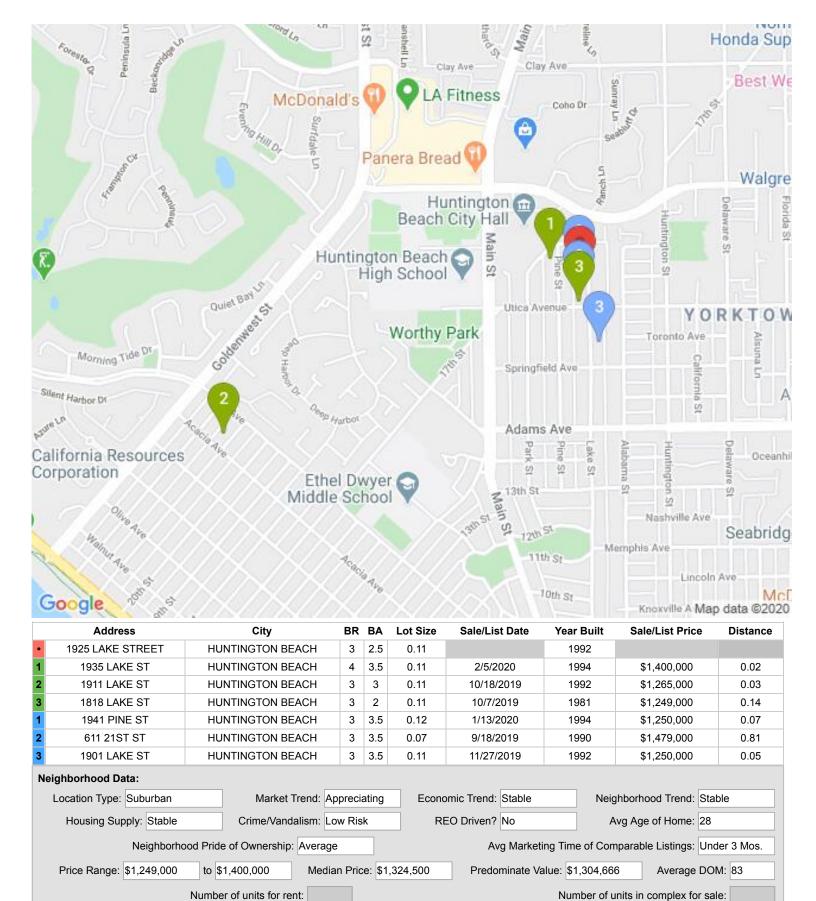


# **Broker Price Opinion**

**X** Exterior Inspection☐ Interior Inspection

Property Address: 1925 LAKE ST		TREET			Vendor ID: 804309			96.1_251730		
City, State	e, Zip: HUNTINGTO	N BEACH, CA 92	648			Deal Name:				
Loan Nu	mber: 1925LakeStro	et :			Insp	ection Date: 02	2/14/2020			
2nd Loan / Cli										
ZIIU LOAII / CII	ieiii #.					ubject APN: 02	2304309			
Property Occupa	ncy Status Owner	Doe	s the Property Appe	ar Secure? Ye	s Est	t. Monthly Rent	\$5,000	Sold in the	last	
Currently Listed	Currently List Broker	List Broker Conta	act # Initial List Price	e Initial List Da	te Currer	nt List Price DC	M / CDOM	1 12 Months	?	
Yes	Compas	(714) 206-2880	\$1,275,000	10/29/2019	\$1,27	5,000 10	5 / 105	Sale Price:		
le the Subject Lies	ting Currently Pendir	ng? Voc Date	e of Contract 12/27/	2010 CDOM	I to Contr	act 105		Sale Date:		
			e of Contract 12/21/	Z019 CDOM	i to Conti	act 105		Calc Bate.		
	Comments / Externa									
Conforming neigh	nborhood with homes	s of similar style a	nd age. Neighborho	od appears mai	intained a	and near school	l, parks, an	d rec		
	Subject	Sold Comp 1	1 Sold Comp	2 Sold Co	omp 3	List Comp	1 Li	st Comp 2	List Co	mp 3
Address	1925 LAKE STREE HUNTINGTON BEACH, CA 92648	HUNTINGTON BEACH, CA 9264			ON A 92648	1941 PINE ST HUNTINGTON BEACH, CA 926	HUN	1ST ST TINGTON CH, CA 92648	1901 LAKE HUNTINGTO BEACH, CA	ON 92648
Proximity		0.02	0.03	0.1		0.07		0.81	0.0	
Sale/List Price		\$1,400,000	\$1,265,000			\$1,250,000		31,479,000	\$1,250 11/27/2	
Sale Date Price Per Sq.ft.	\$473.18	2/5/2020 \$422.44	10/18/2019 \$426.06	10/7/2 \$637		1/13/2020 \$484.87	' '	9/18/2019 \$548.59	\$484.	
Initial List Price	\$1,275,000	\$1,425,000	\$1,275,000			\$1,250,000	n ¢	\$1,479,000	\$1,250	
Initial List Pate	10/29/2019	9/19/2019	8/7/2019	8/29/2	•	1/13/2020		9/18/2019	11/27/2	
Current/Final List	\$1,275,000	\$1,425,000	\$1,275,000			\$1,250,000		31,479,000	\$1,250	
DOM/CDOM	105	139 / 139	72 / 72	39 /		30 / 30		110 / 110	70 / 7	
Sales Type		Fair Market				Fair Marke		air Market	Fair Ma	
Finance Incentive	s 0	0	0	0		0		0	0	
Living Area	2853	3314	2969	195	58	2578		2696	257	
#Rooms/Bed/Bath All	6/3/2.5	8 / 4 / 3.5	7/3/3	6/3	/ 2	7 / 3 / 3.5		7 / 3 / 3.5	7/3/	3.5
Year Built	1992	1994	1992	198	31	1994		1990	199	2
Bsmnt SqFt/Finished	2.11					2.10				
Lot Size	0.11	0.11	0.11	0.1		0.12		0.07 SF Detach	0.1	
Property Type Style / Quality	SF Detach	SF Detach	SF Detach Q4 2-Story Conv /	SF De Q4 Single St		SF Detach		ory Conv / Q4	SF Det Single Sto	
# of Units	2-Story Conv / Q2	2-Story Conv /	1	Q4 Sirigle St	ory / Q4	Single Story /	Q4 2-30	1	Sirigle Sit	лу / Q4
Condition	C3	C3	C3	C	3	C3		C3	C3	
Pool/Spa	None	No / No	No / No	Yes /		No / No		No / No	No / I	
View	Residential	Residential				Residentia	ıl F	Residential	Reside	
Porch/Patio/Deck	No / Yes / No	No / Yes / No				No / Yes / N		o / Yes / No	No / Yes	
Fireplace	Yes	Yes	Yes	Ye		Yes		Yes	Yes	
Garage	2 Attached	2 Attached	2 Attached	2 Atta	ched	2 Attached	d 2	2 Attached	2 Attac	hed
Other Features	N/A	N/A	N/A	N//	A	N/A		N/A	N/A	4
HOA Fees	\$0	\$0	\$0	\$0		\$0		\$0	\$0	
Subdivision	NON SUB	NON SUB	NON SUB	NON S	SUB	NON SUB		NON SUB	NON S	UB
Rent Potential	\$5,000									
Annual Gross Income	\$60,000					<b>*</b> • • • • • • • • • • • • • • • • • • •			21.050	
Likely Sale Price	00.5					\$1,250,000	) \$	31,479,000	\$1,250	,000
Gross Rent Multiplier	22.5	Huntington Dog	Huntington Dog	Lluntingto	n Doo	Huntington Do	o U.	ntington Dog	Lluntington	. Boo
School District Common Amenities	Huntington Bea	Huntington Bea.	Huntington Bea	Huntingto	ıı Ded	Huntington Be	a HU	ntington Bea	Huntingtor	ı bed
Data Source - ID	County Tax-tax	MLS-PW1921502	26 MLS-OC191872	14 MLS-OC1	9203244	MLS-OC20008	358 MLS	S-OC19222655	MLS-OC19	271322
Market Time 90-120 days		As-Is Price Est	imate As-Rep	paired Price Es	rice Estimate La		Price 30-Day Qu		uick Sale Price	
90-Day Marketing Time		\$1,350,000	0	\$1,350,000		\$250,00	0	\$1,	325,000	
Recomm	nended List Price	\$1,350,000	0	\$1,350,000						
Recommende	d Sales Strategy:		<b>⊠</b> As -	ls		Repaired				



Property Maintenance: Subject appears in maintained condition from exterior. Landscape & Lawn: Subject is maintained and landscaped.

Negative Neighborhood Factors that will detract from the subject:

None Noted

Neighborhood Comments:

Marketability of Subject:								
Most Likely Buyer: traditional Types of Financing the Subject will NOT qualify for:								
n/a								
Will this be a problem for resale? If yes, please explain:								
None Noted								
Comparables:								
Sale 1 This living room can easily be used as a FIRST FLOOR guest BEDROOM if need comments range, enjoy them at the casual eating area, or spoil yourself in the formal dining								
Sale 2 As you enter the home you are greeted by a spacious family room with French documents area with a Murphy bed, a great opportunity for a downstairs bedroom	loors that grant you access to your front patio and a downstairs office							
Sale 3 New carpet and porcelain tile throughout. Living room with a fireplace and large Comments remodeled kitchen has stainless steel appliances, double oven and a breakfast to	_							
List 1 Wonderful "Beachy" style home located in prime downtown location. This home's downstairs master bedroom with an additional bedroom downstairs along with 3								
List 2 Nestled in downtown Huntington Beach, this gorgeous home boasts beach chic Comments large island, Calcatta quartz counters, stainless steel appliances, beverage cent	· -							
List 3 The living room has high ceilings, fireplace, lots of windows and double doors the Comments living room. The master bedroom has wood laminate flooring, large windows, a f	· · · · · · · · · · · · · · · · · · ·							
Comments:								
Service Provider Comments:  Located in area of Maintained homes, subject conforms to area. No adverse conditions we	re noted at time of inspection based on exterior drive by Control							
location, close to schools, shopping, and transportation. Located in area of maintained hom no items of deferred maintenance noted. The comparable sales and listings are all suburba indicators of value for the subject property.								
Vendor Comments:								
Service Provider Signature /s/ Benjamin Garcia	BPO Effective Date 02/14/2020							
Service Provider Company SML Business Solutions Corporation	Service Provider Lic. Num. 01724215							

Repairs		
Recommended Repairs would bring the subject to: \$1,3	50,000	
Internal Repairs	Comment	Total
Painting		\$ 0
Walls/Ceiling		\$ 0
Carpet/Floors		\$ 0
Cabinet/Counter		\$ 0
Plumbing		\$ 0
Electrical		\$ 0
Heating/AC		\$ 0
Appliances		\$ 0
Doors/Trim		\$ 0
Cleaning/Trash Removal		\$ 0
Other		\$ 0
	Internal Repair Total:	\$ 0
External Repairs	Comment	Total
Roof		\$ 0
Siding/Trim		\$ 0
Structural		\$ 0
Windows/Doors		\$ 0
Painting		\$ 0
Foundation		\$ 0
Garage		\$ 0
Landscaping		\$ 0
Fence		\$ 0
Other		\$ 0
	External Repair Total:	\$ 0
	Repair Total:	\$ 0



# Subject Front

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



# Subject Side

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



# Subject Side

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



**Subject Address Verification** 

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



# Subject Street

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



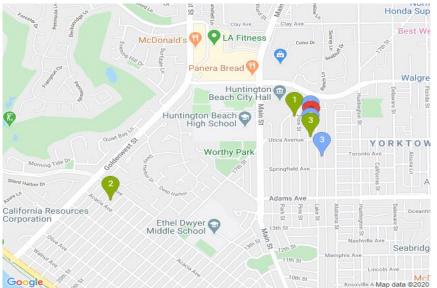
# Subject Street

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



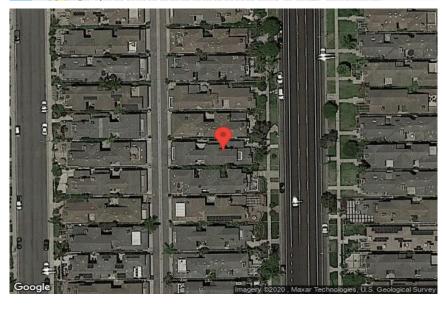
#### **Subject View From Across the Street**

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



## **Subject Static Map**

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



## **Subject Satellite View**

1925 LAKE STREET HUNTINGTON BEACH, CA 92648



#### Comparable Sale #1

1935 LAKE ST HUNTINGTON BEACH, CA 92648

Sale Date: 2/5/2020 Sale Price: \$1,400,000



#### Comparable Sale #2

1911 LAKE ST HUNTINGTON BEACH, CA 92648

Sale Date: 10/18/2019 Sale Price: \$1,265,000



#### Comparable Sale #3

1818 LAKE ST HUNTINGTON BEACH, CA 92648

Sale Date: 10/7/2019 Sale Price: \$1,249,000



## Comparable Listing #1

1941 PINE ST HUNTINGTON BEACH, CA 92648 Current List: \$1,250,000



## Comparable Listing #2

611 21ST ST HUNTINGTON BEACH, CA 92648 Current List: \$1,479,000



#### Comparable Listing #3

1901 LAKE ST HUNTINGTON BEACH, CA 92648 Current List: \$1,250,000

# **Disclaimer**

Neither Xome 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 Broker 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.