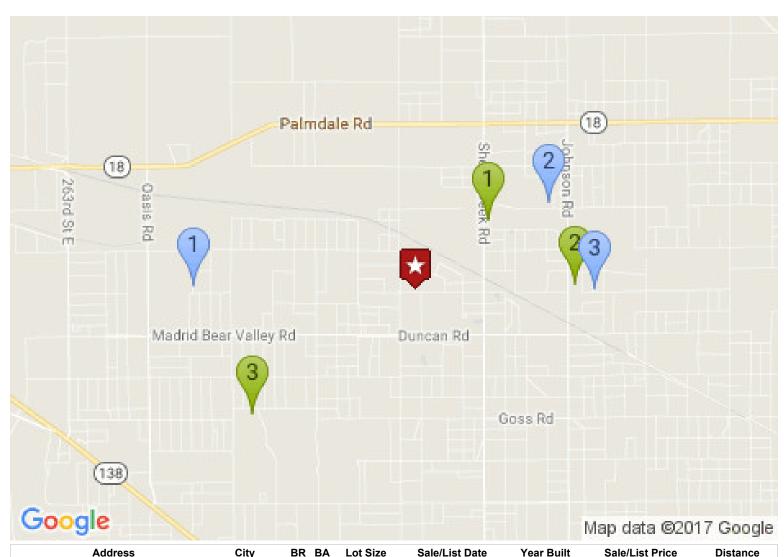


# **Broker Price Opinion**

X Exterior Inspection
☐ Interior Inspection

Property Add	lress: 3372 Sacrame	ento Road			Vendor ID:	4284718			
City, State, Zip: Phelan, CA 92371					Deal Name:				
Loan Nur	mber: 000639				Inspection Date:	7/17/2017	7		
2nd Loan / Clie	ent #:				Subject APN:	3098-181	I-12-0000		
Dan	ou Chatus Massat	Dana tha	December Assess Co						
Property Occupand			Property Appear Se		Est. Monthly Ren		Sold in the	No	
	•	List Broker Contact #					DOM 12 Months	?	
Yes	Good Deal Realty	7606094555	\$164,500	6/25/2017	\$154,900	19 / 19	Sale Price:		
Is the Subject Listir	ng Currently Pending	? Yes Date of	Contract 7/14/2017	CDOM to C	Contract 19		Sale Date:		
Subject Property C	omments / External	Influences							
Currently pending	escrow, one addition	al MLS sale in 2003							
	Subject	Sold Comp 1	Sold Comp 2	Sold Com	p 3 List Con	1p 1	List Comp 2	List Comp 3	
		AA	Tip .		The same of the sa	SOLZ	1 204		
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							A CONTRACTOR OF THE PARTY OF TH		
	CETTITION	الما					Maria San San San San San San San San San Sa		
Address	3372 Sacramento	13193 Sheep	12575 Johnson Rd				3354 Pierce Ln	12515 Hacienda	
	Road Phelan, CA 92371	Creek Rd Phelan, CA 92371	Phelan, CA 92371	Pinon Hills, C. 92372	A Rd Pinon Hills,		helan, CA 92371	Rd Phelan, CA 92371	
	, , , , , , , , , , , , , , , , , , , ,	,			92372			,	
Proximity		1.27 Miles	2.01 Miles	2.38 Mile	-		1.99 Miles	2.25 Miles	
Sale/List Price		\$194,000	\$200,000	\$155,000		00	\$219,900	\$179,000	
Sale Date		1/28/2017	4/12/2017	4/18/201					
Price Per Sq.ft.	\$107.53	\$103.14	\$131.75	\$91.61	\$141.4		\$118.99	\$106.55	
Initial List Price	\$164,500	\$220,500	\$200,000	\$155,000			\$219,900	\$179,000	
Initial List Date	6/25/2017	11/24/2016	2/14/2017	4/1/2017			10/11/2016	4/27/2017	
Current/Final List	\$154,900	\$220,500	\$200,000	\$155,000			\$219,900	\$179,000	
DOM/CDOM	19 / 19	45 / 45	7 / 7	3/3	41 / 4		246 / 246	81 / 81	
Sales Type	0	Fair Market	Fair Market	Fair Mark		кет	Fair Market	Fair Market	
Finance Incentives Living Area	1860	0 1881	0 1518	0 1692	0 1874		0 1848	0 1680	
#Rooms/Bed/Bath 1	6/3/2	6/3/2	6/3/2	6/3/2			6/3/2	6/3/2	
Year Built	1989	1984	1993	1990	1988		1988	1988	
Bsmnt SF/% Finished	1303	1304	1555	1330	1300		1300	1300	
Lot Size	1.39ac	4.72ac	6.88ac	2.4ac	8.84a	c	2.33ac	2.02ac	
Property Type	Manufactured	Manufactured	Manufactured	Manufactu			Manufactured	Manufactured	
Style / Quality		Manufactured / Q4	Manufactured / Q4			ed / Q4 N			
# of Units	1	1	1	1	1		1	1	
Condition	C4	C4	C4	C5	C4		C3	C4	
Pool/Spa	None	No / No	No / No	No / No	No / N	0	No / No	No / No	
View	Residential	Residential	Residential	Residenti	al Resider	itial	Residential	Residential	
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes /	No Yes / Yes	/ No	Yes / Yes / No	Yes / Yes / No	
Fireplace	No	No	No	No	No		No	No	
Garage	None	None	2 Detached	3 Detache	ed None	<b>:</b>	None	None	
Other Features	Comp roofing	Comp roofing	Comp roofing	Comp roof	ing Comp ro	ofing	Comp roofing	Comp roofing	
HOA Fees	0/mo	0/yr	0/yr	0/yr	0/yr		0/yr	0/yr	
Subdivision	None	None	None	None	None		None	None	
School District	Slsd	Slsd	Slsd	Slsd	Slsd		Slsd	Slsd	
Data Source - ID	County Tax - Realist	MLS - IV16752693	MLS - 481809	MLS - 4836	49 MLS - 483	841	MLS - 477789	MLS - 484696	
Market Time 9	00-120 days	As-Is Price Estima	te As-Repaire	ed Price Estim	nate Land On	ly Price			
Antici	pated Sale Price	\$200,000	\$	200,000	\$16,	000			
Recomm	ended List Price	\$220,000	\$	220,000					
	Sales Strategy:	. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	X As - Is	•	Repaired				



	Address	City	BR	ВА	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	3372 Sacramento Road	Phelan	3	2	1.39ac		1989		
1	13193 Sheep Creek Rd	Phelan	3	2	4.72ac	1/28/2017	1984	\$194,000	1.27 Miles
2	12575 Johnson Rd	Phelan	3	2	6.88ac	4/12/2017	1993	\$200,000	2.01 Miles
3	1887 Calaveras Rd	Pinon Hills	3	2	2.4ac	4/18/2017	1990	\$155,000	2.38 Miles
1	1372 Sacramento Rd	Pinon Hills	3	2	8.84ac	4/5/2017	1988	\$265,000	2.54 Miles
2	13354 Pierce Ln	Phelan	3	2	2.33ac	10/11/2016	1988	\$219,900	1.99 Miles
3	12515 Hacienda Rd	Phelan	3	2	2.02ac	4/27/2017	1988	\$179,000	2.25 Miles

#### **Neighborhood Data:** Location Type: Rural Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable Housing Supply: Stable Crime/Vandalism: Medium Risk REO Driven? No Avg Age of Home: 29 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: Under 3 Mos. Price Range: \$81,575 to \$379,000 Median Price: \$163,000 Predominate Value: \$186,178 Average DOM: 63 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:

The market continues to be improved with 10 of the 15 homes sold in the last 6 months having been FMV.

Marketability of Subject:

Most Likely Buyer: OO Types of Financing the Subject will NOT qualify for: n/a

Will this be a problem for resale? If yes, please explain:

None Noted

Comparabl	les:									
Sale 1 Comments	Similar in build and lo	cation, similar appeal, interior may be in need of additio	nal repairs and updating.							
Sale 2 Comments	Comments Similar in location though larger in lot size, smaller build helps to balance, similar appeal and interior condition needing average updating.									
Sale 3 Comments	Similar overall build and appeal in similar location, interior is in need of repairs and updating interior to subjects assumed condition.									
List 1 Comments  Equal in location, similar in build and appeal, similar interior condition needing average updating, superior horse corrals and barn.										
List 2 Comments	List 2 Similar in build and appeal, similar in location, interior has been recently updated and is move in ready									
List 3 Comments	Equal in location, simi	lar overall build and appeal, similar interior condition ne	eding average updating.							
Comment Service Pr	ts:									
and Count BPO only affect the	ty location, data is bas and the assumption the suggested prices either	match current build, additions have been done to the hed off of the current MLS listing, attached, as well as a see interior is in average condition with only normal wear er way. Prices based in the upper-range of the equal corring this area for FMV properties. The suggested list price	prior listing with similar size information, F and tear updating needed. Any discrepar nditioned comps to assume the closest 90	Prices are based on exterion ncies in this assumption co do day fair market possible.	or					
Vendor Co	omments:									
	ervice Provider	/s/ Jessica Lewis	BPO Effective Date	7/17/2017						
Se	ervice Provider ompany	Elite REO Services	Service Provider Lic. Num.	01733706						

Repairs		
Recommended Repairs would bring the subject to:	\$200,000	
Internal Repairs	Comment	Total
Paint		\$
Walls/Ceiling		\$0
Carpet/Floors		\$0
Cabinets/Countertops		\$0
Plumbing		\$0
Electrical		\$0
Heating/AC		\$0
Appliances		\$0
Doors/Trim		\$0
Cleaning		\$0
Other		\$0
	Internal F	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 F	Repair Total:
	F	Repair Total:



Subject Front

3372 Sacramento Road Phelan, CA 92371



Address



Side



Side



Street



Street



View across street



### Comparable Sale #1

13193 Sheep Creek Rd Phelan, CA 92371 Sale Date: 1/28/2017 Sale Price: \$194,000



### Comparable Sale #2

12575 Johnson Rd Phelan, CA 92371 Sale Date: 4/12/2017 Sale Price: \$200,000



#### Comparable Sale #3

1887 Calaveras Rd Pinon Hills, CA 92372 Sale Date: 4/18/2017 Sale Price: \$155,000



## **Comparable Listing #1**

1372 Sacramento Rd Pinon Hills, CA 92372 Current List: \$265,000



# Comparable Listing #2

13354 Pierce Ln Phelan, CA 92371 Current List: \$219,900



# Comparable Listing #3

12515 Hacienda Rd Phelan, CA 92371 Current List: \$179,000 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.