

Broker Price Opinion

■ Exterior Inspection□ Interior Inspection

Property Ad	dress: 4434 Caren St	treet					Vendor ID:	458711	9			
City, State	e, Zip: Fremont, CA 9	94538					Deal Name:					
Loan Nu	mber: 4434CARENS	TREET				In	spection Date:	7/13/20	18			
2nd Loan / Cli							Subject APN:					
Property Occupar	ocy Status Owner		Does the F	Property Appea	ar Secure?	Yes Es	st. Monthly Rei	nt \$4,000)	Sold in the	last	No
Currently Listed (Currently List Broker	List Broke	r Contact #	Initial List Price	ce Initial List	Date Cui	rrent List Price	DOM / 0	CDOM	12 Months?	?	No
Yes	Alliance Bay Realty	51057453	801	\$1,089,888	6/14/201	8 \$1,	,089,888	15 / 105	5	Sale Price:		
s the Subject Listi	ng Currently Pending	? No	Date of Co	ontract	CDC	M to Cont	tract			Sale Date:		
Subject Property (Comments / External	Influences										
Subject is in avera	age condition. Instruct	tions say to	provide rer	novated comps	5 <mark>.</mark>							
	Subject	Sold C	Comp 1	Sold Comp	2 Solo	l Comp 3	List Co	mp 1	List	Comp 2	Lis	st Comp 3
			/46				The second					256
						TI						
												FWEX
								$\mathbf{k} =$			A STATE OF	
Address	4434 Caren Street			11676 Gifford S			41734 Olym			lahoney St		Wadsworth
	Fremont, CA 94538	Fremont,	CA 94538 F	remont, CA 92	1538 Fremor	it, CA 945	38 Fremont, C	A 94539	Fremont	, CA 94538		ont, CA 94538
Proximity		0.09	Miles	0.45 Miles	0.3	38 Miles	1.47 M	iles	0.37	7 Miles		.48 Miles
Sale/List Price		\$1,35	6,000	\$1,420,500	\$1,	285,000	\$1,575,	000	\$1,1	50,000	\$	1,199,000
Sale Date		5/23	/2018	5/14/2018	6/	14/2018	activ	е	ре	nding		active
Price Per Sq.ft.	\$1,024.28	\$1,0	28.83	\$1,084.35	\$	863.58	\$1,098	.33	\$9	22.95		\$825.76
nitial List Price	\$1,089,888	\$1,10	00,000	\$1,150,000	\$1,	098,888	\$1,575,	000	\$1,1	50,000	\$	1,199,000
nitial List Date	6/14/2018	4/20	/2018	3/28/2018	5/	18/2018	7/5/20	18	6/2	5/2018	-	7/7/2018
Current/Final List	\$1,089,888	\$1,10	00,000	\$1,150,000	\$1,	098,888	\$1,575,	000	\$1,1	50,000	\$	1,199,000
OOM/CDOM	15 / 105	7	17	8/8	1	3 / 13	9/9)	12	2 / 12		7 / 7
Sales Type		Fair N	//arket	Fair Market	: Fai	r Market	Fair Ma	rket	Fair	Market	Fa	air Market
Finance Incentives	0		0	0		0	0			0		0
iving Area	1318	13	318	1310		1488	1434	4	1	246		1452
Rooms/Bed/Bath 1	1/3/2	1/:	3 / 2	1/3/2	1	/3/2	1/3/	2	1 /	3/2		1/3/2
Year Built	1960	19	961	1958		1960	196	1	1	958		1963
Bsmnt SF/% Finished												
_ot Size	0.14ac	0.1	8ac	0.15ac	C).20ac	0.15a	ас	0.	15ac		0.14ac
Property Type	SF Detach	SF D	etach	SF Detach	SF	Detach	SF Det	ach	SFI	Detach	S	F Detach
Style / Quality	Contemp / Q4	Conter	np / Q4	Contemp / Q	4 Conf	temp / Q4	Contemp	/ Q4	Conte	emp / Q4	Co	ntemp / Q4
f of Units	1		1	1		1	1			1		1
Condition	C4	C	24	C4		C4	C4			C4		C4
Pool/Spa	None	No	/ No	No / No	N	lo / No	No / N	No	No	/ No		No / No
/iew	Residential	Resid	dential	Residential	Re	sidential	Reside	ntial	Res	idential	R	esidential
Porch/Patio/Deck	Yes / Yes / No	Yes / Y	'es / No	Yes / Yes / N	lo Yes	/ Yes / No	Yes / Yes	s / No	Yes /	Yes / No	Yes	s / Yes / No
Fireplace	Yes	Y	es	Yes		Yes	Yes	;	`	Yes		Yes
Garage	2 Attached	2 Atta	ached	2 Attached	2 <i>P</i>	Attached	2 Attac	hed	2 At	tached	2	Attached
Other Features	Fence	Fe	nce	Fence	F	ence	Fenc	e	F	ence		Fence
HOA Fees	0/mo	0/	mo	0/mo		0/mo	0/m	5	0	/mo		0/mo
Subdivision	Irvington	Irvir	gton	Irvington	In	vington	Mission H	leights	Irvi	ington	I	rvington
School District	Fremont	Frei	mont	Fremont	F	remont	Fremo	ont	Fre	emont		Fremont
Common Amenitie	S											
Data Source - ID	County Tax -	MLS - 4	0818420	MLS - 4081534	5 MLS	- 40822474	MLS - 408	28912	MLS -	40825586	ML	S - 40829217
Market Time	90-120 days	As-Is Pri	ce Estimate	e As-Re	paired Price	Estimate	Land Or	nly Price				
Antic	ipated Sale Price	\$1.3	50,000		\$1,350,00	0	\$405	5,000				
	nended List Price				\$1,359,00			·				
		\$1,3	359,000			·						
Recommende	d Sales Strategy:			🗙 As - I	IS		Repaired					



Google

Map data @2018 Google

	Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	4434 Caren Street	Fremont	3	2	0.14ac		1960		
1	41141 Ellen St	Fremont	3	2	0.18ac	5/23/2018	1961	\$1,356,000	0.09 Miles
2	41676 Gifford St	Fremont	3	2	0.15ac	5/14/2018	1958	\$1,420,500	0.45 Miles
3	40523 Ives Ct	Fremont	3	2	0.20ac	6/14/2018	1960	\$1,285,000	0.38 Miles
1	41734 Olympus	Fremont	3	2	0.15ac	7/5/2018	1961	\$1,575,000	1.47 Miles
2	41318 Mahoney St	Fremont	3	2	0.15ac	6/25/2018	1958	\$1,150,000	0.37 Miles
3	4787 Wadsworth Ct	Fremont	3	2	0.14ac	7/7/2018	1963	\$1,199,000	0.48 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: 56
Neighborhood Price	de of Ownership: Average	Avg Marketing Time	e of Comparable Listings: Under 3 Mos.
Price Range: \$900,000 to	\$1,675,000 Median Price: \$1,24	Predominate Value: \$1	,250,000 Average DOM: 14
Numb	per of units for rent:	Num	nber of units in complex for sale:

Negative Neighborhood Factors that will detract from the subject:

None Noted

Neighborhood Comments:

The search for comps began at a 1 mile radius. According the MLS all comps are fair market comps. This is a high demand market with low inventory.

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	nes:				
Sale 1 Comments	Appears to be the sar bathroom count. Sold	ne floor plan as the subject. Has been updated. It is sim 256K over list price.	ilar to the subject property in style, age, 0	SLA, bedroom count and	I
Sale 2 Comments	Updated and remodel	ed SFR. It is similar to the subject property in style, age	, GLA, bedroom count and bathroom cou	nt. Sold \$270,500 over li	ist price.
Sale 3 Comments	Updated and remodel	ed SFR. It is similar to the subject property in style, age	, GLA, bedroom count and bathroom cou	nt. Sold \$186,112 over li	ist price
List 1 Comments		deled home. It is similar to the subject property in style, ary to expand search out more than 1 mile.	age, GLA, bedroom count and bathroom	count. Lack of competing	g comps
List 2 Comments	Maintained home with	various upgrades. It is similar to the subject property in	style, age, GLA, bedroom count and bati	hroom count.	
List 3 Comments	Upgraded and remod	eled home. It is similar to the subject property in style, a	ge, GLA, bedroom count and bathroom c	ount.	
Comment Service Pr	ts: rovider Comments:				
	commerce, and employ greater than 15% value	ment opportunities. Due to the shortage of inventory it variance.	was necessary to expand search out more	e than 1 mile and to use	L1
Vendor Co	omments.				
	ervice Provider gnature	/s/ Jennifer Angell	BPO Effective Date	7/16/2018	
	ervice Provider ompany	United Brokers Realty	Service Provider Lic. Num.	01268166	

Repairs		
Recommended Repairs would bring the subject to:	\$1,350,000	
Internal Repairs	Comment	Total
Paint		\$
Walls/Ceiling		\$
Carpet/Floors		\$
Cabinets/Countertops		\$
Plumbing		\$
Electrical		\$
Heating/AC		\$
Appliances		\$
Doors/Trim		\$
Cleaning		\$
Other		\$
	Internal Rep	air Total:
External Repairs	Comment	Total
Roof		\$
Siding/Trim		\$
Structural		\$
Windows/Doors		\$
Paint		\$
Foundation		\$
Garage		\$
Landscaping		\$
Fence		\$
Other		\$
	External Rep	air Total:
	Rep	air Total:



Subject Front

4434 Caren Street Fremont, CA 94538



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

41141 Ellen St Fremont, CA 94538 Sale Date: 5/23/2018 Sale Price: \$1,356,000



Comparable Sale #2

41676 Gifford St Fremont, CA 94538 Sale Date: 5/14/2018 Sale Price: \$1,420,500



Comparable Sale #3

40523 Ives Ct Fremont, CA 94538 Sale Date: 6/14/2018 Sale Price: \$1,285,000



Comparable Listing #1

41734 Olympus Fremont, CA 94539 Current List: \$1,575,000



Comparable Listing #2

41318 Mahoney St Fremont, CA 94538 Current List: \$1,150,000



Comparable Listing #3

4787 Wadsworth Ct Fremont, CA 94538 Current List: \$1,199,000 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.