



Broker Price Opinion

Exterior Inspection
 Interior Inspection

Property Address:	380 DAVID DRIVE	Vendor ID:	10445526.1_398426
City, State, Zip:	ALAMO, CA 94507	Deal Name:	
Loan Number:	001226	Inspection Date:	09/08/2020
2nd Loan / Client #:		Subject APN:	192-164-003-1
Borrower / Owner of Record	ukn ukn	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status Does the Property Appear Secure? Est. Monthly Rent Sold in the last 12 Months?

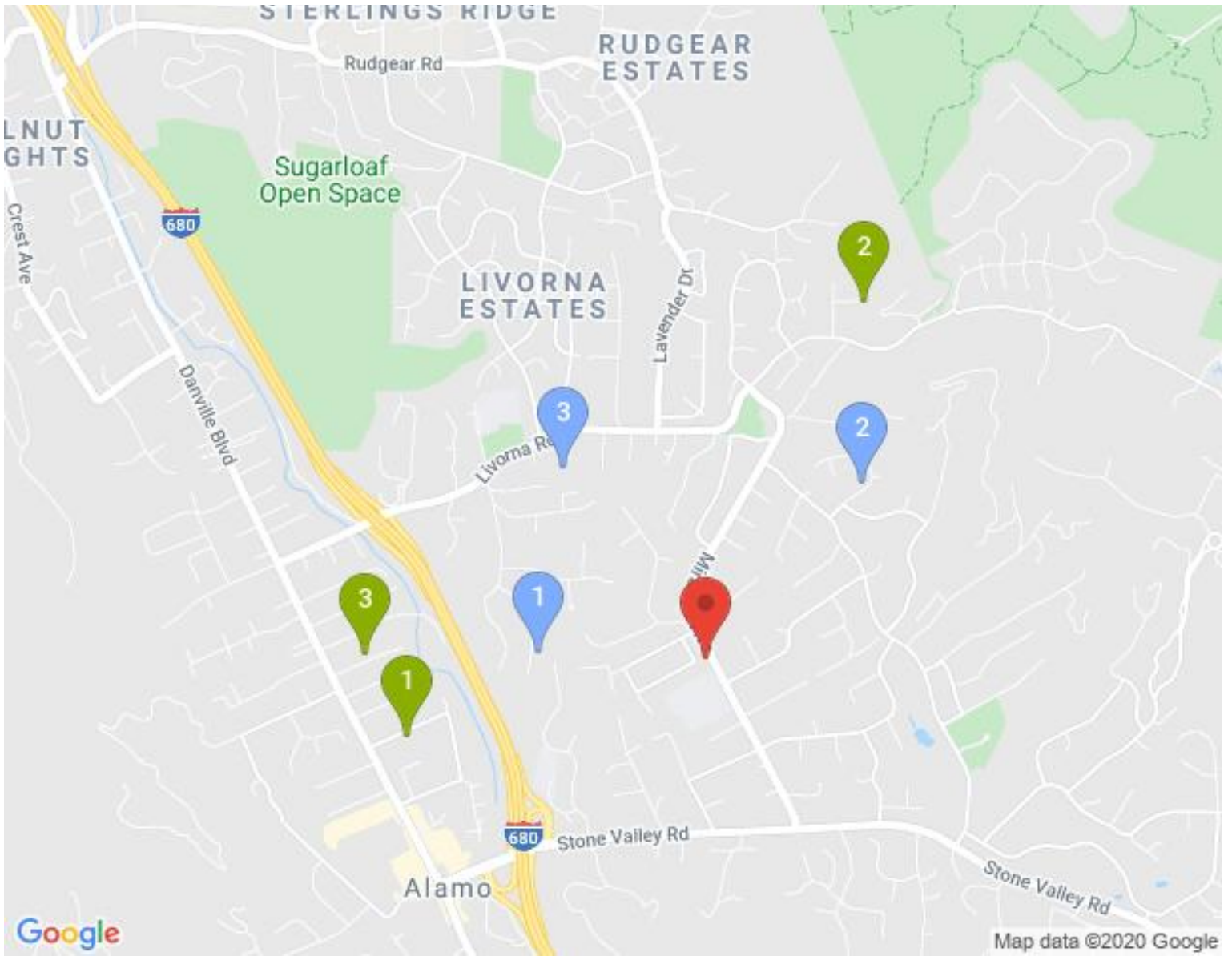
Currently Listed Currently List Broker List Broker Contact # Initial List Price Initial List Date Current List Price DOM / CDOM

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

Subject Property Comments / External Influences
Sold in 2015 for lower price than 2007.

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
Address	380 DAVID DRIVE ALAMO, CA 94507	61 VERNAL CT ALAMO, CA 94507	2335 HERITAGE OAKS DR ALAMO, CA 94507	1131 DOUGLAS CT ALAMO, CA 94507	1459 VIA DON JOSE ALAMO, CA 94507	388 JAMES BOWIE CT ALAMO, CA 94507	1470 FINLEY LN ALAMO, CA 94507
Proximity		0.41	0.58	0.58	0.76	0.96	0.84
Sale/List Price		\$1,595,000	\$1,830,000	\$1,850,000	\$1,675,000	\$1,650,000	\$1,799,000
Sale Date		06/05/2020	05/01/2020	05/15/2020	09/01/2020	08/26/2020	09/02/2020
Price Per Sq.ft.	\$627.91	\$639.52	\$650.77	\$657.42	\$788.61	\$554.80	\$600.87
Initial List Price		\$1,595,000	\$1,749,000	\$1,890,000	\$1,675,000	\$1,650,000	\$1,799,000
Initial List Date		04/24/2020	05/01/2020	03/10/2020	09/01/2020	08/26/2020	09/02/2020
Current/Final List		\$1,595,000	\$1,749,000	\$1,890,000	\$1,675,000	\$1,650,000	\$1,799,000
DOM/CDOM		20 / 20	0 / 0	66 / 66	8 / 8	14 / 14	7 / 7
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives		0	0	0	0	0	0
Living Area	2787	2494	2812	2814	2124	2974	2994
#Rooms/Bed/Bath All	11 / 4 / 3.5	9 / 3 / 2	10 / 4 / 3	10 / 4 / 3.5	8 / 3 / 2	12 / 5 / 3	10 / 4 / 4
Year Built	1960	1983	1976	1984	1955	1978	1939
Bsmnt SqFt/Finished							
Lot Size	0.40	1.14	0.49	0.93	0.48	0.55	0.50
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Single Story / Q3	Single Story / Q4	Single Story / Q3	2-Story Conv / Q3	Single Story / Q4	2-Story Conv / Q3	2-Story Conv / Q4
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C3	C4	C3	C3
Pool/Spa	In Ground	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	No / No
View	Residential	Residential	Residential	Residential	Residential	Residential	Residential
Porch/Patio/Deck	No / Yes / Yes	No / Yes / Yes	No / Yes / Yes	Yes / Yes / Yes	Yes / Yes / No	No / Yes / Yes	No / Yes / Yes
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	3 Attached	3 Attached	2 Attached	2 Attached	3 Attached	2 Attached
Other Features	Nothing noted.	Empty, no staging.	Superb Back Yard	Fabulous pool/deck	Needs updating.	No open concept.	Just below avarege
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	MIS-MATCH	BARRINGTON WOODS	ROUNDHILL OAKS	MIS-MATCH	WESTSIDE	THE TRAILS	WESTSIDE ALAMO
Rent Potential	\$4,500						
Annual Gross Income	\$54,000						
Likely Sale Price					\$1,675,000	\$1,650,000	\$1,799,000
Gross Rent Multiplier	32.41						
School District	San Ramon Vall...	San Ramon Vall...	San Ramon Vall...	San Ramon Vall...	San Ramon Vall...	San Ramon Vall...	San Ramon Vall...
Common Amenities							
Data Source - ID	Other	MLS-40902515	MLS-40903164	MLS-40898547	MLS-40917230	MLS-40918314	MLS-40919230

Market Time 0-30 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="\$1,750,000"/>	<input type="text" value="\$1,750,000"/>	<input type="text" value="\$850,000"/>	<input type="text" value="\$1,700,000"/>
Recommended List Price	<input type="text" value="\$1,750,000"/>	<input type="text" value="\$1,750,000"/>		
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
•	380 DAVID DRIVE	ALAMO	4	3.5	0.40		1960		
1	61 VERNAL CT	ALAMO	3	2	1.14	06/05/2020	1983	\$1,595,000	0.41
2	2335 HERITAGE OAKS DR	ALAMO	4	3	0.49	05/01/2020	1976	\$1,830,000	0.58
3	1131 DOUGLAS CT	ALAMO	4	3.5	0.93	05/15/2020	1984	\$1,850,000	0.58
1	1459 VIA DON JOSE	ALAMO	3	2	0.48	09/01/2020	1955	\$1,675,000	0.76
2	388 JAMES BOWIE CT	ALAMO	5	3	0.55	08/26/2020	1978	\$1,650,000	0.96
3	1470 FINLEY LN	ALAMO	4	4	0.50	09/02/2020	1939	\$1,799,000	0.84

Neighborhood Data:

Location Type:
 Market Trend:
 Economic Trend:
 Neighborhood Trend:

Housing Supply:
 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: Alamo Schools 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 Comments	Inferior. a) smaller GLA; b) empty/not staged; c) standard imported HW; d) remodelings don't match each other Superior: Lot, but this has minor impact on the price when the main house doesn't sustain a higher price. High ceiling.
Sale 2 Comments	This house has been upgraded to slightly above average materials (for the area), the original part is well maintained, above-average backyard, barbecue professionally installed next to a good looking pool. House sold in pre-market time, 0 DOM. Fair market value.
Sale 3 Comments	Superior: a) lot is bigger and well used with pool/deck well planned. Value was added mostly for this reason. Similar schools. Inferior: GLA is about the same. In a 2 story building (stairwell), the rooms will be a smaller. REAL GLA will be smaller.
List 1 Comments	GLA: 2580sqft-Xome. MLS: 2580 Tax: 2124 Conf Rem: "Seller ...late 90's when .. passed away peacefully in the home. Sq Ft differs from county records". House mostly in A) original state or b) Oak cabinet style. The pool and yard are OK. GLA differs from PR. Seems overpriced.
List 2 Comments	This house doesn't seem to have large open areas as it is expected. The ++ sq ft will have limited impact on \$ bc multiple rooms will bring the \$ down. DR has carpet and is closed. There is a mixed remodel, 2000 ktch w/ warm colors. But fixing that obsolescence is expensive.
List 3 Comments	Owner-occupied house during the sale. Some upgrades, large lawn in the backyard for play, no pool. Not an astonishing curb appeal. One extra bath. There is living area above the garage. Less attractive house, one extra bath.

Comments:

Service Provider Comments:

The price bracket is about the same for the period (Jul to Sept) in 2019 and 2020 (same 3 months). But the average and median prices changed. 2019 (14 sales for the same period) : Average \$1,595,785 Median \$1,625,000 || 2020 (6 sales for the same period - Jul to Sept Average \$1,728,166 Median \$1,775,000. Inventory is smaller all over the areas in the Bay Area. This is pushing the prices up, but it may be temporary. This market is different from Berkeley or Oakland where you underprice the house severely. These houses in Alamo need to be carefully priced. There is a pattern of houses for 1.9mi and another for 1.6mi. The 1.7 to 1.8 mi house seems to be a common average price. Well prepared houses should get a higher price. Non-open spaces do not deserve much investment because the stigma is hard to be fixed under 100K. If a minor opening issue, that would bring a return. The subject has a well-maintained front yard, painted, and seems ready for the market from the exterior perspective. Zillow: \$1,904,056 || Redfin: \$1,717,238 || Realtor.com \$1,784,900 ___ Land/house ratio is different in Alamo per Tax Assessment for this house. Current market has only \$1 million lots.

Vendor Comments:

Service Provider Signature

/s/ Glauber Carvalho

Service Provider Company

Glauber Carvalho

BPO Effective Date

09/11/2020

Service Provider Lic. Num.

01419024

Repairs		
Recommended Repairs would bring the subject to: <input type="text" value="\$1,750,000"/>		
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

380 DAVID DRIVE
ALAMO, CA 94507



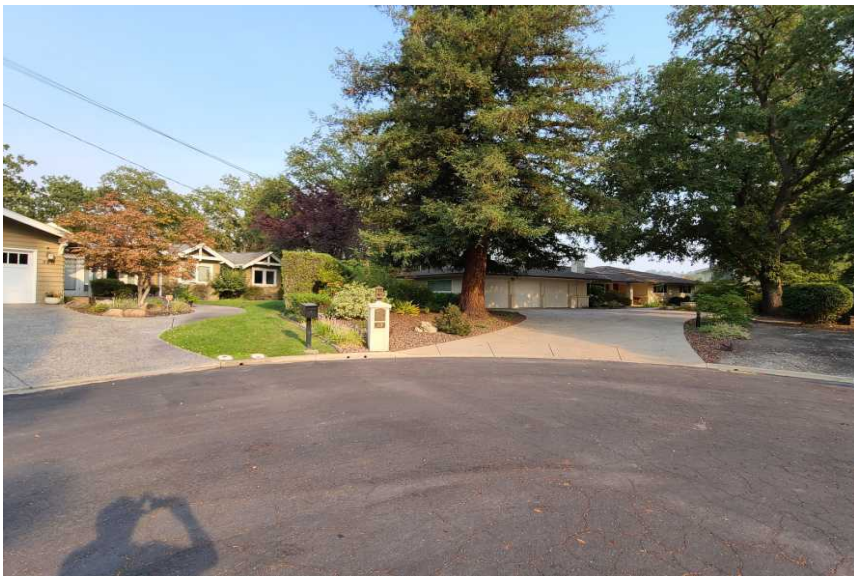
Subject Front

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Subject Front

380 DAVID DRIVE
ALAMO, CA 94507



Subject Side

380 DAVID DRIVE
ALAMO, CA 94507



Subject Side

380 DAVID DRIVE
ALAMO, CA 94507



Subject Address Verification

380 DAVID DRIVE
ALAMO, CA 94507



Subject Street

380 DAVID DRIVE
ALAMO, CA 94507



Subject Street

380 DAVID DRIVE
ALAMO, CA 94507



Subject View From Across the Street

380 DAVID DRIVE
ALAMO, CA 94507



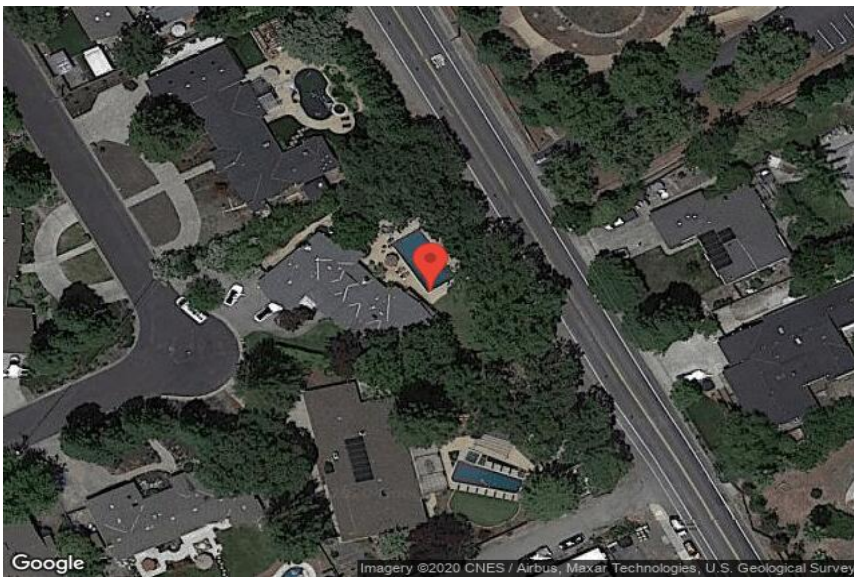
Subject Other

380 DAVID DRIVE
ALAMO, CA 94507



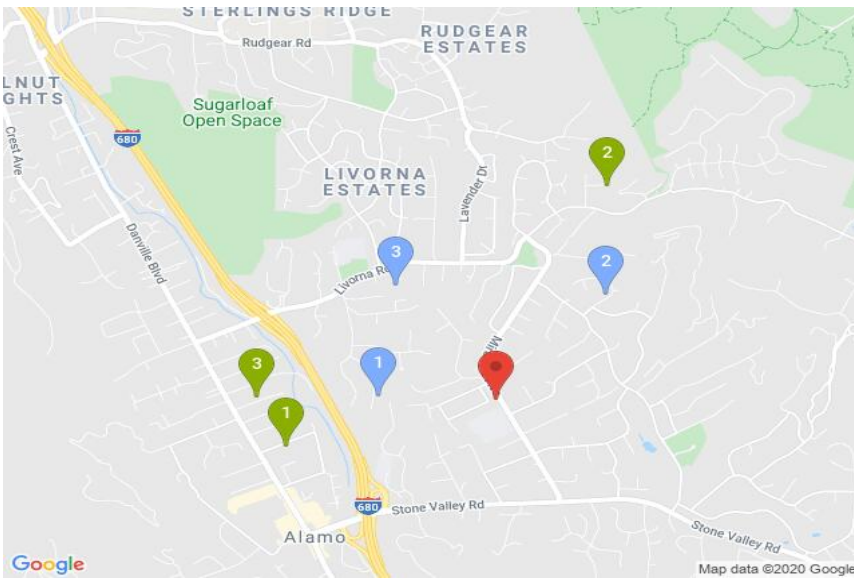
Subject Other

380 DAVID DRIVE
ALAMO, CA 94507



Subject Satellite View

380 DAVID DRIVE
ALAMO, CA 94507



Subject Static Map

380 DAVID DRIVE
ALAMO, CA 94507

© 2020 CCAR



Comparable Sale #1

61 VERNAL CT
ALAMO, CA 94507
Sale Date: 06/05/2020
Sale Price: \$1,595,000

© 2020 CCAR



Comparable Sale #2

2335 HERITAGE OAKS DR
ALAMO, CA 94507
Sale Date: 05/01/2020
Sale Price: \$1,830,000

© 2020 CCAR



Comparable Sale #3

1131 DOUGLAS CT
ALAMO, CA 94507
Sale Date: 05/15/2020
Sale Price: \$1,850,000

2020 CCAR



Comparable Listing #1

1459 VIA DON JOSE
ALAMO, CA 94507
Current List: \$1,675,000

2020 CCAR



Comparable Listing #2

388 JAMES BOWIE CT
ALAMO, CA 94507
Current List: \$1,650,000

2020 CCAR



Comparable Listing #3

1470 FINLEY LN
ALAMO, CA 94507
Current List: \$1,799,000

Disclaimer

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