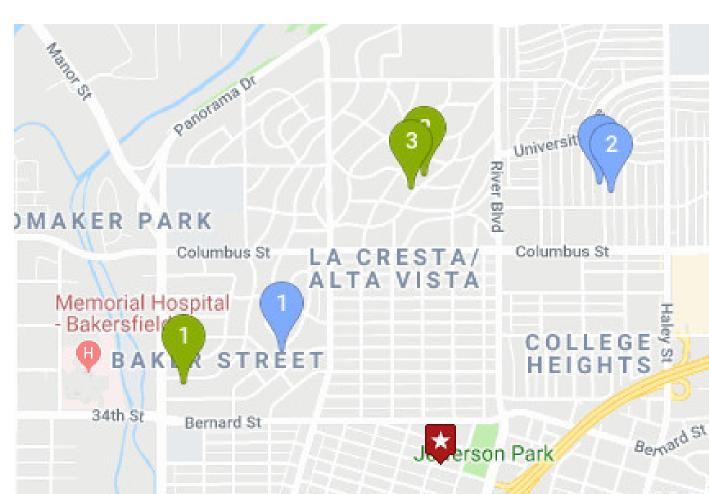


## **Broker Price Opinion**

X Exterior Inspection
Interior Inspection

Property Addr	ess: 733 Jefferson	Street				Vendor ID:	465489	3			
City, State,	Zip: Bakersfield, C	CA 93305				Deal Name:					
Loan Num	ber: 000858A		Inspection Date:		10/10/2018						
2nd Loan / Clier	nt #					Subject APN:	013080	06			
			- · · · · ·	•		,					
Property Occupancy			Property Appear Se			. Monthly Ren			Sold in the	last No	)
Currently Listed Cu	rrently List Broker	List Broker Contact #	f Initial List Price Ir	nitial List	Date Curr	ent List Price	DOM / 0	CDOM	12 Months	?	,
No									Sale Price:		
Is the Subject Listing	g Currently Pending	? Date of 0	Contract	CDOI	M to Contra	act			Sale Date:		
Subject Property Co	mments / External I	nfluences									
Sfr r-1											
	Subject	Sold Comp 1	Sold Comp 2	Sold	Comp 3	List Con	np 1	List	Comp 2	List	Comp 3
	19.0.000 27100										
	733 Jefferson Street Bakersfield, CA 93305	2220 Alturas Drive Bakersfield, CA 93305	2915 Dartmouth St Bakersfield, CA 93305	3000 Da Street Bakersfi 93305		17 Loma Lin Bakersfield, 93305	CA		kyline Blvd ield, CA	2880 Sk Bakersfi 93305	syline Blvd eld, CA
Proximity		0.63 Miles	0.97 Miles	0.9	7 Miles	0.85 Mi	les	0.9	9 Miles	8.0	6 Miles
Sale/List Price		\$175,000	\$189,000	\$20	00,000	\$189,4	98	\$2	10,000	\$22	29,000
Sale Date		7/18/2018	9/10/2018		7/2018	active			active		ctive
Price Per Sq.ft.	\$117.83	\$110.62	\$130.08		37.65	\$122.8			136.72		48.99
Initial List Price		\$197,900	\$189,000		14,990	\$189,4			10,000		29,000
Initial List Date		2/25/2018	6/28/2018		/2018	8/1/20			0/2018		2/2018
Current/Final List		\$179,900	\$189,000		04,990	\$189,4			10,000		29,000
DOM/CDOM		89 / 89	23 / 21		5 / 25	70 / 7	-		0 / 30		9 / 49
Sales Type		Fair Market	Fair Market	Fair	Market	Fair Mai	rket	Fair	Market	Fair	Market
Finance Incentives	4570	650	0		0	0			0		0
Living Area #Rooms/Bed/Bath 1	1570 5 / 3 / 2	1582 6 / 4 / 2	1453 5 / 3 / 2		453 / 3 / 2	1542 6 / 4 /			1536 /3/2		1537 / 3 / 2
Year Built	1928	1941	1955		953	1950			7372 1947		1947
Bsmnt SF/% Finished	1920	1341	1933		955	1930			1341		1341
Lot Size	0.17ac	0.24ac	0.15ac	0	16ac	0.18a	C	0	.17ac	0	.15ac
Property Type	SF Detach	SF Detach	SF Detach		Detach	SF Deta			Detach		Detach
Style / Quality	Single Story / Q4	Single Story / Q4	Single Story / Q4		Story / Q4	_			Story / Q4		Story / Q4
# of Units	1	1	1		1	1	<i>y</i>	3	1		1
Condition	C3	C3	C3		C3	C3			C3		C3
Pool/Spa	None	No / No	No / No	No	o / No	No / N	lo	N	o / No	No	o / No
View	Residential	Residential	Residential	Res	idential	Resider	ntial	Res	sidential	Res	idential
Porch/Patio/Deck	No / No / No	No / Yes / No	No / No / No	No /	No / No	No / Yes	/ No	No /	Yes / No	No /	Yes / No
Fireplace	Yes	No	No		No	No			No		No
Garage	2 Detached	1 Detached	2 Attached	2 De	etached	2 Detacl	hed	2 D	etached	١	lone
Other Features	NA	NA	NA		NA	NA			NA		NA
HOA Fees	0/mo	0/mo	0/mo	C	)/mo	0/mo	•	(	0/mo	(	)/mo
Subdivision	Na	Na	Na		Na	Na			Na		Na
School District	Bakersfield City	Bakersfield City	Bakersfield City	Bakers	sfield City	Bakersfiel	d City	Baker	sfield City	Baker	sfield City
Common Amenities											
Data Source - ID	County Tax - Property Profile	MLS - 21802564	MLS - 21807934	MLS -	21804010	MLS - 2180	9221	MLS -	- 21811051	MLS -	21810335
Market Time 90	)-120 days	As-Is Price Estima	te As-Repaire	ed Price	Estimate	Land On	ly Price				
Anticipa	ated Sale Price	\$185,000	\$	185,000		\$30,	600				
Recomme	nded List Price	\$185,000	\$	185,000							
Recommended :	Sales Strategy	,	X As - Is			Renaired					



Google

# Map data @2018 Google

178

	Address	City	BR	ВА	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	733 Jefferson Street	Bakersfield	3	2	0.17ac		1928		
1	2220 Alturas Drive	Bakersfield	4	2	0.24ac	7/18/2018	1941	\$175,000	0.63 Miles
2	2915 Dartmouth St	Bakersfield	3	2	0.15ac	9/10/2018	1955	\$189,000	0.97 Miles
3	3000 Dartmouth Street	Bakersfield	3	2	0.16ac	5/17/2018	1953	\$200,000	0.97 Miles
1	17 Loma Linda Dr	Bakersfield	4	2	0.18ac	8/1/2018	1950	\$189,498	0.85 Miles
2	2914 Skyline Blvd	Bakersfield	3	2	0.17ac	9/10/2018	1947	\$210,000	0.9 Miles
3	2880 Skyline Blvd	Bakersfield	3	2	0.15ac	8/22/2018	1947	\$229,000	0.86 Miles

#### Neighborhood Data:

Location Type: Suburban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable Housing Supply: Stable Crime/Vandalism: Medium Risk REO Driven? No Avg Age of Home: 83

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

Price Range: \$120,000 to \$201.000 Median Price: \$160,000 Predominate Value: \$164,187 Average DOM: 51

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

Negative Neighborhood Factors that will detract from the subject:

None Noted

Neighborhood Comments:

Subject neighborhood appears to be in average condition overall with some homes in process of being rehabbed. Homes are older in this neighborhood.

Marketability of Subject:

Most Likely Buyer: First Time Buyer Types of Financing the Subject will NOT qualify for: none

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

None Noted

Comparab	les:					
Sale 1		in the exclusive La Cresta Alta Vista neighborhood. This r air conditioner, new flooring, carpet and fresh paint. This	•	•		e side
Sale 2	Immaculate and well r	maintained one owner home close to schools, shopping				sh
		od floors and more. Fast escrow possible.				
Sale 3 Comments		ready for its new homeowners. This updated home had drooms, 2 bathrooms, formal and regular dining room,	-		=	stics.
List 1 Comments		Move In Ready 4 Bedrooms & 1.75 Bathrooms Alta Visinice size living area and an updated kitchen with lots of				ng for!
List 2	•	armth and Charm! Located in the established Alta Vista				m plus
Comments		wood floors and lots of windows. Kitchen has its own bro				•
List 3 Comments		resta house in walking distance to the Panorama Bluffs estic trees. The home features a covered front and side				ıl
Comment				<u>.</u>		
Service Pr	rovider Comments:					
near scho		pdated and well maintained. Appears to be currently va er lot. Larger radius was used to find comps most simil lition.		=		
Vendor Co	omments:					
	ervice Provider gnature	/s/ Cameron Miller		BPO Effective Date	10/10/2018	
Se	ervice Provider ompany	Success Real Estate		Service Provider Lic. Num.	01390313	

Repairs		
Recommended Repairs would bring the subject to:	\$185,000	
Internal Repairs	Comment	Total
Paint		\$
Walls/Ceiling		\$
Carpet/Floors		\$0
Cabinets/Countertops		\$6
Plumbing		\$0
Electrical		\$0
Heating/AC		\$0
Appliances		\$0
Doors/Trim		\$0
Cleaning		\$0
Other		\$0
	Internal	Repair Total:
External Repairs	Comment	Total
Roof		\$0
Siding/Trim		\$0
Structural		\$0
Windows/Doors		\$0
Paint		\$0
Foundation		\$0
Garage		\$0
Landscaping		\$0
Fence		\$0
Other		\$0
	External	Repair Total:
		Repair Total:



Subject Front

733 Jefferson Street Bakersfield, CA 93305



Address



Side



Side



Street



Street



View across street



#### Comparable Sale #1

2220 Alturas Drive Bakersfield, CA 93305 Sale Date: 7/18/2018 Sale Price: \$175,000



#### Comparable Sale #2

2915 Dartmouth St Bakersfield, CA 93305 Sale Date: 9/10/2018 Sale Price: \$189,000



#### Comparable Sale #3

3000 Dartmouth Street Bakersfield, CA 93305 Sale Date: 5/17/2018 Sale Price: \$200,000



#### Comparable Listing #1

17 Loma Linda Dr Bakersfield, CA 93305 Current List: \$189,498



### Comparable Listing #2

2914 Skyline Blvd Bakersfield, CA 93305 Current List: \$210,000



### Comparable Listing #3

2880 Skyline Blvd Bakersfield, CA 93305 Current List: \$229,000 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.