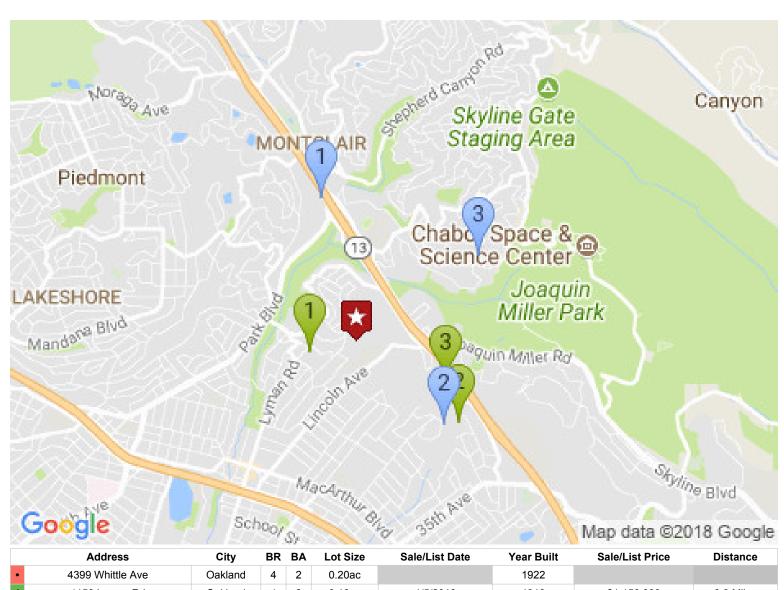


# **Broker Price Opinion**

X Exterior Inspection
☐ Interior Inspection

5						V 1 1D 1-00-0			
	ss: 4399 Whittle A				Vendor ID: 4562507				
City, State, Z	ip: Oakland, CA 9	4602			Deal Name:				
Loan Number	er: 4399 WHITTLE	4399 WHITTLE AVE Inspection Date: 6/13/2018							
2nd Loan / Client	#:				S	ubject APN: 29A-13	12-7-2		
Property Occupancy	Status Owner	Does	the Property Ap	pear Secure? Yes	s Est.	Monthly Rent \$3,000	Sold in the	last	
Currently Listed Curre						rent List Price DOM /	Ooid iii tiic	No	
,	fic Union Internation					9,000 13 / 13			
					ـــا	·			
s the Subject Listing	, ,		of Contract 5/30	0/2018 CDOM	to Contra	ct 13	Sale Date:		
Subject Property Com									
The subject is pendin	g on MLS. The co	rrect room count o	does not match t	the public records					
was	Subject	Sold Comp 1	Sold Cor	mp 2 Sold C	omp 3	List Comp 1	List Comp 2	List Comp 3	
	THE RESERVE OF THE PERSON OF T								
				a dita					
			Take I						
Address 4	399 Whittle Ave	4150 Lyman Rd	3142 Jordan	n Rd 2800 Sylh	owo Dd	2229 Trafalgar	3170 Frye	6161 Castle Dr	
				N 94602 Oakland,	OWE Ru CA 94602	Place		Oakland, CA 94611	
		,				Oakland, CA 94611	,		
Proximity		0.3 Miles	0.77 Mi			0.79 Miles	0.73 Miles	0.82 Miles	
Sale/List Price		\$1,150,000	\$940,0			\$875,000	\$925,000	\$995,000	
Sale Date		1/5/2018	10/12/20			active	active	pending	
Price Per Sq.ft.	\$595.10	\$588.54	\$581.6	· ·		\$582.94	\$627.54	\$535.23	
nitial List Price	\$699,000	\$899,000	\$889,0			\$875,000	\$925,000	\$995,000	
nitial List Date	5/17/2018	11/9/2017	8/20/20			6/14/2018	5/17/2018	5/11/2018	
Current/Final List	\$699,000	\$899,000	\$889,0	· ·		\$875,000	\$925,000	\$995,000	
DOM/CDOM	13 / 13	12 / 12	20 / 2			1/1	28 / 28	12 / 12	
Sales Type		Fair Market	Fair Mai			Fair Market	Fair Market	Fair Market	
Finance Incentives	Conventional.	0	0	(		0	0	0	
Living Area	1672	1954	1616			1501	1474	1859	
Rooms/Bed/Bath 1	8/4/2	8/4/2	7/3/			7/3/2	6/3/2	7/3/2	
/ear Built	1922	1918	1938	19	20	1938	1940	1950	
Ssmnt SF/% Finished					_				
Lot Size	0.20ac	0.16ac	0.23a			0.16ac	0.51ac	0.22ac	
Property Type	SF Detach	SF Detach	SF Deta			SF Detach	SF Detach	SF Detach	
Style / Quality	Contemp / Q4	Contemp / Q4		· · · · · · · · · · · · · · · · · · ·		Contemp / Q4	Contemp / Q4	Contemp / Q4	
f of Units	1	1	1	1		1	1	1	
Condition	C4	C3	C3	C		C3	C3	C3	
Pool/Spa	None	No / No	No / N			No / No	No / No	No / No	
/iew	Residential	Residential	Resider			Residential	Residential	Residential	
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No				Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	
Fireplace	Yes	Yes	Yes			Yes	Yes	Yes	
Garage	1 Carport	2 Detached	2 Attach			2 Attached	2 Attached	2 Attached	
Other Features	fence	fence	fence			fence	fence	fence	
HOA Fees	0/mo	0/mo	0/mo			0/mo	0/mo	0/mo	
Subdivision	Oakmore	Oakland	Oaklar Oaklar			Oakland	Oakland	Oakland	
School District Common Amenities	Oakland	Oakland	Oakiar	nd Oak	iaiiu	Oakland	Oakland	Oakland	
Data Source - ID	County Tax -	MLS - 40803299	MLS - 4079	94076 MLS - 40	790788	MLS - 40826198	MLS - 40822211	MLS - 40821335	
	•	As-Is Price Esti						WILO - 7002 1000	
Market Time 90-120 days			mate AS-	As-Repaired Price Estimate		Land Only Price			
Anticipat	ed Sale Price	\$995,000		\$995,000		\$225,000			
Recommen	ded List Price	\$995,000		\$995,000					
Recommended Sales Strategy: X As - Is Repaired									



	Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	4399 Whittle Ave	Oakland	4	2	0.20ac		1922		
1	4150 Lyman Rd	Oakland	4	2	0.16ac	1/5/2018	1918	\$1,150,000	0.3 Miles
2	3142 Jordan Rd	Oakland	3	2	0.23ac	10/12/2017	1938	\$940,000	0.77 Miles
3	2800 Sylhowe Rd	Oakland	4	2	0.10ac	9/6/2017	1920	\$1,150,000	0.59 Miles
1	2229 Trafalgar Place	Oakland	3	2	0.16ac	6/14/2018	1938	\$875,000	0.79 Miles
2	3170 Frye	Oakland	3	2	0.51ac	5/17/2018	1940	\$925,000	0.73 Miles
3	6161 Castle Dr	Oakland	3	2	0.22ac	5/11/2018	1950	\$995,000	0.82 Miles

# Neighborhood Data: Location Type: Suburban Market Trend: Appreciating Economic Trend: Improving Neighborhood Trend: Improving Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Age of Home: 74

Neighborhood Pride of Ownership: Average

Avg Marketing Time of Comparable Listings: Under 3 Mos.

 Price Range:
 \$650,000
 to
 \$1,250,000
 Median Price:
 \$988,000
 Predominate Value:
 \$958,000
 Average DOM:
 21

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:

The subject is pending at \$699k, there are no comps to suport that low value. High demand and low inventory. Homes typically sale in list price

Marketability of Subject:

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

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

None Noted

Comparab	les:							
Sale 1 Comments	Update and remodele	d home. Similar in style, age, GLA, bedroom and bathro	oom count.					
Sale 2 Comments	Maintained home with	n landscaped yard. Various upgrades. Similar in style, lo	t size, GLA and bathroom count. Inferior	bedroom count.				
Sale 3 Comments	Updated home. Similar in style. GLA condition, and bathroom count. Inteiror bedroom count							
List 1 Comments	List 1 Maintained home with various upgrades. Similar in style, GLA, and bathroom count. Inferior bedroom count.							
List 2 Comments	List 2 Updated and remodeled home. Landscaped yard. Similar in style. GLA, and bathroom count. Inferior bedroom count.							
List 3 Comments	Update and remodele	d home. Similar in style, bathroom count and GLA. Infe	rior bedroom.					
Comment								
Service Pr	rovider Comments:							
expand se price. Due GLA, age	earch out more than 1 e to the nature & chara , and lot size in order t	updated and remodeled before sale to maximize profit. mile and back more than 6 months. Subject is marketed acteristics of the subject property and its surrounding may o obtain comps that reflect current values. In this market	d on the MLS as 3 bed/1 bath. Which may	explan the under market es for some comps such as				
Vendor Co	omments:							
Google M	laps was able to locate	e the subject for verification.						
	ervice Provider gnature	/s/ Jennifer Angell	BPO Effective Date	6/15/2018				
Se	ervice Provider ompany	United Brokers Realty	Service Provider Lic. Num.	01268166				

Repairs		
Recommended Repairs would bring the subject to:	\$995,000	
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 I	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 I	Repair Total:
		Repair Total:



Subject Front

4399 Whittle Ave Oakland, CA 94602



Address



Side



Side



Street



Street



View across street



#### Comparable Sale #1

4150 Lyman Rd
Oakland, CA 94602
Sale Date: 1/5/2018
Sale Price: \$1,150,000



# Comparable Sale #2

3142 Jordan Rd Oakland, CA 94602 Sale Date: 10/12/2017 Sale Price: \$940,000



#### Comparable Sale #3

2800 Sylhowe Rd Oakland, CA 94602 Sale Date: 9/6/2017 Sale Price: \$1,150,000



# Comparable Listing #1

2229 Trafalgar Place Oakland, CA 94611 Current List: \$875,000



# Comparable Listing #2

3170 Frye Oakland, CA 94602 Current List: \$925,000



### Comparable Listing #3

6161 Castle Dr Oakland, CA 94611 Current List: \$995,000 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.