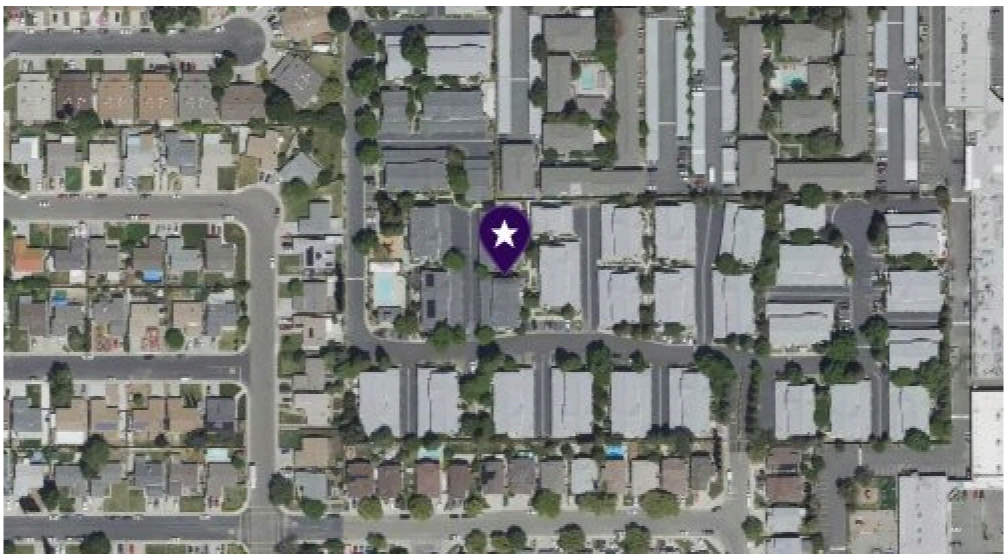
Comparative Market Analysis



2236 Sudbury Court, Tracy, California 95376

Larry & Michelle Gutierrez

JULY 6, 2026

Marcus Genosky

What is a CMA

No two homes are identical, which is why choosing a sales price or offer price for a home can be challenging. That's where the comparative market analysis, or CMA, is most useful.

What is a CMA?

The CMA is a side-by-side comparison of homes for sale and homes that have recently sold in the same neighborhood and price range. This information is further sorted by data such as type of home, number of bedrooms, number of baths, lot size, neighborhood, property condition and features, and many other factors. The purpose is to show estimated market value, based on what other buyers and sellers have determined through past sales, pending sales and homes recently put on the market.

How is the CMA created?

CMAs are generated by using property information from your real estate agent's multiple listing service (MLS). The MLS is available to licensed members only, including brokers, salespeople, and appraisers, who pay dues to gain access to the service's public and proprietary data, including tax roll information, sold transactions, and listings input by all cooperating MLS members. Listing agents generate CMAs for their sellers, and buyer's agents create them for their buyers so both sides know what current market conditions are for the homes they're interested in comparing.

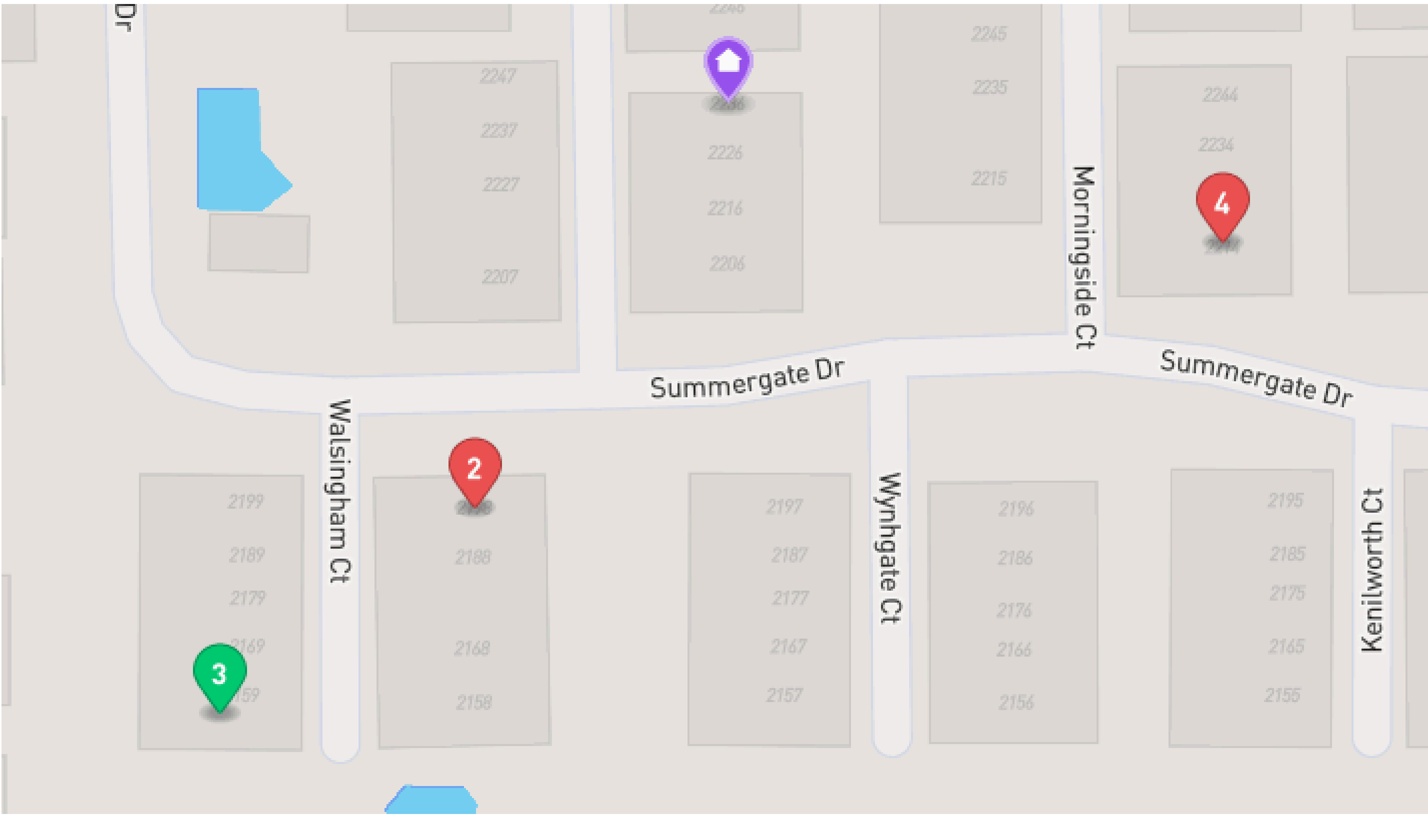
How accurate are CMAs?

The CMA is a here-and-now snapshot of the market, based on the most recent data available, but it can instantly be rendered obsolete by a new listing, or a change of status in a home with the same criteria. Why? The market is constantly changing - new listings, pending sales, closed sales, price reductions, and expired listings.

CMAs can vary widely, depending on the knowledge and skill of the person creating the CMA as well as the number and type of data fields that are chosen. That means some features may not be included.

As informative as the CMA is, it should only be used as a tool and should not substitute for your real estate professional's knowledge and advice.

Map of Comparable Listings



STATUS: S = CLOSED A = ACTIVE

	MLS #	STATUS	ADDRESS	BEDS	BATHS	SQFT	PRICE
1	**Subject**		**2236 Sudbury Ct**	**3**	**3.00**	**1,408**	**-**
2	226002882	S	2198 Walsingham Court	3	2.0/1.0	1,533	$450,000
3	82038049	A	2159 Walsingham Court 62	3	2.0/1.0	1,533	$489,900
4		S	2214 Morningside Ct	3	0/0	1,368	$450,000

Summary of Comparable Properties

S SOLD LISTINGS

ADDRESS	SOLD DATE	BEDS	BATHS	SQFT	SOLD PRICE	$/SQ.FT
2198 Walsingham Court	3/4/26	3	2.0/1.0	1,533	$450,000	$294
2214 Morningside Ct	2/20/26	3	0/0	1,368	$450,000	$329
Averages				**1,450**	**$450,000**	**$311**

A ACTIVE LISTINGS

ADDRESS	SOLD DATE	BEDS	BATHS	SQFT	PRICE	$/SQ.FT
2159 Walsingham Court 62	-	3	2.0/1.0	1,533	$489,900	$320
Averages				**1,533**	**$489,900**	**$320**

Listings

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2198 Walsingham Court Tracy, CA 95376

MLS #226002882

$450,000

CLOSED 3/4/26

3 Beds **2.0/1.0** Baths
Year Built **1997**

1,533 Sq. Ft. ($294 / sqft)
Days on market: **20**

Details

Prop Type: Condominium
County: San Joaquin
Area: 20601
Full baths: 2.0
Half baths: 1.0

Acres: 1.074
Lot Size (sqft): 46,783
Garages: 2
List date: 1/13/26
Sold date: 3/4/26

Off-market date: 2/2/26
Updated: Mar 4, 2026 9:34 AM
List Price: $454,900
Orig list price: $459,000

Assoc Fee: $548
School District: Tracy Unified

Features

Association Amenities: Playground, Pool, Clubhouse
Association Fee Frequency: Monthly
Association Fee Includes: Maintenance Grounds, Trash, Pool
Construction Materials: Cement Siding, Frame

Cooling: Ceiling Fan(s), Central
Electric: 220 Volts in Kitchen, 220 Volts in Laundry
Fireplace Features: Gas Piped
Fireplaces Total: 1
Flooring: Carpet, Vinyl
Foundation Details: Slab
Heating: Central, Fireplace(s)

Irrigation Source: Public District
Laundry Features: In Garage
Levels: Two
Lot Features: Shape Regular
Parking Features: Attached, Garage Facing Side
Pool Features: Common Facility
Roof: Shingle

Senior Community Yn: No
Sewer: Sewer in Street
Utilities: Public
Water Source: Public
Horse Yn: false
Pool Private Yn: true
Mls: MLS Metrolist
Association Yn: Yes

Remarks

Great opportunity to own a spacious, updated and centrally located end unit townhome in one of the area's most desirable communities, complete with a pool. This modern 3-bedroom, 2-bath residence features a well-designed layout with an open-concept living and dining area. Includes a full-size two-car garage and a bright, comfortable interior throughout. Largest size in the community! Seller offered concessions would take care of closing costs and rate reduction!

Courtesy of Realta Homes and Loans
Information is deemed reliable but not guaranteed.

2198 Walsingham Court Tracy, CA 95376

MLS #226002882

$450,000

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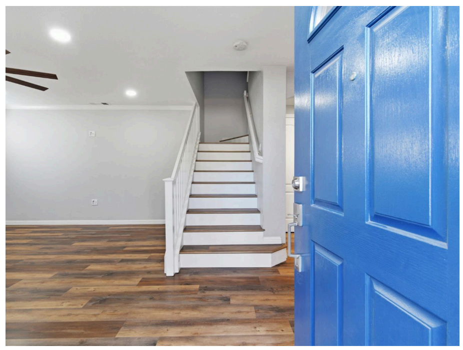
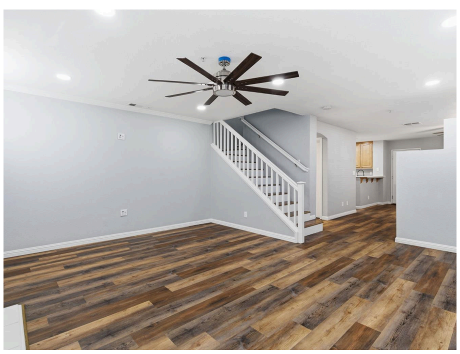
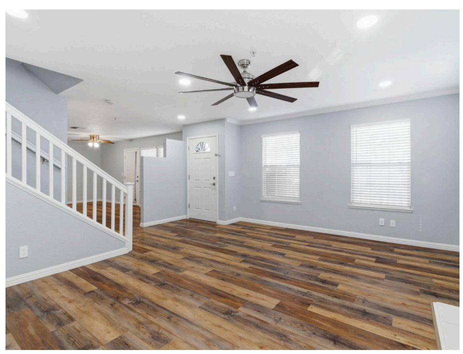
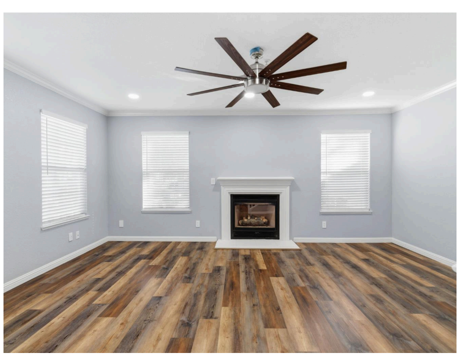
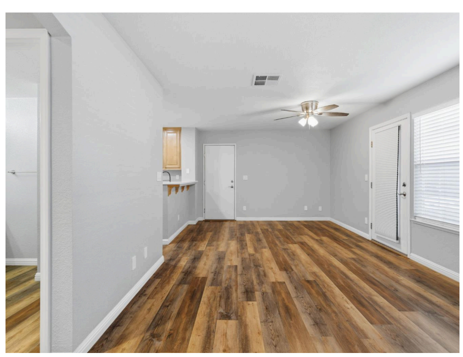



2159 Walsingham Court 62 Tracy, CA 95376

MLS #82038049

$489,900

ACTIVE 3/16/26

3 Beds **2.0/1.0** Baths

Year Built **1997**

1,533 Sq. Ft. ($320 / sqft)

Days on market: **112**

Details

Prop Type: Condominium
County: San Joaquin
Area: 20601
Full baths: 2.0
Half baths: 1.0
Lot Size (sqft):
Garages: 2
List date: 3/16/26
Updated: Jun 9, 2026 6:46 PM
List Price: $489,900
Orig list price: $499,000
Assoc Fee: $548
School District: Tracy Unified

Features

Association Fee Frequency: Monthly
Association Fee Includes: Insurance
Cooling: Central
Disclosures: Natural Hazard Disclosure Available
Fireplace Features: Living Room
Fireplaces Total: 1
Foundation Details: Concrete, Slab
Heating: MultiZone
Parking Features: Attached
Pool Features: Common Facility
Roof: Composition
Senior Community Yn: No
Sewer: Public Sewer
Utilities: Public
Water Source: Public
Horse Yn: false
Pool Private Yn: true
Mls: MLSListings
Association Yn: Yes

Remarks

Welcome to this rare end-unit condo in the gated Summergate community in the heart of Tracy. This desirable end-unit offers added privacy, an expanded outdoor yard area with mature trees, and an attached two-car garage with built-in storage. Located toward the back of the complex, the home enjoys one of the most private settings in the community. The covered patio provides a comfortable outdoor space to relax, enjoy morning coffee, or unwind in the evening. Inside, the living room features a cozy gas fireplace. The kitchen offers tile countertops, pantry storage, a built-in microwave, and the refrigerator will stay with the home. A convenient half bath is located downstairs for guests. Upstairs includes all bedrooms, highlighted by the primary suite with dual sinks, a spacious shower, and two mirrored walk-in closets. Laminate flooring runs through the primary bedroom, bathroom, hallway, and stairs, while the additional bedrooms offer generous mirrored closets. Additional highlights include a newer water heater and garage cabinetry for extra storage. Summergate residents enjoy a gated community with a pool, spa, playground, and beautifully maintained grounds, with convenient access to shopping, dining, and I-205.

Courtesy of Tuscana Properties
Information is deemed reliable but not guaranteed.

2159 Walsingham Court 62 Tracy, CA 95376

MLS #82038049

$489,900

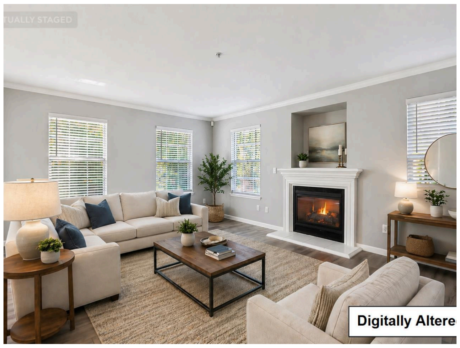
ACTIVE 3/16/26

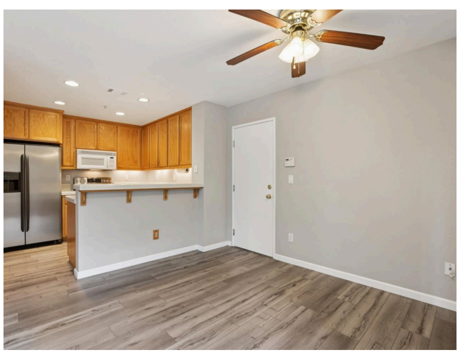
3 Beds **2.0/1.0** Baths

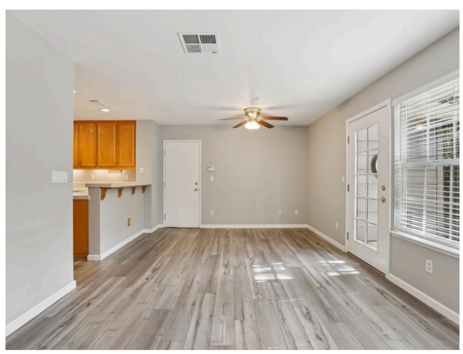
1,533 Sq. Ft. ($320 / sqft)

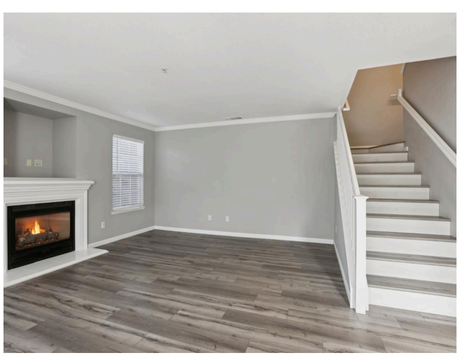
Year Built **1997**

Days on market: **112**









2214 Morningside Ct Tracy, CA 95376

$450,000

CLOSED 2/20/26

3 Beds **0/0** Baths

Year Built **1997**

1,368 Sq. Ft. ($329 / sqft)

Days on market: **143**

Photo not available

Photo not available

Details

Source: manual

List date: 9/30/25

Orig list price: $465,000

Lot Size (sqft): 1,089

List Price: $450,000

Taxes: $4,367

Features

Remarks

No Description for this property.

Source: manual
Information is deemed reliable but not guaranteed.

Analysis

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Comparable Property Statistics

S 2 Sold Listings

LOWEST	AVERAGE	HIGH	AVG PRICE / SQFT	AVG DOM
$450,000	$450,000	$450,000	$311	82

A 1 Active Listings

LOWEST	AVERAGE	HIGH	AVG PRICE / SQFT	AVG DOM
$489,900	$489,900	$489,900	$320	112

Sold Property Analysis

Averages

97.41%

Homes sold for an average of 97.41% of their list price.

82 Days on market

It took an average of 82 days for a home to sell.

Analysis

ADDRESS	ORIG LIST PRICE	SOLD PRICE	% OF ORIG LIST PRICE	DOM	$ PER SQFT
2198 Walsingham Court	$459,000	$450,000	98.04%	20	$294
2214 Morningside Ct	$465,000	$450,000	96.77%	143	$329
Averages	**$462,000**	**$450,000**	**97.41%**	**82**	**$311**

Time To Sell

82 Days on Market | **99.46%** of list price

Sold homes were on the market for an average of 82 days before they accepted an offer. These homes sold for an average of 99.46% of list price.

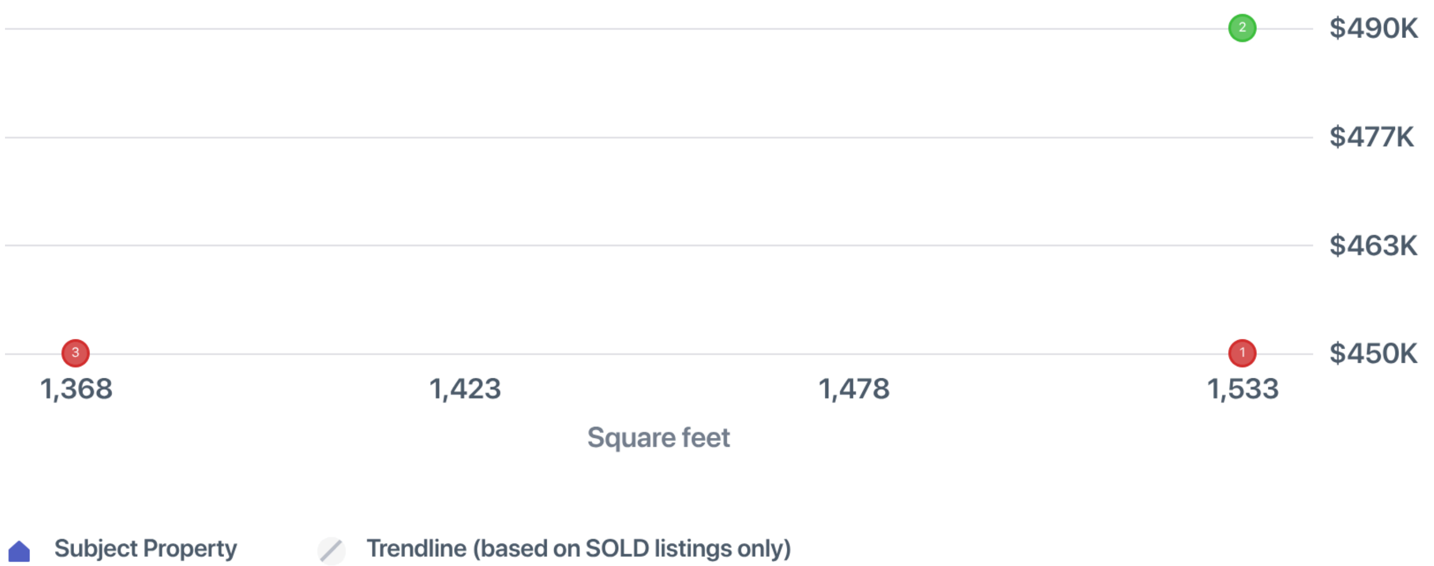
NaN

	ADDRESS	STATUS	LIST PRICE	SOLD PRICE	DOM	% OF LIST $
1	2198 Walsingham Court	Closed	$454,900	$450,000	20	98.92%
2	2159 Walsingham Court 62	Active	$489,900	-	112	-
3	2214 Morningside Ct	Closed	$450,000	$450,000	143	100.00%
	Averages		**$464,933**	**$450,000**	**92**	**99.46%**

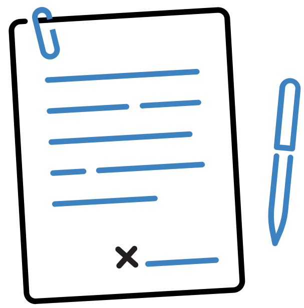
Average Price Per Sq Ft

$311 Sqft.

Comparable homes sold for an average of $311 / sq. ft. Many factors such as location, use of space, condition, quality, and amenities determine the market value per square foot, so reviewing each comp carefully is important.



	ADDRESS	STATUS	SOLD PRICE	SQ. FT.	$/SQ.FT
1	2198 Walsingham Court	Closed	$450,000	1,533	$294
2	2159 Walsingham Court 62	Active	-	1,533	$320
3	2214 Morningside Ct	Closed	$450,000	1,368	$329
	Averages		**$450,000**	**1,478**	**$314**



Closing

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Marketing Action Plan

Below are a few of the services we can provide as part of the marketing of your home. Before we can get started, the first important step is to:

- ○ Sign and complete the Listing Agreement

First Week

- ○ Enter listing into the MLS system.
- ○ Put up "For Sale" yard sign.
- ○ Install lock box. (optional)
- ○ Schedule time to shoot property photos.
- ○ Review showing procedure.
- ○ Prepare property flyer.
- ○ Syndicate listing to real estate websites.

Second Week

- ○ Invite brokers and agents to tour home.
- ○ Begin agent to agent marketing efforts.
- ○ Review and update status.

Third Week

- ○ Hold Open House.

Ongoing activities

- Show property to potential buyers.
- Follow-up on Internet leads.
- Monitor market conditions.
- Monitor comparable properties for sale.
- Monitor foreclosures and short sales in market.

Why You Need a Real Estate Professional

Given the proliferations of services that help home buyers and sellers complete their own transaction, you may have considered whether you should go it yourself instead of working with an agent. However, there is no substitute for an experienced professional, and taking on all the responsibility yourself could be costlier than an agent's commission in the long run.

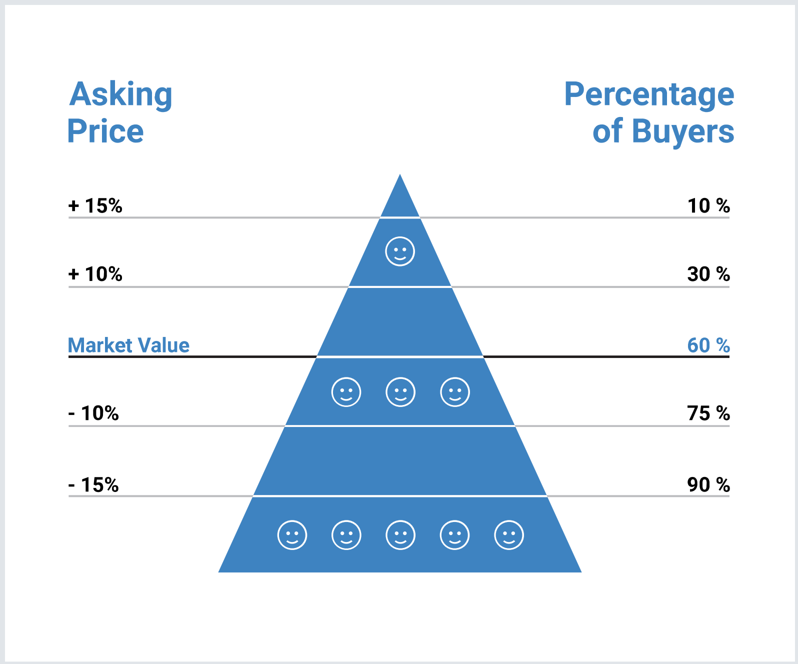
According to the National Association of Realtors' 2021 Profile of Home Buyers and Sellers, only 7% of homes sales were accomplished as for sale by owners (FSBO), and of those, 57% knew their buyer personally. FSBO home sales had a median price of $260,000 in 2021, compared to the agent assisted home sale median price of $318,000.

Beyond the price advantage of using an agent, homes listed by real estate professionals get more exposure and their sellers get more support. Here are some other considerations:

- They're trained and licensed professionals.
- They have experience in your neighborhood and your market.
- They have oversight from brokers and state licensing officials.
- Their job is to advise you the best way to reach your goals.
- They know how to present your home and deal with buyers.
- They know how and where to market properties effectively.
- They know how to overcome typical snags that occur in real estate transactions and closings.
- They understand state-required disclosures and look out for your best interests.
- They understand personal safety and security for your belongings during showings.
- They know the best resources to make transactions go more smoothly, from bankers to home-stagers to contractors.
- They have access to the most accurate and comprehensive data - the MLS, the only data repository that has the most up-to-date listing and sales information.
- They know how to negotiate.
- Their job is making real estate transactions successful.
- Their continuing education keeps them up-to-date on housing issues.

With a real estate professional in your corner, you'll have a partner by your side to advocate for you and advise you through the entire home sale process.

Intelligent Pricing and Timing



Pricing a home for sale is as much art as science, but there are a few truisms that never change.

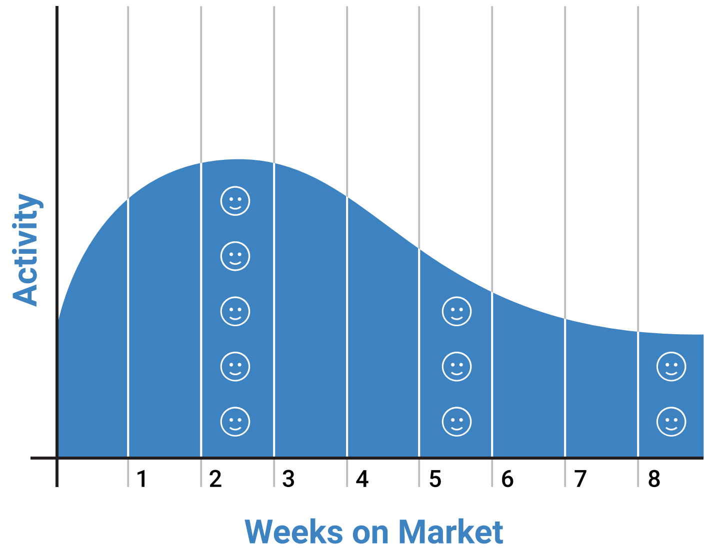
- Fair market value attracts buyers, overpricing never does.
- The first two weeks of marketing are crucial.
- The market never lies, but it can change its mind.

Fair market value is what a willing buyer and a willing seller agree by contract is a fair price for the home. Values can be impacted by a wide range of reasons, but the two biggest are location and condition. Generally, fair market value can be estimated by considering the comparables - other similar homes that have sold or are currently for sale in the same area.

Sellers often view their homes as special, which tempts them to put a higher price on it, believing they can always come down later, but that's a serious mistake.

Overpricing prevents the very buyers who are eligible to buy the home from ever seeing it. Most buyers shop by price range and look for the best value in that range.

Intelligent Pricing and Timing



Your best chance of selling your home is in the first two weeks of marketing. Your home is fresh and exciting to buyers and to their agents.

With a sign in the yard, full description and photos in the local Multiple Listing Service, distribution across the Internet, open houses, broker's caravan, ads, and email blasts to your listing agent's buyers, your home will get the greatest flurry of attention and interest in the first two weeks.

If you don't get many showings or offers, you've probably overpriced your home, and it's not comparing well to the competition. Since you can't change the location, you'll have to either improve the home's condition or lower the price.

Consult with your agent and ask for feedback. Perhaps you can do a little more to spruce up your home's curb appeal, or perhaps stage the interior to better advantage.

The market can always change its mind and give your home another chance, but by then you've lost precious time and perhaps allowed a stigma to cloud your home's value.

Intelligent pricing isn't about getting the most for your home - it's about getting your home sold quickly at fair market value.

Curb Appeal, A First Impression That Lasts

Most buyers form their first impression of your home before they even get out of the car. Curb appeal is the view from the curb that gives potential buyers the first chance to fall in love with your home.

The exterior of your home should be in pristine condition - clean, cleared of clutter, with no visible repairs needed. A broken step, overgrown bush, or abandoned toys in the yard can spoil both the home's appearance and the potential buyer's first impression.

Here's a simple cleanup and spruce up checklist to make sure your home leaves a stellar first impression:

- Clear driveways and walkways of snow, weeds, and debris. Repair or replace cracked steps or pavers. Whenever possible, driveways should be clear of vehicles.
- Keep your lawn mowed, edged, and watered. Prune dead branches and plants. Weed flower beds and replace leggy, thin landscaping with fresh plants and flowers.
- Replace loose or damaged roof shingles, clean the gutters, and paint and caulk window trim and doors.
- Make the front door area shine: consider repainting your front door and placing a new welcome mat. Polish the door hardware and make sure all front facing windows are clean.
- Power wash siding, brick, windows, and porches.
- Replace light fixtures -and if possible, pick new fixtures with the same mounting system to save time and hassle.
- Install new house numbers that match the finish of your light fixtures.
- Consider upgrading your mailbox; it's an inexpensive fix and the first thing that buyers will see when they pull up to your home.
- Install flowerboxes or pots of blooming flowers for a pop of color.
- Hang a seasonal wreath from your front door.

Staging Your Home

When you list your home for sale, it becomes a product rather than your personal retreat. You want potential homebuyers to be able to envision themselves living in the home, which can be difficult if your family's personality is still evident. Before going on market, your agent will recommend decluttering and depersonalizing, but you may also want to bring in a professional stager to help guide you through showing your home in its most marketable light.

When done correctly, staging can not only set the right emotional tone for buyers about the home, but can also help highlight the most attractive features of the home. Staging can potentially make you money, too: 77% of listing agents said a well-staged environment increases the dollar value buyers are willing to offer, according to the National Association of Realtors Profile of Home Staging. Staging can also shorten the length of time your home is on the market, with agents reporting that their staged homes were going under contract faster than those without.

A professional stager will typically begin with an in-home consultation, where they will walk through your home with you, review the property, and provide a report with their advice for the home. The report will include advice on de-cluttering, storing items, reorganizing furniture placement, and possibly changing out paint colors in different rooms. The stager may also give tips for improving curb appeal. The most common rooms that are staged are the living room, kitchen, master bedroom, and dining room.

Depending on what your home needs, and whether you want to do the work yourself or hire it done, your stager could handle bringing in supplementary furniture and décor items, manage painting or other contractors coming to your home, and have a more hands on role in getting your home ready to go on the market. The cost of services provided will vary depending how much assistance your home will need.

Showings and Open House Checklist

Once your home goes on the market, real estate agents may call to show your home anytime, even if you've listed preferred showing times in the instructions. Keeping your home in showtime condition can be challenging, especially if you have children and pets. Here are some pointers for presenting your home in the best light

Showings & Open House Checklist

- Eliminate clutter: The less cluttered your home, the better it shows. If you have a lot of knick-knacks, collections, or family mementos, consider renting a portable storage unit, which can be stored until it's time to deliver it to your new home.
- Keep, donate, throw away: If you have time before you go on the market, sort unwanted belongings into one of these three baskets. You'll receive more in tax benefits for your donations than pennies on the dollar at a garage sale. It's faster, more efficient and you'll help more people.
- Remove temptations: Take valuable jewelry and collectibles to a safety deposit box, a safe, or store them in a secure location. Also secure your prescription medicine and private financial documents.
- Remove breakables: Figurines, china, crystal and other breakables should be packed and put away in the garage or storage.
- Be hospitable: You want your home to look like a home. Open the blinds, turn on the lights, and make visitors feel welcomed.
- Have a family plan of action: When a showing happens at an inconvenient time, get the family engaged. Everyone can pitch in to tidy up in a hurry: pick up glasses, plates, clothing, and anything else left lying about.
- Get in the habit: Wash dishes immediately after meals. Clean off countertops. Make beds in the morning. Keep pet toys and beds washed and smelling fresh.
- Clean out the garage and attic: Buyers want to see what kind of storage there is.

The Essential Five-minute Clean-up for Showings

Everyone gets a basket and cleans up clutter. Check for hazards, like toys left on the floor. Make sure all toys, including bicycles, are put away.

- Put pets in daycare, sleep cages or take them with you: In the listing instructions, there should be a warning if there is a big dog on premises. Buyers with allergies also may appreciate knowing in advance if you have pets.
- Turn on lights: Open the drapes, turn on lights so buyers can really see.
- Give the buyer privacy: The buyer cannot come to your home without being accompanied by an agent. They will be more comfortable touring the home without your presence.

Moving Checklist

Moving to a new home can be an exciting but stressful journey. By finding the right movers and having a good, though flexible, moving plan, most of the common moving headaches can be easily avoided.

Start planning

Finding the best mover for you at the right price involves a simple evaluation of your needs. Moving companies provide a wide range of services, from planning your move, storing your things, packing and unpacking, to decorating and organizing your belongings in your new home. You can choose which services you want and have them tailored to suit your budget.

Compare movers

When you compare price and service estimates from several companies, you will find that estimates are based on the weight of your household items, the distance they will be moved, and the amount of packing and other services you will require. Be sure to show the estimator every item that will be moved. Estimates should be done in person and include a clear explanation of rates and charges that will apply, the mover's liability for your belongings, pick-up and delivery schedules, and claims protection.

If you are moving interstate, you should read and understand all of the information you will receive. In addition to brochures explaining their various services, moving companies should give you a copy of a consumer booklet titled "Your Rights and Responsibilities When You Move" and information regarding the mover's participation in a Dispute Settlement Program. Distribution of the consumer booklet and the requirement that movers must offer shippers neutral arbitration as a means of settling disputes that may arise concerning loss or damage on household goods shipments are requirements of the Federal Highway Administration (FHWA).

Be prepared

Even in the most well-planned moves, something unexpected may happen. In those instances, insurance is crucial. Check with your homeowner's insurance provider about coverage for your belongings while moving. Your mover will provide either released value insurance (about $0.60 per pound of goods lost or damaged, according to NAVL.com) or full replacement value, which you must sign for on your bill of lading. If you are not sure how to estimate the value of your belongings for insurance purposes, your insurance carrier can help. Items of special value such as heirlooms, paintings, or collectibles can be insured under separate riders. In the event of damage to an item, file a claim immediately. Be sure to save the packing materials to show to the adjuster, should there be any problems.

Packing up and moving on

Once the time has come to start packing and organizing, here are some tips to make the process smooth:

- Start by packing the things you use most infrequently.

- Pare down items that have accumulated over time by grouping them into 3 categories Keep, Donate, or Throw Away.
- Create an inventory sheet of valuables and a list of which boxes they were packed in.
- Label your boxes according to the rooms where they'll be moved - bedroom #2, 1st floor bath, etc. Consider using different colored stickers/tape for each room.
- Provide your movers with copies of the floorplan of your new home, so they can move more efficiently without having to stop and ask you where things go.
- Try to keep boxes under 50 lbs. whenever possible, put heavier items in smaller boxes to reduce bulkiness, and place lighter items in larger boxes.
- Dispose of items that can't be moved, like flammable liquids, cleaning fluids, etc. Prepare your mower by emptying the fuel and recycle your propane grill tanks.
- Snap a photo of the back of electronic devices so you know which wires to attach when setting them up in your new home.
- Pack an overnight bag with moving day essentials, including toiletries, clothes, medications, and charger cords.

Listing Paperwork Overview

It is my job to bring you an offer that you want, at the price you want, at the terms you want.

To begin that process we need to complete the listing agreement paperwork. This will let me start the process of marketing and selling your home, but it also serves to protect you and your assets. Here's an overview of the information I will need to begin the process of selling your home. I'm going to start off with the top 5 pieces of information we capture in the listing agreement.

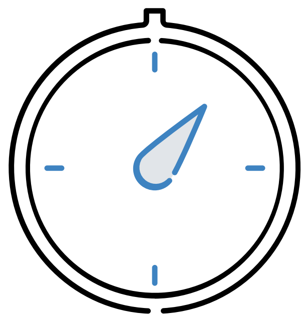
1. First off I'm going to need basic information like your name and the address of the property we are listing for sale.
2. We also want to agree on what types of offers we can accept.
3. We need to include the agreed-upon list price.
4. We will also document what my compensation will be when the property is sold.
5. One of the most important aspects of a listing agreement is to highlight what items are not included with the sale of the property. For instance, is there a chandelier you want to take with you?

Here is some other important information we will also capture in the listing agreement.

- How I handle multiple offer situations
- Required disclosures
- Indemnification
- Fair housing
- HOA details
- Special Assignments?
- Yard Sign
- Lockbox
- Is the property vacant or leased, how long?
- Tax
- Mediation
- Was or is the house in foreclosure
- Has a notice of default been issued
- State laws
- Internet marketing permission

There may be other information that is tied to state or local regulations but I will make sure to go over these while we are completing the paperwork.

Notes



Guidance

Marcus Genosky

Client Testimonials

Here's a list of my happy customers!

Customer 1

Customer 2

Customer 3

The Value of Your Home

In a neighborhood of similar homes, why is one worth more than another? That's the question that's teased buyers and sellers for ages, but the answer is simple.

Every home is different

When a home is sold, a willing seller and a willing buyer determine the value of that home with the sale price. That price then becomes a benchmark for other similar homes, but other factors come into play. The most important are:

Location

The closer a home is to jobs, parks, transportation, schools, and community services, the more desirable it is.

Size

Square footage impacts home value because a larger home is built using more materials, and gives the homeowner more usable space. And a larger lot size could mean more privacy than a smaller one.

Number of bedrooms and baths

Additional bedrooms and bathrooms raise the value of a home compared to similar homes that do not have those rooms.

Features and finishes

Features such as outdoor kitchens and spa baths make a home more luxurious. A home finished with hardwood floors and granite countertops is going to cost more than a home with carpet and laminate countertops.

Condition

The closer a home is to new construction, the more it will retain its value. It's perceived as more modern, up to date, and perhaps safer. Homes that are not updated or in poor repair sell for less as purchasers' factor in the cost of updating and eventually replacing appliances and systems.

Curb appeal

From the street, the home looks clean, fresh, and inviting. Fresh landscaping and flowers won't change the size or location, but they certainly add charm.

When two homes are identical in the same neighborhood, a higher price may come down to something as simple as views, paint colors, or the overall taste of the homeowner.