



# Broker Price Opinion

Exterior Inspection  
 Interior Inspection








Property Address:	11451 ACACIA STREET	Vendor ID:	9868872.1_240774
City, State, Zip:	LOMA LINDA, CA 92354	Deal Name:	
Loan Number:	001195	Inspection Date:	07/24/2020
2nd Loan / Client #:		Subject APN:	0284-364-16-0000
Borrower / Owner of Record	Kathleen Janet Haywood	Lender / Client	Premier Money Source, Inc.

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

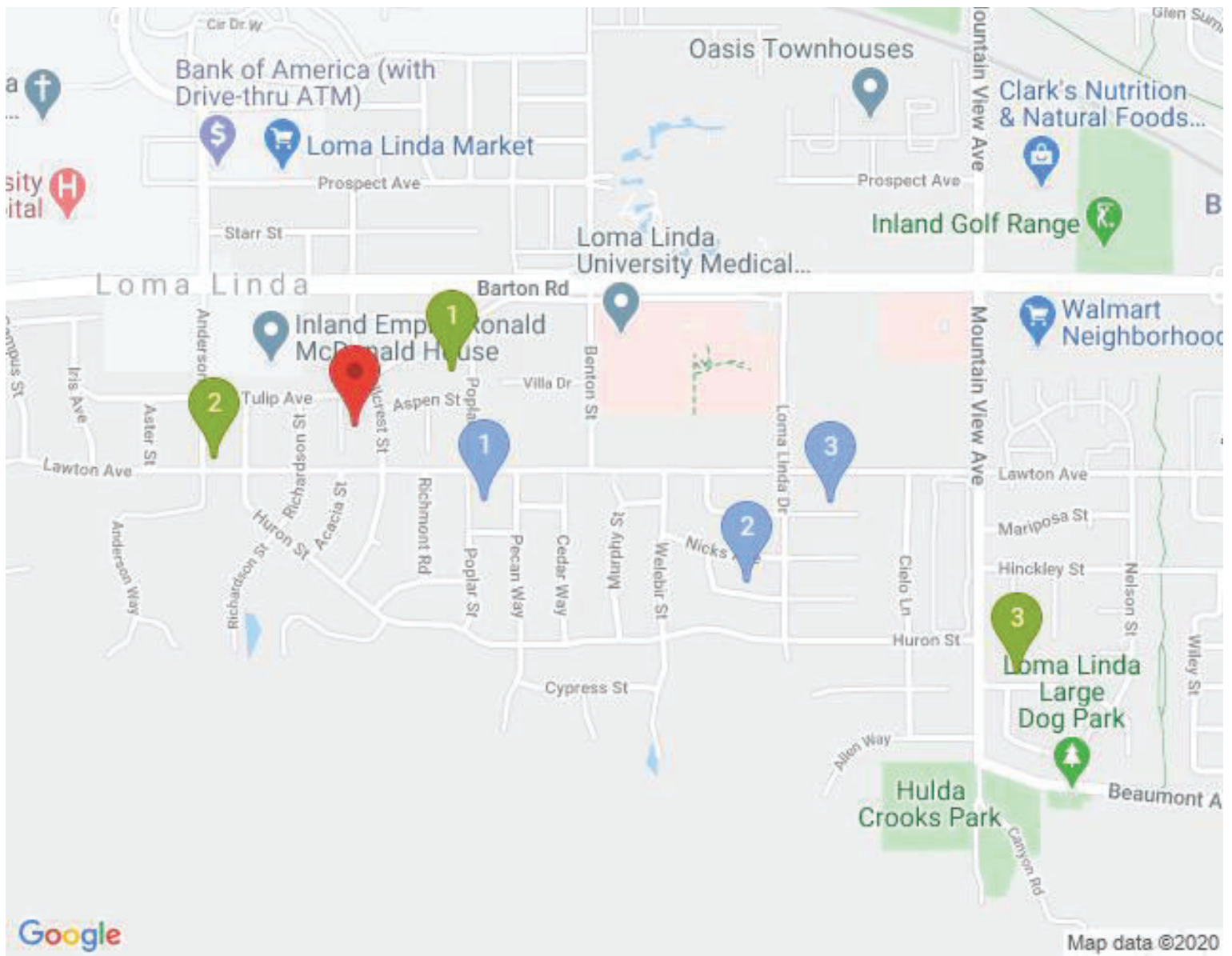
Currently Listed  Currently List Broker  List Broker Contact #  Initial List Price  Initial List Date  Current List Price  DOM / CDOM  Sale Price:

Is the Subject Listing Currently Pending?  Date of Contract  CDOM to Contract  Sale Date:

Subject Property Comments / External Influences  
 Subject is located in a development with homes very similar. Based on exterior observation, subject property is in Good

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
							
Address	11451 ACACIA STREET LOMA LINDA, CA 92354	11533 POPLAR ST LOMA LINDA, CA 92354	25460 ORANGE CREST WAY LOMA LINDA, CA 92354	25546 MANDARIN CT LOMA LINDA, CA 92354	25143 TULIP AVE LOMA LINDA, CA 92354	11481 ANDERSON ST LOMA LINDA, CA 92354	25740 KELLOGG ST LOMA LINDA, CA 92354
Proximity		0.2	0.55	0.62	0.15	0.19	0.91
Sale/List Price		\$529,000	\$530,000	\$520,000	\$495,000	\$539,900	\$569,000
Sale Date		05/21/2020	03/23/2020	03/27/2020	06/25/2020	05/22/2020	07/10/2020
Price Per Sq.ft.	\$273.49	\$241.43	\$290.56	\$211.63	\$270.33	\$212.56	\$239.97
Initial List Price	\$549,000	\$519,000	\$530,000	\$555,000	\$495,000	\$549,900	\$569,000
Initial List Date	04/27/2020	04/26/2020	01/17/2020	12/11/2019	06/25/2020	05/22/2020	07/10/2020
Current/Final List	\$539,000	\$519,000	\$530,000	\$539,000	\$495,000	\$539,900	\$569,000
DOM/CDOM	87	25 / 25	66 / 66	107 / 107	21 / 21	63 / 63	14 / 14
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	1916	2191	1824	2457	1831	2540	2371
#Rooms/Bed/Bath All	7 / 3 / 2.5	6 / 3 / 2	6 / 3 / 2	7 / 4 / 3	6 / 3 / 2	6 / 3 / 3	7 / 4 / 3
Year Built	1964	1974	1978	1978	1964	1964	1979
Bsmnt SqFt/Finished							
Lot Size	0.19	0.21	0.19	0.19	0.19	0.18	0.21
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Single Story / Q3	Single Story / Q3	Single Story / Q3	Cape / Q4	Single Story / Q3	Single Story / Q4	2-Story Conv / Q3
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C4	C3	C4	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	No	No	No	No	No	No	No
Garage	2 Attached	2 Attached	3 Attached	3 Attached	2 Attached	2 Attached	3 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	Redlands Unified	Redlands Unified	Redlands Unified	MOUNTAIN VISTA	Redlands Unified	Redlands Unified	Redlands Unified
Rent Potential	\$2,449						
Annual Gross Income	\$29,388						
Likely Sale Price					\$495,000	\$539,900	\$569,000
Gross Rent Multiplier	17.83						
School District	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified
Common Amenities							
Data Source - ID	County Tax-028...	MLS-EV20076909	MLS-EV20011251	MLS-EV19279737	MLS-EV20122793	MLS-EV20095395	MLS-EV20135542

Market Time 90-120 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="\$524,000"/>	<input type="text" value="\$524,000"/>	<input type="text" value="\$133,000"/>	<input type="text" value="\$522,000"/>
Recommended List Price	<input type="text" value="\$530,000"/>	<input type="text" value="\$530,000"/>		
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
•	11451 ACACIA STREET	LOMA LINDA	3	2.5	0.19		1964		
1	11533 POPLAR ST	LOMA LINDA	3	2	0.21	05/21/2020	1974	\$529,000	0.2
2	25460 ORANGE CREST WAY	LOMA LINDA	3	2	0.19	03/23/2020	1978	\$530,000	0.55
3	25546 MANDARIN CT	LOMA LINDA	4	3	0.19	03/27/2020	1978	\$520,000	0.62
1	25143 TULIP AVE	LOMA LINDA	3	2	0.19	06/25/2020	1964	\$495,000	0.15
2	11481 ANDERSON ST	LOMA LINDA	3	3	0.18	05/22/2020	1964	\$539,900	0.19
3	25740 KELLOGG ST	LOMA LINDA	4	3	0.21	07/10/2020	1979	\$569,000	0.91

**Neighborhood Data:**

Location Type:       Economic Trend:       Neighborhood Trend:

Market Trend:       REO Driven?:       Avg Age of Home:

Housing Supply:       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	Adjustment: GLA: -\$5,500 ; Half Bath: \$3,500; Year Built: -\$2,000. Total Adjustment: -\$4,000 . Net Adjustment: \$525,000 .
Sale 2 Comments	Adjustment: GLA: ; Bed: ; Full Bath: ; Half Bath: \$3,500 ; Garage: -\$5,000 ; Year Built: -\$2,800. Total Adjustment: -\$4,300. Net Adjustment: \$525,700.
Sale 3 Comments	Adjustment: GLA: -\$10,820; Bed: -\$7,500; Full Bath: -\$5,000; Half Bath: \$3,500 ; Garage: -\$5,000 ; Year Built: -\$2,800 ; Condition: \$20,000 . Total Adjustment: -\$7,620. Net Adjustment: \$512,380 .
List 1 Comments	Adjustment: Half Bath: \$3,500. Total Adjustment: \$3,500 . Net Adjustment: \$498,500.
List 2 Comments	Adjustment: GLA: -\$12,480 ; Full Bath: -\$5,000; Half Bath: \$3,500 ;Condition: \$20,000. Total Adjustment: \$6,020 . Net Adjustment: \$545,920.
List 3 Comments	Adjustment: GLA: -\$9,100 ; Bed: -\$7,500 ; Full Bath: -\$5,000 ; Half Bath: \$3,500 ; Garage: -\$5,000 ; Year Built: -\$3,000 . Total Adjustment: -\$26,100 . Net Adjustment: \$542,900.

**Comments:**

Service Provider Comments:

Subject's final value represents a value with normal marketing time and based on the most similar and proximate comps in this report. I have searched a distance up to 1 mile, gla +/- 20% sqft, lot size 30% +/- sqft, age 10% +/- yrs and up to 12 months in time. There were limited comparables available. Therefore I was forced to exceed year built, GLA, lot size, proximity and bed/ bath count. Due to limited comparables it is necessary to include those properties that may exceed the distance. The subject is currently listed. Per agent comments it is in Good condition and remodeled. I reviewed the MLS photos and agree it is in Good condition. I will make Condition adjustments to Average comps of +\$20,000. This evaluation is a Broker's Price Opinion (BPO) and was prepared by a licensed Real Estate Realtor. It is not an Appraisal. This evaluation cannot be used for the purpose of obtaining financing. Notwithstanding any preprinted language to the contrary, this is not an appraisal of the market value of the property. If an Appraisal is desired, the services of a licensed or certified Appraiser must be obtained.

Vendor Comments:

Service Provider Signature

Service Provider Company

BPO Effective Date

Service Provider Lic. Num.

**Repairs**Recommended Repairs would bring the subject to: 

<b>Internal Repairs</b>	<b>Comment</b>	<b>Total</b>
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
<b>External Repairs</b>	<b>Comment</b>	<b>Total</b>
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**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Subject Side**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Subject Side**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Subject Address Verification**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Subject Street**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



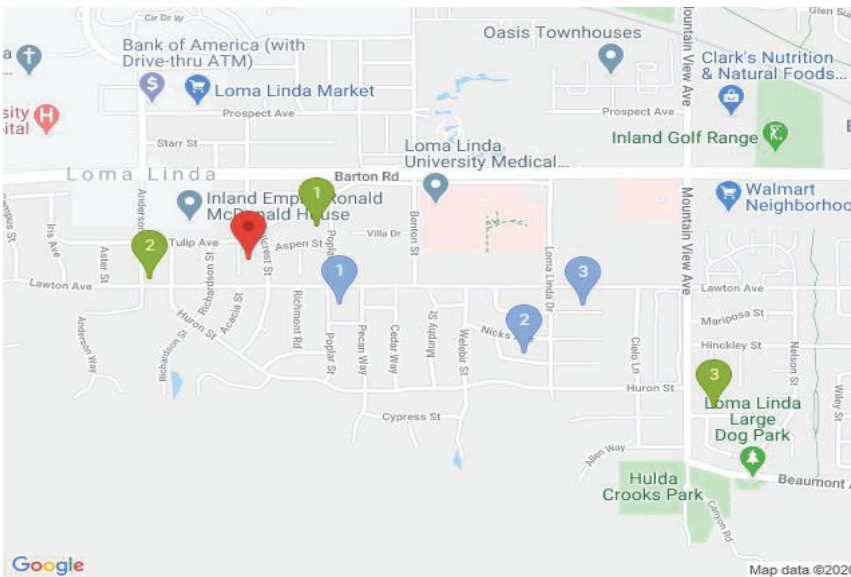
**Subject Street**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



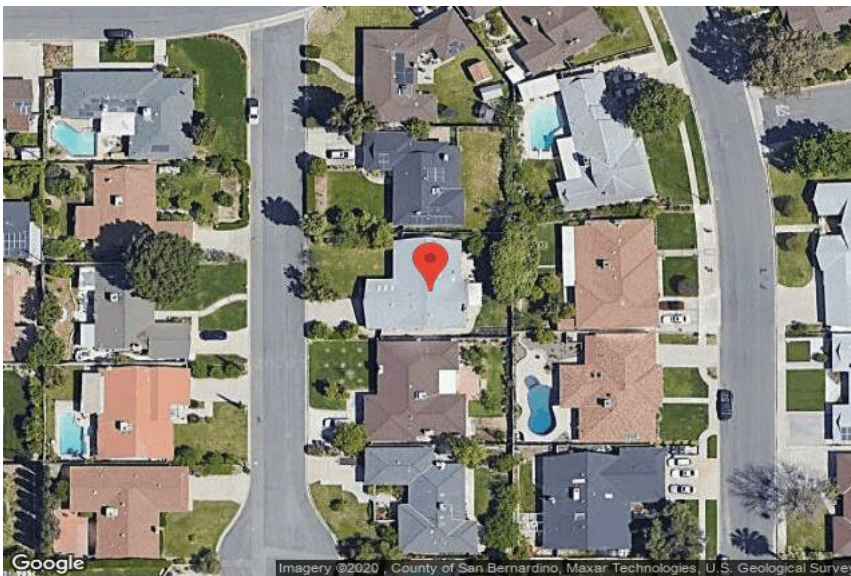
**Subject View From Across the Street**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Subject Static Map**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Subject Satellite View**

11451 ACACIA STREET  
LOMA LINDA, CA 92354



**Comparable Sale #1**

11533 POPLAR ST  
LOMA LINDA, CA 92354  
Sale Date: 05/21/2020  
Sale Price: \$529,000



**Comparable Sale #2**

25460 ORANGE CREST WAY  
LOMA LINDA, CA 92354  
Sale Date: 03/23/2020  
Sale Price: \$530,000



**Comparable Sale #3**

25546 MANDARIN CT  
LOMA LINDA, CA 92354  
Sale Date: 03/27/2020  
Sale Price: \$520,000





**Comparable Listing #1**

25143 TULIP AVE  
LOMA LINDA, CA 92354  
Current List: \$495,000



**Comparable Listing #2**

11481 ANDERSON ST  
LOMA LINDA, CA 92354  
Current List: \$539,900



**Comparable Listing #3**

25740 KELLOGG ST  
LOMA LINDA, CA 92354  
Current List: \$569,000

# Disclaimer

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