



Broker Price Opinion

Exterior Inspection
 Interior Inspection

Property Address:	219 VIA SAN ANDREAS	Vendor ID:	10864080.1_205145
City, State, Zip:	SAN CLEMENTE, CA 92672	Deal Name:	
Loan Number:	001263	Inspection Date:	11/06/2020
2nd Loan / Client #:		Subject APN:	691-042-04
Borrower / Owner of Record	Mehrzad Ghaffarian	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status	Unknown	Does the Property Appear Secure?	Yes	Est. Monthly Rent	\$4,800	Sold in the last 12 Months?	No
Currently Listed	No	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
 N/a

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
Address	219 VIA SAN ANDREAS SAN CLEMENTE, CA 92672	215 VIA SAN ANDREAS SAN CLEMENTE, CA 92672	201 VIA SOCORRO SAN CLEMENTE, CA 92672	2703 VIA VISTOSA SAN CLEMENTE, CA 92672	343 AVENIDA VAQUERO SAN CLEMENTE, CA 92672	312 VIA ALEGRE SAN CLEMENTE, CA 92672	2886 CALLE HERALDO SAN CLEMENTE, CA 92672
Proximity		0.02	0.1	0.16	0.55	0.13	1.57
Sale/List Price		\$900,000	\$902,000	\$1,035,000	\$949,500	\$1,050,000	\$985,000
Sale Date		09/18/2020	01/31/2020	02/18/2020	06/22/2020	10/24/2020	08/15/2020
Price Per Sq.ft.	\$661.32	\$656.46	\$657.90	\$619.01	\$542.87	\$664.55	\$657.98
Initial List Price		\$950,000	\$899,000	\$995,000	\$949,500	\$1,050,000	\$985,000
Initial List Date		09/10/2020	01/13/2020	01/14/2020	06/22/2020	10/24/2020	08/15/2020
Current/Final List		\$950,000	\$899,000	\$995,000	\$949,500	\$1,050,000	\$985,000
DOM/CDOM		8 / 8	18 / 18	35 / 35	137 / 137	14 / 14	62 / 62
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives		None	None	None	None	None	None
Living Area	1497	1371	1371	1672	1749	1580	1497
#Rooms/Bed/Bath All	7 / 4 / 2	7 / 3 / 2	7 / 3 / 2	7 / 3 / 2	7 / 3 / 2	7 / 3 / 2	7 / 4 / 3
Year Built	1965	1965	1965	1962	1964	1963	1965
Bsmnt SqFt/Finished							
Lot Size	0.14	0.14	0.13	0.15	0.14	0.15	0.19
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	2-Story Conv / 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 / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached
Other Features	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HOA Fees	\$32	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	N/A	SHORECLIFFS	SHORECLIFFS	SHORECLIFFS	N/A	SHORECLIFFS	SHORECLIFFS
Rent Potential	\$4,800						
Annual Gross Income	\$57,600						
Likely Sale Price					\$949,500	\$1,050,000	\$985,000
Gross Rent Multiplier	17.19						
School District	Capistrano Uni...	Capistrano Uni...	Capistrano Uni...	Capistrano Uni...	Capistrano Uni...	Capistrano Uni...	Capistrano Uni...
Common Amenities							
Data Source - ID	County Tax-OC2...	MLS-OC20188639	MLS-LG20008551	MLS-OC20008071	MLS-SB20121748	MLS-OC20222768	MLS-OC20166500

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	\$990,000	\$990,000	\$265,000	\$925,000
Recommended List Price	\$999,000	\$999,000		
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
•	219 VIA SAN ANDREAS	SAN CLEMENTE	4	2	0.14		1965		
1	215 VIA SAN ANDREAS	SAN CLEMENTE	3	2	0.14	09/18/2020	1965	\$900,000	0.02
2	201 VIA SOCORRO	SAN CLEMENTE	3	2	0.13	01/31/2020	1965	\$902,000	0.1
3	2703 VIA VISTOSA	SAN CLEMENTE	3	2	0.15	02/18/2020	1962	\$1,035,000	0.16
1	343 AVENIDA VAQUERO	SAN CLEMENTE	3	2	0.14	06/22/2020	1964	\$949,500	0.55
2	312 VIA ALEGRE	SAN CLEMENTE	3	2	0.15	10/24/2020	1963	\$1,050,000	0.13
3	2886 CALLE HERALDO	SAN CLEMENTE	4	3	0.19	08/15/2020	1965	\$985,000	1.57

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

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

Comparables:

Sale 1	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning, age, sold less than 2.5 months ago Interior Comments Features: 3 bedroom, 2 bath home with city lights, ocean & Catalina views! Just down the hill is the oceanfront, Shorecliffs Beach Club.
Sale 2	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning, age, sold less than 9.75 months ago Interior Comments Features: kitchen features Stainless appliances including gas stove, dishwasher and microwave. House has upgraded water pipes.
Sale 3	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning, age, sold less than 8.75 months ago Interior Comments Features: 3 bedrooms and 2 full bathrooms provide ample space for comfortable living. The gourmet kitchen boasts a six-burner stove.
List 1	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning & age Interior Features: Granite countertops, Comments Stainless Steel appliances. New Landscape with golf course view. Great rental property or convert to your primary residence.
List 2	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning & age Interior Features: 3 bedroom, 2 bath home Comments offers ocean, canyon, and Golf Course views in the back, and a peek-a-boo view of the ocean in the front.
List 3	Reason used comp: Close in proximity, GLA, lot size, room count, neighborhood, condition, zoning & age Interior Features: Kitchen Contains Comments Custom White Shaker Cabinets With Self-close Drawers & Doors, Extra Large Pull- Out Drawers For Pots & Pans, Kohler Farmhouse Sink.

Comments:

Service Provider Comments:

Lack of comps, matching subject characteristics, that are not slightly updated; an appropriate quality/appeal adjustment has been made accordingly. This has been given consideration in determining the Probable as-is value. The Subject Property GLA is slightly smaller/larger than the comparables provided however it does not affect the credibility of the report or affect the support of the comparables provided. The Subject has not been listed or sold within the last 12 months so no Sales History Analysis can be provided. Most sales are within 6 mos; However, I used a slightly dated Sale/Listing but the price opinion is based on the most recent sales and causes no risk. THE MARKET WAS LIMITED IN INVENTORY AND THERE WAS A NEED TO EXPAND THE PROXIMITY AND SEARCH BACK IN MONTHS TO OBTAIN COMPS SIMILAR TO THE SUBJECT CHARACTERISTICS. Lack of comps, matching subject characteristics, within 1 mile of subject, a six month sale date, 20% lot size & 10 years age; had to adjust in order to locate reasonable comps in the same or similar markets. **Property Condition: The subject is in overall average condition with no items of deferred maintenance noted. The comparable sales and listings are all suburban, detached, single family homes that match subject characteristics and are good indicators of market value.** **At the time of inspection, there were no negative features that were noted that would have a negative impact on the subject property value.** **Property Maintenance: Subject appears in maintained condition from exterior.** **Landscape & Lawn: Subject is maintained and landscaped.** **Neighborhood Conformity: Maintained neighborhood, subject conforms to area.** **Repairs: No adverse conditions were noted at time of inspection based on exterior observations.** **Subject Value: Values are based upon the similar sold properties, availabilities and the market condition in the area.**

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

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Subject Side

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Subject Side

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Subject Address Verification

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Subject Street

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



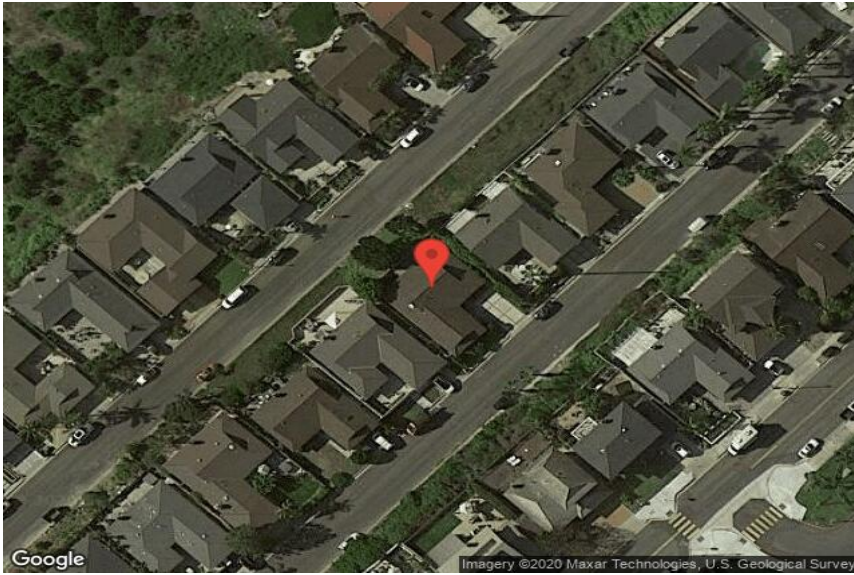
Subject Street

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Subject Across Street from Subject

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Subject Satellite View

219 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672



Comparable Sale #1

215 VIA SAN ANDREAS
SAN CLEMENTE, CA 92672
Sale Date: 09/18/2020
Sale Price: \$900,000



Comparable Sale #2

201 VIA SOCORRO
SAN CLEMENTE, CA 92672
Sale Date: 01/31/2020
Sale Price: \$902,000



Comparable Sale #3

2703 VIA VISTOSA
SAN CLEMENTE, CA 92672
Sale Date: 02/18/2020
Sale Price: \$1,035,000



Comparable Listing #1

343 AVENIDA VAQUERO
SAN CLEMENTE, CA 92672
Current List: \$949,500



Comparable Listing #2

312 VIA ALEGRE
SAN CLEMENTE, CA 92672
Current List: \$1,050,000



Comparable Listing #3

2886 CALLE HERALDO
SAN CLEMENTE, CA 92672
Current List: \$985,000

Disclaimer

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