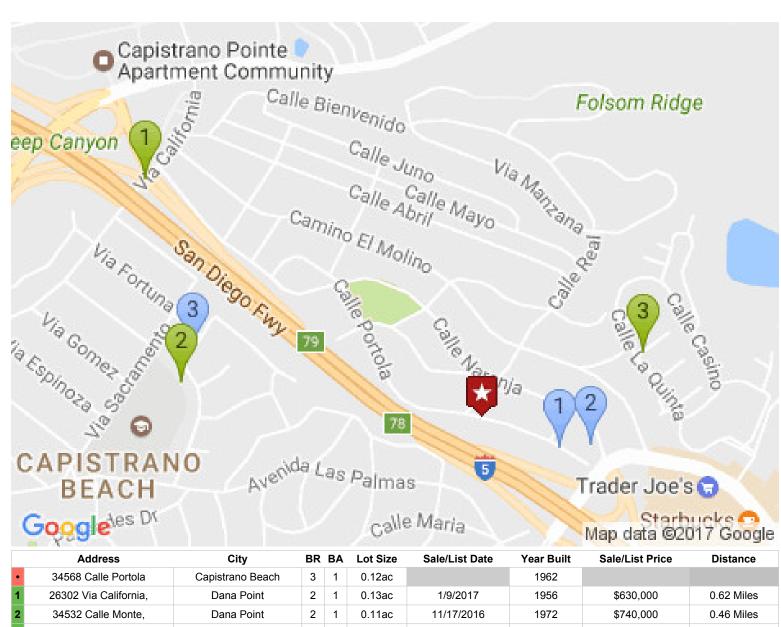


# **Broker Price Opinion**

X	Exterior Inspection
	Interior Inspection

					_			
Property Add	ress: 34568 Calle Po	ortola			Vendor ID: 4	181869		
City, State,	Zip: Capistrano Bea	each, CA 92624			Deal Name:			
Loan Num	nber: 34568 Calle Po	Portola			Inspection Date: 3/01/2017			
2nd Loan / Clie				· _	et APN: 123-311-44			
Property Occupancy Status Owner Does the Property Appear Secure? Yes Est. Monthly Rent \$2,600 Sold in the last								
Currently Listed Co	urrently List Broker	List Broker Contact #	# Initial List Price In	nitial List Date Cur	rent List Price [	OOM / CDOM	12 Months?	INO
No							Sale Price:	
Is the Subject Listin	g Currently Pending	? Date of (	Contract	CDOM to Cont	ract		Sale Date:	
Subject Property Co	omments / External I	nfluences						
Property is in avera	ge condition, surrou	nding homes conforr	n to subject					
	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Com	o 1 List	Comp 2	List Comp 3
	The state of the s	Solu Comp I			2100 O		Was a	Ziot Comp C
		***************************************						
Address	34568 Calle Portola Capistrano Beach, CA 92624	26302 Via California, Dana Point, CA 92624	34532 Calle Monte, Dana Point, CA 92624	711 Calle Perlino San Clemente, Co 92673		34571 ( Naranja CA Dana P 92624	ı	26601 Calle Lago Dana Point, CA 92624
Proximity		0.62 Miles	0.46 Miles	0.26 Miles	1 Block	1 1/	2 Blocks	0.45 Miles
Sale/List Price		\$630,000	\$740,000	\$635,000	\$729,90	0 \$7	49,000	\$699,000
Sale Date		1/9/2017	11/17/2016	1/3/2017				
Price Per Sq.ft.	\$562.03	\$561.00	\$740.00	\$497.26	\$667.80	\$5	526.35	\$576.73
Initial List Price		\$699,900	\$779,900	\$645,000	\$729,90	0 \$7	49,000	\$699,000
Initial List Date		11/23/2016	10/3/2016	10/26/2016	2/28/201	7 3/	1/2017	4/20/2016
Current/Final List		\$630,000	\$740,000	\$635,000	\$729,90	0 \$7	49,000	\$699,000
DOM/CDOM		16 / 16	95 / 95	69 / 69	1/1		1/1	11 / 11
Sales Type		Fair Market	Fair Market	Fair Market	Fair Mark	et Fair	r Market	Fair Market
Finance Incentives		None	None	None	None	1	None	None
Living Area	1201	1123	1000	1277	1093		1423	1212
#Rooms/Bed/Bath 1	4 / 3 / 1.0	4 / 2 / 1.0	4 / 2 / 1.0	6/3/2.0	4/2/1.	5 /	3 / 2.0	4 / 2 / 1.0
Year Built	1962	1956	1972	1973	1964		1964	1970
Bsmnt SF/% Finished								
Lot Size	0.12ac	0.13ac	0.11ac	0.04ac	0.10ac	0	.09ac	0.16ac
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detac	h SF	Detach	SF Detach
Style / Quality	Single Story / Q3	Single Story / Q4	Single Story / Q4	Single Story / Q	4 Single Story	/ Q4 Single	Story / Q4	Single Story / 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	N	o / No	No / No
View	Neighborhood	neighborhood	Ocean	Coastline	Neighborh	ood Tree	es/woods	ocean
Porch/Patio/Deck	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / Yes	No / Yes /	No No	No / No	No / Yes / No
Fireplace	Yes	Yes	Yes	No	No		No	No
Garage	2 Attached	1 Attached	2 Attached	2 Attached	2 Attache	ed 2 A	ttached	2 Attached
Other Features	None	None	None	None	None	1	None	None
HOA Fees	0/mo	0/mo	0/mo	0/mo	0/mo		0/mo	0/mo
Subdivision	Other	Capistano Beach	Capistano Beach	Capistano Beacl	n Capistano B	each Capist	ano Beach	Capistano Beach
School District	Capo Unified	Capistrano Unified	Capistrano Unified	Capistrano Unifie	ed Capistrano U	nified Capistr	ano Unified	Capistrano Unified
Data Source - ID	County Tax -	MLS - OC16752198	MLS - OC16716911	MLS - OC16735092	MLS - OC170408		MLS - 7041587	MLS - 16118858
Market Time 9	0-120 days	As-Is Price Estima	·	ed Price Estimate				
	oated Sale Price	\$675,000	\$	675,000	\$300,0	000		
Recomme	ended List Price	\$675,000	\$	675,000				
	Calaa Ctratamu		<b>∀</b> ∧		Denoired			



2         34532 Calle Monte,         Dana Point         2         1         0.11ac         11/17/2016         1972         \$740,000         0.           3         711 Calle Perlino,         San Clemente         3         2         0.04ac         1/3/2017         1973         \$635,000         0.           1         34618 Calle Portola         Dana Point         2         1         0.10ac         2/28/2017         1964         \$729,900         2           2         34571 Calle Naranja         Dana Point         3         2         0.09ac         3/1/2017         1964         \$749,000         1           3         26601 Calle Lago         Dana Point         2         1         0.16ac         4/20/2016         1970         \$699,000         0.           Neighborhood Data:           Location Type:         Urban         Market Trend:         Stable         Economic Trend:         Stable         Neighborhood Trend:         Stable	0.62 Miles 0.46 Miles 0.26 Miles 1 Block 1 1/2 Blocks 0.45 Miles						
2         34532 Calle Monte,         Dana Point         2         1         0.11ac         11/17/2016         1972         \$740,000         0.           3         711 Calle Perlino,         San Clemente         3         2         0.04ac         1/3/2017         1973         \$635,000         0.           4         34618 Calle Portola         Dana Point         2         1         0.10ac         2/28/2017         1964         \$729,900           2         34571 Calle Naranja         Dana Point         3         2         0.09ac         3/1/2017         1964         \$749,000         1           3         26601 Calle Lago         Dana Point         2         1         0.16ac         4/20/2016         1970         \$699,000         0.           Neighborhood Data:           Location Type:         Urban         Market Trend:         Stable         Economic Trend:         Stable         Neighborhood Trend:         Stable	0.46 Miles 0.26 Miles 1 Block 1 1/2 Blocks 0.45 Miles						
711 Calle Perlino,         San Clemente         3         2         0.04ac         1/3/2017         1973         \$635,000         0.           34618 Calle Portola         Dana Point         2         1         0.10ac         2/28/2017         1964         \$729,900         34571 Calle Naranja         Dana Point         3         2         0.09ac         3/1/2017         1964         \$749,000         1         1           26601 Calle Lago         Dana Point         2         1         0.16ac         4/20/2016         1970         \$699,000         0.           Heighborhood Data:           Location Type:         Urban         Market Trend:         Stable         Economic Trend:         Stable         Neighborhood Trend:         Stable	0.26 Miles 1 Block 1 1/2 Blocks 0.45 Miles						
34618 Calle Portola         Dana Point         2         1         0.10ac         2/28/2017         1964         \$729,900         34571 Calle Naranja         Dana Point         3         2         0.09ac         3/1/2017         1964         \$749,000         1         1         26601 Calle Lago         Dana Point         2         1         0.16ac         4/20/2016         1970         \$699,000         0         0         1         0.16ac         1         1         0.16ac         1         0.16ac         1         0.16ac         1         0.16ac         1         0.16ac         1         0.16ac         0.16ac         1         0.16ac         0.16ac <t< td=""><td>1 Block I 1/2 Blocks 0.45 Miles</td></t<>	1 Block I 1/2 Blocks 0.45 Miles						
34571 Calle Naranja       Dana Point       3       2       0.09ac       3/1/2017       1964       \$749,000       1 1         26601 Calle Lago       Dana Point       2       1       0.16ac       4/20/2016       1970       \$699,000       0.         eighborhood Data:         Location Type: Urban       Market Trend: Stable       Economic Trend: Stable       Neighborhood Trend: Stable	1 1/2 Blocks 0.45 Miles						
26601 Calle Lago Dana Point 2 1 0.16ac 4/20/2016 1970 \$699,000 0.  eighborhood Data:  Location Type: Urban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable	0.45 Miles						
leighborhood Data:  Location Type: Urban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable							
Location Type: Urban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable	ıble						
	ıble						
N 1 0 1 10 11 10 10 10 10 10 10 10 10 10							
Housing Supply: Stable Crime/Vandalism: Low Risk REO Driven? No Avg Age of Home: 50							
Neighborhood Pride of Ownership: Fair Avg Marketing Time of Comparable Listings: Under 3 Mos.							
Price Range: \$630,000 to \$749,000 Median Price: \$675,000 Predominate Value: \$675,000 Average DOM: 90							
Number of units for rent:  Number of units in complex for sale:							
legative Neighborhood Factors that will detract from the subject:							
lone Noted							
leighborhood Comments:							
All homes are conforming in neighborhood, average sale is 675000							
flarketability of Subject:							
Most Likely Buyer: first time Types of Financing the Subject will NOT qualify for: None							
Will this be a problem for resale? If yes, please explain:							
None Noted							

Comparabl	les:					
Sale 1 Comments	Mid century architectu	re. Front yard is main yard area plus a small patio in the	e back			
Sale 2 Comments	vaulted ceilings and o	pen floor plan that has been fully remodeled in the hear	t of Capistrano	Beach. Ocean views from	front yard.	
Sale 3 Comments	Panoramic ocean view	vs, 2 car attached garage. Large deck off of living room				
List 1 Comments	2 car attached garage	newly remodled, Front and backyard have new landsca	aping			
List 2 Comments	Fireplace in formal livi	ng room, 3 large bedrooms, private rear backyard. No l	HOA or mello ro	os		
List 3 Comments	Open floor plan. New	double pane windows & skylights, Vaulted ceilings, coz	y fireplace. Hug	h family room addition.		
Comment						
Service Pr	rovider Comments:					
problem w		roperty in average condition. All comps pulled are compexpect and average days on market of 90 to 120 as is.				e no
Vendor Co	omments:					
Vendor de	ommento.					
	ervice Provider gnature	/s/ Wilson Rego		BPO Effective Date	3/2/2017	
	ervice Provider ompany	Community Parnters Realty		Service Provider Lic. Num.	01988879	

Repairs		
Recommended Repairs	would bring the subject to: \$675,000	
Internal Repairs	Comment	Total
Paint	0	\$
Walls/Ceiling	0	\$
Carpet/Floors	0	\$(
Cabinets/Countertops	0	\$0
Plumbing	0	\$0
Electrical	0	\$0
Heating/AC	0	\$0
Appliances	0	\$0
Doors/Trim	0	\$0
Cleaning	0	\$0
Other	0	\$0
	Internal Repair Total:	\$0
External Repairs	Comment	Total
Roof	0	\$0
Siding/Trim	0	\$0
Structural	0	\$0
Windows/Doors	0	\$0
Paint	0	\$0
Foundation	0	\$0
Garage	0	\$0
Landscaping	0	\$0
Fence	0	\$0
Other	0	\$0
	External Repair Total:	\$0
	Repair Total:	\$(



Subject Front

34568 Calle Portola Capistrano Beach, CA 92624



Address



Side



Side



Street



Street

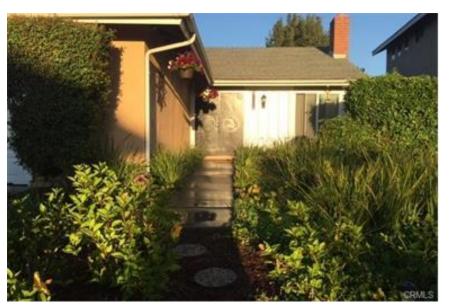


View across street



#### Comparable Sale #1

26302 Via California, Dana Point, CA 92624 Sale Date: 1/9/2017 Sale Price: \$630,000



#### Comparable Sale #2

34532 Calle Monte, Dana Point, CA 92624 Sale Date: 11/17/2016 Sale Price: \$740,000



#### Comparable Sale #3

711 Calle Perlino, San Clemente, CA 92673 Sale Date: 1/3/2017 Sale Price: \$635,000



### **Comparable Listing #1**

34618 Calle Portola Dana Point, CA 92624 Current List: \$729,900



#### Comparable Listing #2

34571 Calle Naranja Dana Point, CA 92624 Current List: \$749,000



## Comparable Listing #3

26601 Calle Lago Dana Point, CA 92624 Current List: \$699,000 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.