





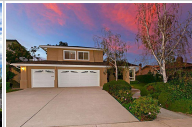

Broker Price Opinion

Exterior Inspection
 Interior Inspection

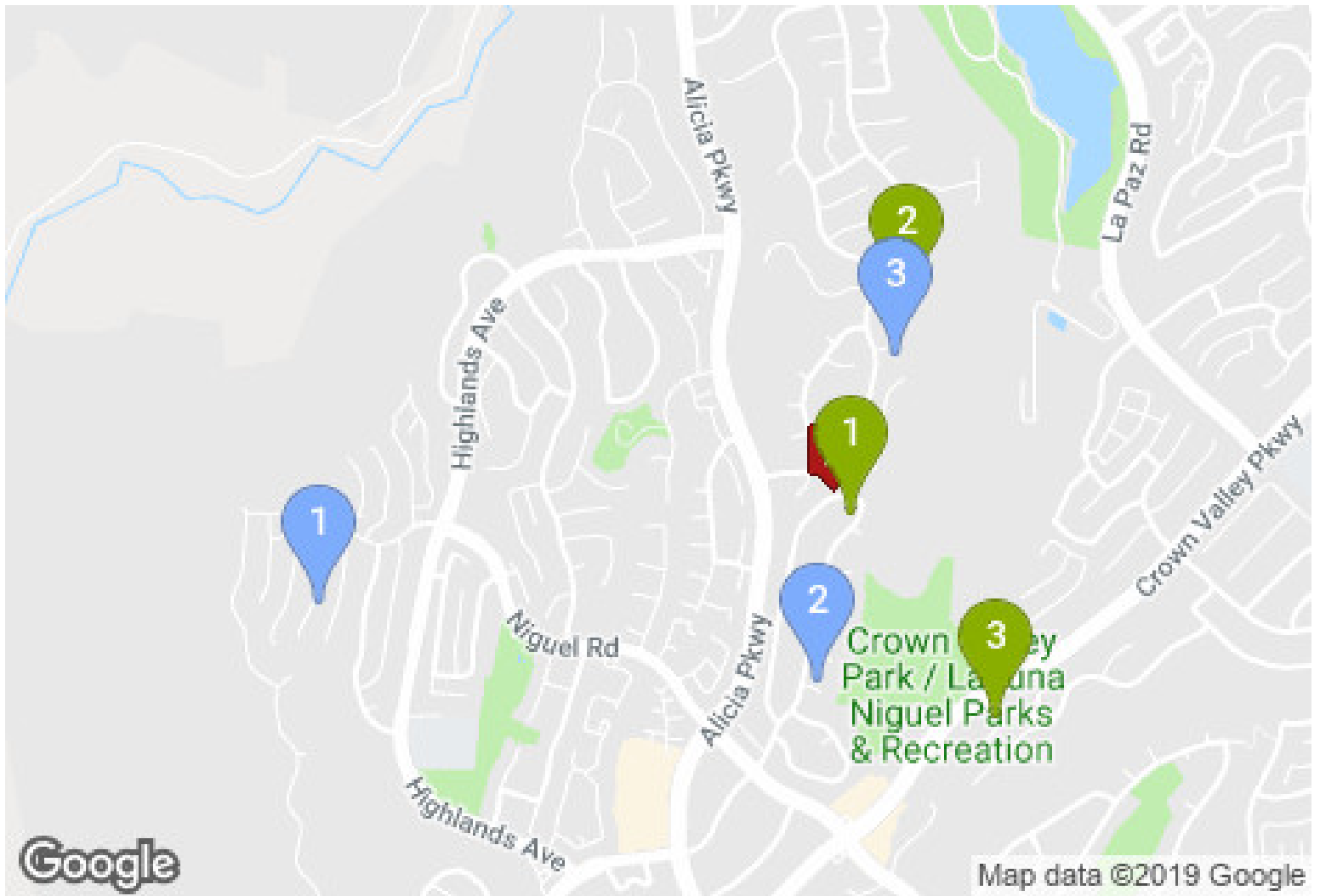
Property Address: 29451 Ana Maria Ln	Vendor ID: 4730487
City, State, Zip: Laguna Niguel, CA 92677	Deal Name:
Loan Number: 29451 Ana Maria Ln	Inspection Date: 2/01/2019
2nd Loan / Client #:	Subject APN: 65402101

Property Occupancy Status: <input type="text" value="Owner"/>	Does the Property Appear Secure?: <input type="text" value="Yes"/>	Est. Monthly Rent: <input type="text" value="\$5,000"/>	Sold in the last 12 Months?: <input type="text" value="No"/>
Currently Listed: <input type="text" value="No"/>	Currently List Broker: <input type="text"/>	List Broker Contact #: <input type="text"/>	Sale Price: <input type="text"/>
Initial List Price: <input type="text"/>	Initial List Date: <input type="text"/>	Current List Price: <input type="text"/>	DOM / CDOM: <input type="text"/>
Is the Subject Listing Currently Pending?: <input type="text"/>	Date of Contract: <input type="text"/>	CDOM to Contract: <input type="text"/>	Sale Date: <input type="text"/>

Subject Property Comments / External Influences
 N/a

Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3	
							
Address	29451 Ana Maria Ln Laguna Niguel, CA 92677	29642 Seriana Laguna Niguel, CA 92677	23851 Wavespray Cir Laguna Niguel, CA 92677	29186 Murre Ln Laguna Niguel, CA 92677	29421 Ivy Glenn Dr Laguna Niguel, CA 92677	24122 Snipe Ln Laguna Niguel, CA 92677	24231 Rue De Cezanne Laguna Niguel, CA 92677
Proximity	0.83 Miles	0.29 Miles	0.36 Miles	0.12 Miles	0.45 Miles	0.52 Miles	
Sale/List Price	\$1,155,000	\$1,125,000	\$1,189,000	\$1,055,000	\$1,299,900	\$1,050,000	
Sale Date	12/27/2018	11/26/2018	8/9/2018	active	active	active	
Price Per Sq.ft.	\$421.86	\$422.30	\$473.68	\$383.80	\$403.91	\$389.66	
Initial List Price	\$1,198,000	\$1,129,000	\$1,188,888	\$1,055,000	\$1,299,900	\$1,050,000	
Initial List Date	11/26/2018	9/21/2018	2/7/2018	11/2/2018	11/1/2018	12/7/2018	
Current/Final List	\$1,198,000	\$1,129,000	\$1,188,888	\$1,055,000	\$1,299,900	\$1,050,000	
DOM/CDOM	/	31 / 31	66 / 66	91 / 91	92 / 92	56 / 56	
Sales Type	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	
Finance Incentives	0	0	0	0	0	0	
Living Area	2726	2735	2375	3098	2612	3336	
#Rooms/Bed/Bath 1	9 / 5 / 3	7 / 3 / 3	8 / 4 / 3.5	8 / 4 / 3	8 / 4 / 3	9 / 5 / 3	
Year Built	1974	1987	1976	1978	1978	1980	
Bsmnt SF/% Finished	/	/	/	/	/	/	
Lot Size	0.46ac	0.15ac	0.25ac	0.18ac	0.17ac	0.23ac	
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	
Style / Quality	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	
# of Units	1	1	1	1	1	1	
Condition	C4	C4	C4	C4	C4	C4	
Pool/Spa	None	No / No	No / No	Yes / No	No / No	No / No	
View	Residential	Residential	Residential	Residential	Residential	Residential	
Porch/Patio/Deck	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	
Garage	3 Attached	3 Attached	2 Attached	3 Attached	3 Attached	3 Attached	
Other Features	None	None	None	None	None	None	
HOA Fees	0/mo0/mo	0/mo98/mo	0/mo0/mo	0/mo103/mo	0/mo103/mo	0/mo103/mo	
Rent Potential	\$5,000						
Annual Gross Income	\$60,000						
Likely Sale Price				\$1,055,000	\$1,299,900	\$1,050,000	
Gross Rent Multiplier	19.17						
School District	Capistrano Unified	Capistrano Unified	Capistrano Unified	Capistrano Unified	Capistrano Unified	Capistrano Unified	
Complex Name							
Floor Level							
Common Amenities							
Data Source - ID	County Tax - 65402101	MLS - OC18279233	MLS - OC18231487	MLS - OC18029216	MLS - OC18265078	MLS - OC18264323	MLS - OC18288360
Overall Comparison							

Market Time 90-120 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price
90-Day Marketing Time	<input type="text" value="\$1,150,000"/>	<input type="text" value="\$1,150,000"/>	<input type="text" value="\$335,000"/>
Recommended List Price	<input type="text" value="\$1,175,000"/>	<input type="text" value="\$1,175,000"/>	
Recommended Sales Strategy:	<input checked="" type="checkbox"/> As - Is		<input type="checkbox"/> Repaired



	Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	29451 Ana Maria Ln	Laguna Niguel	5	3	0.46ac		1974		
1	29642 Seriana	Laguna Niguel	3	3	0.15ac	12/27/2018	1987	\$1,155,000	0.83 Miles
2	23851 Wavespray Cir	Laguna Niguel	4	3.5	0.25ac	11/26/2018	1976	\$1,125,000	0.29 Miles
3	29186 Murre Ln	Laguna Niguel	4	3	0.18ac	8/9/2018	1978	\$1,189,000	0.36 Miles
1	29421 Ivy Glenn Dr	Laguna Niguel	4	3	0.17ac	11/2/2018	1978	\$1,055,000	0.12 Miles
2	24122 Snipe Ln	Laguna Niguel	5	3	0.23ac	11/1/2018	1980	\$1,299,900	0.45 Miles
3	24231 Rue De Cezanne	Laguna Niguel	3	3.5	0.13ac	12/7/2018	1991	\$1,050,000	0.52 Miles

Neighborhood Data:

Location Type: Market Trend: Economic Trend: Neighborhood Trend:

Housing Supply: Crime/Vandalism: REO Driven? Avg Age of Home:

Neighborhood Pride of Ownership: Avg Marketing Time of Comparable Listings:

Price Range: to Median Price: Predominate Value: Average DOM:

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

Negative Neighborhood Factors that will detract from the subject:

Neighborhood Comments:

Marketability of Subject:

Most Likely Buyer: Types of Financing the Subject will NOT qualify for:

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

Comparables:

Sale 1 Comments	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning, age, sold less than 2 months ago Interior Features: Imagine yourself relaxing on your Master Bedroom Balcony as the sun sets and twilight fades to city-light views across the vall
Sale 2 Comments	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning, age, sold less than 3 months ago Interior Features: This open floor plan features a dramatic floor-to-ceiling white-washed brick fireplace in the grand living room with panoramic
Sale 3 Comments	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning, age, sold less than 5.75 months ago Interior Features: It is a RARE find to get 5 bedrooms on one level. This home has so many nice upgrades including baths and gourmet kitchen of
List 1 Comments	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning & age Interior Features: The family room off the kitchen features a fireplace that is a nice focal point in the room. Inside laundry room leads to the garage. The spacious 3 car ga
List 2 Comments	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning & age Interior Features: Recessed lighting throughout, freshly painted, new engineered oak flooring, new Berber carpet, new double pane windows, redone bathrooms throughout, a gas/
List 3 Comments	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning & age Interior Features: Renowned Laguna Niguel Chatelain Estates Chateau Collection presents the residence on a single loaded street ideal for more privacy. As one of the more sou

Comments:

Service Provider Comments:

Lack of comps, matching subject characteristics, within a six month sale date, 20% lot size & 10 years age; had to adjust in order to locate reasonable comps in the same or similar markets. **Lack of comps, matching subject characteristics, that are not slightly updated; an appropriate quality/appeal adjustment has been made accordingly. This has been given consideration in determining the Probable as-is value.** **Property Condition: The subject is in overall average condition with no items of deferred maintenance noted. The comparable sales and listings are all suburban, detached, single family homes that match subject characteristics and are good indicators of market value.** **At the time of inspection, there were no negative features that were noted that would have a negative impact on the subject property value.**

Vendor Comments:

Service Provider
Signature

/s/ BENJAMIN GARCIA

Service Provider
Company

Pulse Realty & Investments

BPO Effective Date

2/2/2019

Service Provider Lic.
Num.

01724215

Repairs

Recommended Repairs would bring the subject to:

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
Windows/Doors		\$0
Paint		\$0
Foundation		\$0
Garage		\$0
Landscaping		\$0
Fence		\$0
Other		\$0

External Repair Total:

Repair Total:



Subject Front

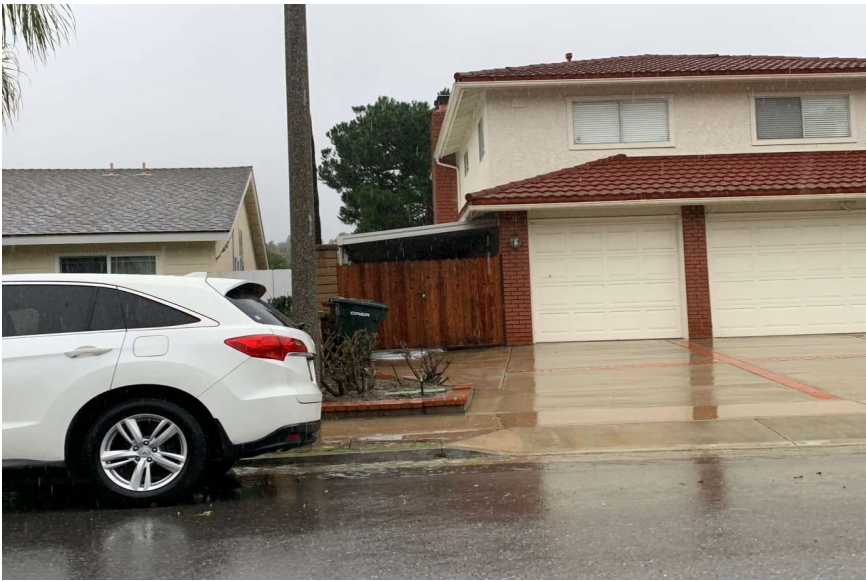
**29451 Ana Maria Ln
Laguna Niguel, CA92677**



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

29642 Seriana
Laguna Niguel, CA92677
Sale Date: 12/27/2018
Sale Price: \$1,155,000



Comparable Sale #2

23851 Wavespray Cir
Laguna Niguel, CA92677
Sale Date: 11/26/2018
Sale Price: \$1,125,000



Comparable Sale #3

29186 Murre Ln
Laguna Niguel, CA92677
Sale Date: 8/9/2018
Sale Price: \$1,189,000



Comparable Listing #1

29421 Ivy Glenn Dr
Laguna Niguel, CA92677
Current List: \$1,055,000



Comparable Listing #2

24122 Snipe Ln
Laguna Niguel, CA92677
Current List: \$1,299,900



Comparable Listing #3

24231 Rue De Cezanne
Laguna Niguel, CA92677
Current List: \$1,050,000

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