



Broker Price Opinion

Exterior Inspection
 Interior Inspection

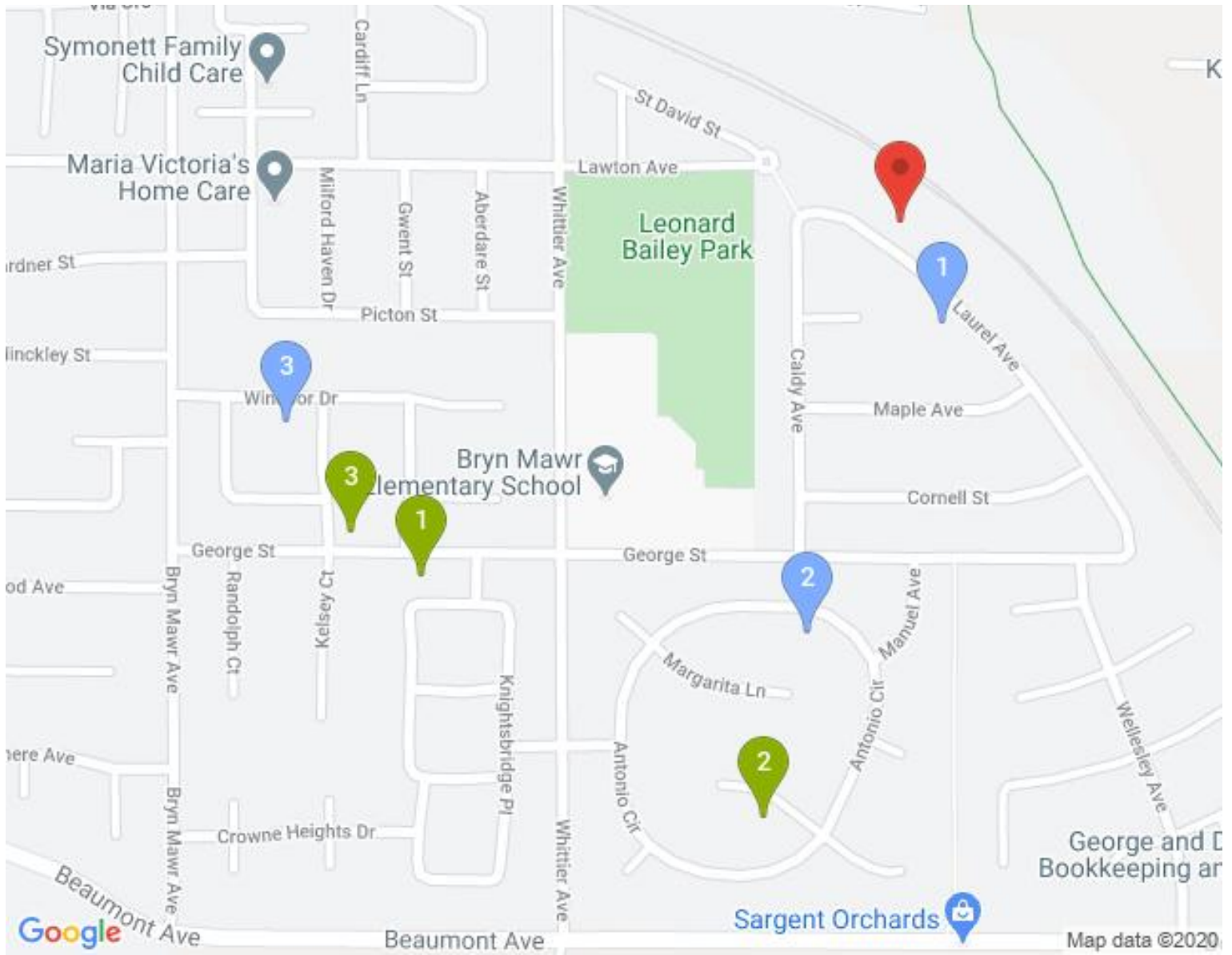
Property Address:	11489 LAUREL AVENUE	Vendor ID:	10512318.1_240774
City, State, Zip:	LOMA LINDA, CA 92354	Deal Name:	
Loan Number:	001238	Inspection Date:	09/18/2020
2nd Loan / Client #:		Subject APN:	0293-371-14-0000
Borrower / Owner of Record	Kathleen Janet Haywood	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status	Owner	Does the Property Appear Secure?	No	Est. Monthly Rent	\$1,200	Sold in the last	
Currently Listed	Yes	Currently List Broker	RE/MA X CHA	List Broker Contact #	(951) 522-8059	12 Months?	
Initial List Price	\$564,900	Initial List Date	09/08/2020	Current List Price	\$564,900	Sale Price:	
DOM / CDOM	11 / 11	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 average co

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
							
Address	11489 LAUREL AVENUE LOMA LINDA, CA 92354	11536 LAUREL AVE LOMA LINDA, CA 92354	26385 ANTONIO CIR LOMA LINDA, CA 92354	26155 WINDSOR DR LOMA LINDA, CA 92354	26224 KING EDWARDS DR LOMA LINDA, CA 92354	26405 FRANCISCO LN LOMA LINDA, CA 92354	11691 BUCKINGHAM RD LOMA LINDA, CA 92354
Proximity		0.07	0.27	0.42	0.39	0.4	0.41
Sale/List Price		\$570,000	\$592,500	\$570,000	\$560,000	\$559,000	\$570,000
Sale Date		06/30/2020	08/07/2020	07/22/2020	08/27/2020	07/17/2020	07/30/2020
Price Per Sq.ft.	\$243.15	\$240.40	\$253.09	\$243.37	\$223.81	\$257.83	\$243.37
Initial List Price	\$564,900	\$569,800	\$599,900	\$599,900	\$560,000	\$559,000	\$570,000
Initial List Date	09/08/2020	04/26/2020	07/03/2020	06/06/2020	08/27/2020	07/17/2020	07/30/2020
Current/Final List	\$564,900	\$569,800	\$599,900	\$599,900	\$560,000	\$559,000	\$570,000
DOM/CDOM	11	65 / 65	35 / 35	46 / 46	26 / 26	45 / 45	50 / 50
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	None	None	None	None	None	None	None
Living Area	2336	2371	2341	2342	2502	2168	2342
#Rooms/Bed/Bath All	7 / 4 / 2.5	8 / 5 / 3	6 / 3 / 2.5	7 / 4 / 2.5	7 / 4 / 3	7 / 4 / 2.5	6 / 3 / 2.5
Year Built	1999	2000	1999	1988	1993	2000	1988
Bsmnt SqFt/Finished							
Lot Size	0.20	0.18	0.20	0.17	0.16	0.19	0.16
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Ranch / Q4	Colonial / Q4	Colonial / Q3	Colonial / Q4	Colonial / Q4	Colonial / Q4	Colonial / Q4
# of Units	1	1	1	1	1	1	1
Condition	C4	C4	C3	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	No	No	No	No	No	No	No
Garage	3 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	AMBERTON LANE	AMBERTON LANE	LOMA LINDA	LOMA LINDA	MONARCH COVE	LOMA LINDA	LOMA LINDA
Rent Potential	\$1,200						
Annual Gross Income	\$14,400						
Likely Sale Price					\$560,000	\$559,000	\$570,000
Gross Rent Multiplier	39.44						
School District	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified	Redlands Unified
Common Amenities							
Data Source - ID	DataQuick-0293...	MLS-EV20080571	MLS-PW20126728	MLS-OC20109041	MLS-CV20176413	MLS-EV20141393	MLS-EV20151013

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	\$568,000	\$568,000	\$80,778	\$567,000
Recommended List Price	\$570,000	\$570,000		
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
•	11489 LAUREL AVENUE	LOMA LINDA	4	2.5	0.20		1999		
1	11536 LAUREL AVE	LOMA LINDA	5	3	0.18	06/30/2020	2000	\$570,000	0.07
2	26385 ANTONIO CIR	LOMA LINDA	3	2.5	0.20	08/07/2020	1999	\$592,500	0.27
3	26155 WINDSOR DR	LOMA LINDA	4	2.5	0.17	07/22/2020	1988	\$570,000	0.42
1	26224 KING EDWARDS DR	LOMA LINDA	4	3	0.16	08/27/2020	1993	\$560,000	0.39
2	26405 FRANCISCO LN	LOMA LINDA	4	2.5	0.19	07/17/2020	2000	\$559,000	0.4
3	11691 BUCKINGHAM RD	LOMA LINDA	3	2.5	0.16	07/30/2020	1988	\$570,000	0.41

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: Bed: -\$10,000 ; Full Bath: -\$8,000; Half Bath: \$6,000 ; Garage: \$5,000 ; Total Adjustment: -\$7,000 . Net Adjustment: \$563,000 .
Sale 2 Comments	Adjustment: Bed: \$10,000 ; Lot Size: \$800 ;Condition: -\$25,000 ; Total Adjustment: -\$14,200 . Net Adjustment: \$578,300 .
Sale 3 Comments	Adjustment: Year Built: \$165 . Total Adjustment: \$165 . Net Adjustment: \$570,165 .
List 1 Comments	Adjustment: GLA: -\$12,616 ; Full Bath: -\$8,000; Half Bath: \$6,000 ; Garage: \$5,000 ; Lot Size: \$25 ; Year Built: \$90 . Total Adjustment: -\$9,501 . Net Adjustment: \$550,499 .
List 2 Comments	Adjustment: GLA: \$12,768 ; Garage: \$5,000 ; Total Adjustment: \$17,768. Net Adjustment: \$576,768 .
List 3 Comments	Adjustment: Bed: \$10,000 ; Year Built: \$165 . Total Adjustment: \$10,165 . Net Adjustment: \$580,165 .

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 This is a Broker's Price Opinion (BPO) and was prepared by a licensed Real Estate Agent. It is not an Appraisal. This opinion 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. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit."

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

11489 LAUREL AVENUE
LOMA LINDA, CA 92354



Subject Side

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LOMA LINDA, CA 92354



Subject Side

11489 LAUREL AVENUE
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Subject Address Verification

11489 LAUREL AVENUE
LOMA LINDA, CA 92354



Subject Street

11489 LAUREL AVENUE
LOMA LINDA, CA 92354



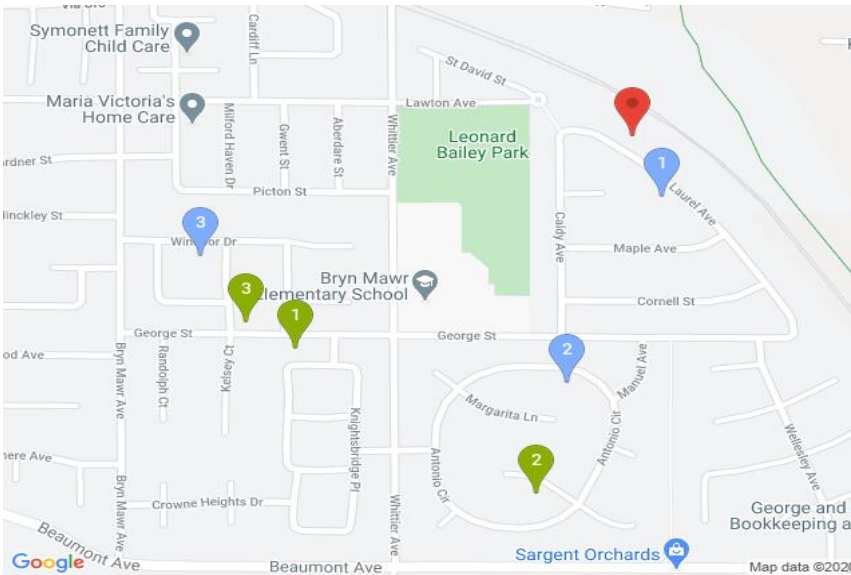
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LOMA LINDA, CA 92354



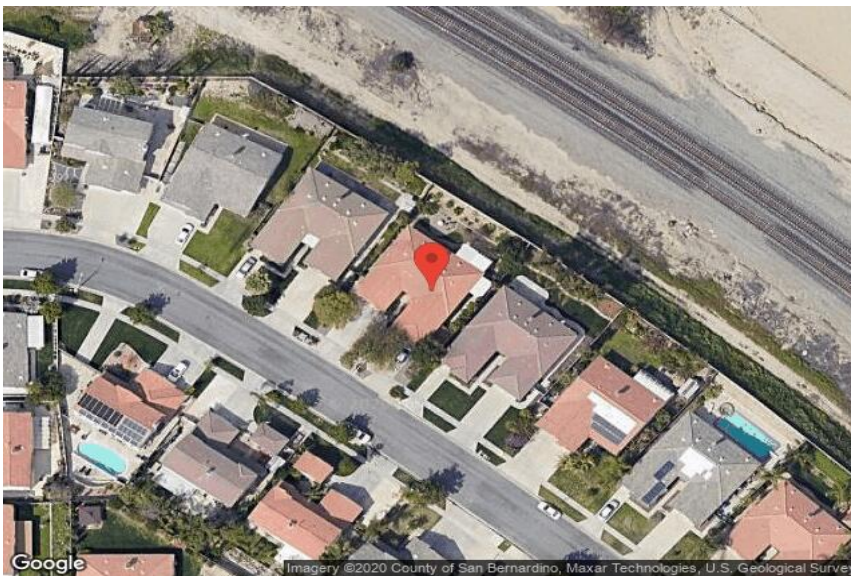
Subject View From Across the Street

11489 LAUREL AVENUE
LOMA LINDA, CA 92354



Subject Static Map

11489 LAUREL AVENUE
LOMA LINDA, CA 92354



Subject Satellite View

11489 LAUREL AVENUE
LOMA LINDA, CA 92354



Comparable Sale #1

11536 LAUREL AVE
LOMA LINDA, CA 92354
Sale Date: 06/30/2020
Sale Price: \$570,000



Comparable Sale #2

26385 ANTONIO CIR
LOMA LINDA, CA 92354
Sale Date: 08/07/2020
Sale Price: \$592,500



Comparable Sale #3

26155 WINDSOR DR
LOMA LINDA, CA 92354
Sale Date: 07/22/2020
Sale Price: \$570,000



Comparable Listing #1

26224 KING EDWARDS DR
LOMA LINDA, CA 92354
Current List: \$560,000



Comparable Listing #2

26405 FRANCISCO LN
LOMA LINDA, CA 92354
Current List: \$559,000



Comparable Listing #3

11691 BUCKINGHAM RD
LOMA LINDA, CA 92354
Current List: \$570,000

Disclaimer

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