	1,665	6	3.00	1908	3.00	0.15	3	1.85		10/26/21	\$80,000	\$48	69
12	4050 Miller St	1,964	0	1,964	6	3.00	1935	2.00	0.37	3	1.32		10/25/21	\$199,000	\$101	41
13	308 - 310 Glosser St	2,979	0	2,979	4	2.00	1950	1.00	0.07	2	0.78		3/16/22	\$85,000	\$29	233
14	121 Sumner Ave	1,354	0	1,354	3	3.00	1920	1.00	0.08	3	0.96		4/29/22	\$160,000	\$118	46
15	324 Center St	2,612	0	2,612	4	4.00	1923	1.00	0.06	4	0.7		8/18/22	\$125,000	\$48	88
16	19 Sumner Avenue	4,050	0	4,050	6	3.00	1920	3.00	0.08	3	0.96		2/4/22	\$281,000	\$69	179

#	Moderate	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
17	547 Franklin St	2,396	0	2,396	4	2.00	1900	1.00	0.10	2	0.61		11/15/21	\$65,500	\$27	127
18	616 Middle Ave	1,240	0	1,240	4	2.00	1891	1.00	0.05	2	1.6		2/18/22	\$34,450	\$28	275
19	614 Middle Ave	1,240	0	1,240	4	2.00	1891	1.00	0.07	2	1.61		2/18/22	\$34,450	\$28	275
20	301 Caldwell Ave	3,000	0	3,000	4	2.00	1906	2.00	0.04	2	1.77		2/28/22	\$40,000	\$13	107
21	210 Lenox Ave	1,233	0	1,233	3	2.00	1930	2.00	0.08	2	0.99		5/16/22	\$145,000	\$118	72
22	2671 Woodstock Ave	1,134	0	1,134	3	3.00	1920	1.00	0.09	3	1.96		4/11/22	\$87,500	\$77	52
23	303 Caldwell Ave	3,289	0	3,289	6	3.00	1896	1.00	0.04	3	1.78		2/28/22	\$60,000	\$18	107
24	345 Highland Ave	1,590	0	1,590	6	3.00	1935	1.00	0.07	3	0.56		8/2/22	\$98,334	\$62	77
25	326 Center Street	2,324	0	2,324	5	3.00	1923	1.00	0.06	3	0.7		8/2/22	\$98,333	\$42	77
26	1100 Duquesne Blvd	3,808	0	3,808	4	4.00	1930	1.00	0.09	4	1.87		6/20/22	\$165,000	\$43	137

#	Poor	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
27	450 Card Ave	2,202	0	2,202	4	2.00	1902	2.00	0.24	2	1.83		2/25/22	\$20,000	\$9	104
28	540 Middle Ave	1,240	0	1,240	3	2.00	1891	1.00	0.06	2	1.68		2/18/22	\$26,300	\$21	275
29	220 Card Ave	2,380	0	2,380	7	3.00	1928	3.00	0.23	3	1.71		10/7/22	\$25,000	\$11	49

#	Very Poor	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
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#	Unsalvageable	Above	Below	Total	Beds	Baths	Year	Stories	Lot	Units	Dist	Flags	COE	SP	\$/sqft	TTS
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Definitions and Explanations

Property Condition Ratings:

Newly Built:	New construction in the current or previous calendar year. Equivalent to an appraiser's C1 condition.
Fully Remodeled:	Fully remodeled to today's specs and standards, including kitchen, bathrooms, appliances, interior, exterior, etc. Equivalent to an appraiser's C2 condition.
Partially Remodeled:	Some recent upgrades and remodeling updates. Equivalent to an appraiser's C3 condition.
Maintained:	Marketable condition, with good upkeep on maintenance repair items. Equivalent to an appraiser's C3.5 condition.
Moderate:	Worn condition. May have disrepair items. Equivalent to an appraiser's C4 condition.
Poor:	In definite disrepair, with significant work items to be financeable. Equivalent to an appraiser's C5 condition.
Very Poor:	In need of major repair, possible "total gut and remodel" Equivalent to an appraiser's C5.5 condition.
Unsalvageable:	Suffering major issues which could prevent refurbish / remodel strategies of the existing structure. Equivalent to an appraiser's C6 condition.

Other Terms:

As-Is Value:	Estimated value of subject property in current condition.
ARV:	Stands for "After Repair Value" and refers to the estimated value of the subject property after / if a set of renovations were to be completed.
Min ARV:	ARV to bring the property to "Maintained" condition (equivalent to C3.5). This generally includes repairing all deferred maintenance and items of disrepair, together with basic cosmetic clean up items such as carpet and paint.
Partial ARV:	ARV to bring the property to "Partially Remodeled" condition (equivalent to C3). This includes all items from a minimum remodel, together with selective upgrades which may include new appliances and kitchen counters, without updating the cabinetry, and other such selective upgrades.
Full ARV:	ARV to bring the property to "Fully Remodeled" condition (equivalent to C2). This entails a complete repair of all deferred maintenance, together with a full cosmetic update to the home, including upgrading all kitchens, bathrooms, fixtures, and windows. Elective exterior improvements are not necessarily included.
Gross Lift:	The total increase in value associated with performing improvements to the property. This equals the specific level of ARV minus the As Is Value or Purchase Price (whichever is lower).
Net Lift:	This represents the Gross Lift minus the Rehab Costs for the particular strategy. This can also be understood as a Gross Profit for the renovation. Gross Lift minus Rehab Costs.
Rehab Multiple:	The Gross Lift, or increase in property value to bring the property to a specific condition (Maintained, Partial, or Fully Remodeled) divided by the associated rehab cost.
TTS:	This stands for "Total Time to Sale," and is measured as the number of days from the date that a property is listed, until the date that it finally sells (Close of Escrow or COE Date).

Interior Report

For: RicherValues
Client: RicherValues



General

Is the property appear occupied?	Occupied
Are there any of the following postings, notices, or signage visible at the property? (TAKE PHOTOS)	NONE
If any violations provide violation date and take photo? If not write none	None
Are any of the following items boarded up, broken, or needing repairs? (TAKE PHOTOS)	Damaged/Unsafe Porch or Decks, Vandalism Damage
Please describe any damages in detail here. If not write none.	Stone wall cracked, exterior wall damage from stolen car being chased by police and ending up in kitchen.
Any of the following visible and running? (Select ALL that apply)	Visible Electric Meter, Running Electric Meter, Visible Gas Meter, Running Gas Meter, Visible Water Meter, Running Water Meter
Items present at property? (TAKE PHOTOS)	Exterior Damage
Please describe any items present at property here. If not write none.	Large rectangle area of damage on left side of home, exterior wall damage from stolen car being chased by police and ending up in kitchen. Neither Homeowner or car that was stolen had insurance, 5 days after property was taken over by contact
Current Neighborhood Condition	Stable
Property Compared to Neighborhood Standards	Equal
Current Property Condition	Average - Property has minor repairs
Did you take a photo of each room and bathroom in the unlimited section? Photos of all rooms and baths required.	Yes, proceed with filling out question form.
Does the home have a basement?	, If Yes, please take photos.

Detached Structures/Pool/Hot Tub

Does the property have a pool or hot tub? (TAKE PHOTOS)	NONE
Does Pool/Hot Tub Need Any Repairs? (TAKE PHOTOS)	NONE
If Property has SHED does it have any of the following repairs? (TAKE PHOTOS)	NONE
If Property has GARAGE does it have any of the following repairs? (TAKE PHOTOS)	NONE
If Property has BARN does it have any of the following repairs? (TAKE PHOTOS)	NONE

Interior

Appliances Present	Range, Refrigerator
Any of the following missing?	NONE
Any of the following damage/repairs	Missing Electric Cover Plates, Holes in Walls
Water Source	Public
Sewer/Septic	Sewer Public
Do you smell any mold, must, mildew or moisture anywhere inside the home?	No
How many bedrooms do you count?	5 or more
How many bathrooms do you count?	3

Is there a basement?

Yes

Is it Finished or Unfinished?

Unfinished

Property Photos



Front



Left

Property Photos

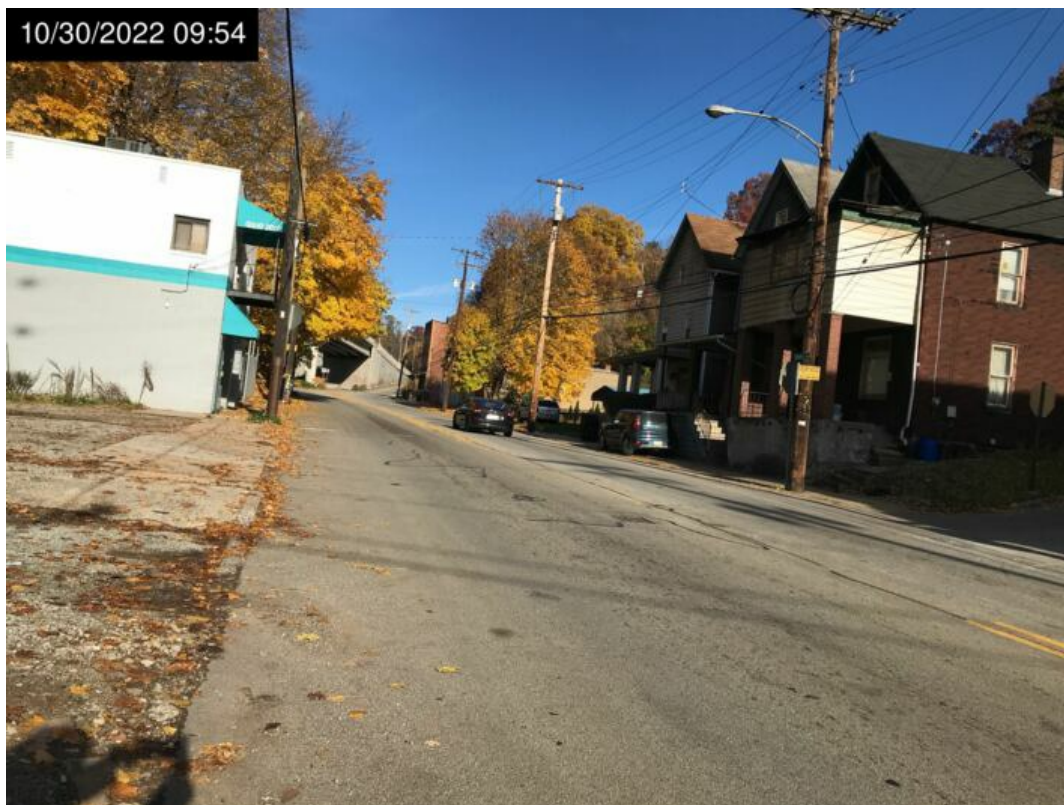


Right



Rear

Property Photos



Street Scene

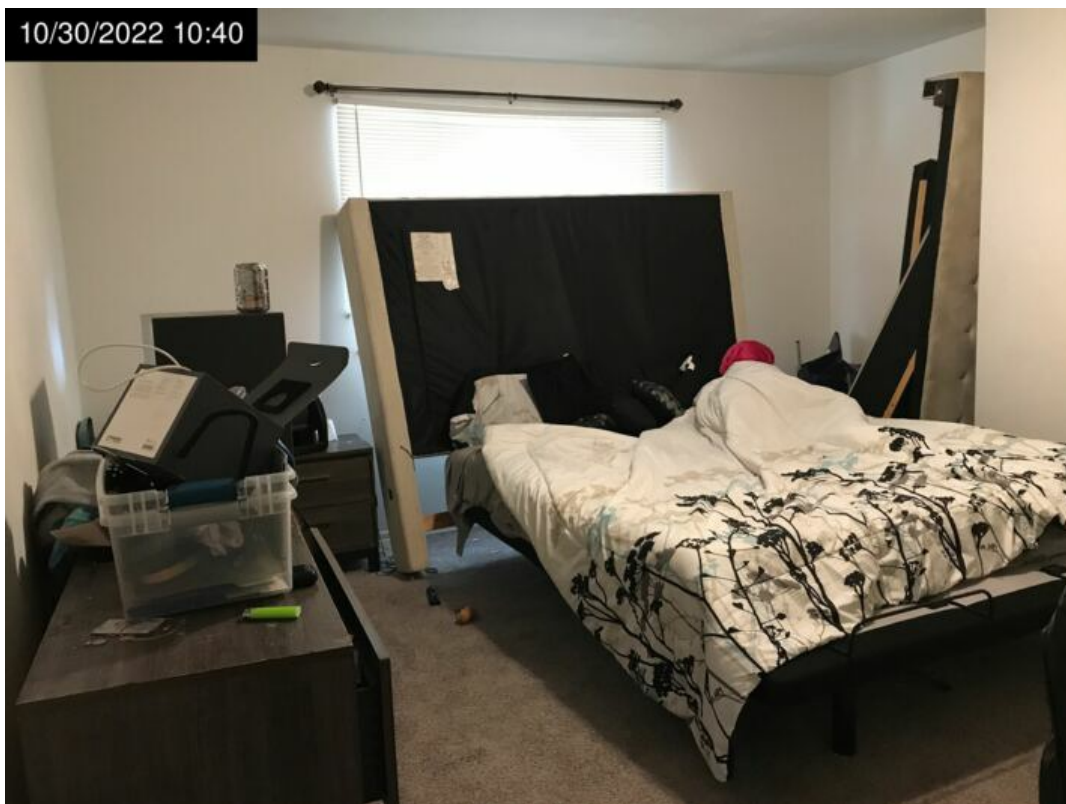


Address Verification

Property Photos



Kitchen



Bathroom

Property Photos



Bedroom
Interior Photos



Bathroom

Property Photos

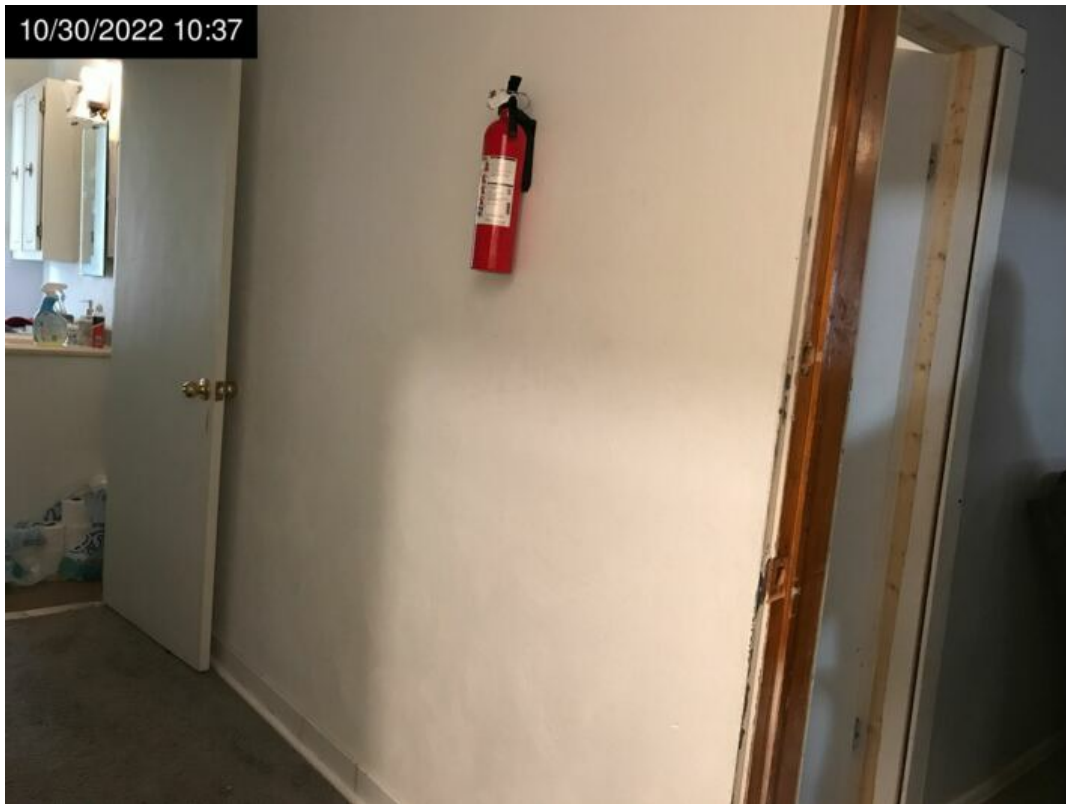


Entryway Interior



Entry - Right

Property Photos



Entry - Left



Kitchen
Interior Photos

Property Photos



Kitchen
Interior Photos



Fridge
Interior Photos

Property Photos



Hallway
Interior Photos



Bedroom
Interior Photos

Property Photos



Bathroom
Interior Photos

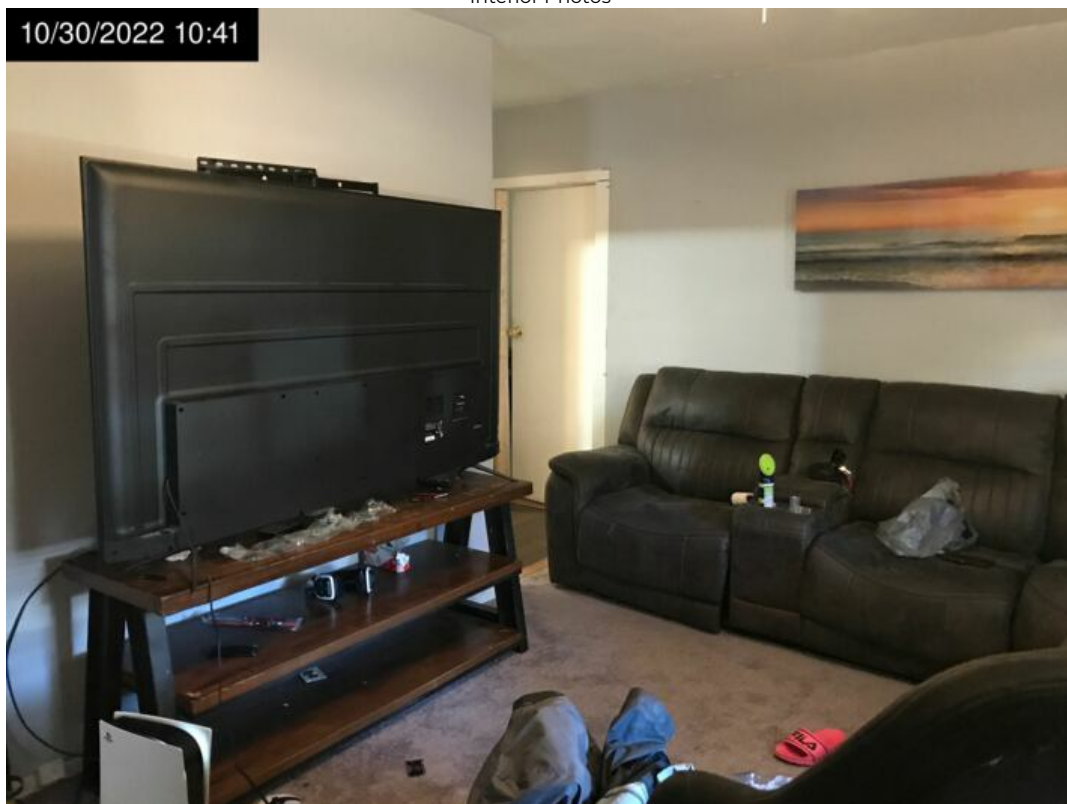


Bathroom
Interior Photos

Property Photos



Stairs
Interior Photos

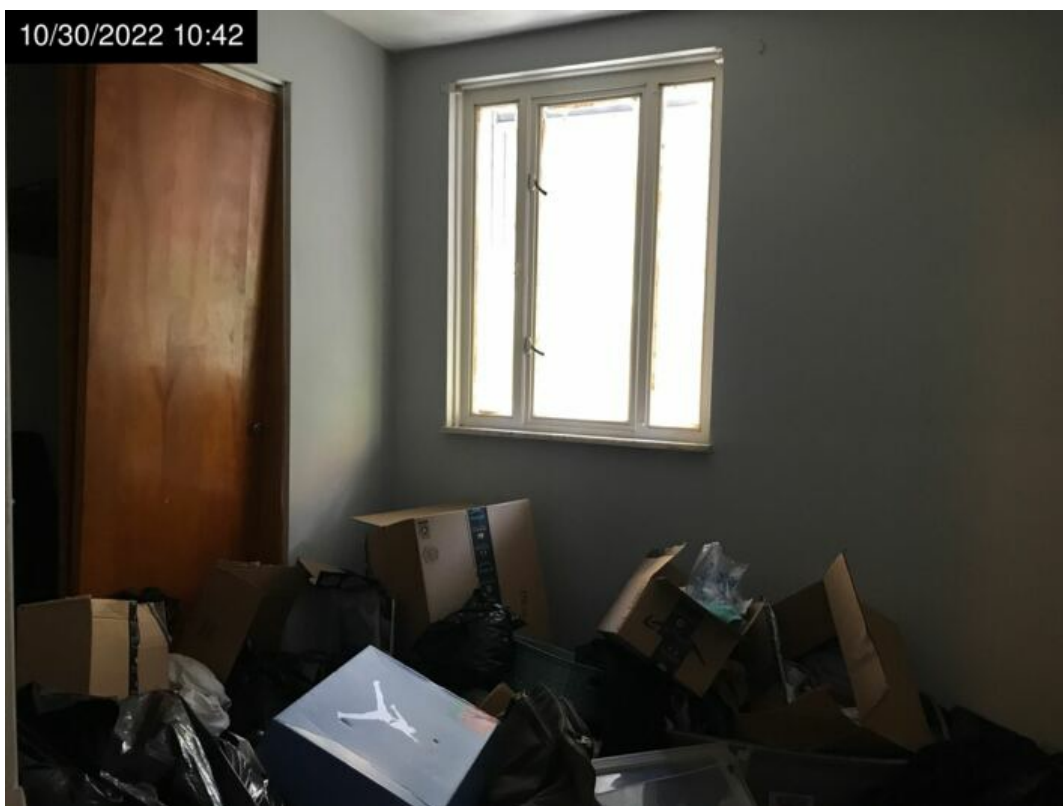


Living Room
Interior Photos

Property Photos

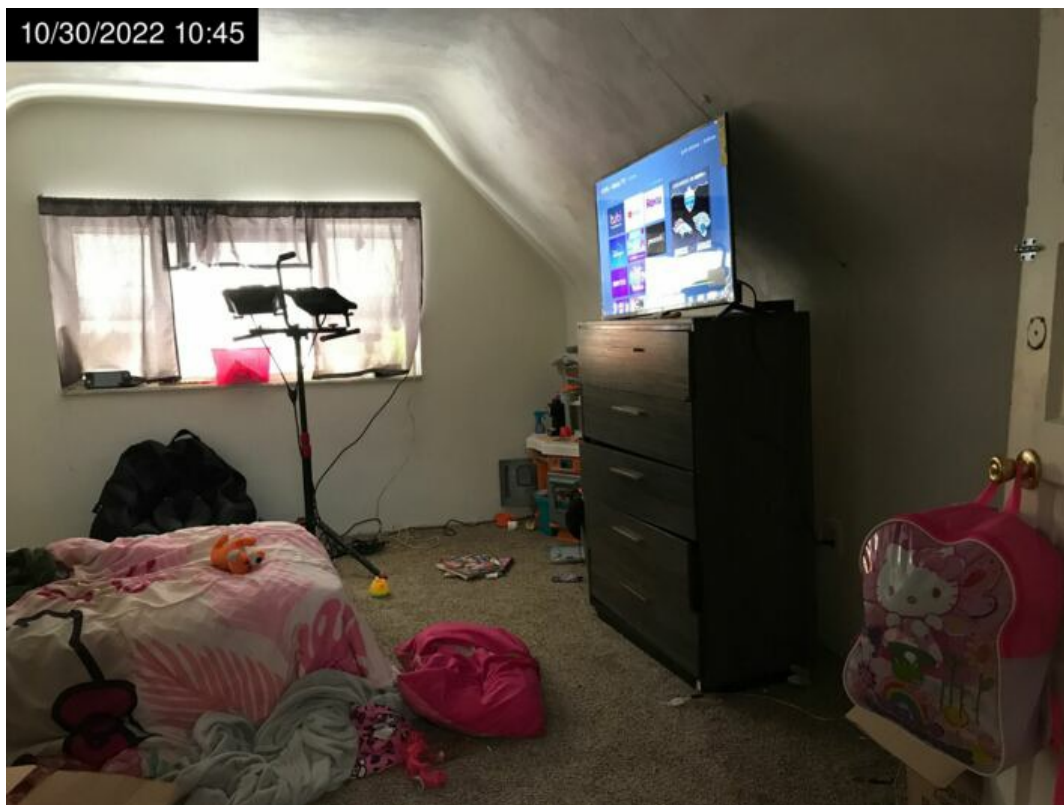


Living Room
Interior Photos

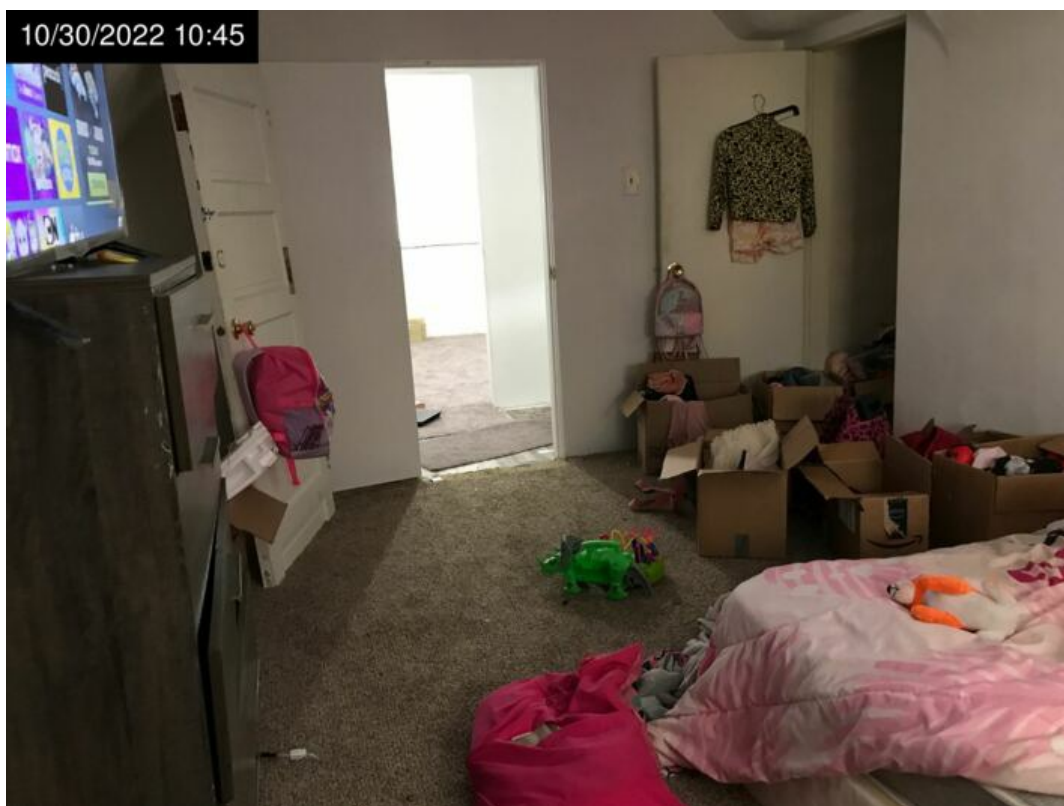


Bedroom
Interior Photos

Property Photos

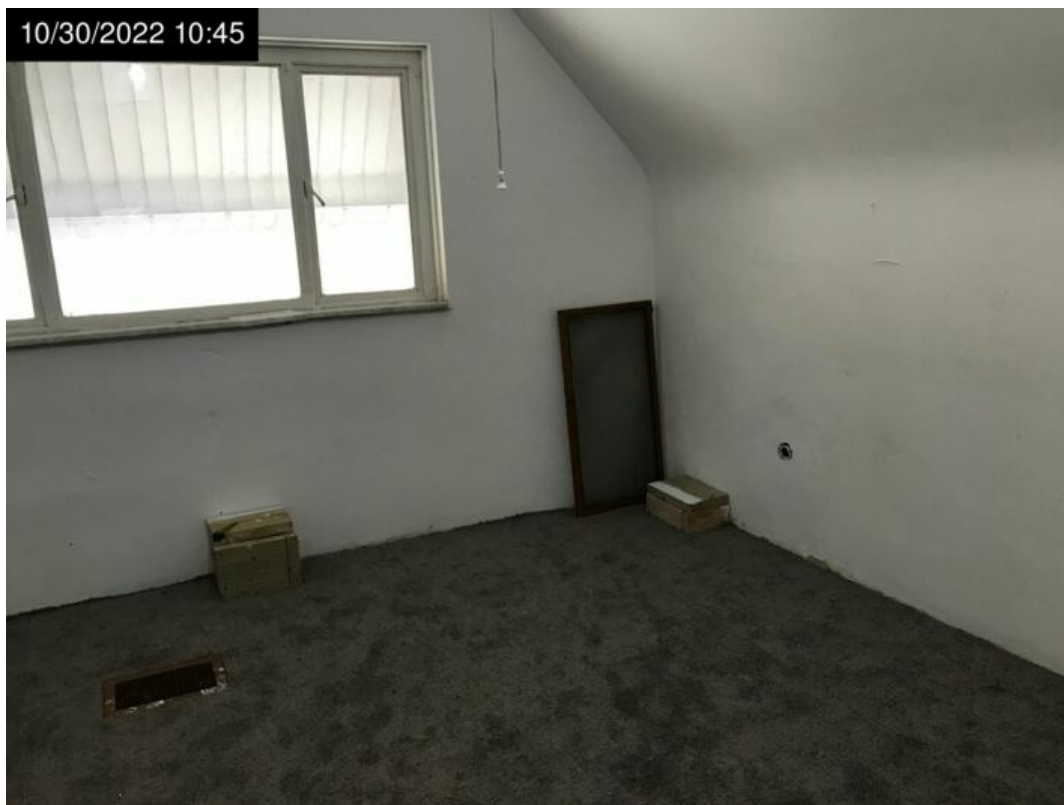


Bedroom
Interior Photos



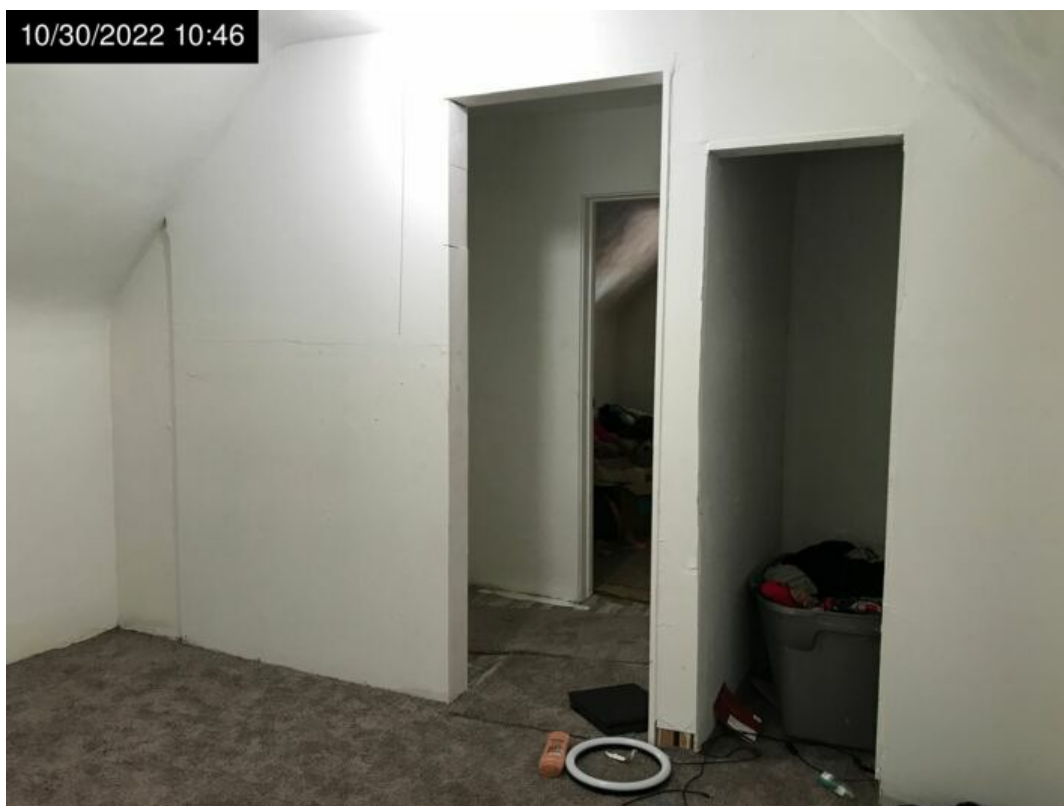
Bedroom
Interior Photos

Property Photos



10/30/2022 10:45

Bedroom
Interior Photos



10/30/2022 10:46

Bedroom
Interior Photos

Property Photos



Closet
Interior Photos



Stairs
Interior Photos

Property Photos

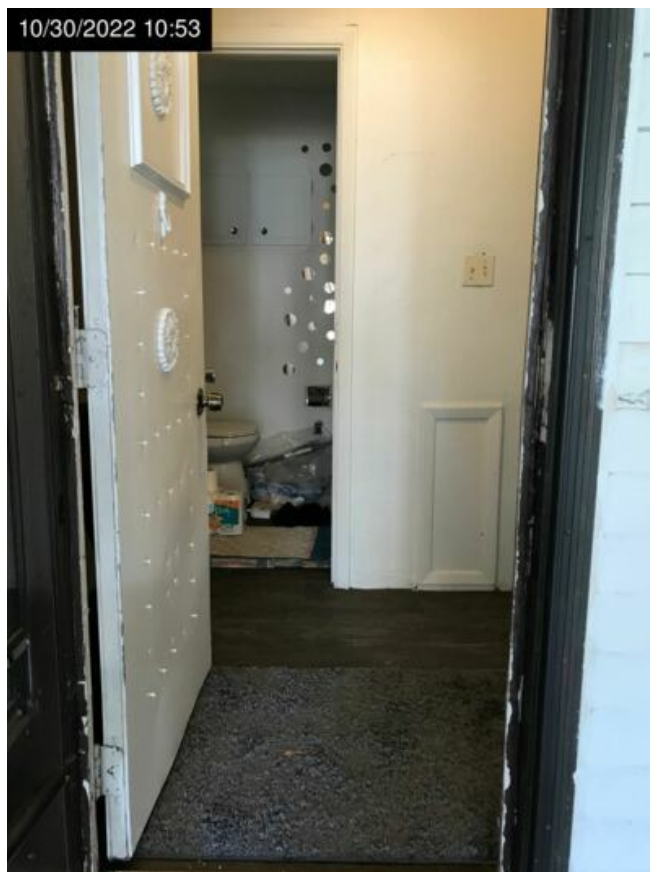


Bathroom
Interior Photos



Bathroom
Interior Photos

Property Photos



Hallway
Interior Photos

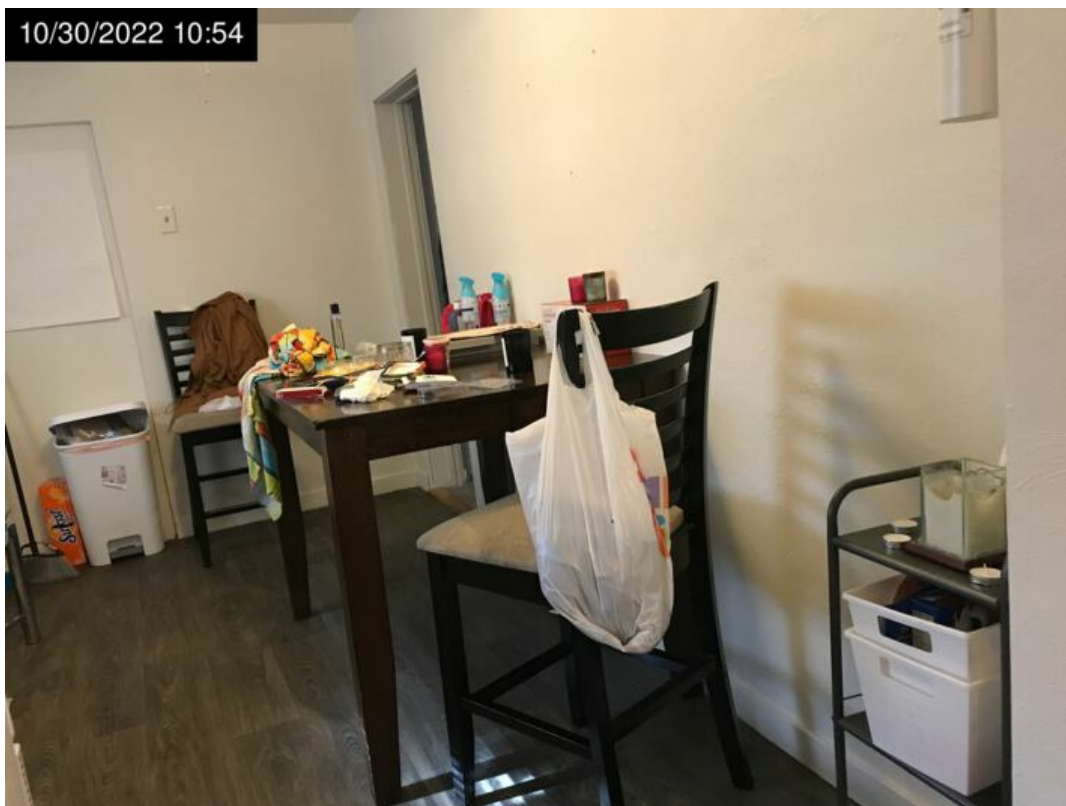


Kitchen
Interior Photos

Property Photos



Kitchen
Interior Photos



Dinning area
Interior Photos

Property Photos



Kitchen
Interior Photos



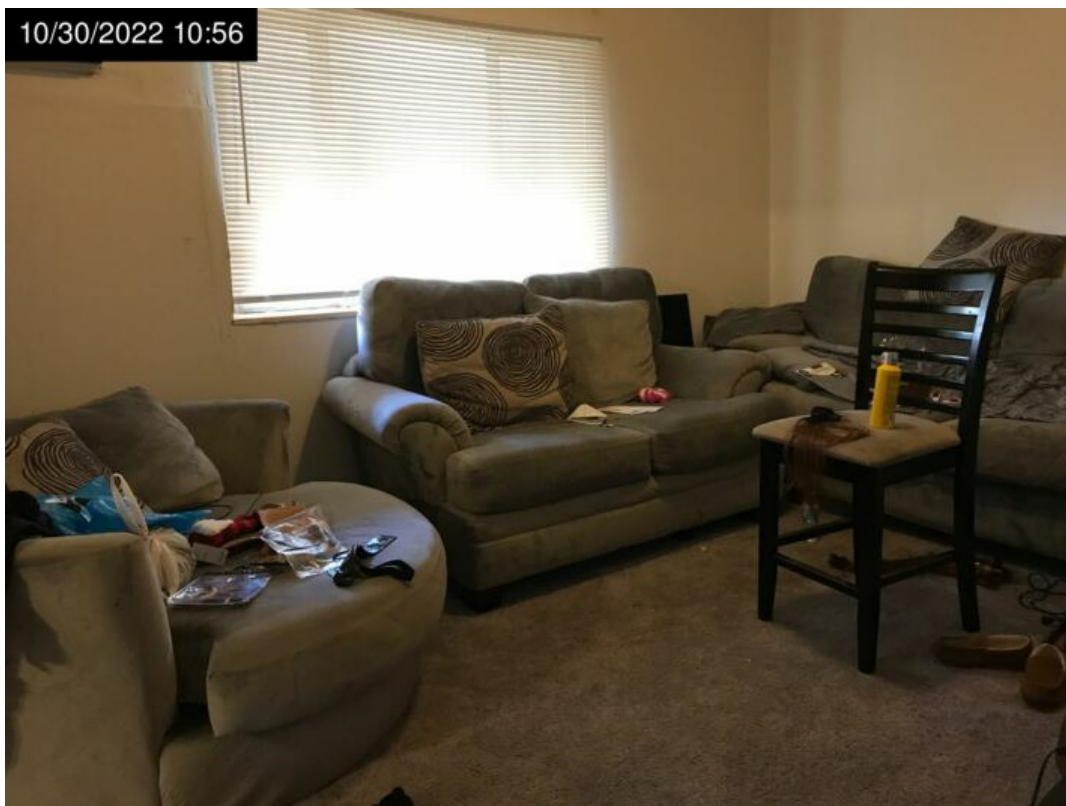
Kitchen
Interior Photos

Property Photos



10/30/2022 10:55

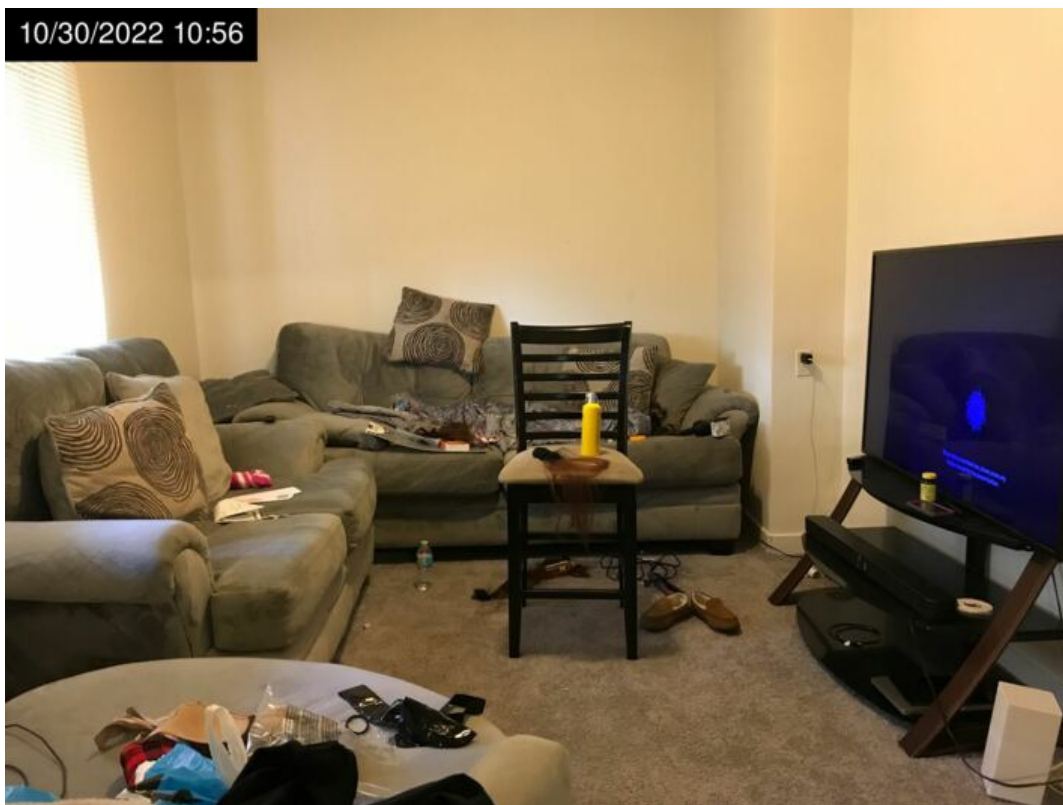
Kitchen
Interior Photos



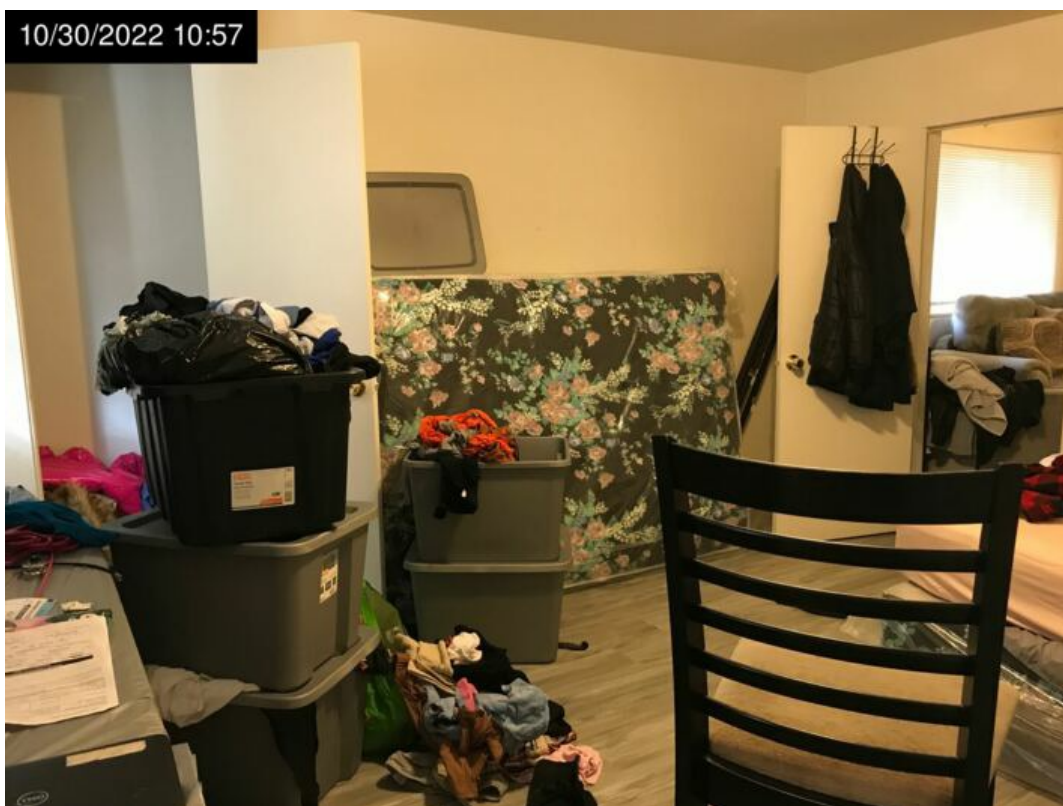
10/30/2022 10:56

Living Room
Interior Photos

Property Photos



Living room
Interior Photos



Bedroom
Interior Photos

Property Photos



Bedroom
Interior Photos



Closet
Interior Photos

Property Photos

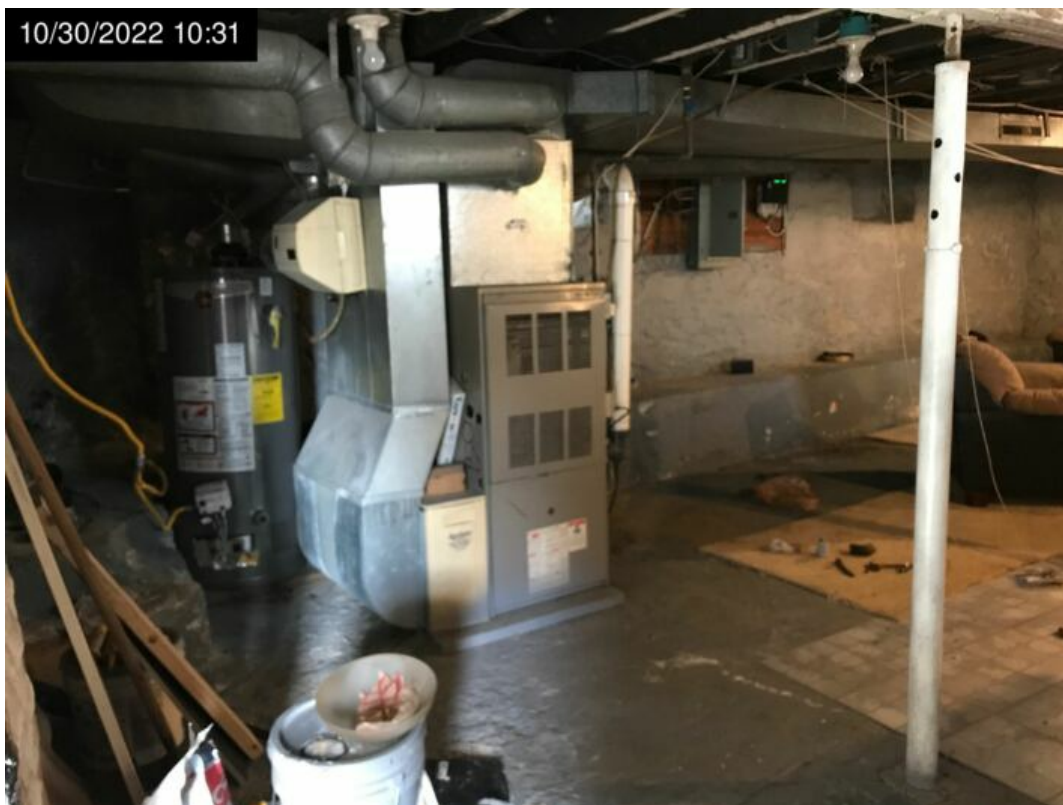


Bathroom
Interior Photos



HVAC Unit
Interior Photos

Property Photos



Basement
Interior Photos

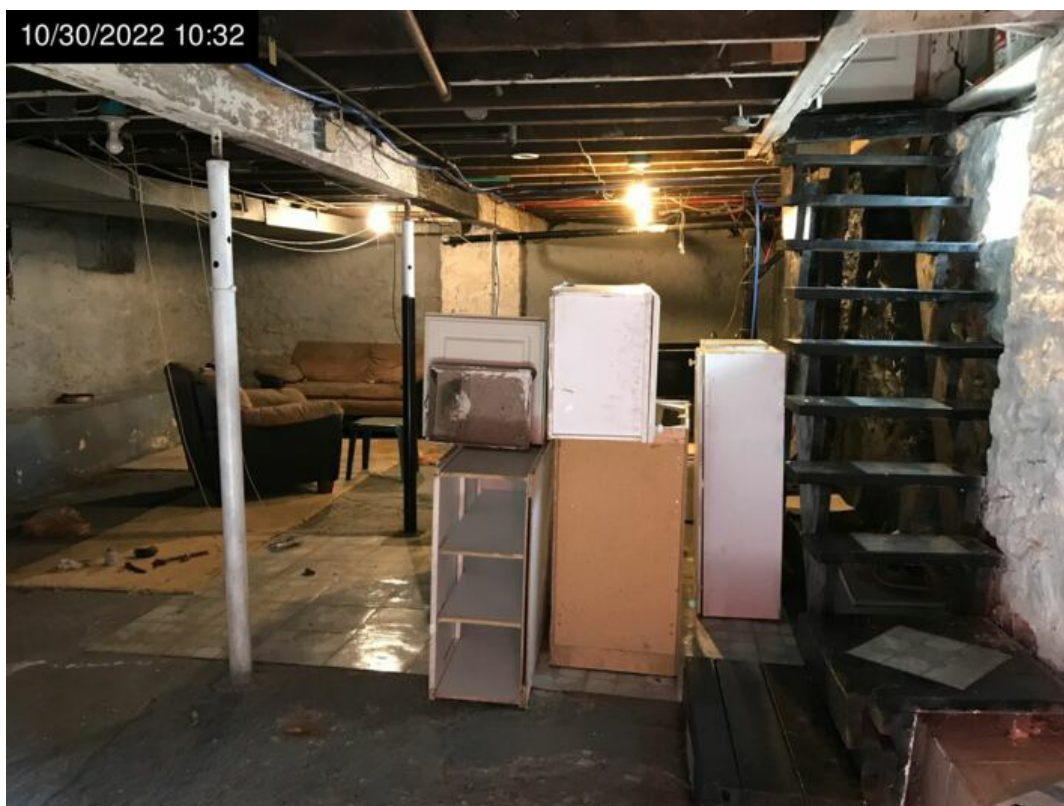


Basement

Property Photos



Basement
Interior Photos

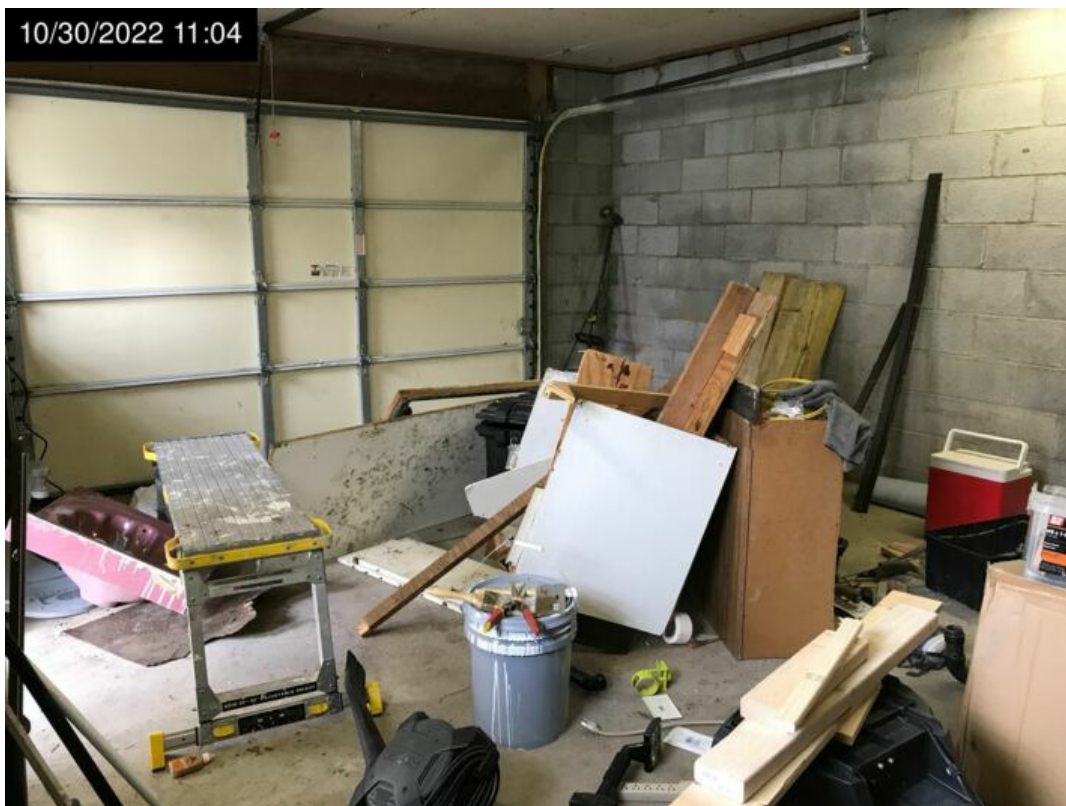


Basement
Interior Photos

Property Photos



Hallway
Interior Photos



Garage
Interior Photos

Property Photos



Garage
Interior Photos



Garage

Property Photos



Electrical panel
Interior Photos



Water meter

Property Photos



Electrical meter



Gas meter

Property Photos



Side yard



Side yard

Property Photos



Any of the following damage/repairs



Any of the following damage/repairs

Property Photos



Any of the following damage/repairs



Any of the following damage/repairs

Property Photos



Any of the following damage/repairs



Any of the following damage/repairs

