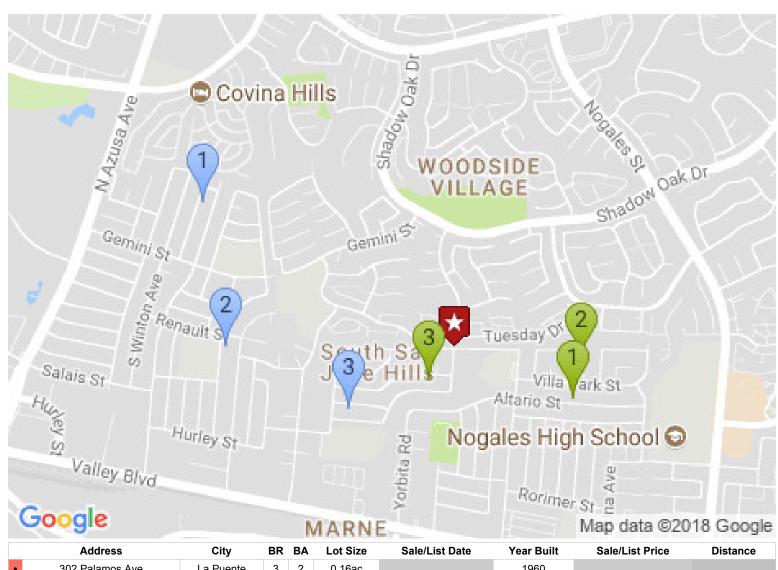


# **Broker Price Opinion**

X Exterior Inspection
☐ Interior Inspection

Property Addr	ess: 302 Palamos A	Ave					Vendor ID:	455228	5			
City, State,	91744			Deal Name:								
Loan Num					Inspection Date: 5/30/2018							
2nd Loan / Client #: Subject APN: 8727-004-008												
								_				
Property Occupancy	y Status Owner		Does the	Property Appea	ar Secure?	Yes Est.	Monthly Re	nt \$2,000	)	Sold in the	last	lo
Currently Listed Cu	irrently List Broker	List Broker	Contact #	# Initial List Pri	ice Initial Lis	t Date Curre	ent List Price	DOM /	CDOM	12 Months?	) IN	0
<mark>Yes</mark> Ri	E/MAX Champions	90994906	05	\$375,000	5/16/201	7 \$375	5,000	9 / 40		Sale Price:		
s the Subject Listing	g Currently Pending	? Yes	Date of C	Contract 7/20/2	017 CDC	M to Contra	act 40			Sale Date:		
<u> </u>	mments / External I											
3 bedroom 2 bath h	ome is in the center	of la puent	e									
	Subject	Sold Co	omp 1	Sold Comp	2 Solo	I Comp 3	List Co	mp 1	List (	Comp 2	List	Comp 3
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				· state	And		Also I	1	+			
				A TIME			400 Jan		198	· · · ·		
		The second line					11.0		-0			N S T
ddraaa	202 Delemes Ave	10700 Alta	rio Ct	222 Diobburn A	10222	/illa Dark Ct	214 Vangus	and Avo	216 C Ch	inmon	101201	Northam Ct
	302 Palamos Ave La Puente, CA	18709 Alta La Puente		333 Richburn <i>A</i> La Puente, CA	La Pue		214 Vangua La Puente,		316 S Sh Ave	npman		Northam St nte. CA
	91744	91744		91744	91744	ino, or t	91744		La Puent	e, CA	91744	110, 071
									91744			
Proximity		0.36 N		0.36 Miles		3 Miles	0.9 Mi			Miles		38 Miles
Sale/List Price		\$410	,000	\$425,000	\$4	67,500	\$419,9	990	\$43	5,000	\$4	145,000
Sale Date		5/22/2	2018	5/21/2018	3/	15/2018	pendi	ng	ac	ctive	á	active
Price Per Sq.ft.	\$366.73	\$425	5.31	\$440.87	\$	387.65	\$466.	66	\$42	28.99	\$4	400.90
nitial List Price	\$375,000	\$419	,800	\$411,000	\$4	44,900	\$419,9	990	\$43	5,000	\$4	145,000
nitial List Date	5/16/2017	1/22/2	2018	3/25/2018	1/3	31/2018	5/16/2	018	5/15	5/2018	5/1	15/2018
Current/Final List	\$375,000	\$419	,800	\$411,000	\$4	44,900	\$419,9	990	\$43	5,000	\$4	145,000
OOM/CDOM	9 / 40	55 /	55	7/7		6/6	14 / 1	14	14	/ 14	1	5 / 15
Sales Type		Fair M	arket	Fair Marke	t Fai	r Market	Fair Ma	ırket	Fair	Market	Fai	r Market
inance Incentives	none	N/	4	NA		NA	NA		1	NA		NA
iving Area	1118	96	4	964		1206	900	)	10	014		1110
Rooms/Bed/Bath 1	8/3/2	8/3	/2	7/3/1	9	/4/2	7/3	<sup>′</sup> 1	7 /	3 / 1	9	/4/2
'ear Built	1960	196	60	1960		1960	195	6	19	958		1960
smnt SF/% Finished												
ot Size	0.16ac	0.13	Bac	0.14ac	C	).15ac	0.14a	ac	0.1	15ac	C	).14ac
Property Type	SF Detach	SF De	etach	SF Detach	) SF	Detach	SF Det	ach	SF D	Detach	SF	Detach
Style / Quality	Single Story / Q4	Single St	ory / Q4	Single Story /	Q4 Single	Story / Q4	Single Sto	ry / Q4	Single S	Story / Q4		Story / Q4
of Units	1	1	,	1		1	1	,		1		1
Condition	C4	C4	4	C4		C3	C4		(	C4		C4
Pool/Spa	None	No /		No / No	N	lo / No	No / I			/ No	N	lo / No
/iew	Residential	Reside	-	Residentia		sidential	Reside	-		dential		sidential
Porch/Patio/Deck	Yes / Yes / No	Yes / Ye		Yes / Yes / N		/ Yes / No	Yes / Ye			Yes / No		/ Yes / No
rireplace	No	No		No		No	No	-		No		No
Sarage	2 Attached	1 Atta		2 Detached	1 2 4	ttached	Non			ached	2.4	Attached
Other Features	NA	N/		NA		NA	NA			NA		NA
IOA Fees	0/mo	0/m		0/mo		0/mo	0/m			/mo		0/mo
Subdivision	Rancho La Puen	Rancho I		Rancho La Pu		no La Puen	Rancho L			La Puen		no La Puen
School District	Rowland	Rowland		Rowland Unif		and Unified	Hacieno			enda La		and Unified
CHOOL DISTRICT	Nowianu	Nowianu	Offilled	Nowiand Onli	ieu Kowie	and Onlined	Puente L			e Unified	NOWIC	ilia Olillea
Common Amenities												
Data Source - ID	County Tax -	MLS - AR1	8016683	MLS - CV18055		DW18024249	MLS - OC18	3116827	MLS - C	V18115642	MLS - V	WS18101147
Market Time 3	0-90 days	As-Is Pric	e Estimat	te As-Re	paired Price	Estimate	Land O	nly Price				
Anticip	ated Sale Price	\$41	0,000		\$410,000		\$17	5,000				
Recomme	ended List Price	\$42	5,000		\$425,000							
Recommended	Sales Strateov:			🔀 As -	ls		Repaired					
	3,											



	Address	Citv	BR	ВА	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	302 Palamos Ave	La Puente	3	2	0.16ac		1960		
4	18709 Altario St	La Puente	3	2	0.13ac	5/22/2018	1960	\$410.000	0.36 Miles
			+		******			+ -,	
2	333 Richburn Ave	La Puente	3	1	0.14ac	5/21/2018	1960	\$425,000	0.36 Miles
3	18332 Villa Park St	La Puente	4	2	0.15ac	3/15/2018	1960	\$467,500	0.13 Miles
1	214 Vanguard Ave	La Puente	3	1	0.14ac	5/16/2018	1956	\$419,990	0.9 Miles
2	316 S Shipman Ave	La Puente	3	1	0.15ac	5/15/2018	1958	\$435,000	0.7 Miles
3	18120 Northam St	La Puente	4	2	0.14ac	5/15/2018	1960	\$445,000	0.38 Miles

#### Neighborhood Data:

Location Type: Suburban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable

Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Age of Home: 55

Median Price: \$460,000

Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: 3 to 6 Mos.

Number of units for rent: Number of units in complex for sale:

Predominate Value: \$410,000

Average DOM: 25

Negative Neighborhood Factors that will detract from the subject:

Subject and comparable are located close to railroad track and industrial area.

to \$695.000

Neighborhood Comments:

Price Range: \$365,000

Neighborhood is 55 years old with most homes showing deferred maintenance and low curb appeal.

Marketability of Subject:

Most Likely Buyer: Investor Types of Financing the Subject will NOT qualify for: None

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

None Noted

Sale 1 2 bed/2 bath home with a one can attached garage. Close to schools, shopping center and freeway access.  Comments to the subject.  Sale 2 bed/2 bath home with a 2 car detached garage. Close to schools, shopping center and freeway access.  Sale 3 bed/2 bath home with a 2 car detached garage. Close to schools, shopping center and freeway access.  Sale 3 bed/2 bath home with a natisched 2 car garage. Superior to the subject in condition and GLA.  List 1 bed/4 bath A few upgrades to kitchen. Appears to be in similar exterior condition.  List 2 bed/1 bath A few upgrades to kitchen. Appears to be in similar exterior condition.  List 3 bed/4 bath A few upgrades to kitchen. Appears to be in similar exterior condition.  Comments:  Comments:  Service Provider Comments:  An initial search was performed going back 12 months in time and out to a distance of 1 mile from the Subject resulted in 40 Listed Comps and 44 Sold Comps for consideration buts proximity. Age, GLA and Lot Size as the primary guidelines, at tightened search within a 12 mile proximity and back 3 months in time produced results of 12 listings and 10 sold comps for consideration. Relaxing the distance guidelines was not required due to the common features of the Subject Lot Size and GLA guideline were slightly relaxed in order to produce a suitable sample. The comparable selected represent the best possible choice of available comps.  Vendor Comments:  Vendor Comments:  Service Provider  Signature  Service Provider  Signature  Service Provider  Signature  Service Provider Lic.  Num.  Elle REO Services  Elle REO Services  Elle REO Services  Elle REO Services	Comparab	les:			
Service Provider Spindure Service Provider I.i.  Manas Service Servic			th a one car attached garage. Close to schools, shoppi	ng center and freeway access. Appears to	be in Similar exterior condition
Comments  List 2 Comments  List 2 Service Provider Service Provider Signature  Service Provider Lic.  183 James Melton  Service Provider Lic.  194 James Melton  Service Provider Lic.		3 bed/2 bath home wi	th a 2 car detached garage. Close to schools, shopping	g center and freeway access.	
Service Provider Signature  Service Provider Signature  Service Provider Signature  As James Melton  Service Provider Signature  As James Melton  Service Provider Signature  Service Provider Signature  Service Provider Signature  As James Melton  Service Provider Signature  Service		Upgraded 4 bed/2 bat	th home with an attached 2 car garage. Superior to the	subject in condition and GLA.	
Service Provider  Service Provider Lic.  (1938517)		3 bed/1 bath A few up	ogrades to the electrical and flooring. Close proximity to	schools and public transportation.	
Comments:  An initial search was performed going back 12 months in time and out to a distance of 1 mile from the Subject resulted in 40 Listed Comps and 44 Sold Comps for consideration. Using Proximity, Age, GLA and Lot Size as the primary guidelines, a tightened search within a 17 zmile proximity and back 3 months in time produced results of 12 listings and 10 sold comps for consideration. Relaxing the distance guidelines was not required due to the common features of the Subject. Lot Size and GLA guideline were slightly relaxed in order to produce a suitable sample. The comparable selected represent the best possible choice of available comps.  Vendor Comments:  Service Provider    Service Provider   Jay James Melton   BPO Effective Date   Signature   Service Provider   Elila REFO Services   Service Provider   Service Provider   Elila REFO Services   Service Provider   Elila REFO Services   Service Provider   Service Provider   Elila REFO Services   Service Provider   Serv		3 bed/1 bath A few up	ogrades to kitchen. Appears to be in similar exterior con	dition.	
Service Provider Comments:  An initial search was performed going back 12 months in time and out to a distance of 1 mile from the Subject resulted in 40 Listed Comps and 44 Sold Comps for consideration. Using Proximity, Age, GLA and Lot Size as the primary guidelines, a tightened search within a 1/2 mile proximity and back 3 months in time produced results of 12 listings and 10 sold comps for consideration. Relaxing the distance guidelines was not required due to the common features of the Subject. Lot Size and GLA guideline were slightly relaxed in order to produce a suitable sample. The comparable selected represent the best possible choice of available comps.  Vendor Comments:  Vendor Comments:  Service Provider		4 bed/2 bath home re	ady for upgrades. Close proximity to schools and parks	<b>3.</b>	
An initial search was performed going back 12 months in time and out to a distance of 1 mile from the Subject resulted in 40 Listed Comps and 44 Sold Comps for consideration. Using Proximity, Age, GLA and Lot Size as the primary guidelines, a tightened search within a 1/2 mile proximity and back 3 months in time produced results of 12 listings and 10 sold comps for consideration. Relaxing the distance guidelines was not required due to the common features of the Subject. Lot Size and GLA guideline were slightly relaxed in order to produce a suitable sample. The comparable selected represent the best possible choice of available comps.  Vendor Comments:  Vendor Comments:  Service Provider Signature Service Provider File BEO Services	Commen	ts:			
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for consideration. Using Proximity, Age, GLA and Lot Size as the primary guidelines, a tightened search within a 1/2 mile proximity and back 3 months in time produced results of 12 listings and 10 sold comps for consideration. Relaxing the distance guidelines was not required due to the common features of the Subject. Lot Size and GLA guideline were slightly relaxed in order to produce a suitable sample. The comparable selected represent the best possible choice of available comps.  Vendor Comments:  Vendor Comments:  Service Provider Signature Service Provider Signature Service Provider File BEO Services  File BEO Services  File BEO Services  Service Provider Lic.  11336517	An initial s	search was performed	going back 12 months in time and out to a distance of	1 mile from the Subject resulted in 40 Liste	ed Comps and 44 Sold Comps
produced results of 12 listings and 10 sold comps for consideration. Relaxing the distance guidelines was not required due to the common features of the Subject. Lot Size and GLA guideline were slightly relaxed in order to produce a suitable sample. The comparable selected represent the best possible choice of available comps.  Vendor Comments:  Vendor Comments:  Service Provider Signature Service Provider Service Provider Filits REO Services  BPO Effective Date Service Provider Lic.  1938817					-
Service Provider Signature Service Provider Signature Service Provider Service Service Service Provider Lic.		_		-	-
Vendor Comments:  Service Provider Signature Service Provider File BEO Services Service Provider Lic. 01938517		_		-	
Service Provider Signature Service Provider Services Service Provider Services	available	comps.			
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Service Provider  Flite REO Services  Service Provider Lic.  01938517			/s/ James Melton	BPO Effective Date	5/30/2018
Flite RFO Services 01938517		_		0 . 5	
Company Num.			Elite REO Services		01938517
	Co	ompany		Num.	

Repairs		
Recommended Repairs would bring the subject to:	\$410,000	
Internal Repairs	Comment	Total
Paint		\$
Walls/Ceiling		\$
Carpet/Floors		\$
Cabinets/Countertops		\$
Plumbing		\$
Electrical		\$
Heating/AC		\$
Appliances		\$
Doors/Trim		\$
Cleaning		\$
Other		\$
	Internal Re	pair Total:
External Repairs	Comment	Total
Roof		\$
Siding/Trim		\$
Structural		\$
Windows/Doors		\$
Paint		\$
Foundation		\$
Garage		\$
Landscaping		\$
Fence		\$
Other		\$
	External Re	pair Total:
	Re	epair Total:



Subject Front

302 Palamos Ave La Puente, CA 91744



Address



Address



Side



Side



Street



Street



View across street



# Comparable Sale #1

18709 Altario St La Puente, CA 91744 Sale Date: 5/22/2018 Sale Price: \$410,000



#### Comparable Sale #2

333 Richburn Ave La Puente, CA 91744 Sale Date: 5/21/2018 Sale Price: \$425,000



#### Comparable Sale #3

18332 Villa Park St La Puente, CA 91744 Sale Date: 3/15/2018 Sale Price: \$467,500



# Comparable Listing #1

214 Vanguard Ave La Puente, CA 91744 Current List: \$419,990



# Comparable Listing #2

316 S Shipman Ave La Puente, CA 91744 Current List: \$435,000



# Comparable Listing #3

18120 Northam St La Puente, CA 91744 Current List: \$445,000 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.