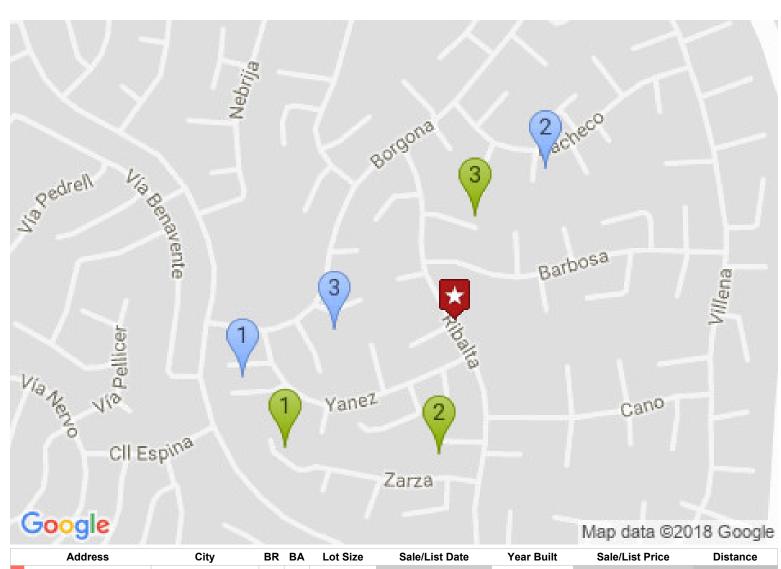


# **Broker Price Opinion**

Exterior Inspection
Interior Inspection

Property Addr	ress: 23571 Ribalta					Vendor ID: 456661	7	
City, State,	Zip: Mission Viejo,	CA 92692			ı	Deal Name:		
Loan Num	nber: 23571Ribalta				Inspe	ection Date: 6/21/20	)18	
2nd Loan / Clie	nt #				•	ubject APN: 786111		
						,		
Property Occupanc	y Status Vacant	Does the	Property Appear S	ecure? Yes	Est. I	Monthly Rent \$3,00	O Sold in the	last No
Currently Listed Cu	urrently List Broker	List Broker Contact #	Initial List Price I	nitial List Date	Currer	nt List Price DOM /	CDOM 12 Months	?
<mark>Yes</mark> R	EMAX	7143232965	\$569,900	3/27/2018	\$569,	900 86 / 86	Sale Price:	
s the Subject Listing	g Currently Pending	? No Date of 0	Contract	CDOM to C	ontrac	et 💮	Sale Date:	
Subject Property Co	omments / External I	nfluences						
		of similar style and ag	ne Neighborhood a	opears maintain	ned and	d near school, parks	and rec	
<del></del>	Subject	Sold Comp 1	Sold Comp 2	Sold Comp		List Comp 1	List Comp 2	List Comp 3
	Subject	Joid Comp 1	30id Comp 2	Sold Comp		List Comp 1	List Comp 2	List Comp 3
					The state of		S. Aller	
		CSMIS			A September 1	-		
Address	23571 Ribalta	28251 Zarza	23675 Ribalta	23516 Ribalta		28252 Yanez	28456 Pacheco	28272 Borgona
	Mission Viejo, CA	Mission Viejo, CA	Mission Viejo, CA	Mission Viejo,		•	Mission Viejo, CA	Mission Viejo, CA
Proximity	92692	92692 0.15 Miles	92692 0.1 Miles	92692 0.09 Miles		92692 0.15 Miles	92692 0.14 Miles	92692 0.08 Miles
Sale/List Price		\$705,000	\$810,000	\$795,000	-	\$739,900	\$649.000	\$638,000
Sale Date		6/27/2017	3/26/2018	3/5/2018		active	active	active
Price Per Sq.ft.	\$495.92	\$469.06	\$550.27	\$530.00		\$492.28	\$440.90	\$424.48
nitial List Price	\$569,900	\$725,000	\$839,900	\$799,000	)	\$769,000	\$669,000	\$685,000
nitial List Date	3/27/2018	4/24/2017	2/1/2018	12/14/201		5/13/2018	5/14/2018	3/16/2018
Current/Final List	\$569,900	\$720,000	\$820,000	\$799,000	)	\$739,900	\$649,000	\$638,000
OOM/CDOM	86 / 86	30 / 30	35 / 35	35 / 35		40 / 40	40 / 40	97 / 97
Sales Type		Fair Market	Fair Market	Fair Marke	et	Fair Market	Fair Market	Fair Market
inance Incentives	0	0	0	0		00	0	0
iving Area	1472	1503	1472	1500		1503	1472	1503
Rooms/Bed/Bath 1	6/3/2	6/3/2	6/3/2	5/2/2		5/2/2	6/3/2	6/3/2
ear Built	1980	1980	1980	1984		1980	1984	1981
smnt SF/% Finished								
ot Size	0.08ac	0.08ac	0.08ac	0.08ac		0.08ac	0.08ac	0.08ac
Property Type	SF Detach	SF Detach	SF Detach	SF Detach		SF Detach	SF Detach	SF Detach
Style / Quality	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story	/ Q4	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	No / No	No / No
/iew	Residential	Residential	Residential	Residentia		Residential	Residential	Residential
Porch/Patio/Deck	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / N	NO	No / Yes / No	No / Yes / No	No / Yes / No
rireplace	Yes	Yes	Yes	Yes	a	Yes	Yes	Yes
Sarage Other Features	2 Attached	2 Attached	2 Attached	2 Attached	a	2 Attached	2 Attached	2 Attached
IOA Fees	n/a 359/mo	n/a 343/mo	n/a 359/mo	n/a 359/mo		n/a 359/mo	n/a 359/mo	n/a 359/mo
Subdivision	Casta Del Sol-	Casta Del Sol-	Casta Del Sol-	Casta Del S	20I-	Casta Del Sol-	Casta Del Sol-	Casta Del Sol-
Judulvision	fiesta	fiesta	fiesta	fiesta	JOI-	fiesta	fiesta	fiesta
School District	Capistrano Unified	Capistrano Unified	Capistrano Unified	Capistrano Ur	nified	Saddleback Valley Unified	Saddleback Valley Unified	Capistrano Unified
Common Amenities								
Data Source - ID	County Tax - tax	MLS - OC17087634	MLS - OC18022767	MLS - OC17264	4027	MLS - PW18111989	MLS - OC18112435	MLS - OC18061052
Market Time 90	0-120 days	As-Is Price Estima	te As-Repair	ed Price Estim	ate	Land Only Price		
Anticip	ated Sale Price	\$730,000		730,000		\$130,000		
Recomme	ended List Price	\$730,000		730,000				
Recommended		7.00,000	X As - Is			Repaired		
LYCCOHILICITICS	Juico Glialeuv.		<u>▼ ▼</u> 八う - 19			TODALICU		



	Address	City	BR	ВА	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	23571 Ribalta	Mission Viejo	3	2	0.08ac		1980		
1	28251 Zarza	Mission Viejo	3	2	0.08ac	6/27/2017	1980	\$705,000	0.15 Miles
2	23675 Ribalta	Mission Viejo	3	2	0.08ac	3/26/2018	1980	\$810,000	0.1 Miles
3	23516 Ribalta	Mission Viejo	2	2	0.08ac	3/5/2018	1984	\$795,000	0.09 Miles
1	28252 Yanez	Mission Viejo	2	2	0.08ac	5/13/2018	1980	\$739,900	0.15 Miles
2	28456 Pacheco	Mission Viejo	3	2	0.08ac	5/14/2018	1984	\$649,000	0.14 Miles
3	28272 Borgona	Mission Viejo	3	2	0.08ac	3/16/2018	1981	\$638,000	0.08 Miles

#### Neighborhood Data: Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborhood Trend: Stable Housing Supply: Stable Crime/Vandalism: Low Risk REO Driven? No Avg Age of Home: 38 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: Under 3 Mos. Price Range: \$705,000 to \$810.000 Median Price: \$757,500 Predominate Value: \$770,000 Average DOM: 33 Number of units in complex for sale: Number of units for rent:

Negative Neighborhood Factors that will detract from the subject:

None Noted

Neighborhood Comments:

Property Maintenance: Subject appears in maintained condition from exterior. Landscape & Lawn: Subject is maintained and landscaped.

Marketability of Subject:

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

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

None Noted

Comparable	es:			
Sale 1 Comments	Custom cabinets throu	ugh-out accented with unique granite slabs and top of t	he line appliances.	
Sale 2 Comments	This home has a grea	t location with views on a large greenbelt! Remodeled t	throughout	
Sale 3 Comments	single story, two bedro	ooms with family room, den/office, living room, and A L	ARGE INSIDE LAUNDRY ROOM	
List 1 Comments	SFR with Expert Craft	smanship, 2 Bedrooms + Study and 2 Bathrooms in 15	03 SF of Luxury	
List 2 Comments	home on a large lot af	fords greenery views from every position with large gre	enbelt	
List 3 Comments	Large Side Greenbelt	and Convenient Guest Parking. This is the popular Ro	sa Model with 2 BR + optional 3rd BR	
Comments Service Pro	s: ovider Comments:			
home. This	s report utilizes public that are reported by the s exist between what we	enters gated community . The subject property is local records data for the subject's characteristics and we as its source. The home is also assumed to be absent of rive have reported and what the subject is eventually for	ssume that the home includes the GLA to needed repair and in at least average or g	tal, site size, age, rooms and pood condition. If any significant
Vendor Co	mments:			
Sei	rvice Provider	/s/ BENJAMIN GARCIA	BPO Effective Date	6/23/2018
Sei	nature rvice Provider mpany	Pulse Realty & Investments	Service Provider Lic. Num.	01724215

Repairs		
Recommended Repairs would bring the subject to:	\$730,000	
Internal Repairs	Comment	Total
Paint		\$
Walls/Ceiling		\$
Carpet/Floors		\$
Cabinets/Countertops		\$6
Plumbing		\$6
Electrical		\$0
Heating/AC		\$6
Appliances		\$0
Doors/Trim		\$6
Cleaning		\$6
Other		\$(
	Internal	Repair Total:
External Repairs	Comment	Total
Roof		\$0
Siding/Trim		\$0
Structural		\$0
Windows/Doors		\$0
Paint		\$0
Foundation		\$0
Garage		\$6
Landscaping		\$0
Fence		\$0
Other		\$(
	External	Repair Total:
		Repair Total:



Subject Front

23571 Ribalta Mission Viejo, CA 92692



Address



Side



Side



Street



Street



View across street



## Comparable Sale #1

28251 Zarza Mission Viejo, CA 92692 Sale Date: 6/27/2017 Sale Price: \$705,000



#### Comparable Sale #2

23675 Ribalta Mission Viejo, CA 92692 Sale Date: 3/26/2018 Sale Price: \$810,000



# Comparable Sale #3

23516 Ribalta Mission Viejo, CA 92692 Sale Date: 3/5/2018 Sale Price: \$795,000



## Comparable Listing #1

28252 Yanez Mission Viejo, CA 92692 Current List: \$739,900



## Comparable Listing #2

28456 Pacheco Mission Viejo, CA 92692 Current List: \$649,000



#### Comparable Listing #3

28272 Borgona Mission Viejo, CA 92692 Current List: \$638,000 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.