

Broker Price Opinion

City, State, 2	ess: 6067 Caddingt Zip: La Jolla, CA 92				Deal Name:					
		2037								
Loan Num		_								
	Loan Number: 6067CaddingtonRow Inspection Date: 3/13/2018									
2nd Loan / Clier	nt #:				Subject APN: 60	67 CADDINGTON ROV	V,			
Property Occupancy	Status Owner	Does the	e Property Appear S	ecure? Yes I	Est. Monthly Rent	\$5,000 Sold in the	e last			
Currently Listed Cu	rrently List Broker	List Broker Contact	# Initial List Price I	nitial List Date C	urrent List Price D	OM / CDOM 12 Month	s? No			
	llionaires Row	8584563282				6 / 36 Sale Price	<u>.</u>			
Is the Subject Listing			Contract 2/14/2018	CDOM to Co	.,	Sale Date				
			Contract 2/14/2018							
Subject Property Con single family detache		muences								
Single ranny detach	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	3 List Comp	1 List Comp 2	List Comp 3			
		Sold Comp 1		Sold Comp	Eist comp					
					A ARTINI					
Address	6067 Caddington	2469 Darlington	2465 Selkirk Row	2437 Selkirk Ro	w 2725 Ridgegat	e 6043	2625 Ridgegate			
I	Row	Row	La Jolla, CA 92037	La Jolla, CA 920	037 Row	Meadowpointe	Row			
l	La Jolla, CA 92037	La Jolla, CA 92037			La Jolla, CA 92	2037 Row La Jolla. CA 92037	La Jolla, CA 9203			
Proximity		0.29 Miles	0.31 Miles	0.33 Miles	0.05 Miles	,	0.14 Miles			
Sale/List Price		\$1,460,000	\$1,530,000	\$1,450,000	\$1,384,500		\$1,699,000			
Sale Date		2/16/2018	9/20/2017	6/26/2017	active	active	pending			
Price Per Sg.ft.	\$594.92	\$496.77	\$586.66	\$493.37	\$528.23	\$609.71	\$454.76			
Initial List Price	\$1,150,000	\$1,539,000	\$1,650,000	\$1,485,000	\$1,399,000		\$1,699,000			
Initial List Date	2/05/2018	11/2/2017	8/28/2017	4/14/2017	1/19/2018		1/22/2018			
Current/Final List	\$1,150,000	\$1,475,000	\$1,650,000	\$1,485,000	\$1,384,500		\$1,699,000			
DOM/CDOM	36 / 36	64 / 64	10 / 10	41 / 41	53 / 53	8 / 8	50 / 50			
	30/30	Fair Market	Fair Market				Fair Market			
Sales Type	٥			Fair Market						
Finance Incentives	0	0	0	0	0	0	0			
Living Area	2518	2939	2608	2939	2621	2452	3736			
#Rooms/Bed/Bath 1	8/4/3	9/4/4	8/4/3	9/4/4	7/3/3	9/4/4	11/5/5			
Year Built	1999	1997	1997	1997	2000	1996	2002			
Bsmnt SF/% Finished	<u>.</u>	0.07	0.40	0.44	0.40	0.00	0.05			
Lot Size	0.1ac	0.27ac	0.18ac	0.14ac	0.13ac	0.23ac	0.25ac			
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach		SF Detach			
Style / Quality	2-Story Conv / Q4	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv /	Q3 2-Story Conv	/ Q3 2-Story Conv / Q3	3 2-Story Conv / Q3			
# of Units	1	1	1	1	1	1	1			
Condition	C4	C3	C3	C3	C3	C3	C3			
Pool/Spa	None	No / No	No / No	No / No	No / No	No / No	No / No			
View	Residential	Mountain	Mountain	River	Residentia		Residential			
Porch/Patio/Deck	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No			No / Yes / No			
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Garage	3 Attached	3 Attached	3 Attached	3 Attached	3 Attached		3 Attached			
Other Features	none	none	none	none	none	none	none			
HOA Fees	330/mo	330/mo	330/mo	330/mo	330/mo	330/mo	330/mo			
Subdivision	Ridgegate	Ridgegate	Ridgegate	Ridgegate	Ridgegate		Ridgegate			
School District	La Jolla	La Jolla	La Jolla	La Jolla	La Jolla	La Jolla	La Jolla			
Common Amenities										
Data Source - ID	County Tax - 358-712-94-00	MLS - 170056717	MLS - 170045324	MLS - 17001880	06 MLS - 1800033	MLS - 180011378	MLS - 180003797			
	-120 days	As-Is Price Estima	ite As-Repair	ed Price Estimat	te Land Only	Price				
Market Time 90	Anticipated Sale Price									
	ated Sale Price	\$1,498,000	\$	1,498,000	\$704,40	9				
Anticipa	ated Sale Price	\$1,498,000 \$1,499,000		1,498,000 1,499,000	\$704,40	9				

32 2 Deentor 2 Deentor 2 Ridgegate Rift, Hillington Carriage

Address	Citv	BR BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
Google					18 Google		

Ac	ddress		City	BR	BA	Lot Size	Sale/L	ist Date	Year Built	Sale/L	ist Price	Distance
6067 Caddington Row		La Jolla	4	3	0.1ac			1999				
2469 Darlington Row		La Jolla	4	4 0.27ac		2/16/2018 1997		\$1,460,000		0.29 Miles		
2465 S	Selkirk Row		La Jolla	4	3	0.18ac	9/20	/2017	1997	\$1,5	30,000	0.31 Miles
2437 S	Selkirk Row		La Jolla	4	4	0.14ac	6/26	/2017	1997	\$1,4	50,000	0.33 Miles
2725 Rid	dgegate Row		La Jolla	3	3	0.13ac	1/19	/2018	2000	\$1,3	84,500	0.05 Miles
2 6043 Mead	dowpointe Row		La Jolla	4	4	0.23ac	3/5/	2018	1996	\$1,495,000		0.24 Miles
2625 Rid	dgegate Row		La Jolla	5	5	0.25ac	1/22	/2018	2002	\$1,699,000		0.14 Miles
Neighborhood Data	a:											
Location Type:	Suburban		Market	Trend: App		preciating	Economic Trend: St		able Neighb		hood Trend:	Stable
Housing Sup	Housing Supply: Stable		Crime/Vand	lalism	alism: Low Risk		REO Driven? No		Avg Age of Home:		20	
	Neighborhood	l Pride	of Ownership:	Ave	rage			Avg	Marketing Time	of Compara	ble Listings:	3 to 6 Mos.
Price Range:	\$1,100,000	to \$1	1,650,000	М	edian	Price: \$1,35	5,000	Predom	inate Value: \$1,	355,000	Average	DOM: 45
	Ν	lumbei	r of units for re	nt:					Num	ber of units i	n complex fo	or sale:
Negative Neighborh	ood Factors tha	at will c	detract from the	e subi	iect [.]							
None Noted				o oubj	1001.							
Neighborhood Com	ments:											
The range of home		s from	the subjects R	idaeo	iate d	ated commur	nitv invento	rv is low an	d demand is hig	h		
					jalo g			.,	a domana io mg	· ·		
Marketability of Su	bject:											
Most Likely Buyer:	owner		Types of Fin	ancin	g the	Subject will N	OT qualify	for: none				
Vill this be a proble	m for resale? If	yes, p	lease explain:									
None Noted												

Comparables:

eemparabi						
Sale 1 Comments	This home is located in the same gated community as the subject similar in age style. It is upgraded throughout					
Sale 2 Comments	this home is also located in the same gated community and is upgraded throughout.					
Sale 3 Comments	I was forced to go past 6 months due to a limited supply of sales in the subjects community with upgrades					
List 1 Comments	This home is located in the same gated community it is upgraded throughout. inferior in gla and beds and baths.					
List 2 Comments	this home is simialr to the subject in location style it is upgraded throughout. most simialr list home					
List 3 Comments	I was forced to use this larger home due to a very limited supply of similar homes and homes with upgrades.					
Comment	ts:					
Service Pr	Service Provider Comments:					

The subject is currently listed as a short sale and is the lowest priced home in the subjects gated community. All comparable homes I used are from the subjects same gated community and all are fully renovated. The subject appears to be occupied I did not notice any repairs needed.

Vendor Comments:

Service Provider Signature Service Provider Company

/s/ Jacquelyn Douglas

Elite REO Services

BPO Effective Date

3/14/2018

Service Provider Lic. Num.

01407829

Repairs		
Recommended Repairs w	rould bring the subject to: \$1,498,000	
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:	
External Repairs	Comment	Total
Roof		\$0
Siding/Trim		\$0
Structural		\$0

\$0

\$0

\$0 \$0

\$0 \$0

\$0

External Repair Total:

Repair Total:

Windows/Doors

Paint

Foundation

Garage Landscaping

Fence Other



Subject Front

6067 Caddington Row La Jolla, CA 92037



Address

Side



Side

Rear

Street



Street



View across street



Comparable Sale #1

2469 Darlington Row La Jolla, CA 92037 Sale Date: 2/16/2018 Sale Price: \$1,460,000



Comparable Sale #2

2465 Selkirk Row La Jolla, CA 92037 Sale Date: 9/20/2017 Sale Price: \$1,530,000

Comparable Sale #3

2437 Selkirk Row La Jolla, CA 92037 Sale Date: 6/26/2017 Sale Price: \$1,450,000



Comparable Listing #1

2725 Ridgegate Row La Jolla, CA 92037 Current List: \$1,384,500

Comparable Listing #2

6043 Meadowpointe Row La Jolla, CA 92037 Current List: \$1,495,000



Comparable Listing #3

2625 Ridgegate Row La Jolla, CA 92037 Current List: \$1,699,000 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.