COMPARATIVE MARKET ANALYSIS

SAMPLE REPORT

A Creekside cottage · Valley View Drive · St George, Utah 84770

Prepared August 2026 for a Creekside homeowner · client details anonymized

This is a real market analysis I built for a real St. George seller in August 2026.
Only the client's identity and personal details have been removed.
Every number, comp and adjustment is exactly as delivered.

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THE BOTTOM LINE

What This Home Is Worth

Every seller I sit down with gets a version of this page first, because it is the only page that matters if you read nothing else. For this Creekside cottage, I built the analysis from every sale and listing of the past eighteen months, all six of them on Valley View Drive itself, and my number lands at $375,000. This street currently punishes overpricing and rewards accuracy faster than almost any market I work in, so the recommended debut price is not a guess. It is the number the street has already proven it will pay.

MARKET VALUE	RECOMMENDED LIST PRICE
$375,000	**$379,900**
Supported range: $365,000 – $390,000	Expected sale: $372,000 – $379,900

$281/sq ft	10–15 days	full ask	122–140 days
the reconciled value in the street's own terms	how fast the right-priced homes sold	what 3 of the 4 recent Creekside sales closed at	how long the two overpriced actives have sat

What the street is telling us

Creekside is a small, tree-lined community that trades on charm, walkability and the pool, and it behaves with unusual discipline. Homes priced at the market went under contract in 10 to 15 days at full ask, three of the last four sales closed at or above their final list, and the street's ceiling was set last July at $399,000 by an upgraded home slightly bigger than the subject. Homes priced above the market simply do not sell here: one neighbor surrendered $41,400 and another $39,999 before closing, and the two current listings, both asking around $389,000, have been waiting 122 and 140 days. The subject home enters this market as the newest house on the street, and the pricing strategy is built to make that advantage count.

THE HOME

The Subject: a Creekside Cottage

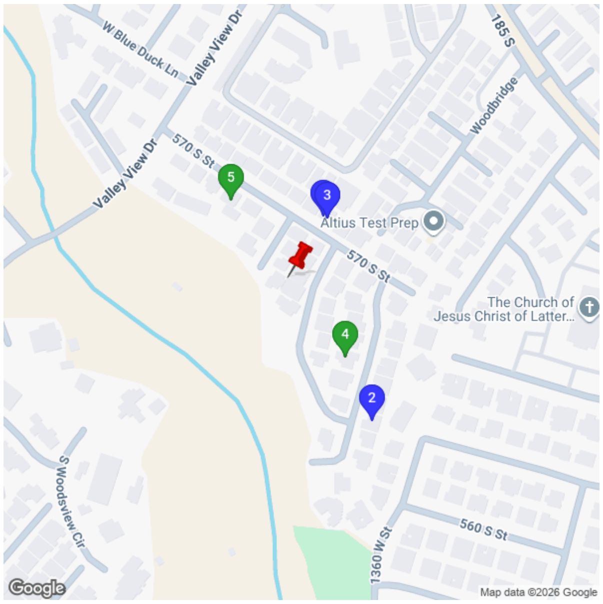
Address	Valley View Drive, St George, UT 84770 (unit withheld in this sample)	**Year built**	2005 · the newest home in Creekside
Bedrooms / baths	3 / 2, all on one level	**Lot**	0.05 acres, fully fenced, tree-lined street
Square feet	1,335 · vaulted ceilings, skylights	**Garage**	2-car attached
HOA	~$200/mo incl. water, pool, yard care	**Community**	Pool, hot tub, park; by the Santa Clara river
Condition	Clean and well-kept; full remodel in 2014	**Status**	Vacant, cleaned out, ready to show

How this analysis treats the home

The owner reports the home in good shape, cleaned out and ready, and the record backs the bones: the home was taken down to new-everything in a 2014 remodel, and it is twelve years younger than anything it competes with. The grid treats it as clean and well-kept but not freshly renovated, which means the two comps with newer upgrades take a deduction and the subject claims nothing it cannot show a buyer. One housekeeping note: the old MLS record flags a private pool, which appears to be a data-entry error for the community pool the HOA maintains, worth confirming before marketing. That is the standard of care every line of this report gets: if the data cannot be defended in front of a buyer's appraiser, it does not get claimed.

THE STREET

Every Creekside Sale and Listing, Eighteen Months



S	the subject home	—
1	#11 · across the loop	Closed 02/2025
2	#48 · the back row	Closed 06/2025
3	#25 · two doors down	Closed 05/2026
4	#56 · down the street	Active, 140 DOM
5	#8 · near the entrance	Active, 122 DOM
6	#23 · two doors down	Closed 07/2025

Every comparable is on Valley View Drive itself; the farthest is 500 feet away. Nothing was imported from another neighborhood and nothing was set aside. This is the entire market, and all of it is in the grid.

A street with rules

	Priced at the market	Priced above it
The evidence	#23 sold in 10 days at $399,000 full ask · #25 sold in 15 days at $335,000 full ask	#11 asked $389,999, waited 125 days, took $350,000 · #48 asked $429,900, gave up $41,400
Right now	Nothing correctly priced is available, which is the subject's opening	#56 and #8 asking ~$389,000+, sitting 140 and 122 days
Sale-to-list	100% of final list, three of four at or over ask	Cuts of $6,000 – $41,400 before anything moved

Creekside buyers are specific people: downsizers, second-home owners, and first-timers who fall for the mature trees and walkable quiet. They know exactly what the street is worth because it is small enough to memorize, and the sales record shows them acting on that knowledge within two weeks whenever a home is priced honestly. That is the buyer this home will meet, and it is the reason the debut price is the whole game.

THE EVIDENCE

Four Sales, Two Competitors, One Street

351 S Valley View #25 · MLS# 26-270466

SOLD $335,000 on May 11, 2026 · list $335,000 · 15 DOM

2 bd · 2 ba · 1,112 sq ft · built 1997 · 2-car garage · original-owner home, brand new flooring

The freshest sale in Creekside and two doors from the subject's front porch: full ask in 15 days this May. A 2-bedroom, so the grid adds back the bedroom and the size, and it still speaks with the most current voice in the analysis.

351 S Valley View #23 · MLS# 25-261957

SOLD $399,000 on Jul 11, 2025 · list $399,000 · 10 DOM

3 bd · 2 ba · 1,408 sq ft · built 1997 · 2-car garage · upgraded: beamed kitchen, shutters, epoxy garage

The street's ceiling: $399,000, full ask, ten days, last July. It brought a wood-beamed kitchen, plantation shutters and a finished garage to earn it, and the grid charges for every bit of that.

351 S Valley View #48 · MLS# 25-260182

SOLD $388,500 on Jun 12, 2025 · list $395,000 · was $429,900 · 48 DOM

3 bd · 2 ba · 1,397 sq ft · built 1996 · 2-car garage · well-kept one-owner second home; oversized backyard

A tidy one-owner cottage with one of the biggest yards in the development. It opened at $429,900, and the street corrected it $41,400 before letting it close. Creekside pays fair prices and declines flattering ones.

351 S Valley View #11 · MLS# 24-254634

SOLD $350,000 on Feb 27, 2025 · list $350,000 · was $389,999 · 125 DOM

3 bd · 2 ba · 1,154 sq ft · built 1991 · 2-car garage · granite counters, vaulted ceilings

The other cautionary tale: a smaller home that asked $389,999, sat 125 days, and closed at $350,000 only after the cut. Eighteen months old now, so it gets the lightest weight, but its lesson has not aged.

351 S Valley View #56 · MLS# 26-270740

ACTIVE $389,000 · was $395,000 · 140 DOM

3 bd · 2 ba · 1,635 sq ft · built 1989 · 2-car garage · bonus office; updated A/C and water heater

The biggest home on the street, asking $389,000 for 140 days after one cut. Its size advantage is real; its price is still waiting for a believer.

351 S Valley View #8 · MLS# 26-271295

ACTIVE $389,900 · was $399,000 · 122 DOM

3 bd · 2 ba · 1,480 sq ft · built 1992 · 2-car garage · remodeled: granite, appliances, lighting

Remodeled and 145 square feet larger than the subject, cut once, sitting at 122 days. Together with #56 it defines the shelf the street will not currently reach: $389,000 and up.

THE MATH

Adjustment Grid: the Whole Street

Each comparable is adjusted toward the subject home: where a comp has something the subject lacks, its price comes down; where the subject has the advantage, it goes up. With every comparable on the same street, location never needs an adjustment, which makes this one of the cleanest grids I have built. Question any line that does not sit right.

The home	#25	#23	#48	#11
Sold price	$335,000	$399,000	$388,500	$350,000
Sold / status	05/2026	07/2025	06/2025	02/2025
Sq ft / year built	1,112 · 1997	1,408 · 1997	1,397 · 1996	1,154 · 1991
Living area ($105/sf)	+$23,400	-$7,700	-$6,500	+$19,000
Bedrooms	+$5,000	—	—	—
Age (year built)	+$6,000	+$6,000	+$6,800	+$10,500
Lot size	—	-$2,000	-$2,000	-$1,000
Condition / upgrades	—	-$10,000	—	-$5,000
Total adjustments	+$34,400	-$13,700	-$1,700	+$23,500
ADJUSTED VALUE	**$369,400**	**$385,300**	**$386,800**	**$373,500**

Adjusted, the four closed sales land between $369,400 and $386,800, a spread of under $18,000, which is about as much agreement as a comp set can offer. The freshest sale, #25 in May, indicates $369,400; the street's full-ask ceiling at #23 indicates $385,300.

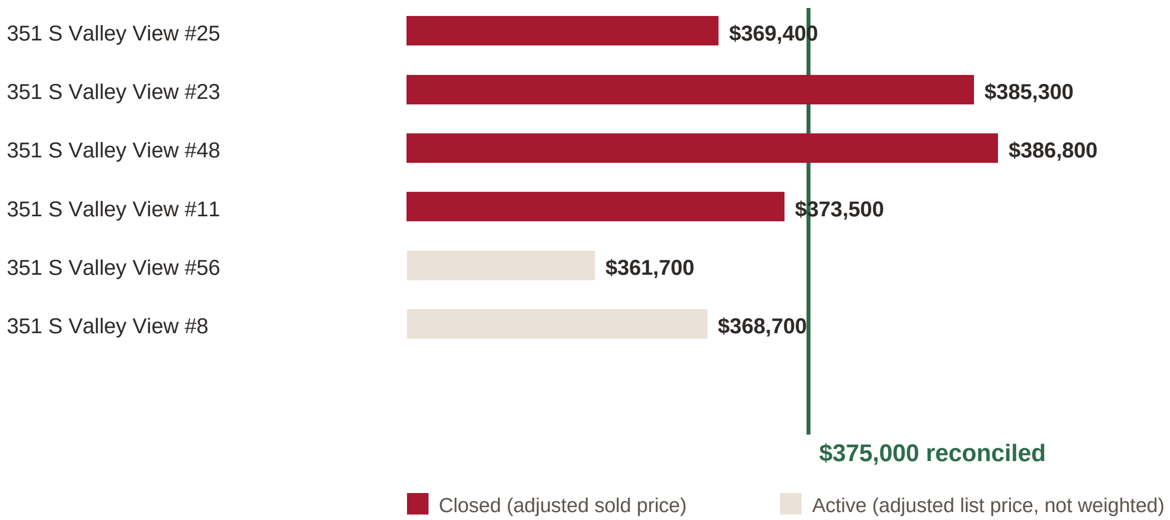
The home	#56	#8
List price	$389,000	$389,900
List-to-sale expectation (-1.5%)	-$5,800	-$5,800
Living area ($105/sf)	-$31,500	-$15,200
Age (year built)	+$12,000	+$9,800
Lot size	-$2,000	—
Condition / upgrades	—	-$10,000
Total adjustments	-$27,300	-$21,200
ADJUSTED VALUE	**$361,700**	**$368,700**

The two actives, once their size is priced, indicate $361,700 and $368,700, and neither is selling at its ask. They bracket the value from below while the closed sales support it from above, and both have burned four months proving where the ceiling is not.

PULLING IT TOGETHER

The Rate Schedule, and the Reconciled Value

Living area	$105 per sq ft	~36% of the street's ~$291/sq ft closed average
Bedroom	$5,000	Applies only to #25, the 2-bedroom; size is already in the living-area line
Age	$750 per year built	The subject's 2005 build is 8 to 16 years newer than every comp; charged at a modest rate with condition on its own line
Lot size	$100,000 per acre	Cottage lots, 0.05 to 0.07 acres; the deltas are small and so are the dollars
Condition / upgrades	-$5,000 to -$10,000	Charged against #23's designer finishes, #11's granite, and #8's remodel; the subject claims clean and well-kept, nothing more
Market conditions	None applied	Summer 2025 sold strong, 2026's overpriced actives sit, and May's #25 went full ask in 15 days; the street reads flat and honest is better than hopeful
Active listings	-1.5% of list	Slightly gentler than the street's 100% sale-to-final-list, since both actives have already cut once



Weighting the freshest sale most heavily (#25 at 30%, then #23 and #48 at 25%, #11 at 20%), the weighted indication computes to $378,545 and the median is $379,400. I reconcile slightly under both, at $375,000, about $281 per square foot, because the two highest indications ride on the strong summer-2025 sales while the freshest evidence, May's sale and the two sitting actives, counsels a step of caution. Supported range: $365,000 to $390,000. Every seller deserves to see how the number was reached, not just the number: this page is the difference between a price that can be defended and a price that was picked.

ABOUT THIS SAMPLE

This Is What Your Home Deserves Too

What you just read is a real analysis, built in August 2026 for a real St. George seller. The only changes made for this sample are the removal of the client's name, their unit number, and their private details. Every comp, every adjustment and every conclusion is exactly as delivered.

The online estimate that probably brought you to my website is an algorithm reading public records. It has never stood in your kitchen, and it prices your street from a spreadsheet. The report you just read is what happens when a working local agent prices a home the way an appraiser would, then explains every dollar in plain English. That is what I build for every seller I work with, at no cost and with no obligation, before we ever talk about listing.

Want this for your home?

Text or call Lance: **435-200-5508**
or reply to any of my emails

Sources: flexmls CMA export dated August 13, 2026, covering all six Creekside Homes listings and sales in the study window: MLS #26-270466, 25-261957, 25-260182, 24-254634 (closed); #26-270740, 26-271295 (active). Subject details from the MLS record and owner-provided information. This comparative market analysis is an opinion of value by a licensed real estate agent for pricing purposes, not an appraisal, and is not intended to meet USPAP requirements. Adjustment rates reflect local market judgment, not paired-sales analysis. Information deemed reliable but not guaranteed. Client identity and personal details have been removed from this sample with the seller relationship in mind; the underlying market data is public record.