



Broker Price Opinion


Exterior Inspection
 Interior Inspection

Property Address: 4255 Adriatic Sea Way	Vendor ID: 4743664
City, State, Zip: Sacramento, CA 95834	Deal Name:
Loan Number: 000907	Inspection Date: 3/06/2019
2nd Loan / Client #:	Subject APN: 225-2340-081-0000

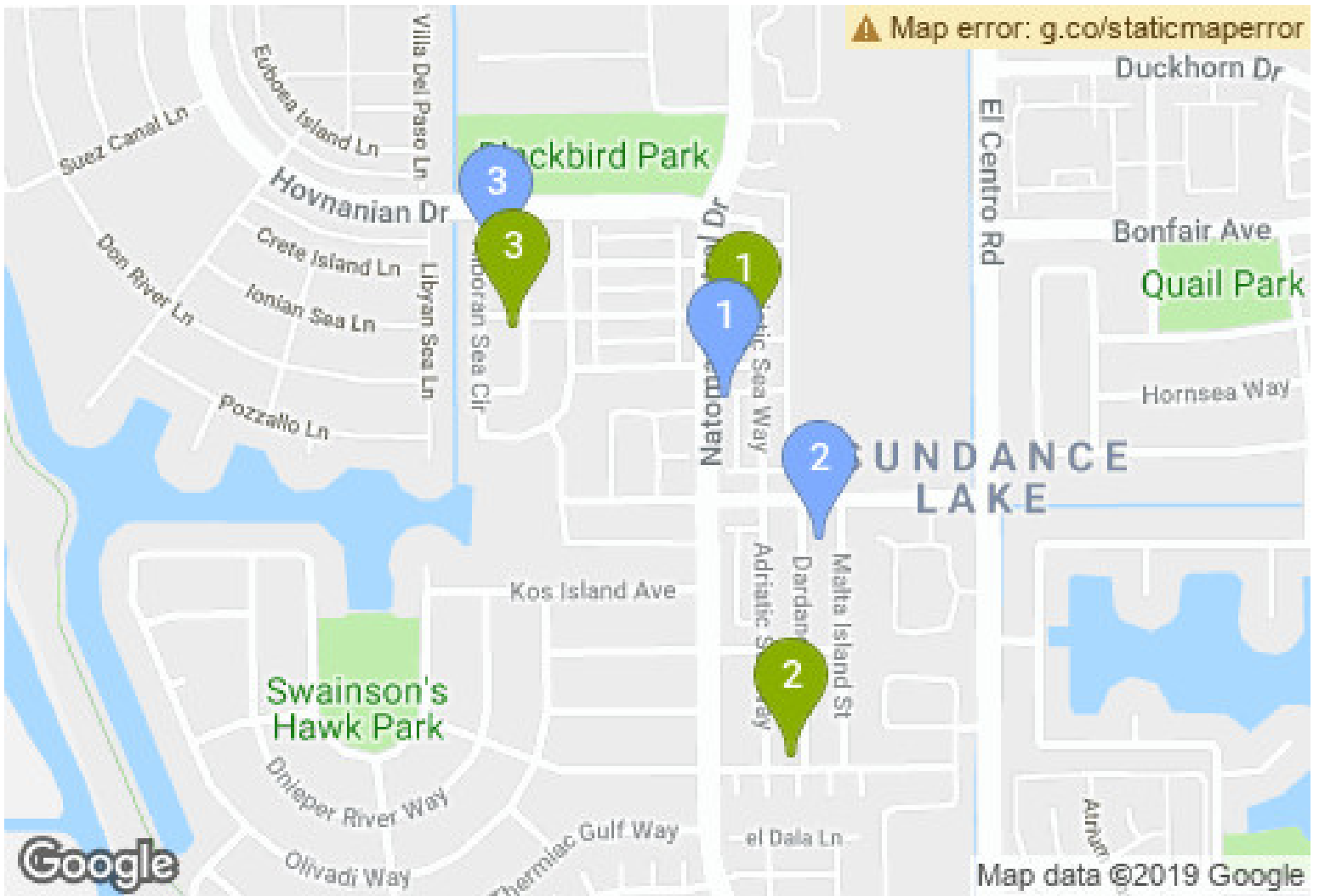
Property Occupancy Status: Unknown	Does the Property Appear Secure?: Yes	Est. Monthly Rent: \$1,600	Sold in the last 12 Months?: No
Currently Listed: No	Currently List Broker:	List Broker Contact #:	Sale Price:
Initial List Price:	Initial List Date:	Current List Price:	DOM / CDOM:
Is the Subject Listing Currently Pending?:	Date of Contract:	CDOM to Contract:	Sale Date:

Subject Property Comments / External Influences

Subject property located in well established area. Subject property is in average visible condition.

Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3	
							
Address	4255 Adriatic Sea Way Sacramento, CA 95834	4360 Natomas Central Dr Sacramento, CA 95834	4248 Dardanelles St Sacramento, CA 95834	500 Alboran Sea Cir Sacramento, CA 95834	3677 Gozo Island Ave Sacramento, CA 95834	4101 Dardanelles St Sacramento, CA 95834	4367 Ibiza Island Way Sacramento, CA 95834
Proximity		0.12 Miles	0.06 Miles	0.31 Miles	0.15 Miles	0.19 Miles	0.26 Miles
Sale/List Price		\$369,900	\$350,000	\$385,000	\$385,000	\$394,990	\$357,000
Sale Date		10/3/2018	11/27/2018	1/9/2019	active	active	active
Price Per Sq.ft.	\$215.31	\$209.81	\$240.88	\$212.59	\$203.49	\$202.14	\$254.27
Initial List Price		\$369,900	\$350,000	\$392,000	\$385,000	\$394,990	\$357,000
Initial List Date		8/9/2018	10/25/2018	11/15/2018	11/9/2018	12/5/2018	2/6/2019
Current/Final List		\$369,900	\$350,000	\$392,000	\$385,000	\$394,990	\$357,000
DOM/CDOM	/	25 / 25	4 / 4	17 / 17	80 / 80	91 / 91	6 / 6
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives		None	None	None	None	None	None
Living Area	1672	1763	1453	1811	1892	1954	1404
#Rooms/Bed/Bath 1	5 / 3 / 2.5	5 / 3 / 2.5	5 / 3 / 2.5	6 / 4 / 2.5	5 / 3 / 2.5	5 / 3 / 2.5	6 / 3 / 2.5
Year Built	2007	2017	2009	2017	2017	2016	2018
Bsmnt SF/% Finished	/	/	/	/	/	/	/
Lot Size	0.06ac	0.06ac	0.07ac	0.07ac	0.05ac	0.08ac	0.09ac
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C3	C3	C3	C3
Pool/Spa	None	No / No	No / No	No / No	No / No	No / No	No / No
View	Residential	Residential	Residential	Residential	Residential	Residential	Residential
Porch/Patio/Deck	No / No / No	No / No / No	No / No / No	No / No / No	No / No / No	No / No / No	No / No / No
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo
Rent Potential	\$1,600						
Annual Gross Income	\$19,200						
Likely Sale Price					\$385,000	\$394,990	\$357,000
Gross Rent Multiplier	18.75						
School District	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Complex Name							
Floor Level							
Common Amenities							
Data Source - ID	County Tax - 225-2340-081-0000	MLS - 18054099	MLS - 18073124	MLS - 18077220	MLS - 18077028	MLS - 18080332	MLS - 19008074
Overall Comparison							

Market Time 90-120 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price
90-Day Marketing Time	\$360,000	\$360,000	\$86,500
Recommended List Price	\$370,000	\$370,000	
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
•	4255 Adriatic Sea Way	Sacramento	3	2.5	0.06ac		2007		
1	4360 Natomas Central Dr	Sacramento	3	2.5	0.06ac	10/3/2018	2017	\$369,900	0.12 Miles
2	4248 Dardanelles St	Sacramento	3	2.5	0.07ac	11/27/2018	2009	\$350,000	0.06 Miles
3	500 Alboran Sea Cir	Sacramento	4	2.5	0.07ac	1/9/2019	2017	\$385,000	0.31 Miles
1	3677 Gozo Island Ave	Sacramento	3	2.5	0.05ac	11/9/2018	2017	\$385,000	0.15 Miles
2	4101 Dardanelles St	Sacramento	3	2.5	0.08ac	12/5/2018	2016	\$394,990	0.19 Miles
3	4367 Ibiza Island Way	Sacramento	3	2.5	0.09ac	2/6/2019	2018	\$357,000	0.26 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	Beautiful 3 bedroom, large den, 2.5 bath home (1/2 bath downstairs) featuring a large great room with tile flooring, tall ceilings that compliment its 8 foot doors throughout. Sitting on the corner lot, this home provides a nice private patio.
Comments	
Sale 2	This is it!! Beautiful 3 bedroom/2.5 bath home close to downtown, airport, shopping, etc! Once inside you will find a gorgeous home that has been impeccably maintained. Featuring Granite counters, custom backsplash, stainless steel appliances and a nice open feeling.
Comments	
Sale 3	Check out this newer house still under builder's warranty(will expire soon)! This house is wired smart with wi-fi thermostat, rain sensors for sprinklers, leased efficient solar panel for just under \$50 a month, and much more! Backyard landscape.
Comments	
List 1	Natomas Beauty!!! This model sharp home is waiting for its new owner! Step in & this gem greets you from head to toe! Immediately notice gorgeous hardwood flooring, new plantation shutters, & new crown molding!
Comments	
List 2	Come and see this Gorgeous North Natomas Home! was Built in 2016 by K. Hovanian, single Family Home featuring 3beds 2.5 Baths, Master with a walk in closet. Stainless Steel appliances in kitchen. Corner lot in a very desirable area.
Comments	
List 3	WOW! Premier D.R. Horton homesite available in one of North Natomas' most highly sought after neighborhoods in the heart of Westshore! WALKING DISTANCE to tranquil Lake Westshore, close to eateries, shopping, freeway access,
Comments	

Comments:

Service Provider Comments:

Subject property located in well established area. Subject property is in average visible condition. To find good comparable comps I was forced to increase radius up to .5 mile radius. Neighborhood consists of similar SF detached homes of good quality and maintenance levels. Close to schools, shopping, freeways, employment centers, entertainment and most services.

Vendor Comments:

Service Provider
Signature

/s/ Alina Pustynovich

Service Provider
Company

Trusted Advisors Incorporated

BPO Effective Date

3/6/2019

Service Provider Lic.
Num.

01904396

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

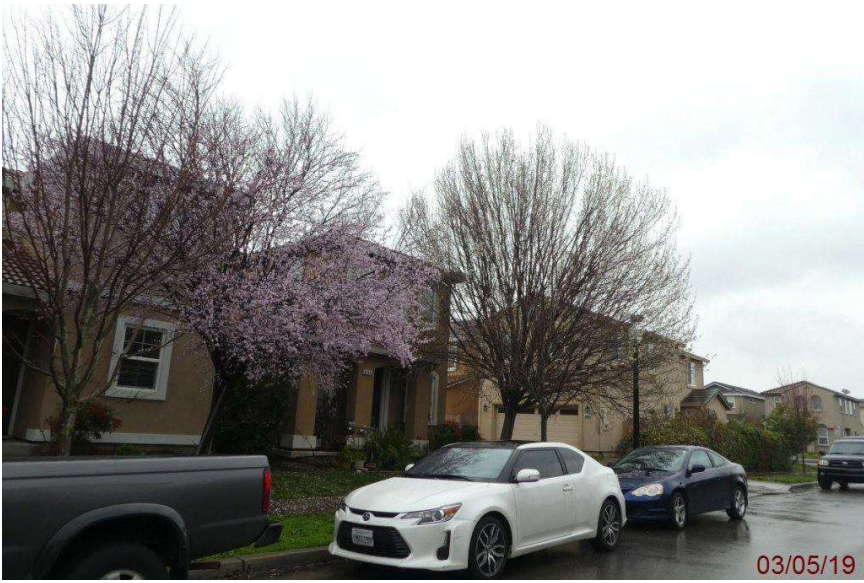
**4255 Adriatic Sea Way
Sacramento, CA95834**



Address



Side



Side



Street



Street



Street



View across street



Street Sign



Comparable Sale #1

4360 Natomas Central Dr
Sacramento, CA95834
Sale Date: 10/3/2018
Sale Price: \$369,900



Comparable Sale #2

4248 Dardanelles St
Sacramento, CA95834
Sale Date: 11/27/2018
Sale Price: \$350,000



Comparable Sale #3

500 Alboran Sea Cir
Sacramento, CA95834
Sale Date: 1/9/2019
Sale Price: \$385,000



Comparable Listing #1

3677 Gozo Island Ave
Sacramento, CA95834
Current List: \$385,000



Comparable Listing #2

4101 Dardanelles St
Sacramento, CA95834
Current List: \$394,990



Comparable Listing #3

4367 Ibiza Island Way
Sacramento, CA95834
Current List: \$357,000

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.