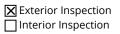
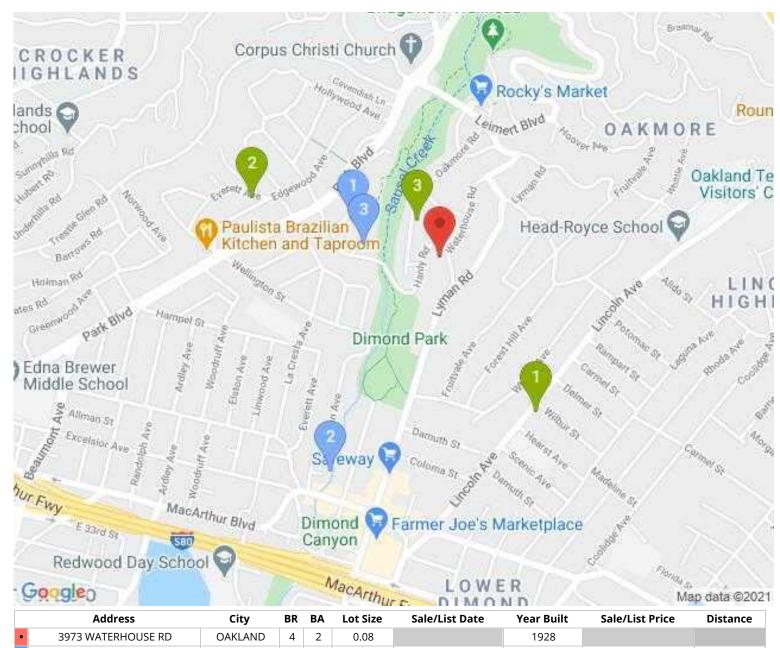


Broker Price Opinion



| Property | y Address: 3973 W | ATERHOUSE RD | Vendor ID: | 11603274.1_396985 | | | | | |
|---|--|------------------------------|---------------------|-----------------------|---------------------|-----------------------------|----------------------|--|--|
| City, | State, Zip: OAKLAN | ND, CA 94602 | | Deal Name: | | | | | |
| Loar | Number: 3973Wa | iterhouseRd | | Inspection Date: | e: 03/10/2021 | | | | |
| | | | | | | | | | |
| 2nd Loan / Client #: Subject APN: 29A-1321-17 Borrower / Owner of Record NA NA Lender / Client Trimark Funding, Inc. | | | | | | | | | |
| Borrower / Owner | of Record NA NA | | | | Lender / Client | Trimark Funding, Inc. | | | |
| Property Occupancy Status Vacant Does the Property Appear Secure? No Est. Monthly Rent \$2,900 Sold in the last | | | | | | | | | |
| Currently Listed C | urrently List Broker | List Broker Contact | urrent List Price D | OOM / CDOM 12 Mon | ths? | | | | |
| Yes k | Keller Williams | (510) 386-0547 | \$850,000 | 02/20/2021 \$ | 850,000 | 17 / 14 Sale Pri | ce: | | |
| Is the Subject Listing Currently Pending? Yes Date of Contract 03/06/2021 CDOM to Contract 14 Sale Date: | | | | | | | | | |
| Subject Property C | omments / Externa | al Influences | | | | · I | | | |
| , , | <mark>ure in a harmoniou</mark> | | | | | | | | |
| The subject is seed | | | Cald same 2 | Cald same 3 |) | 4 1: | List samus 2 | | |
| | Subject | Sold comps 1 | Sold comps 2 | Sold comps 3 | B List comps | 1 List comps 2 | List comps 3 | | |
| Address | RD | 4624 DOLORES AVE OAKLAND, | OAKLAND, | 4614 BENEVIDES AVE | OAKLAND, | OAKLAND, | OAKLAND, | | |
| | OAKLAND, CA 94602 | CA 94602 | CA 94602 | OAKLAND, CA 94602 | CA 94602 | CA 94602 | CA 94602 | | |
| Proximity | | 0.19 | 0.47 | 0.15 | 0.36 | 0.39 | 0.08 | | |
| Sale/List Price | | \$1,000,000 | \$871,000 | \$1,308,000 | \$795,000 | \$899,000 | \$899,000 | | |
| Sale Date | | 08/14/2020 | 04/29/2020 | 10/09/2020 | 03/06/202 | 1 03/09/2021 | 02/19/2021 | | |
| Price Per Sq.ft. | \$659.30 | \$702.25 | \$676.77 | \$839.54 | \$788.69 | \$591.06 | \$717.48 | | |
| Initial List Price | \$850,000 | \$1,000,000 | \$899,000 | \$899,000 | \$795,000 | | \$899,000 | | |
| Initial List Date | 02/20/2021 | 06/12/2020 | 02/20/2020 | 08/20/2020 | 03/06/202 | | 02/19/2021 | | |
| Current/Final List | \$850,000 | \$1,000,000 | \$899,000 | \$899,000 | \$795,000 | | \$899,000 | | |
| DOM/CDOM | 17 | 63 / 63 | 69 / 69 | 50 / 50 | 4/4 | 1/1 | 13 / 13 | | |
| Sales Type | None | Fair Market | Fair Market | Fair Market | | | Fair Market | | |
| Finance Incentives | 1403 | None 1424 | None 1287 | None 1558 | None 1008 | None 1521 | None 1253 | | |
| Living Area #Rooms/Bed/Bath All | 7/4/2 | 6/3/1 | 7 / 2 / 1.5 | 7/3/2 | 6/2/1 | 7/3/2 | 6/3/1 | | |
| Year Built | 1928 | 1914 | 1934 | 1925 | 1920 | 1924 | 1927 | | |
| Bsmnt SqFt/Finished | 1920 | 1314 | 1954 | 1925 | 1920 | 1324 | 1927 | | |
| Lot Size | 0.08 | 0.10 | 0.10 | 0.07 | 0.07 | 0.05 | 0.09 | | |
| Property Type | SF Detach | SF Detach | SF Detach | SF Detach | SF Detacl | | SF Detach | | |
| Style / Quality | Single Story / Q4 | Single Story / Q4 | Single Story / Q4 | Single Story / C | Q4 Single Story | / Q4 2-Story Conv / C | 34 Single Story / Q4 | | |
| # of Units | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| Condition | C4 | C3 | C4 | C3 | C4 | C4 | C4 | | |
| Pool/Spa | None | No / No | No / No | No / No | No / No | No / No | No / No | | |
| View | Residential | Residential | Residential | Residential | Residentia | | Residential | | |
| Porch/Patio/Deck | No / No / No | No / No / No | No / No / No | No / No / No | | | No / No / No | | |
| Fireplace | Yes | Yes | Yes | Yes | Yes | Yes | Yes | | |
| Garage | 1 Attached | None | 1 Attached | None | 1 Attache | | 1 Attached | | |
| Other Features | None | None | None | None | None | None | None | | |
| HOA Fees | \$0 OAKMORE | \$0 GLENVIEW | \$0 OAKMORE | \$0 GLENVIEW | \$0 DIAMOND DIST | \$0 RICT DIAMOND DISTRIC | \$0 T OAKMORE | | |
| Subdivision Rent Potential | \$2,900 | GLLIVVILVV | OAKWOKE | GLEINVIEVV | DIAWOND DIST | NICT DIAMOND DISTRIC | OAKWOKE | | |
| Annual Gross Income | \$34,800 | | | | | | | | |
| Likely Sale Price | ¥3 4 ,000 | | | | \$795,000 | \$899,000 | \$899,000 | | |
| Gross Rent Multiplier | 26.58 | | | | Ψ7.55,00C | , 4000,000 | 4077,000 | | |
| School District | Oakland School | Oakland School | Oakland School | Oakland School . | Oakland School | ol Oakland School | Oakland School | | |
| Common Amenities | | | | | | | | | |
| Data Source - ID MLS-40938586 MLS-22013247 MLS-40896184 MLS-40917460 MLS-40940263 MLS-40940664 MLS-40938384 | | | | | | | | | |
| 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 | | \$925,000 | \$ | 925,000 | \$272,9 | 00 | \$910,000 | | |
| Recommen | nded List Price | \$935,000 | \$ | 935,000 | | | | | |
| Recommended : | Recommended Sales Strategy: As - Is Repaired | | | | | | | | |



| | Address | City | BR | ВА | Lot Size | Sale/List Date | Year Built | Sale/List Price | Distance |
|---|--------------------|---------|----|-----|----------|----------------|------------|-----------------|----------|
| • | 3973 WATERHOUSE RD | OAKLAND | 4 | 2 | 0.08 | | 1928 | | |
| 1 | 4624 DOLORES AVE | OAKLAND | 3 | 1 | 0.10 | 08/14/2020 | 1914 | \$1,000,000 | 0.19 |
| 2 | 18 VETERAN WAY | OAKLAND | 2 | 1.5 | 0.10 | 04/29/2020 | 1934 | \$871,000 | 0.47 |
| 3 | 4614 BENEVIDES AVE | OAKLAND | 3 | 2 | 0.07 | 10/09/2020 | 1925 | \$1,308,000 | 0.15 |
| 1 | 3832 LINCOLN AVE | OAKLAND | 2 | 1 | 0.07 | 03/06/2021 | 1920 | \$795,000 | 0.36 |
| 2 | 1133 EVERETT AVE | OAKLAND | 3 | 2 | 0.05 | 03/09/2021 | 1924 | \$899,000 | 0.39 |
| 3 | 3992 OAKMORE RD | OAKLAND | 3 | 1 | 0.09 | 02/19/2021 | 1927 | \$899,000 | 0.08 |

Neighborhood Data:

Location Type: Suburban Market Trend: Stable Economic Trend: Stable Neighborhood Trend: Stable

Housing Supply: Stable REO Driven? No Avg Age of Home: 88

Avg Marketing Time of Comparable Listings: Under 3 Mos.

Price Range: \$618,000 to \$2,121,212 Median Price: \$1,380,000 Predominate Value: \$1,375,163 Average DOM: 35

Number of units for rent: Number of units in complex for sale:

Negative Neighborhood Factors that will detract from the subject:

None Noted

Neighborhood Comments:

The neighborhood is predominantly single family detached homes in the Oakland Hills. The homes are in average condition.

| Markotak | ility of Subject: | | | | | | | | |
|--|---|---|----------------------|----------------------------|------------|--|--|--|--|
| | y Buyer: Owner | Types of Financing the Subjec | t will NOT qualify f | or: | | | | | |
| None | | | | | | | | | |
| Will this be a problem for resale? If yes, please explain: | | | | | | | | | |
| None Not | | 7 /1 1 | | | | | | | |
| Comparabl | es: | | | | | | | | |
| | The comparable is in better condition as it was recently upgraded. The subject has one more bathroom and a garage with one space. | | | | | | | | |
| Sale 2 Comments | Best comparable to the subject. The subject has a superior value due to its larger GLA with one more bathroom. | | | | | | | | |
| Sale 3 Comments | Located in the same neighborhood and shares similar characteristics. The comparable is in good condition and has a larger GLA. | | | | | | | | |
| List 1 Comments | The subject has a much larger GLA with one more bathroom and two more bedrooms. 1 car garage, similar lot size, and age. | | | | | | | | |
| List 2 Comments | | | | | | | | | |
| List 3 Comments | | | | | | | | | |
| Comment Service Pro | s: ovider Comments: | | | | | | | | |
| relatively | average characteristics | to the freeway. Located on a quiet si and fair condition. Most weight place the subject in the same neighborhoo | ed on List 3 Locate | = | | | | | |
| Vendor Co | mments: | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Serv | ice Provider Signature | /s/ Cody Connolly | | BPO Effective Date | 03/11/2021 | | | | |
| Serv | ice Provider Company | Cody Connolly | | Service Provider Lic. Num. | 02028585 | | | | |

| Repairs | | |
|--|------------------------|-------|
| Recommended Repairs would bring the subject to | : \$925,000 | |
| Internal Repairs | Comment | Total |
| Painting | | \$ C |
| 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

3973 WATERHOUSE RD OAKLAND, CA 94602



Subject Side

3973 WATERHOUSE RD OAKLAND, CA 94602



Subject Side



Subject Address Verification

3973 WATERHOUSE RD OAKLAND, CA 94602



Subject Street

3973 WATERHOUSE RD OAKLAND, CA 94602



Subject Street



Subject What's across from Subject

3973 WATERHOUSE RD OAKLAND, CA 94602



Subject Other

3973 WATERHOUSE RD OAKLAND, CA 94602



Subject Other



Subject Satellite View



Comparable Sale #1

4624 DOLORES AVE
OAKLAND, CA 94602
Sale Date: 08/14/2020
Sale Price: \$1,000,000



Comparable Sale #2

18 VETERAN WAY
OAKLAND, CA 94602
Sale Date: 04/29/2020
Sale Price: \$871,000



Comparable Sale #3

4614 BENEVIDES AVE OAKLAND, CA 94602 Sale Date: 10/09/2020 Sale Price: \$1,308,000



Comparable Listing #1

3832 LINCOLN AVE OAKLAND, CA 94602 List Price: \$795,000



Comparable Listing #2

1133 EVERETT AVE OAKLAND, CA 94602 List Price: \$899,000



Comparable Listing #3

3992 OAKMORE RD OAKLAND, CA 94602 List Price: \$899,000

Disclaimer

Neither Xome Services LLC nor any of its affiliates, members, managers or contractors makes any representation or warranty as to the accuracy or completeness of the information contained in this Broker Price Opinion. You should use good faith efforts in determining that the content of all information to be provided to or obtained by you is accurate. This analysis has been performed by a licensed real estate professional and is intended for the benefit of the addressee only. The Broker Price Opinionis not to be construed as an appraisal and may not be used as such for any purpose. The purpose of this BPO is to provide an estimate of the probable sales price of the property, utilizing the sales comparison approach methodology and will not be used for loan origination. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit. Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed appraiser must be obtained.

RESIDENTIAL Detached

Pending CourtConfir... List Price: \$850,000

3973 Waterhouse Rd

OAKLAND CA 94602 MLS# 40938586 Area: 2602 Stor... Two ...

Orig Price: \$850,000 Sold Price:

List Date: 2/20/2021 Off Mkt Date: 3/6/2021

Pend Date: 3/6/2021 COE: 3/22/2021

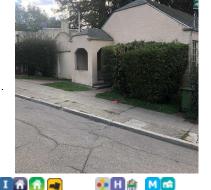
D/N/S: OAKMORE

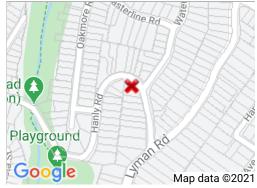
Bedrooms: 4

Baths/Par: 2 / 0

CDOM: 14 DOM:

Builder: Model:





Print/Email:

Property Information

Total Rms: Yr Blt: 1928 Garage Spcs: Own Type: # of Units: % Own Occ: Age: 93 Fireplaces: 1

SqFt: 1403 Acres: 0.080000 Pool: No **Units Floor:** TIC %:

High School District: Source: Public Records Lot SqFt: 3,360 **ElemSchool Dist:**

Showing & Listing Information

Occ By: Vacant Occ Name: Show Info: Appt Only_Will add LB 1221 Occ Phone: Supra Box?: Yes Spec Info: Probate Listing 24 Hr. Notice Req?: No Lockbox Location: will add 12212021

Cross St: Hanly

Directions: Park Blvd>Leimert>Waterhouse Associated Docs: 0

Comp Selling Ofc: 2.5 List Service: Full Service List Type: Excl Right Dual/Variable: No LA-DRE#: 01471277 List Agt: Eloise Middleton - Agt: 510-386-0547 Broker DRE#: 02029039 eloise@homesbyeloise.com

Co-List: List Ofc: Keller Williams Realty - Off: 510-775-1079 **Agent Hit Count:**

Census Tract: Point of Sale Ord: Yes City Transfer Tax: Yes Client Hit Count: Zoning: APN: 29A-1321-17

Disclosures.io Link: Disclosures.io Link Nse PEAD in Glide During Covid-19 Schedule a Showing

Remarks

Probate sale, no court confirmation needed, lots of potential, featuring 2 bedrooms and 1 bathroom upstairs and 2 bedrooms and 1 bathroom downstairs. The property has not been on the market in over 50 plus years. Come with your vision to bring this adorable home back to its original beauty. It has original hardwood floors, formal living room with a fireplace and a formal dining room, with a nice size kitchen. The large bedrooms downstairs offers room for home schooling or an office. There's a deck and a private back yard to enjoy the warm days and cool nights.

Confidential Remarks

Tam not using showing time to book appointments for this listing. Please follow the COVID-guidelines. Pre Escrow with FA, Escrow Officer Andrea Steiner. This a probate sale, no court confirmation. Please email agent to make an appointment and send your PEAD in order to receive the CBS code. Please use Probate Purchase Agreement. Offers review date March 2nd by 5pm. There are no reports, but disclosure package should be ready this week.

Property Features:

BATH NON-MSTR INCLUDE Tub

COOLING None

CONSTRUCTION STATUS Existing

DISCLOSURES Nat Hazard Disclosure, Probate/Independent Adm, Disclosure

EQUIPMENT ADDITIONAL Dryer, Washer, Double Strapped Water Htr, All Public

Utilities, Internet Available

EXTERIOR Stucco

FIREPLACES Brick, Living Room, Woodburning

FLOORING Hardwood Floors, Linoleum GARAGE/PARKING Attached Garage **HEATING** Floor Furnace, Fireplace(s)

INSPECTIONS/REPORTS None

KITCHEN FEATURES Breakfast Nook, Counter - Solid Surface, Gas Range

/Cooktop, Range/Oven Free Standing, Refrigerator

LAUNDRY Dryer, Washer, Cabinets LEVEL - LOWER 1 Bedroom, 1 Bath LEVEL - STREET 3 Bedrooms, 1 Bath

LOT DESCRIPTION Level, Regular, Backyard

POOL None

POSSESSION COE

ROOF Other

ROOM - ADDITIONAL Unfinished Room

SOLAR None STYLE Tudor

TERMS Cash, Conventional WATER/SEWER Water - Public

YARD DESCRIPTION Back Yard, Deck(s)

HOA Information

HOA?: No **HOA Name: HOA Phone:** Fee \$:

Fee Freq: Litigation: **Transfer Fees: HOA Amenities:**

HOA Documents: HOA Fees Include:

Buyer Agent: Derik Landry - 415-810-1110 Sale Price: Sa Concessions: Goldman Land & Homes - Off: 925-258-9110 e/Orig \$: Sale/Last \$: Buyer Agent DRE# 01942214 Sale/Orig \$: List \$/SqFt: \$606 Sale\$/SqFt: Sale Terms:

of offers:

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Provided By: Cody Connolly DRE: 02028585 03/10/2021