

Broker Price Opinion

Property Address: 9955 Comanche Ave								Vendor ID:	468848	30			
City, State, Zip: Chatsworth, CA 91311								Deal Name:					
Loan Number: 000880								Inspection Date: 11/27/2018					
2nd Loan / Clie	ent #:						5	Subject APN:	274101	13020			
Property Occupano	cy Status Owner		Does the	Property Appear S	ecure? Y	es	Est.	Monthly Ren	t \$3,65	50	Sold in the	last	No
Currently Listed C	urrently List Broker	List Broke	er Contact a	# Initial List Price	Initial List	Date	Curre	ent List Price	DOM /	CDOM	12 Months'	?	INO
Yes J	ohnHart Real Estate	8187895	300	\$669,000	7/18/201	8	\$669	9,000	129 / 1	129	Sale Price:		
Is the Subject Listir	ng Currently Pending	? No	Date of C	ontract	CDO	M to C	ontra	ct			Sale Date:		
Subject Property C	omments / External Ir	nfluences											
Subject has a pern	nitted granny flat per l	MLS remai	rks.										
	Subject	Sold C	omp 1	Sold Comp 2	Sold	Comp	o 3	List Con	np 1	List	Comp 2	Li	st Comp 3
											enter a		
Address	9955 Comanche Ave Chatsworth, CA 91311	Chatsworth, CA		10048 Keokuk Ave Chatsworth, CA 91311	19733 Plummer Chatsworth, CA 91311			9668 Fullbright Ave Chatsworth, CA 91311		Chatsworth, CA			0 Marilla St sworth, CA 1
Proximity		0.23	Miles	0.13 Miles	0.7	9 Miles	S	0.47 Mi	les	1.2	7 Miles	(0.46 Miles
Sale/List Price		\$610	,000	\$629,000	\$6	50,000)	\$625,0	00	\$60	69,000		\$675,000
Sale Date		9/21/	2018	11/6/2018	10/9/2018		3	active		a	ctive		active
Price Per Sq.ft.	\$321.94	\$389	9.28	\$407.65	\$354.8			\$403.2	23	\$3	48.07		\$475.35
Initial List Price	\$669,000	\$588,888		\$669,900	\$689,9)	\$625,000		\$669,000			\$675,000
Initial List Date	7/18/2018	8/18/2018		9/12/2018	8/3/20			11/8/2018		11/2/2018			7/19/2018
Current/Final List	\$669,000	\$588,888		\$649,900	\$647,5)	\$625,000		\$669,000			\$675,000
DOM/CDOM	129 / 129	34 /	34	55 / 55	6	7 / 67		19 / 1	9	2	5 / 25		128 / 128
Sales Type		Fair N	larket	Fair Market	Fair	Marke	et	Fair Mai	rket	Fair	Market	F	air Market
Finance Incentives	Unknown	No	ne	None	Ν	lone		None	;	١	None		None
Living Area	1960	15	67	1543	1	832		1550		1	1922		1420
#Rooms/Bed/Bath 1	8 / 4 / 3	8 / 4	/ 3.5	7/3/2	8 /	4 / 2.5	,	7/3/	2	8	/4/2		7/3/2
Year Built	1960	19	57	1959	1	964		1959)	1	1971		1959
Bsmnt SF/% Finished													
Lot Size	0.17ac	0.18	Bac	0.17ac	0.	17ac		0.17a		0.	.21ac		0.20ac
Property Type	SF Detach	SF De	etach	SF Detach	SF	Detach	h	SF Deta	ach	SF	Detach	5	SF Detach
Style / Quality	Contemp / Q4	Conten	np / Q4	Contemp / Q4	Conte	emp / (Q4	Contemp	/ Q4	Conte	emp / Q4	Co	ontemp / Q4
# of Units	1	1		1		1		1			1		1
Condition	C4	С		C3		C4		C3			C3		C3
Pool/Spa	None	Yes		No / No		o / No		Yes / N			o / No		Yes / No
View	Residential	Residential		Residential	Reside								Residential
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No		Yes / Yes / No			Yes / No Yes / Ye					Ye	s / Yes / No
Fireplace	Yes	Ye		Yes		Yes		Yes			Yes		Yes
Garage	2 Attached	2 Detached		2 Attached				2 Detached		3 Attached		2	2 Attached
Other Features	None	No		None		lone		None			None		None
HOA Fees	0/mo	0/n		0/mo)/mo		0/mo)/mo		0/mo
Subdivision	Chatsworth	Chats		Chatsworth		tswort		Chatswo			itsworth		hatsworth
School District	Los Angeles Unified	Los Ar Unit		Los Angeles Unified		Angele nified	es	Los Ang Unifie			Angeles nified		os Angeles Unified
Common Amenities	6												
Data Source - ID	County Tax - SR18173475	MLS - 18	3376756	MLS - SR18221906	MLS -	2180097	783	MLS - SR182	269626	MLS - S	R18265432	MLS	- SR18174651

Market Time 90-120 days	As-Is Price Estimate	As-Repaired I	Price Estimat	te	Land Only Price
Anticipated Sale Price	\$631,000	\$631	1,000		\$458,504
Recommended List Price	\$655,000	\$655	5,000		
Recommended Sales Strategy:		🗙 As - Is		F	Repaired

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ATSWORTH					P.	a Lassen	St	
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Google								
Google Nordhoff S					-		Map data ©20	18 Google
Google Nordhoff S	City	BR	ВА	Lot Size	Sale/List Date	Year Built	Map data ©20 Sale/List Price	18 Google Distance
- Nordhoff S		BR 4	BA 3	Lot Size 0.17ac	Sale/List Date	Year Built 1960	AND DRAINING PARTY AND CONC.	ncoconceloni zo odi
Address	City				Sale/List Date 9/21/2018		AND DRAINING PARTY AND CONC.	ncoconceloni zo odi
Address 9955 Comanche Ave	City Chatsworth	4	3	0.17ac		1960	Sale/List Price	Distance
Address 9955 Comanche Ave 9946 Jovita Ave	City Chatsworth Chatsworth	4	3 3.5	0.17ac 0.18ac	9/21/2018	1960 1957	Sale/List Price \$610,000	Distance 0.23 Miles
Address 9955 Comanche Ave 9946 Jovita Ave 10048 Keokuk Ave	City Chatsworth Chatsworth Chatsworth	4 4 3	3 3.5 2	0.17ac 0.18ac 0.17ac	9/21/2018 11/6/2018	1960 1957 1959	Sale/List Price \$610,000 \$629,000	Distance 0.23 Miles 0.13 Miles
Address 9955 Comanche Ave 9946 Jovita Ave 1 9946 Keokuk Ave 3 19733 Plummer St	City Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4	3 3.5 2 2.5	0.17ac 0.18ac 0.17ac 0.17ac	9/21/2018 11/6/2018 10/9/2018	1960 1957 1959 1964	Sale/List Price \$610,000 \$629,000 \$650,000	0.23 Miles 0.13 Miles 0.79 Miles
Address9955 Comanche Ave9946 Jovita Ave19946 Keokuk Ave319733 Plummer St19668 Fullbright Ave	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4 3	3 3.5 2 2.5 2	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018	1960 1957 1959 1964 1959	Sale/List Price \$610,000 \$629,000 \$650,000 \$625,000	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles
Address9955 Comanche Ave9955 Comanche Ave9946 Jovita Ave1 9946 Jovita Ave2 10048 Keokuk Ave3 19733 Plummer St1 9668 Fullbright Ave2 20741 Tribune St	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4 3 3 4	3 3.5 2 2.5 2 2	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018	1960 1957 1959 1964 1959 1971	Sale/List Price \$610,000 \$629,000 \$650,000 \$652,000 \$669,000	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles
Address9955 Comanche Ave9955 Comanche Ave19946 Jovita Ave210048 Keokuk Ave319733 Plummer St19668 Fullbright Ave220741 Tribune St320430 Marilla StNeighborhood Data:	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4 3 4 3 3	3 3.5 2 2.5 2 2 2 2	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018	1960 1957 1959 1964 1959 1971 1959	Sale/List Price \$610,000 \$629,000 \$650,000 \$655,000 \$669,000 \$669,000	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles
Address9955 Comanche Ave19946 Jovita Ave210048 Keokuk Ave319733 Plummer St19668 Fullbright Ave220741 Tribune St320430 Marilla StNeighborhood Data:Location Type:Suburban	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4 3 4 3 3	3 3.5 2 2.5 2 2 2 2 2 .5	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S	1960 1957 1959 1964 1959 1971 1959	Sale/List Price \$610,000 \$629,000 \$650,000 \$665,000 \$669,000 \$6675,000 Neighborhood Trend:	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles
Address 9955 Comanche Ave 1 9946 Jovita Ave 2 10048 Keokuk Ave 3 19733 Plummer St 1 9668 Fullbright Ave 2 20741 Tribune St 3 20430 Marilla St Neighborhood Data: Location Type: Suburban Housing Supply: Stable	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Marke	4 4 3 4 3 4 3 4 3 et Tren	3 3.5 2 2.5 2 2 2 2 2 2 .5 .5 2 2 .5 .2 .5 .2 .5 .2 .2 .5 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N	1960 1957 1959 1964 1959 1971 1959 stable	Sale/List Price \$610,000 \$629,000 \$650,000 \$669,000 \$669,000 \$6675,000 Xeighborhood Trend: Avg Age of Home:	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60
Address 9955 Comanche Ave 1 9946 Jovita Ave 2 10048 Keokuk Ave 3 19733 Plummer St 1 9668 Fullbright Ave 2 20741 Tribune St 3 20430 Marilla St Neighborhood Data: Location Type: Suburban Housing Supply: Stable	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4 3 4 3 4 3 et Tren	3 3.5 2 2.5 2 2 2 2 2 2 .5 .5 2 2 .5 .2 .5 .2 .5 .2 .2 .5 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N	1960 1957 1959 1964 1959 1971 1959 stable	Sale/List Price \$610,000 \$629,000 \$650,000 \$665,000 \$669,000 \$6675,000 Neighborhood Trend:	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60
Address 9955 Comanche Ave 9955 Comanche Ave 1 9946 Jovita Ave 2 10048 Keokuk Ave 3 19733 Plummer St 1 9668 Fullbright Ave 2 20741 Tribune St 3 20430 Marilla St Neighborhood Data: Location Type: Suburban Housing Supply: Stable Neighborhood	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Marke	4 4 3 4 3 4 3 4 3 2 4 3 2 4 3 2 2 2 2 2	3 3.5 2 2.5 2 2 2 4 4: App m: Lov	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N Avg	1960 1957 1959 1964 1959 1971 1959 stable	Sale/List Price \$610,000 \$629,000 \$650,000 \$6650,000 \$669,000 \$669,000 \$675,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings:	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60
Address 9955 Comanche Ave 1 9946 Jovita Ave 2 10048 Keokuk Ave 3 19733 Plummer St 1 9668 Fullbright Ave 2 20741 Tribune St 3 20430 Marilla St Neighborhood Data: Location Type: Suburban Housing Supply: Stable Neighborhood Price Range:	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth	4 4 3 4 3 4 3 4 3 0 4 3 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3 3.5 2 2.5 2 2 2 4 4: App m: Lov	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N Avg	1960 1957 1959 1964 1959 1971 1959 Stable Io Marketing Time inate Value: \$63	Sale/List Price \$610,000 \$629,000 \$650,000 \$6650,000 \$669,000 \$669,000 \$675,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings:	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60 3 to 6 Mos. DOM: 93
Address 9955 Comanche Ave 1 9946 Jovita Ave 2 10048 Keokuk Ave 3 19733 Plummer St 1 9668 Fullbright Ave 2 20741 Tribune St 3 20430 Marilla St Neighborhood Data: Location Type: Suburban Housing Supply: Stable Neighborhood Price Range:	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Marke Crime/Vat	4 4 3 4 3 4 3 4 3 0 4 3 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3 3.5 2 2.5 2 2 2 4 4: App m: Lov	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N Avg	1960 1957 1959 1964 1959 1971 1959 Stable Io Marketing Time inate Value: \$63	Sale/List Price \$610,000 \$629,000 \$650,000 \$665,000 \$669,000 \$669,000 \$6675,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings: 9,500 Average	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60 3 to 6 Mos. DOM: 93
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Address Address Address Address	City Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Chatsworth Pride of Ownershi to \$2,999,000	4 4 3 4 3 4 3 4 3 3 4 3 3 4 3 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	3 3.5 2 2.5 2 2 2 2 4 4 2 4 4 5 2 2 4 4 5 2 2 4 2 4	0.17ac 0.18ac 0.17ac 0.17ac 0.17ac 0.21ac 0.20ac	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N Avg	1960 1957 1959 1964 1959 1971 1959 Stable Io Marketing Time inate Value: \$63	Sale/List Price \$610,000 \$629,000 \$650,000 \$665,000 \$669,000 \$669,000 \$6675,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings: 9,500 Average	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60 3 to 6 Mos. DOM: 93
Address 9955 Comanche Ave 1 9946 Jovita Ave 2 10048 Keokuk Ave 3 19733 Plummer St 1 9668 Fullbright Ave 2 20741 Tribune St 3 20430 Marilla St Neighborhood Data: Location Type: Suburban Housing Supply: Stable Neighborhood Price Range: \$440,000 Nu Nu Negative Neighborhood Factors that None Noted	City Chatsworth Chatsw	4 4 3 4 3 4 3 4 3 4 3 4 3 4 3 1 4 3 1 1 1 1	3 3.5 2 2.5 2 2 2 ad: App m: Lov erage Median	0.17ac 0.18ac 0.17ac 0.17ac 0.21ac 0.20ac oreciating v Risk h Price: \$635,0	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 7/19/2018 Economic Trend: S REO Driven? N Avg 00 Predom	1960 1957 1959 1964 1959 1971 1959 Stable Io Marketing Time inate Value: \$63	Sale/List Price \$610,000 \$629,000 \$650,000 \$665,000 \$669,000 \$669,000 \$6675,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings: 9,500 Average	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60 3 to 6 Mos. DOM: 93
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Address P9955 Comanche Ave P9955 Comanche Ave P9946 Jovita Ave	City Chatsworth Chatsw	4 4 3 4 3 4 3 4 3 4 3 4 3 4 3 7 8 8 8 8 8 8 9 8 9 8 9 8 9 8 9 8 9 8 9	3 3.5 2 2.5 2 2 2 2 4 4 Erage Median	0.17ac 0.18ac 0.17ac 0.17ac 0.21ac 0.21ac 0.20ac preciating v Risk Price: \$635,0	9/21/2018 11/6/2018 10/9/2018 11/8/2018 11/2/2018 Economic Trend: S REO Driven? N Avg 100 Predom	1960 1957 1959 1964 1959 1971 1959 Stable Io Marketing Time inate Value: \$63 Numb	Sale/List Price \$610,000 \$629,000 \$650,000 \$665,000 \$669,000 \$669,000 \$6675,000 Neighborhood Trend: Avg Age of Home: of Comparable Listings: 9,500 Average	Distance 0.23 Miles 0.13 Miles 0.79 Miles 0.47 Miles 1.27 Miles 0.46 Miles Improving 60 3 to 6 Mos. DOM: 93
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Comparables:

Sale 1	This comp is similar to the subject in key areas such as room count, style, condition, has a guest house, and most important location. Comp is inferior
Comments	in GLA and equal in room count.
Sale 2	This comp is similar to the subject in key areas such as style, condition, amenities, and most important location. Comp is inferior in GLA and in room
Comments	count.
Sale 3	This comp is similar to the subject in key areas such as room count, style, condition, amenities, and most important location. Comp is superior in GLA
Comments	and equal in room count.
List 1	This same is similar to the subject is law areas such as able condition, and most important leasticn. Come is inferior in OLA and in some sound
Comments	This comp is similar to the subject in key areas such as style, condition, and most important location. Comp is inferior in GLA and in room count.
List 2	This comp is similar to the subject in key areas such as room count, style, condition, amenities, and most important location. Comp is superior in GLA
Comments	and equal in room count.
List 3	This same is similar to the subject in law areas such as able condition, and meet important leastion. Come is inferior in CLA and ream sount
Comments	This comp is similar to the subject in key areas such as style, condition, and most important location. Comp is inferior in GLA and room count.
Comment	is:

Service Provider Comments:

There were no listing comps available with a granny unit or guest house. A physical inspection, with photos, was used to confirm subject's physical condition. The subject is well represented by the comparables on the basis of all major value drivers, including age, condition, GLA, room counts and proximity. Price opinion is consistent with the sold comps. At least one sold and one list comp are within .5 mile of the subject. Sold comps closed within 6 months. The values are based on the current market trends in this area. Values have stabilized over the past 3 months on all property in this area. In this current market the values are based on the recent sales and listings in this area taking into account the current market trends. Based on the recent sales and listings you can establish a basic idea on the true market value of the subject at this time. Report utilized most similar comparable sold comp 2 to provide value.

Vendor Comments:

Service Provider Signature Service Provider Company

/s/ Terry Perkins

Alpha West Properties

BPO Effective Date

11/28/2018

Service Provider Lic. Num.

01085296

Repairs		
Recommended Repairs w	rould bring the subject to: \$631,000	
Internal Repairs	Comment	Total
Paint		\$0
Walls/Ceiling		\$0
Carpet/Floors		\$0
Cabinets/Countertops		\$0
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

\$0

\$0

\$0 \$0

\$0 \$0

\$0

External Repair Total:

Repair Total:

Windows/Doors

Paint

Foundation

Garage Landscaping

Fence Other



Subject Front

9955 Comanche Ave Chatsworth, CA 91311

Address

Side





Side

Street

Street



Other

View across street

Street Sign



Comparable Sale #1

9946 Jovita Ave Chatsworth, CA 91311 Sale Date: 9/21/2018 Sale Price: \$610,000

Comparable Sale #2

10048 Keokuk Ave Chatsworth, CA 91311 Sale Date: 11/6/2018 Sale Price: \$629,000

Comparable Sale #3

19733 Plummer St Chatsworth, CA 91311 Sale Date: 10/9/2018 Sale Price: \$650,000



Comparable Listing #1

9668 Fullbright Ave Chatsworth, CA 91311 Current List: \$625,000



Comparable Listing #2

20741 Tribune St Chatsworth, CA 91311 Current List: \$669,000



Comparable Listing #3

20430 Marilla St Chatsworth, CA 91311 Current List: \$675,000 Neither Xome Valuation Services LLC 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.