

Broker Price Opinion

Exterior Inspection

Property Ac	ddress: 200 W Cypress	St				Ve	endor ID: 47	53632				
City, Sta	te, Zip: Compton, CA 90	220				Dea	al Name:					
Loan N	umber: 200 W Cypress	St				Inspecti	on Date: 3/2	7/2019				
2nd Loan / C	lient #:					Subj	ect APN: 61	60-008-012				
Property Occupan	cy Status Owner	Does the Pr	operty Appear Secure	2 Yes	Est Mo	onthly Re	ent \$4,200		O a lat in the			
			tact # Initial List Price					DOM / CDOM	Sold in the last		No	
	Currently List Broker					1			12 Months?			
Yes	Keller Williams Inglewoo	od 3235599081	\$545,000	2/27/2	019	\$545,0	00	28 / 28	Sale Price:			
Is the Subject Listi	ng Currently Pending?	Tes Date of Cor	tract 3/01/2019 C	CDOM to C	Contract	26			Sale Date	:		
Subject Property C	Comments / External Influ	uences										
All information was	s gathered from Tax Rec	cord.										
	Subject	Sold Comp 1	Sold Comp 2		Comp 3		List Comp		Comp 2		st Comp 3	
Address	200 W Cypress St Compton, CA 90220	311 W Raymond St Compton, CA 90220	141 E Cocoa St Compton, CA 90220		CA 90220	Ave	N Willowbro	Lynwood, C		12638 Harris Ave Lynwood, CA 90262		
Proximity		0.16 Miles	0.19 Miles	0.6	2 Miles		0.81 Miles		Miles	2		
Sale/List Price		\$630,000	\$702,000	\$7	80,000		\$699,999	\$82	5,000	\$599,900		
Sale Date		4/6/2018	11/20/2018	2/	1/2019		active	ac	ctive		active	
Price Per Sq.ft.	\$299.15	\$351.56	\$292.99	\$4	138.94		\$280.00	\$26	65.70	:	\$343.78	
Initial List Price	\$545,000	\$579,900	\$698,900	\$8	49,999		\$699,999	\$82	5,000	\$	\$599,900	
Initial List Date	2/27/2019	3/1/2018	9/26/2018	12/2	21/2018		12/10/2018	7/31	/2018	2/21/2019		
Current/Final List	\$545,000	\$579,900	\$698,900	\$8	49,999		\$699,999	\$82	\$825,000		\$599,900	
DOM/CDOM	28 /	36 / 36	55 / 55	4	2 / 42		107 / 107	239	239 / 239		34 / 34	
Sales Type		Fair Market	Fair Market	Fair	r Market		Fair Market	Fair	Market	Fair Market		
Living Area	2340	1792	2396		1777		2500	3	105	1745		
#Rooms/Bed/Bath 1	4/2/1	4 / 2 / 1	4/2/1		/2/1		6/3/2		6/3/2		4 / 2 / 1	
#Rooms/Bed/Bath 2	4/2/1	3/1/1	3/1/1	3	/1/1		6/3/2		4/2/1		4 / 2 / 1	
#Rooms/Bed/Bath 3	4/2/1	3/1/1	3/1/1		//		11		3 / 1		3/1/1	
#Rooms/Bed/Bath 4	3/1/1	11	3/1/1		11		11		11			
Year Built	1956	1922	1951		1924		2018	19	947		1943	
Bsmnt SF/% Finished		/	/		/		1		1		1	
Lot Size	0.15ac	0.17ac	0.18ac		.63ac		0.11ac		22ac		0.24ac	
Property Type	4 unit	3 unit	4 unit		2 unit		2 unit		unit		3 unit	
Style / Quality	Multi-Unit / Q4	Multi-Unit / Q4	Multi-Unit / Q4	Multi	-Unit / Q4		Aulti-Unit / C		Jnit / Q4	MU	lti-Unit / Q4	
# of Units Condition	4 C4	3 C3	4 C3		2 C3		2 C3		3 C3		3 C3	
	None	No / No	No / No	N	0 / No		No / No		/ No		No / No	
Pool/Spa View	Residential	Residential	Residential		sidential		Residential		dential		esidential	
Porch/Patio/Deck	No / Yes / No	No / Yes / No	No / Yes / No		Yes / No		No / Yes / N		es / No		/ Yes / No	
Fireplace	No	No	No	INO /	No		No		No	NU	No	
Garage	None	2 Detached	4 Detached	2 ח	etached		4 Detached		tached		None	
Other Features	NA	NA	NA		NA		NA		VA		NA	
School District	Compton Unified	Compton Unified	Compton Unified		ton Unifie	ed Co	ompton Unif			Los Ai	ngeles Unifie	
Complex Name											5 6 0	
Floor Level												
Common Amenitie	S	None	None	1	None		None	N	one		None	
Data Source - ID	County Tax - 19438800	MLS - WS18047073	MLS - DW18234939	MLS - D	W182950	28 ML	S - DW18288		V18185016	MLS -	- DW19040136	
Overall Compariso	n											
Market Time	e 30-90 days	As-Is Price Estima	ite As-Repai	red Price	Estimate)	Land Only	Price				
90-Day Marketing Time		\$700,000		\$700,000	\$490,00		0					
Recon	nmended List Price	\$715,000		\$715,000								
Recommend	led Sales Strategy:		🗙 As - Is				epaired					

	Hollyc Regiona	
E El Segundo Blvd	2	
N E El Segundo Blvd		
Rosecrans Ave	Rosecrans Ave	
East Compton		
W Compton Blvd Compton E Compton Blvd	Orati	
Alondra Blvd	Orange Ave	
Additional Bivd E Greenleaf Bivd Map dat	ta ©2019 G	
Address City BR BA Lot Size Sale/List Date Year Built Sale/List		
200 W Cypress St Compton 7 4 0.15ac 1956		
311 W Raymond St Compton 4 3 0.17ac 4/6/2018 1922 \$630,4	,000 0.16	
141 E Cocoa St Compton 5 4 0.18ac 11/20/2018 1951 \$702,		
700 W Raymond St Compton 3 2 0.63ac 2/1/2019 1924 \$780,0		
806 N Willowbrook Ave Compton 6 4 0.11ac 12/10/2018 2018 \$699,		
5417 Lavinia Ave Lynwood 8 4 0.22ac 7/31/2018 1947 \$825, 12638 Harris Ave Lynwood 5 3 0.24ac 2/21/2019 1943 \$59,		
12638 Harris Ave Lynwood 5 3 0.24ac 2/21/2019 1943 \$599,	,900	
which and a set of Defen	hand Trands Ctable	
	Neighborhood Trend: Stable	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh		
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag	ge of Home: 79	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate	ble Listings: Under 3	
Location Type:SuburbanMarket Trend:AppreciatingEconomic Trend:StableNeighborhHousing Supply:DecliningCrime/Vandalism:Low RiskREO Driven?NoAvg Ag		
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000	ble Listings: Under 3	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in	ble Listings: Under 3 Average DOM: 5	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in	ble Listings: Under 3 Average DOM: 5	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in gative Neighborhood Factors that will detract from the subject: Image: Image: Image: Image: ighborhood Comments: Use Image: Image: Image: Image: Image:	ble Listings: Under 3 Average DOM: 5	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in gative Neighborhood Factors that will detract from the subject: Image: Image: Image: Image: ighborhood Comments: Use Image: Image: Image: Image: Image:	ble Listings: Under 3 Average DOM: 5	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparate Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in gative Neighborhood Factors that will detract from the subject: ne Noted Noted Sale to conditions appear to be average for the area and no economic obsolescence was present. Sale to conditions appear to be average for the area and no economic obsolescence was present.	ble Listings: Under 3 Average DOM: 5	
Location Type: Suburban Market Trend: Appreciating Economic Trend: Stable Neighborh Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparat Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in gative Neighborhood Factors that will detract from the subject: ne Noted Noted Number of units for rent: Verage ighborhood Comments: ighborhood conditions appear to be average for the area and no economic obsolescence was present. reteability of Subject: Verage Verage	ble Listings: Under 3 Average DOM: 5	
Housing Supply: Declining Crime/Vandalism: Low Risk REO Driven? No Avg Ag Sale to List Ratio: 3.00 Neighborhood Pride of Ownership: Average Avg Marketing Time of Comparat Price Range: \$590,000 to \$860,000 Median Price: \$680,000 Predominate Value: \$700,000 % Owners: 60 % Tenants: 40 Number of units for rent: Number of units in None Noted Neighborhood Comments: Neighborhood Comments: Neighborhood conditions appear to be average for the area and no economic obsolescence was present. Marketability of Subject:	ble Listings: Under Average DOM:	

Comparables:

Sale 1 Comments	In order to provide comparable that has been remodeled I was forced to expand the search out to 11 months, 20% variance in GLA per client insturctions. It is inferior in age / GLA but it is similar in lot size and it is located near to the subject.
Sale 2 Comments	In order to provide at least 1 comparable of 4 units I was forced to expand the search out to 4 months. It is similar in age / GLA and it is equal in bathroom count
Sale 3 Comments	I was forced to expand the search out to 20% variance in lot size, 20% variance in GLA, 30 years and had to use this comp of 2 units in order to provide comparable that has been remodeled per client instructions. It is inferior in age/GLA/room count and it is superior in lot size
List 1 Comments	In order to provide at least 1 listing comparable within 1 mile and that is considered with a similar condition (Good condition) at the client's request I was forced to use this comp different in age and had to use this comp of 2 units. It is equal in bathroom count.
List 2 Comments	In order to provide comparable that has been remodeled I was forced to expand the search out to 2.80 miles, 30% variance in GLA per client insturctions. It is similar in age, it is equal in bathroom count but it is superior in GLA and lot size.
List 3 Comments	I was forced to expand the search out to 2 miles, 20% variance in GLA and had to use this comp of 3 units in order to provide comparable that has been remodeled per client instructions. It is inferior in room count / GLA but it is similar in age.

Comments:

Service Provider Comments:

Per client instructions requires comparables that are remodeled if the subject needs repairs, does not need comparable support shown in the report for this reason I used these comparables in C3. The client is an investor looking to renovate and re-sell at a profit and is focused on the AS-REPAIRED VALUE for this valuation. For this reason the client requires only comps that are in fully renovated condition from the subject market area. To meet client requirements I had to expand the search out to 11 months, 30% variance in GLA, 30 years, 20% variance in lot size. Subject is a Quadruplex so not many of those in the area, I had to use 2-3 units due to the lack of 4 units in the immediate area. Could not provide any listing comparable Quadruplex even expand the search out to 3 miles, 50% variance in GLA, without years, 12 months back. Even expand the search in all parameters could not provide any comp with same amount of bedrooms than the subject. Best effort was made to bracket subjects key features and characteristics. Comparable chosen represent the best available at the time that this report was completed. The best three comparable sales and listings were taken from the subject's general market area. subject is near RR. This external factor would impact the comps equally to the subject given their location within the same neighborhood as seen by the map.

Vendor Comments:

Service Provider Signature Service Provider Company

/s/ Victor Pereda

Vianso Corporation

BPO Effective Date

3/27/2019

Service Provider Lic. Num. 01453059

Repairs Recommended Repairs would bring the subject to: \$700,000 **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

\$0

\$0

\$0

\$0

\$0

\$0

\$0 \$0

\$0

\$0

Roof		
Siding/Trim		
Structural		
Windows/Doors		
Paint		
Foundation		
Garage		
Landscaping		
Fence		
Other		
	External Repair Total:	
	Repair Total:	



Subject Front

200 W Cypress St Compton, CA90220



Address



Address



Address



Address



Side



Side



Street



Street



View across street



Street Sign



Comparable Sale #1

311 W Raymond St Compton, CA90220 Sale Date: 4/6/2018 Sale Price: \$630,000

Comparable Sale #2

141 E Cocoa St Compton, CA90220 Sale Date: 11/20/2018 Sale Price: \$702,000

Comparable Sale #3

700 W Raymond St Compton, CA90220 Sale Date: 2/1/2019 Sale Price: \$780,000



Comparable Listing #1

806 N Willowbrook Ave Compton, CA90220 Current List: \$699,999

Comparable Listing #2

5417 Lavinia Ave Lynwood, CA90262 Current List: \$825,000

Comparable Listing #3

12638 Harris Ave Lynwood, CA90262 Current List: \$599,900

-

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.