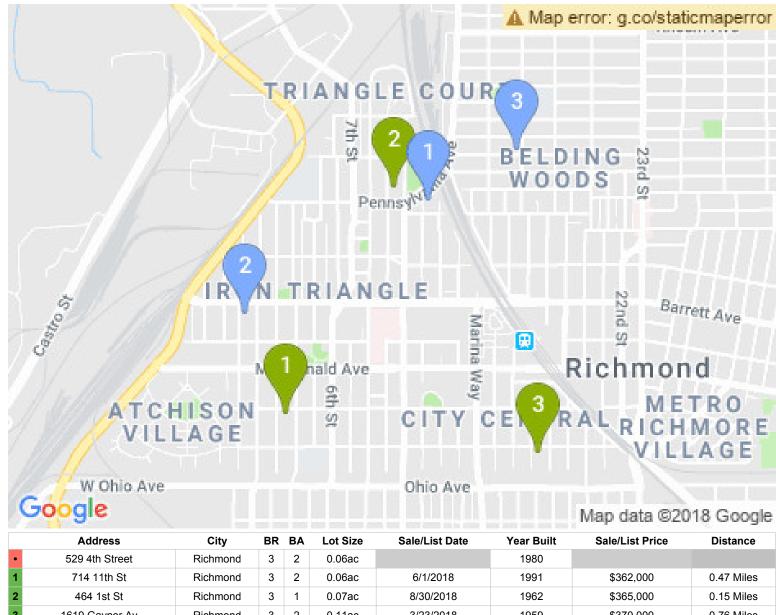


Broker Price Opinion

Property Add	ress: 529 4th Street		Vendor ID: 4637024					
City, State,	, Zip: Richmond, CA		Deal Name:					
Loan Num	nber: 000828		Inspection Date: 9/12/2018					
2nd Loan / Clie			Subject APN: 534-280-028-0					
					1			
Property Occupance	·		Property Appear Se		Est. Monthly Rer		Sold in the	No
Currently Listed C	urrently List Broker	List Broker Contact #	Initial List Price	nitial List Date	Current List Price	DOM / CDOM	12 Months?	
No							Sale Price:	
Is the Subject Listin	g Currently Pending	? Date of 0	Contract	CDOM to C	Contract		Sale Date:	
Subject Property Co	omments / External I	nfluences						
Per tax record, last	market sale on 2/17	/2009 for \$48000.						
	Subject	Sold Comp 1	Sold Comp 2	Sold Com	p 3 List Coi	mp1 Lis	t Comp 2	List Comp 3
		^		🏛 🔏 💔				2019 CCAR
						No.		
	A LEAST	8						
Address	529 4th Street	714 11th St	464 1st St	1619 Gaynor	Av 314 Bissell	Ave 726 9th	n St	1708 Chanslor A
-uuress	Richmond, CA 94801	Richmond, CA	Richmond, CA 94801	Richmond, CA 94801			ond, CA	Richmond, CA 94801
Proximity		0.47 Miles	0.15 Miles	0.76 Mile	es 0.36 M	iles 0.4	41 Miles	0.85 Miles
Sale/List Price		\$362,000	\$365,000	\$370,000	0 \$360,0	000 \$3	368,000	\$399,000
Sale Date		6/1/2018	8/30/2018	3/23/201	8 pendi	ng p	ending	active
Price Per Sq.ft.	\$352.38	\$393.91	\$374.36	\$309.11	\$419.	09 \$	319.72	\$443.83
nitial List Price		\$355,000	\$359,000	\$340,000	0 \$360,0	000 \$3	368,000	\$399,000
nitial List Date		3/12/2018	6/8/2018	2/28/201	8 5/5/20	18 7/	24/2018	8/4/2018
Current/Final List		\$355,000	\$359,000	\$340,000	0 \$360,0	000 \$3	368,000	\$399,000
DOM/CDOM		13 / 13	28 / 28	15 / 15	71/7	71 ·	10 / 10	36 / 36
Sales Type		Fair Market	Fair Market	Fair Mark	et Fair Ma	irket Fa	ir Market	Fair Market
Finance Incentives		0	0	0	0		0	0
Living Area	1050	919	975	1197	859		1151	899
#Rooms/Bed/Bath 1	6/3/2	6/3/2	7/3/1	6/3/2	6/3/	26	6/2/1	6/3/1
Year Built	1980	1991	1962	1959	1992	2	1921	1956
Bsmnt SF/% Finished								
_ot Size	0.06ac	0.06ac	0.07ac	0.11ac	0.07a	ac ().10ac	0.07ac
Property Type	SF Detach	SF Detach	SF Detach	SF Detac	h SF Det	ach SF	Detach	SF Detach
Style / Quality	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story	/ Q4 Single Sto	ry / Q4 Single	e Story / Q4	Single Story / C
# 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 / N	No No	lo / No	No / No
∕iew	Residential	Residential	Residential	Residenti	al Reside	ntial Re	al Residential	
Porch/Patio/Deck	Yes / No / No	No / No / No	Yes / No / No	Yes / No /	No No / No	/ No Yes	/ No / No	Yes / No / No
Fireplace	No	No	No	Yes	No		No	No
Garage	1 Attached	1 Attached	1 Attached	2 Attache	ed 1 Attac	hed	None	1 Attached
Other Features	None	None	None	None	Non		None	None
HOA Fees	0/mo	0/mo	0/mo	0/mo	0/mo	D	0/mo	0/mo
Subdivision	Richmond Villa Tract	Richmond Tract	Richmond Tract	Andrade	e Amended The Cit Richmo	y Óf	pis Addn	Richmond
School District	Wccusd	Wccusd	Wccusd	Wccusd			Vccusd	Wccusd
Common Amenities								
Data Source - ID	County Tax - 534-280-028-0	MLS - 40813455	MLS - 40825238	MLS - 40812	113 MLS - 408	20576 MLS	- 40831530	MLS - 40833183

Market Time 90-120 days	As-Is Price Estimate	As-Repai	red Price Est	imate	Land Only Price
Anticipated Sale Price	\$370,000		\$370,000		\$4,768
Recommended List Price	\$370,000		\$370,000		
Recommended Sales Strategy:		🗙 As - Is			Repaired



1619 Gaynor Av Richmond		3	2	0.11ac	3/23/2018	1959	\$370,000	0.76 Miles
1 314 Bissell Ave Ric		3	2	0.07ac	5/5/2018	1992	\$360,000	0.36 Miles
726 9th St Richmond		2	1	0.10ac	7/24/2018	1921	\$368,000	0.41 Miles
708 Chanslor Ave	Richmond	3	1	0.07ac	8/4/2018	1956	\$399,000	0.85 Miles
Neighborhood Data:								
Location Type: Suburban		ket T	t Trend: Appreciating		Economic Trend:	Stable	Neighborhood Trend: Improving	
Housing Supply: Declining Crime/			lism:	Low Risk	REO Driven? No		Avg Age of Home: 52	
Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: Under 3 Mos.								
Price Range: \$249,500 to \$450,000 Median Price: \$350,000 Predominate Value: \$350,000 Average DOM: 24							DOM: 24	
Number of units for rent:								
Neighborhood Factors that	at will detract fror	n the	subje	ct:				
None Noted								
Neighborhood Comments:								
driven market, housing p	rice trends are in	nprovi	ng du	e to shortage	of listings in Richmond. I	Mix style and mos	tly older age detached ho	omes.
Marketability of Subject:								
Most Likely Buyer: Owner Types of Financing the Subject will NOT qualify for: None								
	314 Bissell Ave 726 9th St 708 Chanslor Ave rhood Data: tion Type: Suburban busing Supply: Declining Neighborhood e Range: \$249,500 N Neighborhood Factors that ted hood Comments: driven market, housing p	314 Bissell Ave Richmond 726 9th St Richmond 1708 Chanslor Ave Richmond intood Data: Richmond tion Type: Suburban Mar busing Supply: Declining Crime/N Neighborhood Pride of Owners te Range: \$249,500 to \$450,000 Number of units for Number of units for Neighborhood Factors that will detract from ted hood Comments: oriven market, housing price trends are in bility of Subject: Subject:	314 Bissell Ave Richmond 3 726 9th St Richmond 2 1708 Chanslor Ave Richmond 3 rhood Data: Richmond 3 tion Type: Suburban Market The suburban busing Supply: Declining Crime/Vandation busing Supply: Declining Crime/Vandation busing Supply: Declining Neighborhood Pride of Ownership: be Range: \$249,500 to \$450,000 Number of units for rent Neighborhood Factors that will detract from the ted Index of the second	314 Bissell Ave Richmond 3 2 726 9th St Richmond 2 1 1708 Chanslor Ave Richmond 3 1 rhood Data:	314 Bissell Ave Richmond 3 2 0.07ac 726 9th St Richmond 2 1 0.10ac 1708 Chanslor Ave Richmond 3 1 0.07ac rhood Data: Image: Suburban Market Trend: Appreciating cousing Supply: Declining Crime/Vandalism: Low Risk Neighborhood Pride of Ownership: Average tee Range: \$249,500 to \$450,000 Median Price: \$3 Number of units for rent: Image: Suburban Market from the subject: Sa ted Hood Comments: Image: Sa Sa Sa of riven market, housing price trends are improving due to shortage Sa Sa patients: Image: Sa Sa Sa Sa	314 Bissell Ave Richmond 3 2 0.07ac 5/5/2018 726 9th St Richmond 2 1 0.10ac 7/24/2018 1708 Chanslor Ave Richmond 3 1 0.07ac 8/4/2018 rhood Data:	314 Bissell Ave Richmond 3 2 0.07ac 5/5/2018 1992 726 9th St Richmond 2 1 0.10ac 7/24/2018 1921 1708 Chanslor Ave Richmond 3 1 0.07ac 8/4/2018 1921 1708 Chanslor Ave Richmond 3 1 0.07ac 8/4/2018 1956 rhood Data:	314 Bissell Ave Richmond 3 2 0.07ac 5/5/2018 1992 \$360,000 726 9th St Richmond 2 1 0.10ac 7/24/2018 1921 \$368,000 1708 Chanslor Ave Richmond 3 1 0.07ac 8/4/2018 1921 \$368,000 rhood Data:

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

None Noted

Comparables:

-	
Sale 1 Comments	Has similar age, same lot size and smaller GLA, solid surface kitchen tops, linoleum and carpet floors.
Sale 2 Comments	Has older age, similar lot size and smaller GLA, 1 less bath, updated kitchen and bath, new roof and windows, has laminate wood floors.
Sale 3 Comments	Has older age, bigger lot size and bigger GLA, 1 more garage, laminate kitchen tops, hardwood, laminate and linoleum floors.
List 1 Comments	Has similar age, similar lot size and smaller GLA, solid kitchen tops, wood, laminate and tile floors.
List 2 Comments	Has older age, bigger lot size and bigger GLA, 1 less bedroom, 1 less bath and no garage, has granite kitchen tops, new paint, has laminate and tile floors.
List 3 Comments	Has older age, similar lot size and smaller GLA, 1 less bath, tile kitchen tops, laminate, tile and carpet floors.
Comment Sonvice Dr	ts:

Service Provider Comments:

The subject is a one story house in Richmond Villa Tract. It is adjacent to playground and park. It has tar and gravel roof, entry porch, wood sidings, brick wainscot, 3 bedrooms, 2 baths and 1 car attached garage. It has comparatively younger age than most homes in area. It is close to schools, shops, warehouses, business and transportation. It has easy access to I-80 and I-580 freeways to Berkeley and San Francisco.

Vendor Comments:

Service Provider Signature Service Provider Company

/s/ Ronald Yu

Allpro Realty

BPO Effective Date

9/12/2018

Service Provider Lic. Num.

00947012

Repairs Recommended Repairs would bring the subject to: \$370,000 Internal Repairs Comment Total Paint \$0 Walls/Ceiling \$0 Carpet/Floors \$0 Cabinets/Countertops \$0 Plumbing \$0 Electrical \$0 Heating/AC \$0 \$0 Appliances Doors/Trim \$0 Cleaning \$0 \$0 Other Internal Repair Total: **External Repairs** Comment Total Roof \$0 Siding/Trim \$0

Structural Windows/Doors

Foundation Garage

Landscaping

Paint

Fence Other \$0

\$0

\$0 \$0

\$0

\$0 \$0

\$0

External Repair Total:

Repair Total:



Subject Front

529 4th Street Richmond, CA 94801



Address



Side



Side



Street



Street



View across street





Comparable Sale #1

714 11th St Richmond, CA 94801 Sale Date: 6/1/2018 Sale Price: \$362,000

Comparable Sale #2

464 1st St Richmond, CA 94801 Sale Date: 8/30/2018 Sale Price: \$365,000

Comparable Sale #3

1619 Gaynor Av Richmond, CA 94801 Sale Date: 3/23/2018 Sale Price: \$370,000





O 2018 CCAR

Comparable Listing #1

314 Bissell Ave Richmond, CA 94801 Current List: \$360,000

Comparable Listing #2

726 9th St Richmond, CA 94801 Current List: \$368,000

Comparable Listing #3

1708 Chanslor Ave Richmond, CA 94801 Current List: \$399,000 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.