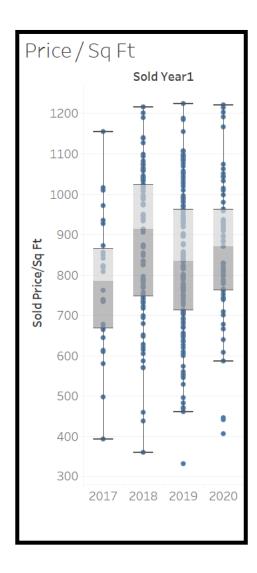
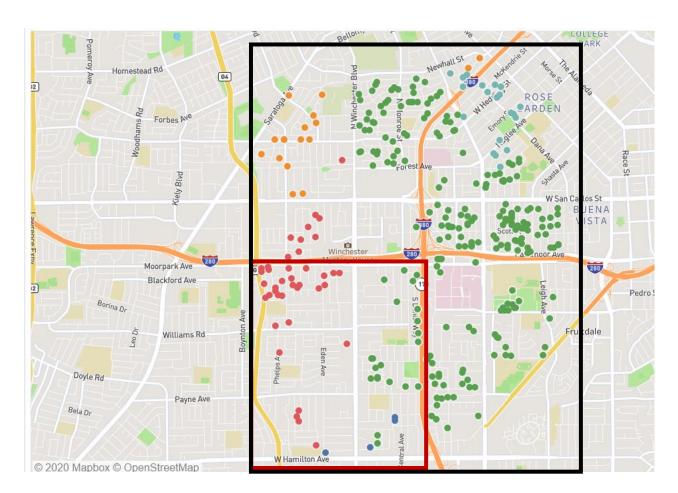
Main curiosities:

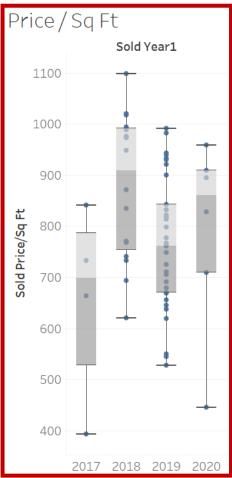
- How much to bid on house (go over or under bid price?)
 - need to gauge how hot/cold the market is: median # days on the market
 - delta of list price to bid price
 - ** secondary filter, choose specific zip code and narrow down
- Is the house good value
 - \$/sqft (home) for area by year
 - \$/sqft (lot) for area by year
 - ** secondary filter, choose specific zip code and narrow down
 - use similar homes in the same neighborhood as reference



Observations:

- Black/Whole area around 40 days both median and average; a bit more spread around 2019. Not much change in 2020
- SW corner (bottom left, including green), started slowing down 2018. Above area median of 40 days, around 50?
- 2019 reference house; market was a bit slower (nominally) than now; suggests fair pricing benchmark (1.1mil)
- Listing price: \$938/sq ft
- Applying price: \$897/sq ft





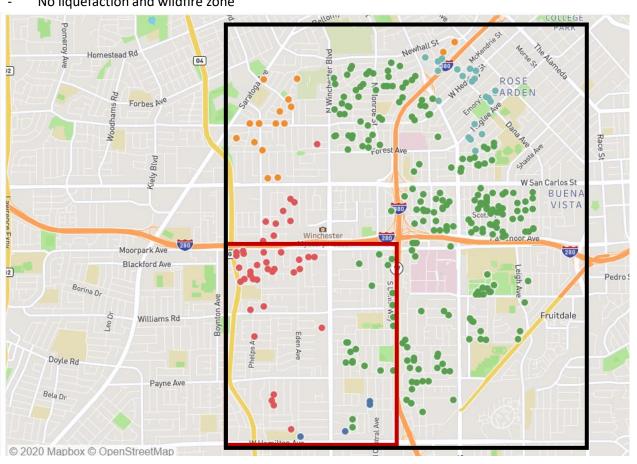
Hot Cold Market (2) Sold Year1 Avg. Dealing Period Median Dealing Period Min. Dealing Period 2017 2018 2019 2020

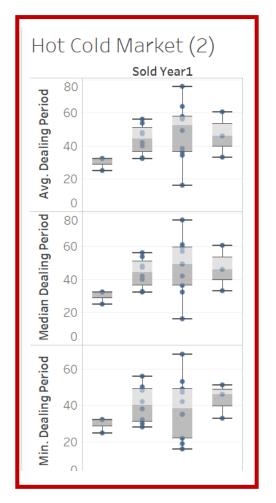
Notes:

- Only < \$1.25mil
- Sold within 3 years (Zillow limit)
- Must have garage
- No HOA
- Single family home, townhouse only
- Outlier filtered to +/- 100 days
- No liquefaction and wildfire zone

Observations:

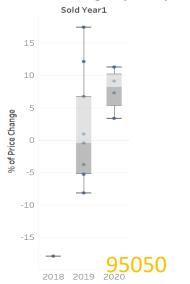
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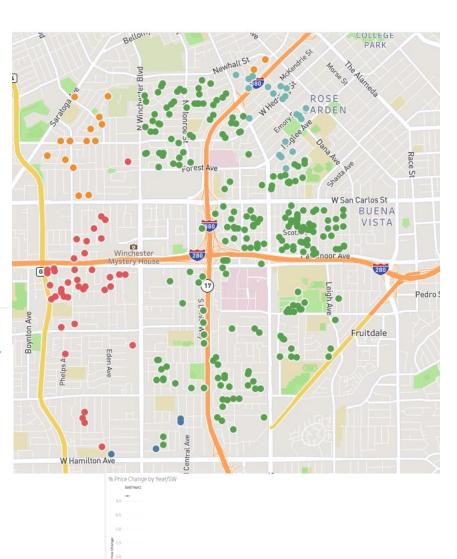




% Price Change by Year/SW

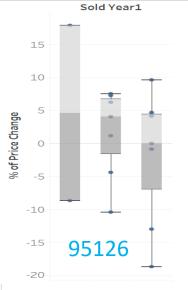


% Price Change by Year/SW Sold Year1 15 10 % of Price Change -15



95008

% Price Change by Yea



15

10

-10

-15

2017 2018 2019 2020

% of Price Change

Analysis by Zip code Notes:

- Only < \$1.25mil
- Sold within 3 years (Zillow limit)
- Must have garage
- No HOA
- Single family home, townhouse only
- No special outlier filtering
- No liquefaction and wildfire zone

Observations:

- Green, rougher neighborhood, median close to listing price, more houses sold, wide spread; rapid gentrification could be skewing results.
- Blue, rose garden, did well in 2019. Not much data in price range
- Orange, doing above average
- Red (AREA OF INTEREST), been slowing down since 2019.
 - -2.5% (27.5k)
 - -5% (55k) -> Current Bid

KNOWN:

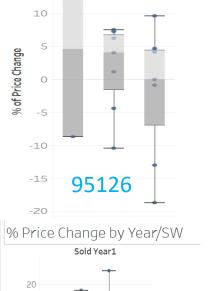
Termite report/repair: \$10k

MAJOR CONCERNS:

- Any structural wood repair from termites (\$10k?)
- Aluminum wiring repair costs
 - (\$500/outlet, 3outlets/100sqft @1100sqt)
 - 33outlets * \$500/outlet = \$20k

POSSIBLE RISKS:

- Chimney risk
- Crawlspace





Analysis by highway (I-280, I-880) sectors Notes:

- Only < \$1.25mil
- Sold within 3 years (Zillow limit)
- Must have garage
- No HOA
- Single family home, townhouse only
- No special outlier filtering
- No liquefaction and wildfire zone

Observations:

- SW (AREA OF INTEREST), been slowing down since 2018.
 - -2.5% (27.5k)
 - -5% (55k) -> Current Bid