





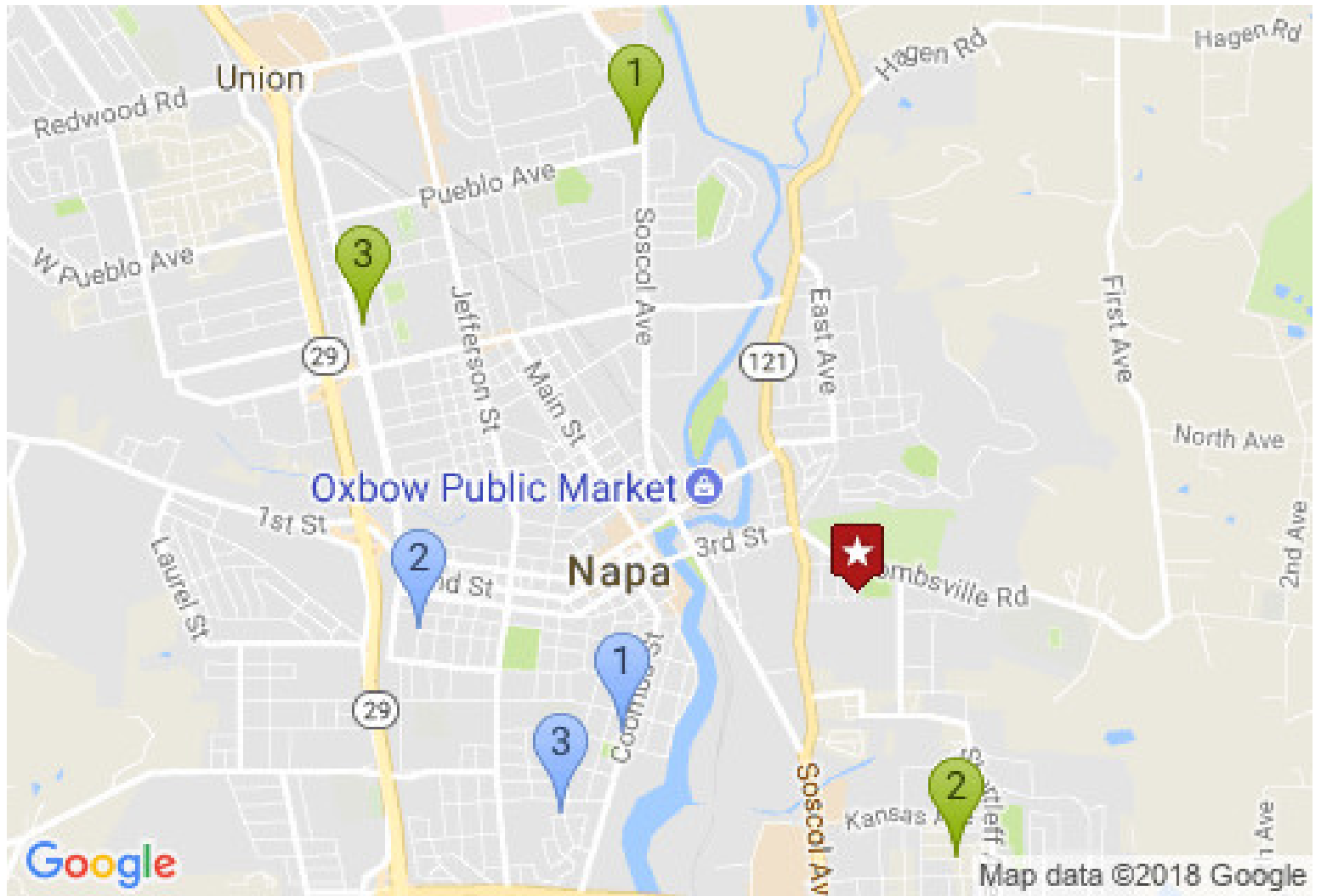




# Broker Price Opinion

☒ Exterior Inspection  
☐ Interior Inspection

|   |   |   |  |   |   |   |                               |
|---|---|---|--|---|---|---|-------------------------------|
| Property Address: 2 Hoffman   |   | Vendor ID: 4541878  |  |   |   |   |                               |
| City, State, Zip: Napa, CA 94559  |   | Deal Name:  |  |   |   |   |                               |
| Loan Number: 000762   |   | Inspection Date: 5/25/2018  |  |   |   |   |                               |
| 2nd Loan / Client #:  |   | Subject APN: 006-255-002  |  |   |   |   |                               |
| Property Occupancy Status: Owner  | Does the Property Appear Secure? Yes  | Est. Monthly Rent: \$2,500  | Sold in the last 12 Months? No   |   |   |   |                               |
| Currently Listed: Yes   | Currently List Broker: Remax  | List Broker Contact #: 7078886279   | Initial List Price: \$465,000  |   |   |   |                               |
|   |   |   | Initial List Date: 3/30/2018   |   |   |   |                               |
|   |   |   | Current List Price: \$465,000  |   |   |   |                               |
|   |   |   | DOM / CDOM: 28 / 28  |   |   |   |                               |
| Is the Subject Listing Currently Pending? Yes   | Date of Contract: 4/27/2018   | CDOM to Contract: 28  | Sale Price:  |   |   |   |                               |
|   |   |   | Sale Date:   |   |   |   |                               |
| Subject Property Comments / External Influences   |   |   |  |   |   |   |                               |
| Subject is a home in suburban Napa, CA. Subject is proximate to the fairgrounds and commerce. |   |   |  |   |   |   |                               |
| Subject   | Sold Comp 1   | Sold Comp 2   | Sold Comp 3  | List Comp 1   | List Comp 2   | List Comp 3   |                               |
|              |  |  |  |  |  |  |                               |
| Address   | 2 Hoffman<br>Napa, CA 94559   | 710 Pueblo<br>Napa, CA 94559  | 2130 Holmes Ave<br>Napa, CA 94559  | 2514 Sonoam St<br>Napa, CA 94559  | 233 Coombs St<br>Napa, CA 94559   | 601 Monroe St<br>Napa, CA 94559   | 150 Arboreo<br>Napa, CA 94559 |
| Proximity   |   | 1.68 Miles  | 0.94 Miles   | 1.89 Miles  | 0.92 Miles  | 1.48 Miles  | 1.24 Miles                    |
| Sale/List Price   |   | \$450,000   | \$460,000  | \$470,000   | \$499,999   | \$548,000   | \$549,000                     |
| Sale Date   |   | 2/28/2018   | 3/5/2018   | 3/1/2018  | active  | active  | active                        |
| Price Per Sq.ft.  | \$492.66  | \$430.21  | \$485.74   | \$562.20  | \$474.38  | \$653.94  | \$577.89                      |
| Initial List Price  | \$465,000   | \$420,000   | \$459,950  | \$465,000   | \$530,000   | \$559,000   | \$549,000                     |
| Initial List Date   | 3/30/2018   | 1/8/2018  | 1/15/2018  | 11/2/2017   | 2/27/2018   | 4/18/2018   | 4/1/2018                      |
| Current/Final List  | \$465,000   | \$420,000   | \$459,950  | \$465,000   | \$499,999   | \$548,000   | \$549,000                     |
| DOM/CDOM  | 28 / 28   | 49 / 49   | 44 / 44  | 200 / 72  | 72 / 72   | 35 / 35   | 41 / 41                       |
| Sales Type  |   | Fair Market   | Fair Market  | Fair Market   | Fair Market   | Fair Market   | Fair Market                   |
| Finance Incentives  | 0   | 0   | 0  | 0   | 0   | 0   | 0                             |
| Living Area   | 954   | 1046  | 947  | 836   | 1054  | 838   | 950                           |
| #Rooms/Bed/Bath 1   | 3 / 2 / 1   | 5 / 3 / 1   | 4 / 2 / 1  | 4 / 2 / 1   | 5 / 3 / 1   | 5 / 3 / 1   | 5 / 3 / 1                     |
| Year Built  | 1942  | 1955  | 1950   | 1948  | 1952  | 1938  | 1952                          |
| Bsmnt SF/% Finished   |   |   |  |   |   |   |                               |
| Lot Size  | 0.13ac  | 0.15ac  | 0.12ac   | 0.14ac  | 0.14ac  | 0.08ac  | 0.15ac                        |
| Property Type   | SF Detach   | SF Detach   | SF Detach  | SF Detach   | SF Detach   | SF Detach   | SF Detach                     |
| Style / Quality   | Bungalow/Cottage / Q4   | Bungalow/Cottage / Q4   | Bungalow/Cottage / Q4  | Bungalow/Cottage / Q4   | Bungalow/Cottage / Q4   | Bungalow/Cottage / Q4   | Bungalow/Cottage / Q4         |
| # of Units  | 1   | 1   | 1  | 1   | 1   | 1   | 1                             |
| Condition   | C3  | C3  | C3   | C3  | C3  | C3  | C3                            |
| Pool/Spa  | None  | No / No   | No / No  | No / No   | No / No   | No / No   | No / No                       |
| View  | Residential   | Residential   | Residential  | Residential   | Residential   | Residential   | Residential                   |
| Porch/Patio/Deck  | Yes / No / No   | No / No / No  | No / No / No   | No / Yes / No   | No / Yes / No   | No / Yes / No   | No / No / No                  |
| Fireplace   | No  | Yes   | Yes  | Yes   | Yes   | No  | Yes                           |
| Garage  | 1 Attached  | 1 Attached  | 1 Attached   | 1 Attached  | None  | 1 Attached  | 1 Attached                    |
| Other Features  | Shed  | None  | None   | Shed  | None  | Shed  | None                          |
| HOA Fees  | 0/mo  | 0/mo  | 0/mo   | 0/mo  | 0/mo  | 0/mo  | 0/mo                          |
| Subdivision   | None  | None  | None   | None  | None  | None  | None                          |
| School District   | Napa Valley   | Napa Valley   | Napa Valley  | Napa Valley   | Napa Valley   | Napa Valley   | Napa Valley                   |
| Common Amenities  |   |   |  |   |   |   |                               |
| Data Source - ID  | MLS - 21807507  | MLS - 21800343  | MLS - 21800541   | MLS - 21726318  | MLS - 21804746  | MLS - 21809374  | MLS - 21807908                |
| Market Time 30-90 days  |   | As-Is Price Estimate  |  | As-Repaired Price Estimate  |   | Land Only Price   |                               |
| Anticipated Sale Price  |   | \$470,000   |  | \$470,000   |   | \$77,915  |                               |
| Recommended List Price  |   | \$487,600   |  | \$487,600   |   |   |                               |
| Recommended Sales Strategy:   |   | <input checked="" type="checkbox"/> As - Is                                       |  | <input type="checkbox"/> Repaired   |   |   |                               |



|   | Address         | City | BR | BA | Lot Size | Sale/List Date | Year Built | Sale/List Price | Distance   |
|---|-----------------|------|----|----|----------|----------------|------------|-----------------|------------|
| • | 2 Hoffman       | Napa | 2  | 1  | 0.13ac   |                | 1942       |                 |            |
| 1 | 710 Pueblo      | Napa | 3  | 1  | 0.15ac   | 2/28/2018      | 1955       | \$450,000       | 1.68 Miles |
| 2 | 2130 Holmes Ave | Napa | 2  | 1  | 0.12ac   | 3/5/2018       | 1950       | \$460,000       | 0.94 Miles |
| 3 | 2514 Sonoam St  | Napa | 2  | 1  | 0.14ac   | 3/1/2018       | 1948       | \$470,000       | 1.89 Miles |
| 1 | 233 Coombs St   | Napa | 3  | 1  | 0.14ac   | 2/27/2018      | 1952       | \$499,999       | 0.92 Miles |
| 2 | 601 Monroe St   | Napa | 3  | 1  | 0.08ac   | 4/18/2018      | 1938       | \$548,000       | 1.48 Miles |
| 3 | 150 Arboreo     | Napa | 3  | 1  | 0.15ac   | 4/1/2018       | 1952       | \$549,000       | 1.24 Miles |

#### Neighborhood Data:

Location Type:  Market Trend:  Economic Trend:  Neighborhood Trend:   
 Housing Supply:  Crime/Vandalism:  REO Driven?  Avg Age of Home:   
 Neighborhood Pride of Ownership:  Avg Marketing Time of Comparable Listings:   
 Price Range:  to  Median Price:  Predominate Value:  Average DOM:   
 Number of units for rent:  Number of units in complex for sale:

#### Negative Neighborhood Factors that will detract from the subject:

#### Neighborhood Comments:

#### Marketability of Subject:

Most Likely Buyer:  Types of Financing the Subject will NOT qualify for:

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

**Comparables:**

|                    |   |
|--------------------|---|
| Sale 1<br>Comments | Sale comp. has a similar lot size to the subject and more living area. Sale comp. has one more bedroom than the subject.          |
| Sale 2<br>Comments | Sale comp. has a similar lot size to the subject and similar living area.   |
| Sale 3<br>Comments | Sale comp. has a similar lot size to the subject and less living area.  |
| List 1<br>Comments | List property has a similar lot size to the subject and more living area. List property has one more bedroom than the subject.    |
| List 2<br>Comments | List property has a smaller lot size to the subject and less living area. List property has one more bedroom than the subject.    |
| List 3<br>Comments | List property has a similar lot size to the subject and similar living area. List property has one more bedroom than the subject. |

**Comments:**

## Service Provider Comments:

Sale comp. two was a perfect base for value as it is almost identical in many ways to the subject. I used that price with a six percent mark-up for the list price. Subject is currently pending at a price of 465,000. My assigned values are consistent with this value and are reflected in my stated prices.

## Vendor Comments:

Service Provider  
Signature

/s/ Frederick Boniello

Service Provider  
Company

Terra Firma Real Estate

BPO Effective Date

5/25/2018

Service Provider Lic.  
Num.

02047757

**Repairs**Recommended Repairs would bring the subject to: 

| Internal Repairs       |  | Comment | Total |
|------------------------|--|---------|-------|
| Paint                  |  |         | \$0   |
| 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 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:          |  |         |       |

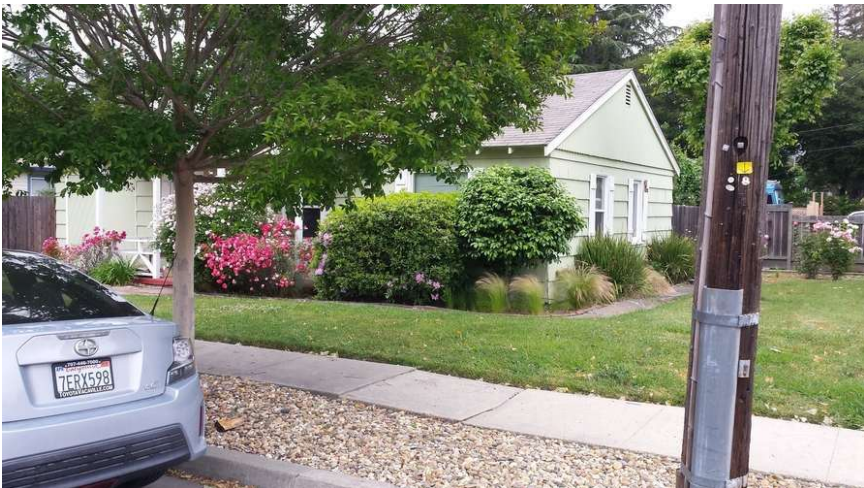


Subject Front

**2 Hoffman**  
**Napa, CA 94559**



Address



Side



Side



Street



Street



View across street



### **Comparable Sale #1**

710 Pueblo  
Napa, CA 94559  
Sale Date: 2/28/2018  
Sale Price: \$450,000



### **Comparable Sale #2**

2130 Holmes Ave  
Napa, CA 94559  
Sale Date: 3/5/2018  
Sale Price: \$460,000



### **Comparable Sale #3**

2514 Sonoam St  
Napa, CA 94559  
Sale Date: 3/1/2018  
Sale Price: \$470,000



### **Comparable Listing #1**

233 Coombs St  
Napa, CA 94559  
Current List: \$499,999



### **Comparable Listing #2**

601 Monroe St  
Napa, CA 94559  
Current List: \$548,000



### **Comparable Listing #3**

150 Arboreo  
Napa, CA 94559  
Current List: \$549,000

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