

Broker Price Opinion

Property Address: 146 E 39th St Vendor ID: 4155647										
City, State, Zip: San Bernardino, CA 92404 Deal Name:										
Loan Nur	nber: 146E39THST			I	nspection Date:	1/30/2017				
2nd Loan / Clie	ent #:				Subject APN:	0154-464-54-0	000			
	·				-		Sold in the la	ast No		
· · · · · · · · · · · · · · · · · · ·		List Broker Contact #			t Date Current List Price DOM / CDOM 12 Months?					
Yes F	Reliable Realty inc	(951) 240-9428	\$269,000	10/02/2016 \$2	269,000	121 / 121 Sale Pric				
Is the Subject Listin	ng Currently Pending	? Yes Date of (Contract 1/17/2017	CDOM to Cor	ntract 107		Sale Date:			
Subject Property Comments / External Influences										
Based on agents e	Based on agents exterior drive by inspection, no necessary repairs were observed or noted as of the date of inspection.									
	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	B List Corr	np1 List	t Comp 2	List Comp 3		
			FIERCAN							
Address	146 E 39th St San Bernardino, CA 92404	3353 N D Street San Bernardino, CA 92405	3303 N Pershing Ave San Bernardino, CA 92405	3372 Leroy San Bernardino, CA 92404	129 E 34th S San Bernard CA 92404		ernardino, a 104 S	3942 Newmark aVe San Bernardino, CA 92405		
Proximity		0.83 Miles	0.8 Miles	0.7 Miles	0.65 Mil	les 0.7	73 Miles	0.47 Miles		
Sale/List Price		\$270,000	\$270,000	\$280,000	\$269,00	00 \$2	269,000	\$295,000		
Sale Date		8/8/2016	12/29/2016	1/19/2017						
Price Per Sq.ft.	\$133.40	\$152.54	\$139.97	\$140.77	\$139.4		147.07	\$160.85		
Initial List Price	\$269,000	\$269,900	\$285,000	\$319,900	\$269,00		269,000	\$295,000		
Initial List Date	10/02/2016	6/6/2016	9/9/2016	10/24/2016	12/2/20		24/2017	9/22/2016		
Current/Final List	\$269,000	\$269,900	\$274,888	\$299,000	\$269,00		269,000	\$295,000		
DOM/CDOM	121 / 121	23/23	68 / 68	39/39	59 / 59	-	6/6	130 / 130		
Sales Type		Fair Market	Fair Market	Fair Market Fair Market		ket Fai	ir Market	Fair Market		
Finance Incentives		0	0	0	0		0	0		
Living Area #Rooms/Bed/Bath 1	2024	1770 5 / 3 / 1.5	1929 6 / 4 / 2.0	1989 9 / 4 / 2.5	1929 5 / 3 / 1		1829 / 3 / 2.0	1834 6 / 3 / 2.0		
Year Built	1957	1938	1947	1951	1952		1953	1979		
Bsmnt SF/% Finished	1937	1900	1341	1951	1992		1955	1979		
Lot Size	0.18ac	0.22ac	0.15ac	0.28ac	0.19a	c ().21ac	0.23ac		
Property Type	SF Detach	SF Detach	SF Detach	SF Detach SF D			Detach	SF Detach		
Style / Quality	Ranch / Q5	Ranch / Q5	Ranch / Q5	Ranch / Q5	Ranch /		nch / Q5	Ranch / Q5		
# of Units	1	1	1	1	1		1	1		
Condition	C4	C4	C4	C4	C4		C4	C4		
Pool/Spa	In Ground	Yes / No	No / No	No / No	No / N	0 N	lo / No	No / No		
View	neighborhood	Neighorhood	Neighborhood	Neighborhood	d Neighborh	nood Neig	hborhood	Neighborhood		
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	o Yes / Yes	/No Yes	/ Yes / No	Yes / Yes / No		
Fireplace	Yes	Yes	Yes	Yes	Yes		Yes	Yes		
Garage	2 Attached	2 Detached	2 Detached	2 Detached	2 Detach	ned 2 D	Detached	2 Attached		
Other Features	neighborhood	none	none	none	none		none	none		
HOA Fees	0/mo	0/mo	0/mo	0/mo	0/mo		0/mo	0/mo		
Subdivision	unknown	unknown	unknown	unknown	uknow	uknown L		unknown		
School District	San Bernardino	San Bernardino	San Bernardino	San Bernardin		SAn Bernardino San I		San Bernardino		
Data Source - ID	County Tax - none	MLS - IV16122216	MLS - EV16198586	MLS - IV167321	185 MLS - CV16757		IG17015191	MLS - CV16708732		
Market Time 9	00-120 days	As-Is Price Estima	te As-Repaire	ed Price Estimat	e Land On	ly Price				
Antici	pated Sale Price	\$270,000] \$	270,000	\$21,2	221				
Recomm	ended List Price	\$270,000	\$	270,000						
Recommended	Sales Strategy:		🗙 As - Is		Repaired					

California State University San Bernardino		N E.S.		\mathbf{S}		
Kendall Or Other	H St N E St	40th St	2	18		
⁴ ounta		40th St a	X	40th St		DEL ROSA
Linde t	HST			Valencia Ave N	Harrison St	Del Rosa Ave N Mountain Ave N
				1	E Lyn	wood Dr
Google					Map data	©2017 Google

Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
• 146 E 39th St	San Bernardino	4	2	0.18ac		1957		
1 3353 N D Street	San Bernardino	3	1.5	0.22ac	8/8/2016	1938	\$270,000	0.83 Miles
2 3303 N Pershing Ave	San Bernardino	4	2	0.15ac	12/29/2016	1947	\$270,000	0.8 Miles
3 3372 Leroy	San Bernardino	4	2.5	0.28ac	1/19/2017	1951	\$280,000	0.7 Miles
1 129 E 34th ST	San Bernardino	3	1.5	0.19ac	12/2/2016	1952	\$269,000	0.65 Miles
2 131 E 48th St	San Bernardino	3	2	0.21ac	1/24/2017	1953	\$269,000	0.73 Miles
3 3942 Newmark aVe	San Bernardino	3	2	0.23ac	9/22/2016	1979	\$295,000	0.47 Miles
Neighborhood Data:								
Location Type: Suburban Market Trend: Appreciating Economic Trend: Improving Neighborhood Trend: Improving						nproving		
Housing Supply: Stable	sm: L	ow Risk REO Driven? No Avg Age of Home: 59						
Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: Under 3 Mos.								
Price Range: \$253,000 to \$399,000 Median Price: \$315,000 Predominate Value: \$315,000 Average DOM: 63								
Number of units for rent: Number of units in complex for sale:								
Negative Neighborhood Factors that will detract from the subject:								
None Noted								
Neighborhood Comments:								
Subject is located in a well-established neighborhood in close proximity to schools, freeway and local shopping. Homes conform to neighborhood area								
Marketability of Subject:								
Most Likely Buyer: homeowner Types of Financing the Subject will NOT qualify for: no								
Will this be a problem for resale? If yes, please explain:								
None Noted								

Comparables:

	Tree shaded streets, and IN GROUND POOL makes a must see. 1700 + Sq Ft, 3 bedrooms, 1.75 baths, and den- patio room. New energy efficient windows, roof mount central heating and cooling, new carpet over wood flooring, fireplace, well landscaped, night manabu lighting, detached
	Come see this home! Looks small on the outside but is a wonderful family home!Looking for a traditional home in a nice quiet area of San Bernardino! Come see this home with great curb appeal built in 1947! The formal living room is the showcase of this home. This large living roo
	n this just listed beauty that is perfect for a family ready to get started. This home has been single family owned and lived in for over 40 years and has pride of ownership. The home is said to have beautiful hard wood flooring underneath the carpet, a central whole house vacuum
	Mid-Century Single Story Charmer on a Large Corner lot and Tree Lined Street. The Large Plate Glass Window in the Living Room offers a Northern View but the Original Hardwood Floors and a Fireplace Create the warm and cozy atmosphere. The Kitchen is Complete with Granite Countert
	3 bedroom on quiet street. This home features a huge living room with fireplace, giant master bedroom, and 2 more very good sized bedrooms. Large kitchen area features an indoor grill and breakfast bar. Detached 2 car garage sits at the end of a long driveway, perfect for extra p
List 3 Comments	Inferior living area to subject property same bedroom count .50 bath additional to subject located in similar area less than 1 mile away

Comments:

Service Provider Comments:

Heaviest weight of value is being placed on sold comparable as they best represent what buyers will pay for homes of similar qualities and amenities. All homes are within Similar or comparable neighborhoods. Homes are of similar age, construction and amenities homes are in average condition and conform to area. Homes are competing for the same buyers pool.

Vendor Comments:

Service Provider Signature Service Provider Company

/s/ Tonya Davis

Elite REO Services

BPO Effective Date

1/30/2017

Service Provider Lic. Num.

01302630

Repairs			
Recommended Repairs would bring the subject to	: \$270,000		
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:	\$0
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:	\$0



Subject Front

146 E 39th St San Bernardino, CA 92404



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

3353 N D Street San Bernardino, CA 92405 Sale Date: 8/8/2016 Sale Price: \$270,000

Comparable Sale #2

3303 N Pershing Ave San Bernardino, CA 92405 Sale Date: 12/29/2016 Sale Price: \$270,000



Comparable Sale #3

3372 Leroy San Bernardino, CA 92404 Sale Date: 1/19/2017 Sale Price: \$280,000



Comparable Listing #1

129 E 34th ST San Bernardino, CA 92404 Current List: \$269,000

Comparable Listing #2

131 E 48th St San Bernardino, CA 92404 Current List: \$269,000

Comparable Listing #3

3942 Newmark aVe San Bernardino, CA 92405 Current List: \$295,000 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.