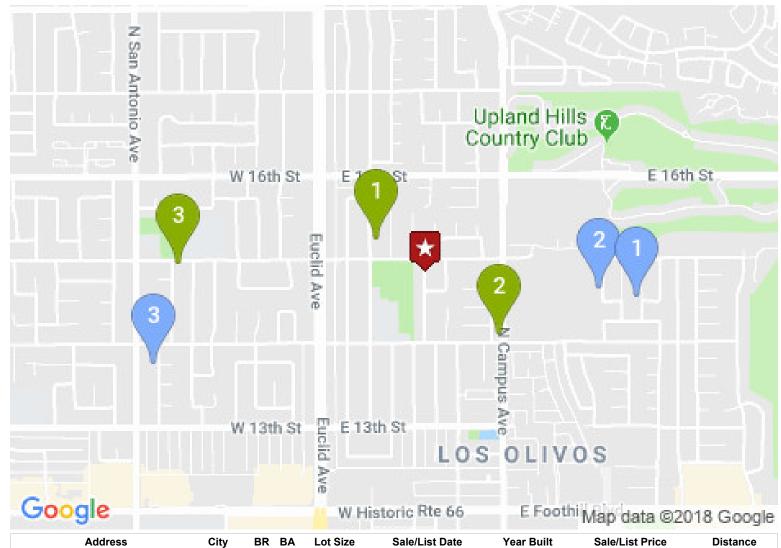


Broker Price Opinion

X Exterior Inspection
Interior Inspection

Property Address: 1482 Francis Ave						Vendor ID: 4685286							
City, State, Zip: Upland, CA 91786								Deal Name:					
Loan Number: 1482 Francis Ave							Inspection Date: 11/19/2018						
		WC .					·				.00		
2nd Loan / Clien	It #:						s	Subject APN:	1045-23	33-04-00	100		
Property Occupancy	Status Owner		Does the	Property	Appear Se	ecure? Yes	Est.	Monthly Rer	nt \$1,800)	Sold in the	last	
Currently Listed Curr	rently List Broker	List E	Broker Con	tact # Initi	al List Pric	e Initial List	Date Cur	rent List Pric	e DOM /	CDOM			No
Yes RE/	MAX CHAMPIONS					7/09/201					Sale Price:		
s the Subject Listing	NO month Conding	2 No	Data of	Contract		CDOM	to Contro				Sale Date:		
			Date of	Contract		CDOW	to Contra	Ci			ouic Butc.		
Subject Property Cor	mments / External I	nfluences											
conforms well													
	Subject	Sold C	Comp 1	Sold	Comp 2	Sold C	omp 3	List Cor	np 1	List	Comp 2	Lis	t Comp 3
	4			. 0		A-		and the same	4	L. William	4 _		
							T		Territ	- Ligar	AT THE PARTY OF TH		
				1		agher than a.		1				1	
		100000000											
	1482 Francis Ave Jpland, CA 91786	1453 Car Upland, C		1465 Fer Ave	nando	1379 N Va Way	allejo	1522 N 2nd Upland, CA		1408 N 6 Unland	6th Ave CA 91786	1496 N Ave	N Victoria
	Spiana, OA 51700	Opiana, c	JA 31700		CA 91786	Upland, C	A 91786	Opiaria, OA	31700	opiana,	OA 31700		d, CA 91786
Proximity		0.62	Miles	0.5	Miles	0.881	Miles	0.2 Mi	les	0.27	7 Miles	0.	.76 Miles
Sale/List Price		\$50	5,000	\$53	5,000	\$536	,500	\$559,9	900	\$49	95,000	\$	530,000
Sale Date		7/27	/2018	10/1	7/2018	6/6/2	2018	active	active			active	
Price Per Sq.ft.	\$326.35	\$29	8.82	\$3	16.57	\$316	5.33	\$342.	03	\$302.94		5	\$346.86
nitial List Price	\$400,000	\$509	9,900	\$53	4,999	\$536	,500	\$559,9	900	\$49	95,000	\$	530,000
nitial List Date	7/09/2018	6/12	/2018	9/13	/2018	3/4/2	2018	10/4/20	018	9/26/2018		10	0/1/2018
Current/Final List	\$400,000	\$509	9,900	\$534,999		\$536	,500	\$559,900		\$495,000		\$	530,000
DOM/CDOM	0	45 /		34 / 34		92 /	92	45 / 45		54 / 54			48 / 48
Sales Type		Fair N	Market	Fair	Market	Fair M	larket	Fair Ma	rket	Fair	Market	Fa	air Market
Finance Incentives	n/a	n	ı/a	r	n/a	n/	а	n/a			n/a		n/a
iving Area	1624	16	690	10	690	16	96	1637	7	1	634		1528
Rooms/Bed/Bath 1	7/4/2	7/-	4/2	7 /	4/2	7/3	7/3/2 7/4/2 7/4/2	4/2		7/3/2			
Year Built	1973	19	978	1:	978	19	67	1963	3	1	978		1972
Bsmnt SF/% Finished													
_ot Size	0.19ac	0.2	23ac	0.2	23ac	0.23	Зас	0.29a	ac	0.	18ac		0.24ac
Property Type	SF Detach	SF D	etach	SF [Detach	SF De	etach	SF Det	ach	SFI	Detach		F Detach
Style / Quality	Single Story / Q3	Single S	Story / Q3	Single S	Story / Q3	Single St	tory / Q3	Single Sto	ry / Q3	Single	Story / Q3	Singl	e Story / Q3
f of Units	1		1		1	1		1			1		1
Condition	C3		23		C3	С		C3			C3		C3
Pool/Spa	In Ground	-	/ No		s / No	No /		No / N			o / No		No / No
/iew	Residential		dential		dential	Resid		Reside			idential		esidential
Porch/Patio/Deck	Yes / Yes / No		es / No		Yes / No	Yes / Y		Yes / No			Yes / No	Yes	/ Yes / No
Fireplace	Yes		es		'es	Ye		Yes			Yes		Yes
Garage	2 Attached		ached		ached	2 Atta		2 Attac	hed		tached	2	Attached
Other Features	n/a		ı/a		n/a	n/		n/a			n/a		n/a
HOA Fees	0/mo		mo		/mo	0/n		0/m))/mo		0/mo
Subdivision	Upland		land		land	Upla		Uplar			pland		Upland
School District	Upland	Up	land	Up	land	Upla	and	Chaffey Join High		U	pland		Bernardino ty Unified
Common Amenities								riigi				OI	., oranica
Data Source - ID	County Tax - 1045-233-04-0000	MLS - PV	V18139526	MLS - IV	/18221593	MLS - IV1	8089206	MLS - CV18	184249	MLS - E	V18234697	MLS -	- SR18241091
Market Time 30)-90 days	As-Is Pri	ce Estima	ite .	As-Repaire	ed Price E	stimate	Land Or	nly Price				
Anticipated Sale Price		\$5	30,000		\$	530,000		\$55	,000				
·	nded List Price		35,000			535,000							
		Ψ9.	,		As - Is			Done:					
Recommended S	pales strategy:			<u> </u>	MS - IS			Repaired					



	Address	City	BR	ВА	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	1482 Francis Ave	Upland	4	2	0.19ac		1973		
1	1453 Carlos Way	Upland	4	2	0.23ac	7/27/2018	1978	\$505,000	0.62 Miles
2	1465 Fernando Ave	Upland	4	2	0.23ac	10/17/2018	1978	\$535,000	0.5 Miles
3	1379 N Vallejo Way	Upland	3	2	0.23ac	6/6/2018	1967	\$536,500	0.88 Miles
1	1522 N 2nd Ave	Upland	4	2	0.29ac	10/4/2018	1963	\$559,900	0.2 Miles
2	1408 N 6th Ave	Upland	4	2	0.18ac	9/26/2018	1978	\$495,000	0.27 Miles
3	1496 N Victoria Ave	Upland	3	2	0.24ac	10/1/2018	1972	\$530,000	0.76 Miles

Neighborhood Data: Location Type: Suburban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable Housing Supply: Stable Crime/Vandalism: Low Risk REO Driven? No Avg Age of Home: 35 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparable Listings: 3 to 6 Mos.

Price Range: \$460,000 to \$565,000 Median Price: \$520,000 Predominate Value: \$520,000 Average DOM: 98

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:

well established neighborhood

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

Comparabl	les:			
Sale 1 Comments	All Bedrooms Down, F	Family Room, Kitchen, Living Room, Master Bathroom, Ma	aster Bedroom, Recreation, Sun	
Sale 2 Comments	All Bedrooms Down, F	Family Room, Kitchen, Living Room		
Sale 3 Comments	All Bedrooms Down th	nree bedrooms, two baths		
List 1 Comments	All Bedrooms Up, Ma	ster Bathroom, Master Bedroom		
List 2 Comments	All Bedrooms Down, F	Family Room, Kitchen, Laundry, Main Floor Bedroom, Mai	n Floor Master Bedroom, Master Bathro	oom
List 3 Comments	Entry, Kitchen, Living	Room, Master Bathroom, Master Bedroom		
Comment				
Service Pr	rovider Comments:			
values rer	maining stable and listi	VALUE for this valuation. *Please provide only comps that ngs balancing out the sold. Subject property is located in a rer would be a first time homeowner. Subject is located wit	a established neighborhood. No visible	deferred maintenance was
Vendor Co	omments:			
	ervice Provider gnature	/s/ Raylene Brooks	BPO Effective Date	11/20/2018
Se	ervice Provider ompany	meridian capital	Service Provider Lic. Num.	01815084

Recommended Repairs would bring the subject to: \$5	530,000	
Internal Repairs	Comment	Total
Paint	Commont	\$
Walls/Ceiling		\$
Carpet/Floors		\$
Cabinets/Countertops		\$
Plumbing		\$
Electrical		\$
Heating/AC		\$
Appliances		\$
Doors/Trim		\$
Cleaning		\$
Other		\$
	Internal	Repair Total:
External Repairs	Comment	Total
Roof		\$
Siding/Trim		\$
Structural		\$
Windows/Doors		\$
Paint		\$
Foundation		\$
Garage		\$
Landscaping		\$
Fence		\$
Other		\$
	External	Repair Total:
		Repair Total:



Subject Front

1482 Francis Ave Upland, CA 91786



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

1453 Carlos Way Upland, CA 91786 Sale Date: 7/27/2018 Sale Price: \$505,000



Comparable Sale #2

1465 Fernando Ave Upland, CA 91786 Sale Date: 10/17/2018 Sale Price: \$535,000



Comparable Sale #3

1379 N Vallejo Way Upland, CA 91786 Sale Date: 6/6/2018 Sale Price: \$536,500



Comparable Listing #1

1522 N 2nd Ave Upland, CA 91786 Current List: \$559,900



Comparable Listing #2

1408 N 6th Ave Upland, CA 91786 Current List: \$495,000



Comparable Listing #3

1496 N Victoria Ave Upland, CA 91786 Current List: \$530,000 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.