



Broker Price Opinion

Exterior Inspection
 Interior Inspection








Property Address:	10771 LILAC AVENUE	Vendor ID:	9868860.1_240774
City, State, Zip:	LOMA LINDA, CA 92354	Deal Name:	
Loan Number:	001194	Inspection Date:	07/24/2020
2nd Loan / Client #:		Subject APN:	0283-215-68-0000
Borrower / Owner of Record	Kathleen Janet Haywood	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status Does the Property Appear Secure? Est. Monthly Rent

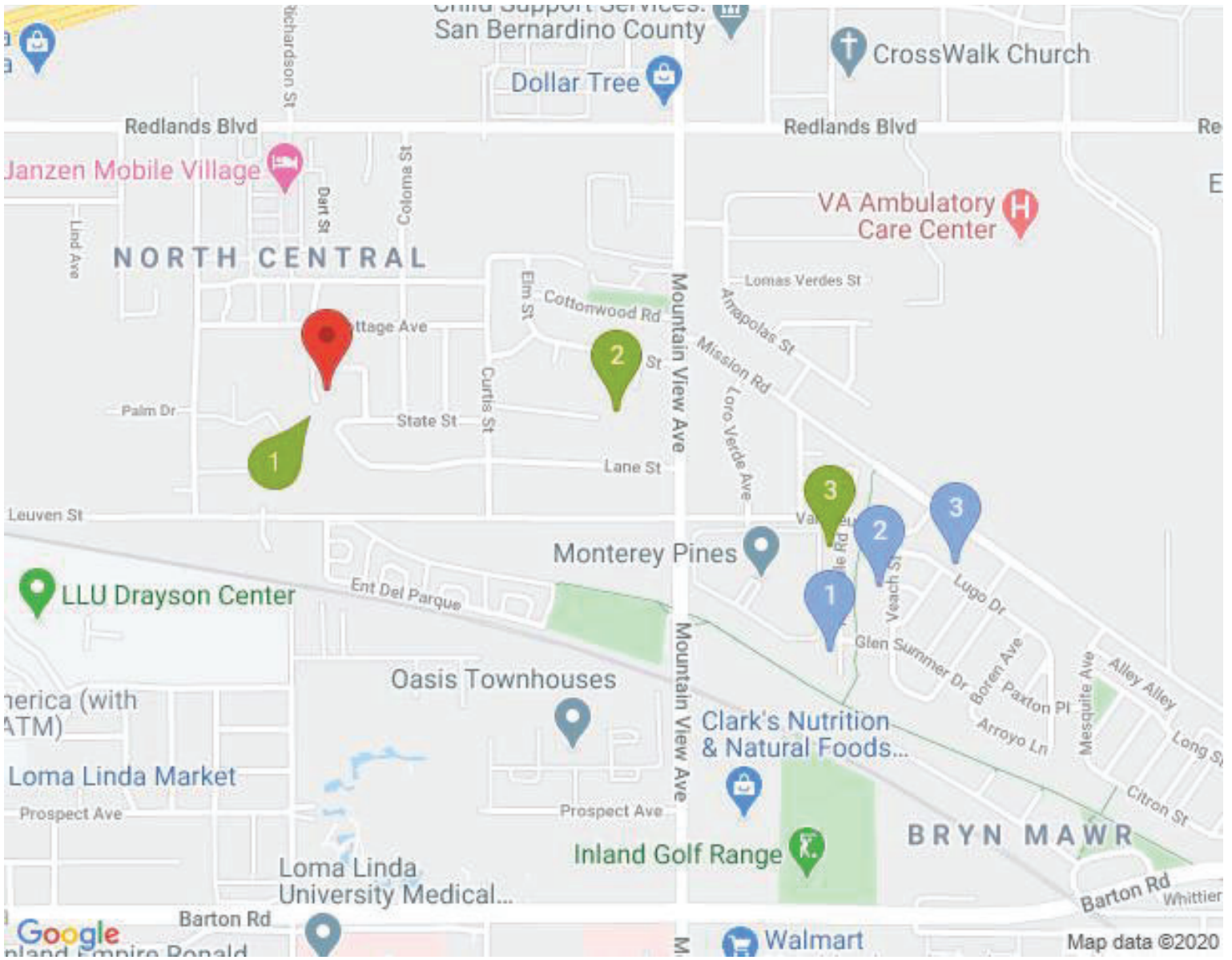
Currently Listed Currently List Broker List Broker Contact # Initial List Price Initial List Date Current List Price DOM / CDOM Sold in the last 12 Months?

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

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
							
Address	10771 LILAC AVENUE LOMA LINDA, CA 92354	11038 RAGSDALE RD LOMA LINDA, CA 92354	10972 VEACH ST LOMA LINDA, CA 92354	25986 LUGO DR LOMA LINDA, CA 92354	10792 LILAC AVE LOMA LINDA, CA 92354	25624 STATE ST LOMA LINDA, CA 92354	10932 RAGSDALE RD LOMA LINDA, CA 92354
Proximity		0.73	0.76	0.84	0.04	0.37	0.68
Sale/List Price		\$469,000	\$475,000	\$465,000	\$529,000	\$489,000	\$489,900
Sale Date		04/30/2020	05/13/2020	06/09/2020	06/13/2020	07/01/2020	06/08/2020
Price Per Sq.ft.	\$205.62	\$201.19	\$202.99	\$191.52	\$219.13	\$332.64	\$224.11
Initial List Price	\$499,000	\$485,000	\$475,000	\$478,500	\$529,000	\$489,000	\$489,900
Initial List Date	06/10/2020	09/09/2019	03/10/2020	03/02/2020	06/13/2020	07/01/2020	06/08/2020
Current/Final List	\$499,000	\$485,000	\$475,000	\$478,500	\$529,000	\$489,000	\$489,900
DOM/CDOM	40	217 / 217	31 / 31	74 / 74	41 / 41	23 / 23	32 / 32
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	Conventional	0	0	0	0	0	0
Living Area	2208	2331	2340	2428	2414	1470	2186
#Rooms/Bed/Bath All	6 / 3 / 2	7 / 4 / 2.5	8 / 5 / 2.5	6 / 3 / 3.5	7 / 4 / 2.5	7 / 4 / 2	7 / 4 / 3
Year Built	2008	2006	2004	2005	2008	1973	2006
Bsmnt SqFt/Finished							
Lot Size	0.13	0.07	0.09	0.09	0.13	0.26	0.06
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Ranch / Q3	Ranch / Q3	Colonial / Q3	Colonial / Q3	Colonial / Q3	Ranch / Q3	Colonial / Q3
# of Units	1	1	1	1	1	1	1
Condition	C3	C4	C3	C3	C3	C3	C3
Pool/Spa	In Ground	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	3 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	None	None	None	None	None	None	None
Rent Potential	\$1,500						
Annual Gross Income	\$18,000						
Likely Sale Price					\$529,000	\$489,000	\$489,900
Gross Rent Multiplier	25.22						
School District	None	None	None	None	Redlands Unified	Redlands Unified	None
Common Amenities							
Data Source - ID	MLS-TR20114402	MLS-EV19215036	MLS-IV20054661	MLS-EV20045837	MLS-TR20111815	MLS-EV20128053	MLS-IG20110715

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="\$454,000"/>	<input type="text" value="\$454,000"/>	<input type="text" value="\$90,400"/>	<input type="text" value="\$453,000"/>
Recommended List Price	<input type="text" value="\$490,000"/>	<input type="text" value="\$490,000"/>		
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
•	10771 LILAC AVENUE	LOMA LINDA	3	2	0.13		2008		
1	11038 RAGSDALE RD	LOMA LINDA	4	2.5	0.07	04/30/2020	2006	\$469,000	0.73
2	10972 VEACH ST	LOMA LINDA	5	2.5	0.09	05/13/2020	2004	\$475,000	0.76
3	25986 LUGO DR	LOMA LINDA	3	3.5	0.09	06/09/2020	2005	\$465,000	0.84
1	10792 LILAC AVE	LOMA LINDA	4	2.5	0.13	06/13/2020	2008	\$529,000	0.04
2	25624 STATE ST	LOMA LINDA	4	2	0.26	07/01/2020	1973	\$489,000	0.37
3	10932 RAGSDALE RD	LOMA LINDA	4	3	0.06	06/08/2020	2006	\$489,900	0.68

Neighborhood Data:

Location Type: Economic Trend: Neighborhood Trend:

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

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: -\$2,460; Bed: -\$7,000; Half Bath: -\$3,000; Garage: -\$5,000; Lot Size: \$100; Total Adjustment: -\$17,360; Net Adjustment: \$451,640.
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Sale 2 Comments	Adjustment: GLA: -\$2,640; Bed: -\$14,000; Half Bath: -\$3,000; Lot Size: \$60; Total Adjustment: -\$19,580; Net Adjustment: \$455,420.
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Sale 3 Comments	Adjustment: GLA: -\$4,400; Full Bath: -\$6,000; Half Bath: -\$3,000; Lot Size: \$60 Total Adjustment: -\$13,340; Net Adjustment: \$451,660.
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List 1 Comments	Adjustment: GLA: -\$4,120; Bed: -\$7,000; Half Bath: -\$3,000; Total Adjustment: -\$14,120; Net Adjustment: \$514,880.
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List 2 Comments	Adjustment: GLA: \$14,760; Bed: -\$7,000; Lot Size: -\$140; Year Built: \$510; Total Adjustment: \$8,130; Net Adjustment: \$497,130.
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List 3 Comments	Adjustment: Bed: -\$7,000; Full Bath: -\$6,000; Lot Size: \$120; Total Adjustment: -\$12,880; Net Adjustment: \$477,020.
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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. Since there were limited comparables available within subject's market neighborhood, it was necessary to use comps with wider price range. In delivering final valuation, most weight has been placed on cs1 and lc1 as they are most similar to subject condition, gla and over all structure. Market values remained stable during last 12 months within subject's market area. 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. Subject listed for \$499,000. Agent listed the wrong house in MLS. In photos it shows they are of 10771. Exterior inspection photos also shows agents sign and info. "Correct property in photos this what has been listed by the listing agent. Subject address is not in the MLS". Due to the lack of similar comparables in the subject's immediate area, it was necessary to use comps which sold comp 2 for more than the list price. Every effort was made to bracket the comparables within the subject property's design, condition, location, size and age, however there are no comparables available that meet all of the requirements.

Vendor Comments:

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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

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Subject Side

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Subject Side

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Subject Address Verification

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Subject Street

10771 LILAC AVENUE
LOMA LINDA, CA 92354



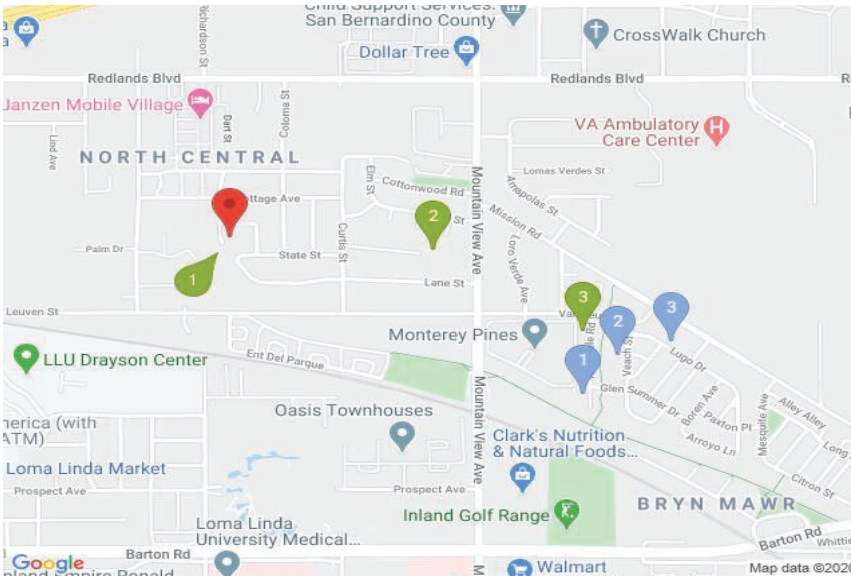
Subject Street

10771 LILAC AVENUE
LOMA LINDA, CA 92354



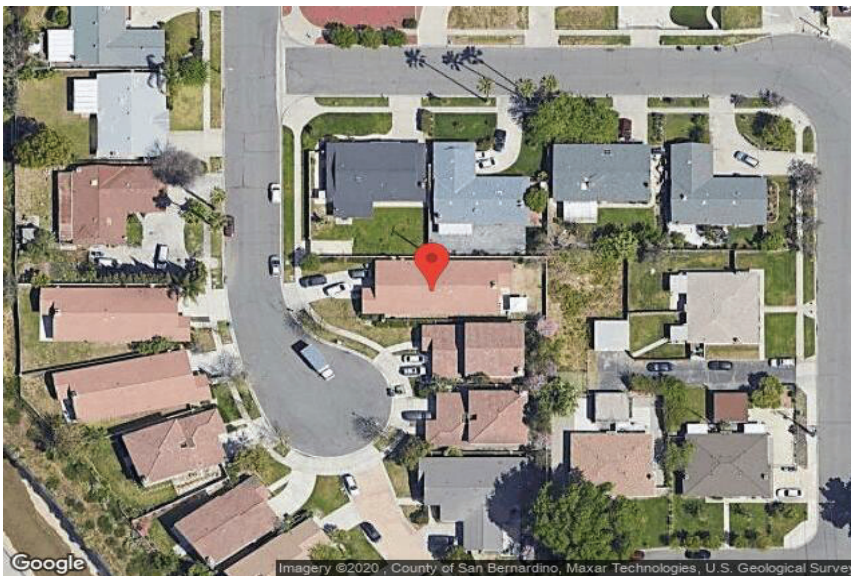
Subject View From Across the Street

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Subject Static Map

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Subject Satellite View

10771 LILAC AVENUE
LOMA LINDA, CA 92354



Comparable Sale #1

11038 RAGSDALE RD
LOMA LINDA, CA 92354
Sale Date: 04/30/2020
Sale Price: \$469,000



Comparable Sale #2

10972 VEACH ST
LOMA LINDA, CA 92354
Sale Date: 05/13/2020
Sale Price: \$475,000



Comparable Sale #3

25986 LUGO DR
LOMA LINDA, CA 92354
Sale Date: 06/09/2020
Sale Price: \$465,000



Comparable Listing #1

10792 LILAC AVE
LOMA LINDA, CA 92354
Current List: \$529,000



Comparable Listing #2

25624 STATE ST
LOMA LINDA, CA 92354
Current List: \$489,000



Comparable Listing #3

10932 RAGSDALE RD
LOMA LINDA, CA 92354
Current List: \$489,900

Disclaimer

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