



# Broker Price Opinion

Exterior Inspection  
 Interior Inspection

Property Address:	610 S OAKLAND AVE	Vendor ID:	11395716.1_240774
City, State, Zip:	ONTARIO, CA 91762	Deal Name:	
Loan Number:	610 S Oakland Ave	Inspection Date:	01/29/2021
2nd Loan / Client #:		Subject APN:	1049-291-30-0000
Borrower / Owner of Record	ukn ukn	Lender / Client	Trimark Funding, 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:

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

Sold in the last  Months?  
 Sale Price:   
 Sale Date:

Subject Property Comments / External Influences  
**Average condition. No repairs noted.**

	subject	Sold comps 1	Sold comps 2	Sold comps 3	List comps 1	List comps 2	List comps 3
Address	610 S OAKLAND AVE ONTARIO, CA 91762	406 E SUNKIST ST ONTARIO, CA 91761	1128 W D ST ONTARIO, CA 91762	1003 S VINE AVE ONTARIO, CA 91762	453 W LOCUST ST ONTARIO, CA 91762	306 E PHILLIPS ST ONTARIO, CA 91761	1369 S EUCLID AVE ONTARIO, CA 91762
Proximity		0.66	0.99	0.32	0.91	0.77	0.78
Sale/List Price		\$365,000	\$385,000	\$391,000	\$395,000	\$404,000	\$429,000
Sale Date		11/12/2020	09/29/2020	09/03/2020	07/17/2020	07/15/2020	01/16/2021
Price Per Sq.ft.	\$357.80	\$353.68	\$385	\$355.45	\$303.15	\$436.29	\$405.10
Initial List Price		\$365,000	\$384,000	\$385,000	\$395,000	\$385,000	\$429,000
Initial List Date		08/21/2020	08/06/2020	07/21/2020	07/17/2020	07/15/2020	01/16/2021
Current/Final List		\$358,000	\$384,000	\$385,000	\$395,000	\$404,000	\$429,000
DOM/CDOM		83 / 83	7 / 7	44 / 44	74 / 74	177 / 177	14 / 14
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives		0	0	0	0	0	0
Living Area	1090	1032	1000	1100	1303	926	1059
#Rooms/Bed/Bath All	5 / 3 / 1	5 / 2 / 1	6 / 3 / 1.5	6 / 3 / 1	6 / 3 / 2	6 / 3 / 1	5 / 2 / 1
Year Built	1964	1915	1954	1941	1951	1955	1939
Bsmnt SqFt/Finished							
Lot Size	0.10	0.17	0.14	0.14	0.45	0.17	0.27
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Ranch / Q4	Ranch / Q4	Ranch / Q4	Ranch / Q4	Ranch / Q4	Ranch / Q4	Ranch / 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 / 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 Carport	1 Detached	1 Attached	1 Attached	2 Detached	2 Attached	2 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	Ontario	Ontario	Ontario	Ontario	Ontario	TURNKEY	VICTORY GARDENS
Rent Potential	\$1,800						
Annual Gross Income	\$21,600						
Likely Sale Price					\$395,000	\$404,000	\$429,000
Gross Rent Multiplier	18.06						
School District	Ontario-Montclair	Ontario-Montclair	Ontario-Montclair	Ontario-Montclair	Ontario-Montclair	Ontario-Montclair	Chaffey Joint ...
Common Amenities							
Data Source - ID	County Tax-104 ...	MLS-MB20171471	MLS-OC20151041	MLS-TR20144682	MLS-IV20141705	MLS-IV20139628	MLS-WS21010135

<b>Market Time 90-120 days</b>	<b>As-Is Price Estimate</b>	<b>As-Repaired Price Estimate</b>	<b>Land Only Price</b>	<b>30-Day Quick Sale Price</b>
90-Day Marketing Time	<input type="text" value="\$390,000"/>	<input type="text" value="\$390,000"/>	<input type="text" value="\$78,800"/>	<input type="text" value="\$385,000"/>
Recommended List Price	<input type="text" value="\$400,000"/>	<input type="text" value="\$400,000"/>		
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
•	610 S OAKLAND AVE	ONTARIO	3	1	0.10		1964		
1	406 E SUNKIST ST	ONTARIO	2	1	0.17	11/12/2020	1915	\$365,000	0.66
2	1128 W D ST	ONTARIO	3	1.5	0.14	09/29/2020	1954	\$385,000	0.99
3	1003 S VINE AVE	ONTARIO	3	1	0.14	09/03/2020	1941	\$391,000	0.32
1	453 W LOCUST ST	ONTARIO	3	2	0.45	07/17/2020	1951	\$395,000	0.91
2	306 E PHILLIPS ST	ONTARIO	3	1	0.17	07/15/2020	1955	\$404,000	0.77
3	1369 S EUCLID AVE	ONTARIO	2	1	0.27	01/16/2021	1939	\$429,000	0.78

**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 Comments	Adjustment: Bed: \$7,000; Garage: \$5,000; Lot Size: -\$200; Year Built: \$24,500; Total Adjustment: \$36,300; Net Adjustment: \$401,300. Property is similar in GLA, similar in year built, similar in lot size, similar in condition and similar in bed count to the subject.
Sale 2 Comments	Adjustment: Half Bath: -\$3,000; Garage: \$5,000; Lot Size: -\$100; Year Built: \$5,000; Total Adjustment: \$6,900; Net Adjustment: \$391,900. Property is similar in GLA, similar in lot size, similar in year built, similar in condition and similar in bed count to the subject.
Sale 3 Comments	Adjustment: Garage: \$5,000; Lot Size: -\$50; Year Built: \$11,500; Total Adjustment: \$16,450; Net Adjustment: \$407,450. Property is similar in GLA, similar in year built, similar in condition, similar in lot size and similar in bed count to the subject.
List 1 Comments	Adjustment: GLA: -\$4,260; Full Bath: -\$6,000; Lot Size: -\$1,650; Year Built: \$6,500; Total Adjustment: -\$5,410; Net Adjustment: \$389,590. Property is similar in GLA, similar in bed count, similar in lot size, similar in condition and similar in year built to the subject.
List 2 Comments	Adjustment: GLA: \$3,280; Lot Size: -\$250; Year Built: \$4,500; Total Adjustment: \$7,530; Net Adjustment: \$411,530. Property is similar in GLA, similar in condition, similar in lot size, similar in year built and similar in bed
List 3 Comments	Adjustment: Bed: \$7,000; Lot Size: -\$750; Year Built: \$12,500; Total Adjustment: \$18,750; Net Adjustment: \$447,750. Property is similar in GLA, similar in year built, similar in bed count, similar in condition and similar in lot size to the subject.

**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. 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 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."Due to limited comparables it is necessary to include those properties that may exceed the age. Due to limited comparables it is necessary to include those properties that may exceed the lot size variance. The comps however are valuable and bracket the subject well in terms of distance, condition, size and age. Due to limited comparables it is necessary to include those properties that may exceed the mile variance. Due to lack of recent sales in the subject's immediate area, needed to extend gla higher than 20%. Since there were limited comparables available within subject's market neighborhood, it was necessary to use comps with wider price range. Unable to get a clear picture of street across the street, and that address was verified by tax, gps, google maps and surrounding house numbers

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**

610 S OAKLAND AVE  
ONTARIO, CA 91762



**Subject Side**

610 S OAKLAND AVE  
ONTARIO, CA 91762



**Subject Side**

610 S OAKLAND AVE  
ONTARIO, CA 91762





**Subject Address Verification**

610 S OAKLAND AVE  
ONTARIO, CA 91762



**Subject Street**

610 S OAKLAND AVE  
ONTARIO, CA 91762



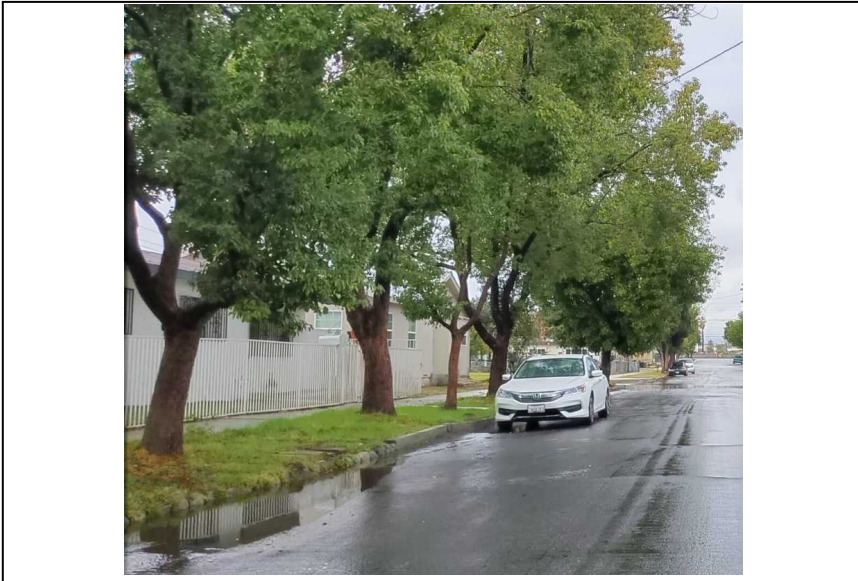
**Subject Street**

610 S OAKLAND AVE  
ONTARIO, CA 91762



**Subject What's across from Subject**

610 S OAKLAND AVE  
ONTARIO, CA 91762



**Subject Other**

610 S OAKLAND AVE  
ONTARIO, CA 91762



**Subject Satellite View**

610 S OAKLAND AVE  
ONTARIO, CA 91762





**Comparable Sale #1**

406 E SUNKIST ST  
ONTARIO, CA 91761  
Sale Date: 11/12/2020  
Sale Price: \$365,000



**Comparable Sale #2**

1128 W D ST  
ONTARIO, CA 91762  
Sale Date: 09/29/2020  
Sale Price: \$385,000



**Comparable Sale #3**

1003 S VINE AVE  
ONTARIO, CA 91762  
Sale Date: 09/03/2020  
Sale Price: \$391,000





**Comparable Listing #1**

453 W LOCUST ST  
ONTARIO, CA 91762  
List Price: \$395,000



**Comparable Listing #2**

306 E PHILLIPS ST  
ONTARIO, CA 91761  
List Price: \$404,000



**Comparable Listing #3**

1369 S EUCLID AVE  
ONTARIO, CA 91762  
List Price: \$429,000

# Disclaimer

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