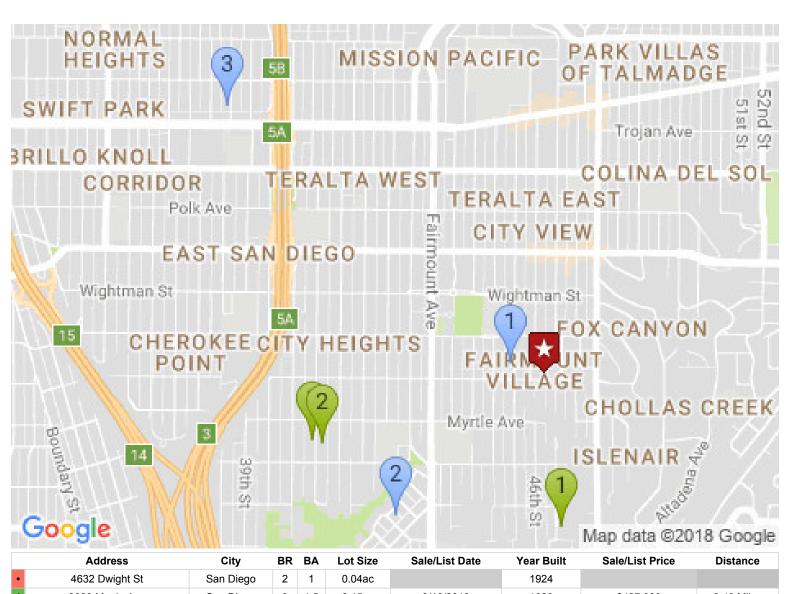


Broker Price Opinion

X Exterior Inspection ☐ Interior Inspection

Property Addr	ress: 4632 Dwight S	t				Vendor ID:	451876 ⁻	7			
City, State,	Zip: San Diego, CA	N 92105			[Deal Name:					
Loan Num	ber: 4632DWIGHT	ST			Inspe	ection Date:	4/19/20	18			
2nd Loan / Clie		Subject APN: 471-762-17-00									
					_	,		_			
Property Occupanc	y Status Unknown	Does the	Property Appear S	ecure? Yes	Est. N	Monthly Rent	\$2,500)	Sold in the	last N	0
Currently Listed Cu	urrently List Broker	List Broker Contact #	f Initial List Price I	nitial List Date	Curren	nt List Price	DOM / 0	CDOM	12 Months?) <u> [</u>	0
Yes R	e/max	6193922070	\$379,000	2/12/2018	\$379,0	000	43 / 33		Sale Price:		
Is the Subject Listing	g Currently Pending	? Yes Date of 0	Contract 3/26/2018	CDOM to	Contrac	t 33			Sale Date:		
Subject Property Co	omments / External I	nfluences									
	ome. MLS states ne										
	Subject	Sold Comp 1	Sold Comp 2	Sold Com	1р 3	List Com	ıp 1	List	Comp 2	List	Comp 3
				And the second	* 10	A ALE			36-0		**
					1	AGE TO 1	TAR	12			
						No. of Lot					
	n 18 40 to 2		THE STATE OF	T. E.					3		
	4632 Dwight St	3029 Menlo Ave	3345 41st St	3350 41st St		3634 Chamo			lumbine St		
	San Diego, CA 92105	San Diego, CA 92105	San Diego, CA 92105	San Diego, C 92105		Ave San Diego, (San Die 92105	go, CA	San Die 92105	go, CA
	02100	02100	02100	02100		92105		02100		02100	
Proximity		0.46 Miles	0.71 Miles	0.73 Mile	es	0.11 Mil	es	0.62	2 Miles	1.2	7 Miles
Sale/List Price		\$427,000	\$470,000	\$440,00	00	\$428,00	00	\$44	47,495	\$4	89,000
Sale Date		3/16/2018	12/22/2017	12/5/201	12/5/2017		e per		nding	ре	ending
Price Per Sq.ft.	\$453.35	\$470.26	\$611.98	\$450.82	2	\$433.20		\$465.17		\$7	714.91
Initial List Price	\$379,000	\$417,000	\$469,000	\$459,900		\$428,000		\$447,495		\$5	19,000
Initial List Date	2/12/2018	1/2/2018	12/1/2017	10/31/2017		4/12/2018		4/6/2018			7/2018
Current/Final List	\$379,000	\$427,000	\$439,000	\$459,900		\$428,000		\$447,495		\$4	89,000
DOM/CDOM	43 / 33	73 / 23	21 / 4	35 / 5		8 / 7		14 / 14		2	24 / 9
Sales Type		Fair Market	Fair Market	Fair Mark	ket	Fair Mar	ket	Fair	Market	Fair	Market
Finance Incentives	0	10000	1000	0		0			0		0
Living Area	836	908	768	976		988			962		684
#Rooms/Bed/Bath 1	4/2/1	6/3/1.5	5/2/1	5/2/1		5/2/:	2		/3/2		/2/1
Year Built	1924	1920	1948	1922		1938		1	945		1927
Bsmnt SF/% Finished		0.45		0.40							
Lot Size	0.04ac	0.15ac	0.16ac	0.18ad		0.07ad			13ac		.07ac
Property Type	SF Detach	SF Detach	SF Detach	SF Deta		SF Deta	-		Detach		Detach
Style / Quality	Single Story / Q4	Single Story / Q3	Single Story / Q3	Single Story	y / Q3	Single Stor	y / Q3	Single	Story / Q3	Single	Story / Q3
# of Units	1 C4	02	C2	02		- 1					1 C2
Condition Pool/Spa	C4	C3 No / No	C3 No / No	C3 No / No	_	C3 No / No	_		C3	NI	C3 o / No
•	None Residential	Mountain	Residential	Resident		Residen			o / No idential		sidential
View Porch/Patio/Deck	No / No / No	No / Yes / No	No / Yes / No	No / Yes /							
Fireplace	No	No No	No No	No res /	INO	No / Yes / No No		No / Yes / No No		No / Yes / No Yes	
Garage	1 Detached	None	1 Attached	1 Attache				1 Attached		Yes None	
Other Features	None	remodel	remodel	remode		updated		None		None	
HOA Fees	0/mo	0/yr	0/yr	0/yr	-1	0/yr		0/yr			0/yr
Subdivision	City Heights	City Heights	City Heights	City Heig	ihts	City Heights		City Heights		City Heights	
School District	San Diego Unified		San Diego Unified			San Diego l			ego Unified		ego Unified
Common Amenities	San Brogo Orimou	Jan Diogo Offiniou	San Blogs Similed	San Biogo C		34 Biogo (5411 DIC	. J. J. IIIIO	Jan D1	- 30 0 milou
Data Source - ID	County Tax -	MLS - 180000299	MLS - 170060790	MLS - 17005	6335	MLS - 18001	8786	MLS -	180017852	MLS -	180015618
	471-762-17-00								- /-		
Market Time 90	0-120 days	As-Is Price Estima	te As-Repair	ed Price Estir	mate	Land On	ly Price				
Anticip	ated Sale Price	\$379,000		\$379,000		\$200,	000				
Recomme	ended List Price	\$379,000		\$379,000							
Recommended		. ,	X As - Is		Г	Renaired					



	Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	4632 Dwight St	San Diego	2	1	0.04ac		1924		
1	3029 Menlo Ave	San Diego	3	1.5	0.15ac	3/16/2018	1920	\$427,000	0.46 Miles
2	3345 41st St	San Diego	2	1	0.16ac	12/22/2017	1948	\$470,000	0.71 Miles
3	3350 41st St	San Diego	2	1	0.18ac	12/5/2017	1922	\$440,000	0.73 Miles
1	3634 Chamoune Ave	San Diego	2	2	0.07ac	4/12/2018	1938	\$428,000	0.11 Miles
2	3033 Columbine St	San Diego	3	2	0.13ac	4/6/2018	1945	\$447,495	0.62 Miles
3	4338 38th St	San Diego	2	1	0.07ac	3/27/2018	1927	\$489,000	1.27 Miles

Neighborhood Data: Location Type: Suburban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable Housing Supply: Stable Crime/Vandalism: Medium Risk REO Driven? No Avg Age of Home: 50 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: Under 3 Mos. Price Range: \$300,000 to \$550.000 Median Price: \$400,000 Predominate Value: \$450,000 Average DOM: 30 Number of units in complex for sale: Number of units for rent: Negative Neighborhood Factors that will detract from the subject: None Noted Neighborhood Comments: Up and coming area with lots of renovation projects and investor activity.

Marketability of Subject: Most Likely Buyer: Investor Types of Financing the Subject will NOT qualify for: possibly VA, FHA Will this be a problem for resale? If yes, please explain: None Noted

Comparab	les:			
Sale 1 Comments		d nice!! Large lot. Great views. neighborhood and stree asement that could have many uses.	t of single family detached homes, not ap	artments, ie; good
Sale 2 Comments		he heart of City Heights, one of San Diego's last affordacept kitchen, dining and living room with two bedrooms		
Sale 3 Comments	•	deled 2BR 1 Bath single family home with detached studiling, new flooring in bedrooms. South facing windows o	•	
List 1 Comments	ARE MADE OF " WH	E OF YOUR NOW DREAMS, ALREADY UPDATED WA AT WE LOVE: *Adorable single story, front-facing bung naster en suit		
List 2 Comments		atio in back and large yard in front. Great for entertaining is awaiting its next owners. This was a three bd that the		=
List 3 Comments		California Spanish bungalow in the equally charming Ned featuring original hardwood flooring, a gorgeous pain		
Commen	ts:			
Service P	rovider Comments:			
	speciton to better dete	es with similar GLA brokers opinion of ARV value is 455 rmine rehab costs and proforma. MLS states property is		
Vendor C	omments:			
	ervice Provider gnature	/s/ Nik Mazzola	BPO Effective Date	4/19/2018
Se	ervice Provider ompany	Shorebreak Real Estate	Service Provider Lic. Num.	01984637

Repairs		
Recommended Repairs would bring the subject to:	\$379,000	
Internal Repairs	Comment	Total
Paint		\$
Walls/Ceiling		\$
Carpet/Floors		\$
Cabinets/Countertops		\$0
Plumbing		\$0
Electrical		\$0
Heating/AC		\$0
Appliances		\$0
Doors/Trim		\$0
Cleaning		\$0
Other		\$0
	Internal	Repair Total:
External Repairs	Comment	Total
Roof		\$0
Siding/Trim		\$0
Structural		\$0
Windows/Doors		\$0
Paint		\$0
Foundation		\$0
Garage		\$0
Landscaping		\$0
Fence		\$0
Other		\$0
	External	Repair Total:
		Repair Total:



Subject Front

4632 Dwight St San Diego, CA 92105



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

3029 Menlo Ave San Diego, CA 92105 Sale Date: 3/16/2018 Sale Price: \$427,000



Comparable Sale #2

3345 41st St San Diego, CA 92105 Sale Date: 12/22/2017 Sale Price: \$470,000



Comparable Sale #3

3350 41st St

San Diego, CA 92105 Sale Date: 12/5/2017 Sale Price: \$440,000



Comparable Listing #1

3634 Chamoune Ave San Diego, CA 92105 Current List: \$428,000



Comparable Listing #2

3033 Columbine St San Diego, CA 92105 Current List: \$447,495



Comparable Listing #3

4338 38th St San Diego, CA 92105 Current List: \$489,000 Neither Assurant Valuations nor any of its affiliates, members, managers or contractors makes any representation or warranty as to the accuracy or completeness of the information contained in this broker price opinion. You should use good faith efforts in determining that the content of all information to be provided to or obtained by you is accurate. This analysis has been performed by a licensed real estate professional and is intended for the benefit of the addressee only. The Brokers Price Opinion is not to be construed as an appraisal and may not be used as such for any purpose. The purpose of this BPO is to provide an estimate of the probable sales price of the property, utilizing the sales comparison approach methodology and will not be used for loan origination. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit. Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed appraiser must be obtained.