

Broker Price Opinion

Property Addre	ess: 1639 Golden G		Vendor ID:	4641746					
City, State,	Zip: Los Angeles, C		Deal Name:	al Name:					
Loan Number: 1639 Golden Gate Ave					Inspection Date:				
2nd Loan / Clier					Subject APN: 5429-023-009				
	π.				Subject Al N.	5429-025-009	I		
Property Occupancy	y Status Tenant	Does th	e Property Appear Se	ecure? Yes	Est. Monthly Ren	t \$7,920	Sold in the las	st	
Currently Listed Cur	rently List Broker	List Broker Co	ontact # Initial List Pric	e Initial List Date	Current List Price	e DOM / CDOM	12 Months?	No	
Yes Kel	ler Williams Encino-	8183805100	\$1,499,000	6/18/2018	\$1,200,000	89 / 93	Sale Price:		
Is the Subject Listing	erma	? Yes Date of	f Contract 9/03/2018	CDOM to Co	ontract 16		Sale Date:		
Subject Property Co									
All information was g	gathered from Appra	aisal.							
	Subject	Sold Comp 1	Sold Comp 2	Sold Comp			Comp 2	List Comp 3	
1	1639 Golden Gate Ave Los Angeles, CA 90026	4317 Russell Ave Los Angeles, CA 90027	432 N Westlake Ave Los Angeles, CA 90026	2233 Aaron St Los Angeles, C 90026	3911 Sunse A Los Angeles 90027		géles, CA Lo	412 Westerly Te os Angeles, CA 0026	
Proximity		1.06 Miles	1.54 Miles	0.86 Miles	0.46 Mi	les 0.4	2 Miles	0.48 Miles	
Sale/List Price		\$1,282,000	\$1,240,000	\$1,450,000	\$1,298,0	000 \$1,	390,000	\$1,400,000	
Sale Date		11/17/2017	5/11/2018	5/5/2018	active		active	pending	
Price Per Sq.ft.	\$551.15	\$635.91	\$444.29	\$557.69	\$659.5	5 \$6	673.45	\$490.71	
Initial List Price	\$1,499,000	\$999,000	\$1,215,000	\$1,499,999	\$1,398,0	000 \$1,	690,000	\$1,400,000	
Initial List Date	6/18/2018	10/2/2017	4/6/2018	9/5/2017	8/20/20	18 2/	7/2018	9/5/2018	
Current/Final List	\$1,200,000	\$999,000	\$1,215,000	\$1,449,000	\$1,298,0	000 \$1,	390,000	\$1,400,000	
DOM/CDOM	89 / 93	46 / 46	35 / 35	242 / 242	30 / 3	30 / 30 2		14 / 14	
Sales Type		Fair Market	Fair Market	Fair Market	Fair Mar	ket Fai	r Market	Fair Market	
Living Area	2395	2016	2791	2600	1968		2064	2853	
#Rooms/Bed/Bath 1	4/2/1	5/2/2	4/2/1	7/3/3	4/2/	1 3	/1/1	4/2/1	
#Rooms/Bed/Bath 2	4 / 2 / 1	5/2/2	4/2/1	7/3/3	4/2/	1 3	/1/1	4/2/1	
#Rooms/Bed/Bath 3	3/1/1		6/3/2			3	/1/1	4/2/1	
#Rooms/Bed/Bath 4									
Year Built	1922	1957	1907	1906	1921		1924	1962	
Bsmnt SF/% Finished									
Lot Size	0.18ac	0.15ac	0.13ac	0.17ac	0.09a	c C	.10ac	0.11ac	
Property Type	3 unit	2 unit	3 unit	2 unit	2 uni	t :	3 unit	3 unit	
Style / Quality	Multi-Unit / Q4	Multi-Unit / Q3	Multi-Unit / Q3	Multi-Unit / G	3 Multi-Unit	/ Q3 Multi	-Unit / Q3	Multi-Unit / Q3	
# of Units	3	2	3	2	2	3		3	
Condition	C4	C3	C3	C3	C3		C3	C3	
Pool/Spa	None	No / No	No / No	No / No	No / N	o N	o / No	No / No	
View	Residential	Residential	Residential	Skyline/City Lig	ghts Skyline/City	Lights Re	sidential S	kyline/City Light	
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	No / Yes / Ye	es No / Yes /	Yes No /	Yes / Yes	No / Yes / No	
Fireplace	Yes	No	No	No	Yes		No	No	
Garage	2 Detached	None	None	2 Detached	Detached 2 Detache		None	3 Carport	
Other Features	NA	NA	NA	NA			NA	NA	
Subdivision	Silver Lake-echo Park	Unavailable	Unavailable	Unavailable	e Unavaila	ible Una	available	Unavailable	
Rent Potential	\$7,920	\$7,690	\$7,440	\$8,700	\$7,79			\$8,400	
Annual Gross Income	\$95,040	\$92,280	\$89,280	\$104,400	\$93,48	\$0 \$1	00,080	\$100,800	
Likely Sale Price					\$38,94		41,700	\$42,000	
Gross Rent Multiplier	13.89	13.89	13.89	13.89	0.42		0.42	0.42	
School District	Los Angeles	Los Angeles	Los Angeles	Los Angeles	s Los Ange	eles Los	Angeles	Los Angeles	
Common Amenities		NA	NA	NA	NA		NA	NA	
Data Source - ID	County Tax - SR18140518	MLS - 17276278	MLS - 18330460	MLS - 1726710	04 MLS - SR182	202829 MLS	- 18311322	MLS - OC18202492	

Market Time 30-90 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price
Anticipated Sale Price	\$1,320,000	\$1,320,000	\$920,000
Recommended List Price	\$1,335,000	\$1,335,000	
Recommended Sales Strategy:			Repaired

	Los Feliz Blud	S					solution	
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Franklin Ave	LUUI			\$		The loss	e van	
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Address	City	BR	BA Lo	ot Size	Sale/List Date	Year Built	Map data ©20 Sale/List Price	Distance
Address 1639 Golden Gate Ave	City Los Angeles	5	BA Lo 3 0	ot Size).18ac	Sale/List Date	Year Built 1922	Sale/List Price	Distance
Address 1639 Golden Gate Ave 4317 Russell Ave 	City Los Angeles Los Angeles	5 4	BA Lo 3 0 4 0	ot Size).18ac).15ac	Sale/List Date 11/17/2017	Year Built 1922 1957	Sale/List Price	Distance 1.06 Miles
Address 1639 Golden Gate Ave 4317 Russell Ave 	City Los Angeles	5	BA Lo 3 0 4 0 4 0	ot Size).18ac	Sale/List Date	Year Built 1922	Sale/List Price	Distance
Address 1639 Golden Gate Ave 4317 Russell Ave 432 N Westlake Ave 	City Los Angeles Los Angeles Los Angeles	5 4 7	BA Lo 3 0 4 0 4 0 6 0	ot Size D.18ac D.15ac D.13ac	Sale/List Date 11/17/2017 5/11/2018	Year Built 1922 1957 1907	Sale/List Price \$1,282,000 \$1,240,000	Distance 1.06 Miles 1.54 Miles
Address•1639 Golden Gate Ave14317 Russell Ave2432 N Westlake Ave32233 Aaron St13911 Sunset Dr21916 Mayview Dr	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles	5 4 7 6	BA Lo 3 0 4 0 4 0 6 0 2 0	ot Size D.18ac D.15ac D.13ac D.13ac	Sale/List Date 11/17/2017 5/11/2018 5/5/2018	Year Built 1922 1957 1907 1906	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000	Distance 1.06 Miles 1.54 Miles 0.86 Miles
Address1639 Golden Gate Ave14317 Russell Ave2432 N Westlake Ave3233 Aaron St13911 Sunset Dr	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles	5 4 7 6 4	BA Lo 3 0 4 0 4 0 6 0 2 0 3 0	ot Size 0.18ac 0.15ac 0.13ac 0.17ac 0.09ac	Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018	Year Built 1922 1957 1907 1906 1921	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,298,000	Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles
Address1639 Golden Gate Ave14317 Russell Ave2432 N Westlake Ave3233 Aaron St13911 Sunset Dr21916 Mayview Dr31412 Westerly TerNeighborhood Data:	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles	5 4 7 6 4 3 6	BA Lo 3 0 4 0 4 0 6 0 2 0 3 0 3 0	ot Size).18ac).15ac).15ac).13ac).13ac).17ac).09ac).10ac).10ac	Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018 2/7/2018 9/5/2018	Year Built 1922 1957 1907 1906 1921 1924 1962	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,498,000 \$1,390,000 \$1,390,000 \$1,400,000	Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles 0.42 Miles 0.48 Miles
Address1639 Golden Gate Ave14317 Russell Ave2432 N Westlake Ave3233 Aaron St13911 Sunset Dr21916 Mayview Dr31412 Westerly Ter	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles	5 4 7 6 4 3 6	BA Lo 3 0 4 0 4 0 6 0 2 0 3 0	ot Size).18ac).15ac).15ac).13ac).13ac).17ac).09ac).10ac).10ac	Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018 2/7/2018	Year Built 1922 1957 1907 1906 1921 1924 1962	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,298,000 \$1,390,000	Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles 0.42 Miles 0.48 Miles
Address1639 Golden Gate Ave14317 Russell Ave2432 N Westlake Ave3233 Aaron St13911 Sunset Dr21916 Mayview Dr31412 Westerly TerNeighborhood Data:	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles	5 4 7 6 4 3 6 7	BA Lo 3 0 4 0 4 0 6 0 2 0 3 0 3 0	ot Size 0.18ac 0.15ac 0.13ac 0.17ac 0.09ac 0.09ac 0.10ac 0.11ac 0.11ac	Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018 2/7/2018 9/5/2018	Year Built 1922 1957 1907 1907 1906 1921 1924 1962	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,498,000 \$1,390,000 \$1,390,000 \$1,400,000	Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles 0.42 Miles 0.48 Miles
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Address1639 Golden Gate Ave4317 Russell Ave2432 N Westlake Ave3233 Aaron St13911 Sunset Dr21916 Mayview Dr31412 Westerly TerNeighborhood Data:Location Type: SuburbanHousing Supply: DecliningSale to List Ratio: 3.00	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Crime/Vanda	5 4 7 6 4 3 6 rend: Ilism:	BA Lo 3 0 4 0 4 0 6 0 2 0 3 0 3 0 3 0 Depreciation Low Risk of Owners	ot Size 0.18ac 0.15ac 0.13ac 0.17ac 0.09ac 0.10ac 0.11ac	Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018 2/7/2018 9/5/2018 Economic Trend: REO Driven? age Av	Year Built 1922 1957 1907 1906 1921 1924 1962	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,298,000 \$1,390,000 \$1,390,000 \$1,400,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings:	Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles 0.42 Miles 0.48 Miles
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Address 1639 Golden Gate Ave 14317 Russell Ave 2432 N Westlake Ave 3233 Aaron St 13911 Sunset Dr 21916 Mayview Dr 31412 Westerly Ter Neighborhood Data: Location Type: Suburban Housing Supply: Declining Sale to List Ratio: 3.00 Price Range: \$1,200,000 % Owners: 60 % Te Negative Neighborhood Factors that w None Noted Neighborhood Comments: Neighborhood conditions appear to be	City Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Los Angeles Market Tr Crime/Vanda Neighborhood F \$1,550,000 enants: 40	5 4 7 6 4 3 6 7 1 8 1 1 5 7 1 6 4 7 6 7 6 7 8 8 8 7 8 8 8 8 8 8 8 8 8 8 8	BA Loc 3 0 4 0 4 0 6 0 2 0 3 0 3 0 3 0 3 0 3 0 3 0 3 0 3 0 Composition 0 3 0 0 0 3 0 0 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 11 0 12 0 13 0 14 0 15 0 16 0 17 0 <td< td=""><td>ot Size 0.18ac 0.15ac 0.13ac 0.17ac 0.09ac 0.10ac 0.10ac 0.11ac 0.11ac 1.1300,0 er of units f</td><td>Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018 2/7/2018 9/5/2018 Economic Trend: REO Driven? age Av 00 Predoution for rent: </td><td>Year Built 1922 1957 1907 1907 1906 1921 1924 1962 Stable No g Marketing Time minate Value: \$1,\$ Numb</td><td>Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,450,000 \$1,298,000 \$1,390,000 \$1,400,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings: 350,000 Average</td><td>Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles 0.48 Miles 0.48 Miles 108 Under 3 Mos. DOM:</td></td<>	ot Size 0.18ac 0.15ac 0.13ac 0.17ac 0.09ac 0.10ac 0.10ac 0.11ac 0.11ac 1.1300,0 er of units f	Sale/List Date 11/17/2017 5/11/2018 5/5/2018 8/20/2018 2/7/2018 9/5/2018 Economic Trend: REO Driven? age Av 00 Predoution for rent:	Year Built 1922 1957 1907 1907 1906 1921 1924 1962 Stable No g Marketing Time minate Value: \$1,\$ Numb	Sale/List Price \$1,282,000 \$1,240,000 \$1,450,000 \$1,450,000 \$1,298,000 \$1,390,000 \$1,400,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings: 350,000 Average	Distance 1.06 Miles 1.54 Miles 0.86 Miles 0.46 Miles 0.48 Miles 0.48 Miles 108 Under 3 Mos. DOM:
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Comparables:

	Due to limited amount of Multi Family homes comparables found within the subject's market, I was forced to expand the search out to 10 months, 5 years in order to bracket subject's square footage in GLA. It is superior in age, it is inferior in GLA / lot size.
	In order to provide a sale comparable of 3 units I was forced to expand the search out to 1.50 miles, 5 years. It is similar in style but it is inferior in lot size and age.
Sale 3 Comments	It is similar in lot size but it is superior in GLA and it is inferior in age.
List 1 Comments	I was forced to expand the search out to 20% variance in GLA in order to provide close comparable to the subject. It is similar in age but it is inferior in lot size and GLA.
List 2 Comments	It is similar in age / type but it is inferior in lot size.
	Due to limited amount of Multi Family homes comparables found within the subject's market, I was forced to expand the search out to 5 years, 20% variance in GLA. It is superior in age / GLA but it is inferior in lot size.
Comment	s:

Service Provider Comments:

The client is an investor looking to renovate and re-sell at a profit and is focused on the AS-REPAIRED VALUE for this valuation. For this reason the client requires only comps that has been remodeled. Due to limited amount of Multi Family homes found within the subject's market, search criteria had to be expanded out to 10 months, 5 years, 15% variance in GLA, 20% variance in lot size, 1.50 miles. Subject is a triplex so not many of those in the area, I had to use 2 units due to the lack of triplex in the immediate area. Best effort was made to bracket subjects key features and characteristics. Comparable chosen represent the best available at the time that this report was completed. The best three comparable sales and listings were taken from the subject's general market area.

Vendor Comments:

Service Provider Signature Service Provider Company

/s/ Victor Pereda

Vianso Corporation

BPO Effective Date

9/20/2018

Service Provider Lic. Num.

01453059

vould bring the subject to: \$1,320,000	
Comment	Total
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
Internal Repair Total:	
Comment	Total
	\$0
	\$0
	\$0
	Image:

\$0

\$0

\$0 \$0

\$0 \$0

\$0

External Repair Total:

Repair Total:

Windows/Doors

Paint

Foundation

Garage Landscaping

Fence Other



Subject Front

1639 Golden Gate Ave Los Angeles, CA 90026



Address



Side



Side



Street



Street



Other



View across street



Comparable Sale #1

4317 Russell Ave Los Angeles, CA 90027 Sale Date: 11/17/2017 Sale Price: \$1,282,000



Comparable Sale #2

432 N Westlake Ave Los Angeles, CA 90026 Sale Date: 5/11/2018 Sale Price: \$1,240,000



Comparable Sale #3

2233 Aaron St Los Angeles, CA 90026 Sale Date: 5/5/2018 Sale Price: \$1,450,000



Comparable Listing #1

3911 Sunset Dr Los Angeles, CA 90027 Current List: \$1,298,000



Comparable Listing #2

1916 Mayview Dr Los Angeles, CA 90027 Current List: \$1,390,000



Comparable Listing #3

1412 Westerly Ter Los Angeles, CA 90026 Current List: \$1,400,000 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.