



Broker Price Opinion

Exterior Inspection
 Interior Inspection

Property Address:	582 40TH AVE	Vendor ID:	8266560.1_306378
City, State, Zip:	SAN FRANCISCO, CA 94121	Deal Name:	
Loan Number:	58240thAve	Inspection Date:	03/25/2020
2nd Loan / Client #:		Subject APN:	1505 -017C

Property Occupancy Status Vacant Does the Property Appear Secure? Yes Est. Monthly Rent Sold in the last

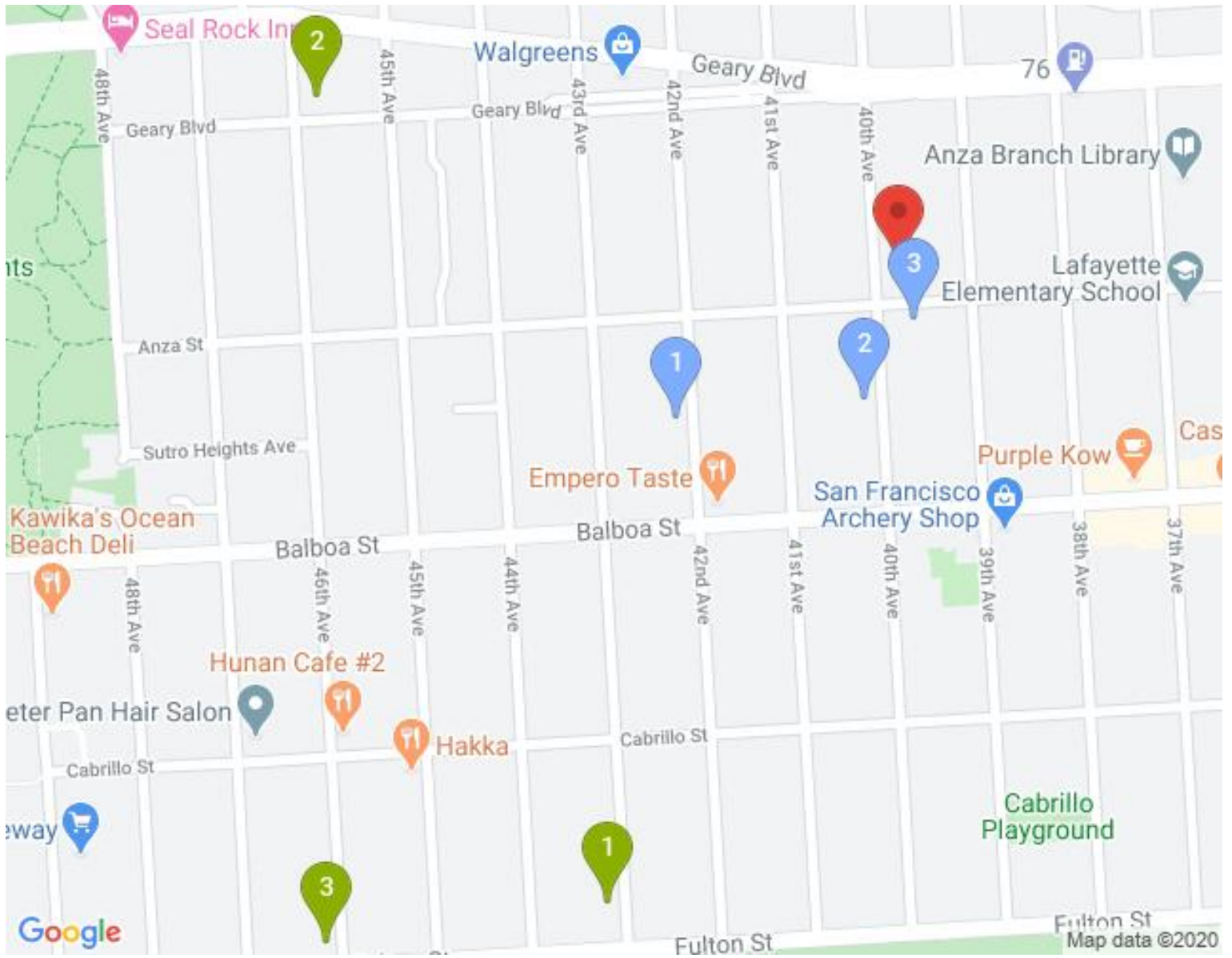
Currently Listed Currently List Broker List Broker Contact # Initial List Price Initial List Date Current List Price DOM / CDOM Sale Price:

Yes Park North Real Estate Is the Subject Listing Currently Pending? Yes Date of Contract CDOM to Contract Sale Date:

Subject Property Comments / External Influences
 Subject is a traditional style home, of construction, style and curb appeal typical for the neighborhood.

Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3	
							
Address	582 40TH AVE SAN FRANCISCO, CA 94121	645 42ND AVE SAN FRANCISCO, CA 94121	643 40TH AVE SAN FRANCISCO, CA 94121	4839 ANZA ST SAN FRANCISCO, CA 94121	879 43RD AVE SAN FRANCISCO, CA 94121	494 46TH AVE SAN FRANCISCO, CA 94121	891 46TH AVE SAN FRANCISCO, CA 94121
Proximity		0.17	0.09	0.03	0.43	0.37	0.55
Sale/List Price		\$1,521,000	\$1,610,000	\$1,500,000	\$1,699,000	\$1,599,000	\$1,620,000
Sale Date		11/13/2019	2/24/2020	11/25/2019	03/26/2020	06/19/2019	2/24/2020
Price Per Sq.ft.	\$1,021.08	\$970.63	\$1,111.88	\$948.16	\$943.88	\$1,107.33	\$890.11
Initial List Price	\$998,000	\$1,198,000	\$1,655,000	\$1,450,000	\$1,699,000	\$1,599,000	\$1,620,000
Initial List Date	02/05/2020	10/11/2019	11/18/2019	10/5/2019	03/26/2020	06/19/2019	2/24/2020
Current/Final List	\$1,221,125	\$1,198,000	\$1,349,000	\$1,395,000	\$1,699,000	\$1,599,000	\$1,620,000
DOM/CDOM	47	32 / 32	98 / 98	51 / 51	3 / 3	56 / 56	35 / 35
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	0	0	0	0	0	0	0
Living Area	1518	1567	1448	1582	1800	1444	1820
#Rooms/Bed/Bath All	5 / 3 / 2	5 / 3 / 1	5 / 3 / 1.5	6 / 4 / 2	6 / 4 / 1	5 / 3 / 1.5	8 / 4 / 4
Year Built	1924	1923	1924	1926	1916	1922	1927
Bsmnt SqFt/Finished							
Lot Size	0.05	0.08	0.07	0.04	0.06	0.07	0.03
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4
# of Units	1	1	1	1	1	1	1
Condition	C4	C4	C4	C4	C4	C4	C4
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	1 Attached	1 Attached	1 Attached	1 Attached	1 Attached	2 Attached	1 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	SF- RICHMOND/PRESIDIO	SAN FRANCISCO COUNTY	SF- RICHMOND/PRESIDIO	SF- RICHMOND/PRESIDIO	SF-RICHMOND	SF-RICHMOND	SF- RICHMOND/PRESIDIO
Rent Potential	\$4,000						
Annual Gross Income	\$48,000						
Likely Sale Price					\$1,699,000	\$1,599,000	\$1,620,000
Gross Rent Multiplier	32.29						
School District	San Francisco	San Francisco	San Francisco	San Francisco	San Francisco	San Francisco	San Francisco
Common Amenities							
Data Source - ID	County Tax-150...	MLS-ML81772129	MLS-492663	MLS-491304	MLS-496490	MLS-487607	MLS-495174

Market Time 30-90 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price	30-Day Quick Sale Price
90-Day Marketing Time	<input type="text" value="\$1,550,000"/>	<input type="text" value="\$1,550,000"/>	<input type="text" value="\$300,000"/>	<input type="text" value="\$1,400,000"/>
Recommended List Price	<input type="text" value="\$1,550,000"/>	<input type="text" value="\$1,550,000"/>		
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
•	582 40TH AVE	SAN FRANCISCO	3	2	0.05		1924		
1	645 42ND AVE	SAN FRANCISCO	3	1	0.08	11/13/2019	1923	\$1,521,000	0.17
2	643 40TH AVE	SAN FRANCISCO	3	1.5	0.07	2/24/2020	1924	\$1,610,000	0.09
3	4839 ANZA ST	SAN FRANCISCO	4	2	0.04	11/25/2019	1926	\$1,500,000	0.03
1	879 43RD AVE	SAN FRANCISCO	4	1	0.06	03/26/2020	1916	\$1,699,000	0.43
2	494 46TH AVE	SAN FRANCISCO	3	1.5	0.07	06/19/2019	1922	\$1,599,000	0.37
3	891 46TH AVE	SAN FRANCISCO	4	4	0.03	2/24/2020	1927	\$1,620,000	0.55

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: Owner Types of Financing the Subject will NOT qualify for:

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

Comparables:

Sale 1 Comments	Similar in GLA, Age and Bedroom count. Inferior in Bathroom count(+ \$20,000)
Sale 2 Comments	Most recent. Similar in GLA, Age and Rooms count.
Sale 3 Comments	Most proximate to subject. Similar in GLA, Age and Bathroom count. Superior in Bedroom count(-\$30,000))
List 1 Comments	Similar in Age. Inferior in Bathroom count(+ \$20,000). Superior in GLA(-\$150,000) and Bedroom count(-\$30,000)
List 2 Comments	Proximate to subject. Similar in GLA, Age and Rooms count.
List 3 Comments	Similar in Age. Superior in GLA(-\$150,000) and Rooms count(-\$70,000)

Comments:

Service Provider Comments:

Located in a the residential Richmond district of San Francisco north of Golden Gate Park, subject is proximate to Golden Gate Bridge, and downtown San Francisco. Subject is proximate to shopping, public transportation, local schools, and other supporting facilities. Comps chosen are best in relation to subject in an extensive search of the market within 1 mile radius. Although some comps are over 20% outside of GLA, not identical in bedroom count and over 10 years in age, expanding geographic area does not identify more qualified comps, and use comps in other cities of Bay Area would have different positive and negative influence. The extensive search of the market has not revealed similar properties listed in the 0.5-mile radius, and search radius had to be extended.

Vendor Comments:

Service Provider Signature

Service Provider Company

BPO Effective Date

Service Provider Lic. Num.

RepairsRecommended Repairs would bring the subject to:

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



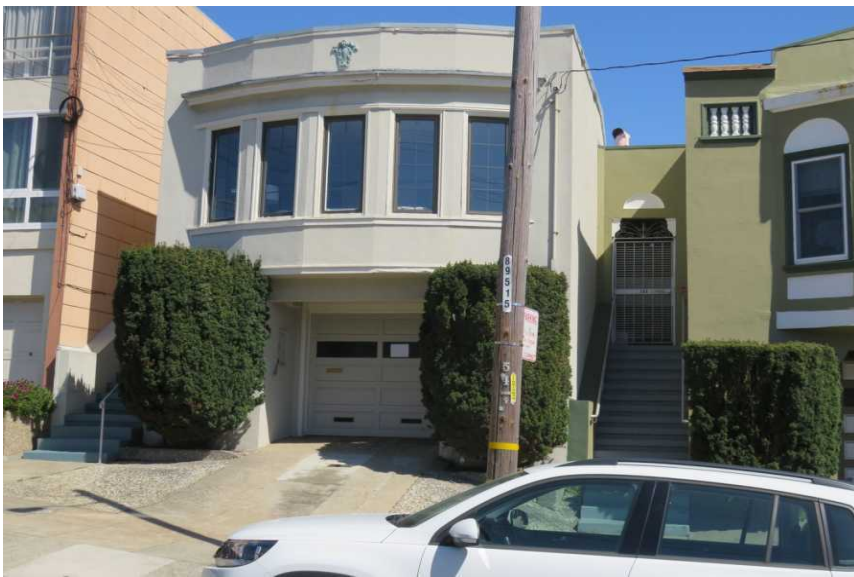
Subject Front

582 40TH AVE
SAN FRANCISCO, CA 94121



Subject Side

582 40TH AVE
SAN FRANCISCO, CA 94121



Subject Side

582 40TH AVE
SAN FRANCISCO, CA 94121



Subject Address Verification

582 40TH AVE
SAN FRANCISCO, CA 94121



Subject Street

582 40TH AVE
SAN FRANCISCO, CA 94121



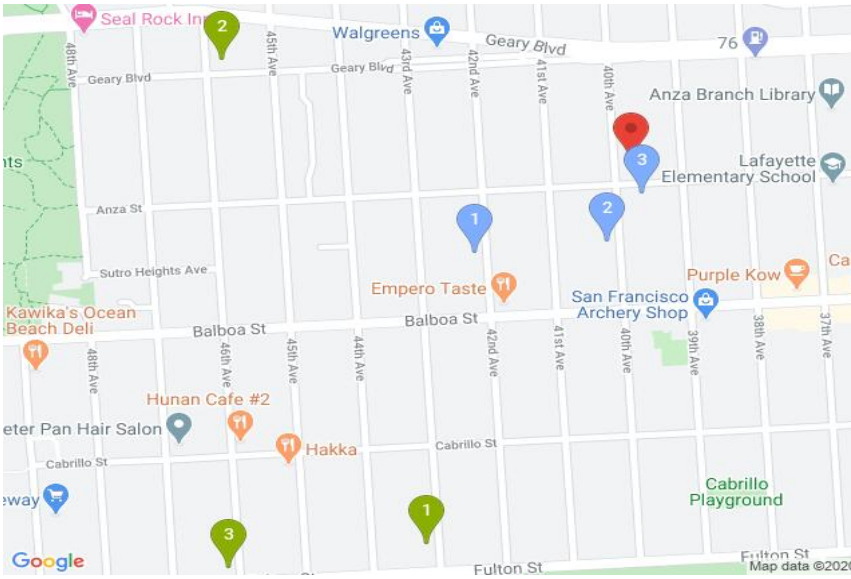
Subject Street

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SAN FRANCISCO, CA 94121



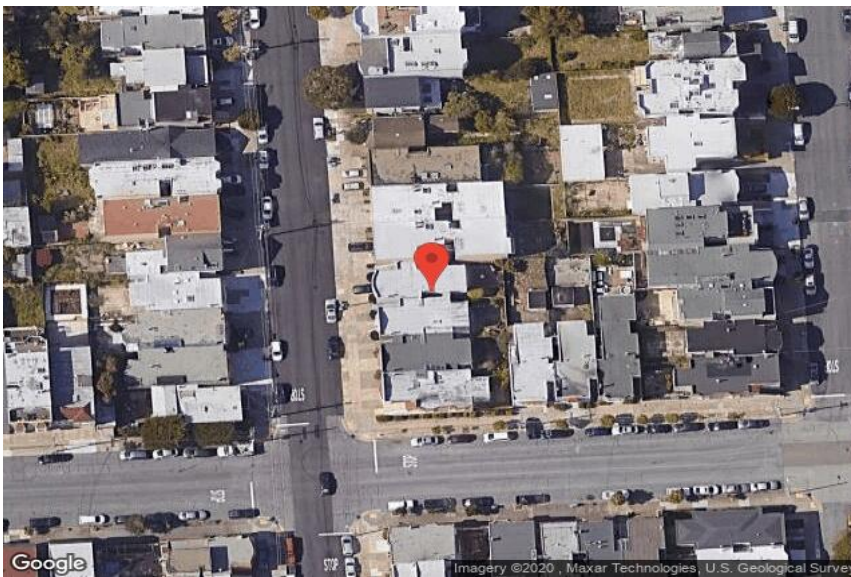
Subject View From Across the Street

582 40TH AVE
SAN FRANCISCO, CA 94121



Subject Static Map

582 40TH AVE
SAN FRANCISCO, CA 94121



Subject Satellite View

582 40TH AVE
SAN FRANCISCO, CA 94121



Comparable Sale #1

645 42ND AVE
SAN FRANCISCO, CA 94121
Sale Date: 11/13/2019
Sale Price: \$1,521,000



Comparable Sale #2

643 40TH AVE
SAN FRANCISCO, CA 94121
Sale Date: 2/24/2020
Sale Price: \$1,610,000



Comparable Sale #3

4839 ANZA ST
SAN FRANCISCO, CA 94121
Sale Date: 11/25/2019
Sale Price: \$1,500,000



Comparable Listing #1

879 43RD AVE
SAN FRANCISCO, CA 94121
Current List: \$1,699,000



Comparable Listing #2

494 46TH AVE
SAN FRANCISCO, CA 94121
Current List: \$1,599,000



Comparable Listing #3

891 46TH AVE
SAN FRANCISCO, CA 94121
Current List: \$1,620,000

Disclaimer

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