



# Broker Price Opinion

Exterior Inspection  
 Interior Inspection

Property Address:	28682 BRECKENRIDGE DRIVE	Vendor ID:	12288828.1_349597
City, State, Zip:	LAGUNA NIGUEL, CA 92677	Deal Name:	
Loan Number:	001417	Inspection Date:	08/09/2021
2nd Loan / Client #:		Subject APN:	637-272-08
Borrower / Owner of Record	Mark Vincent	Lender / Client	Premier Money Source, Inc.

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

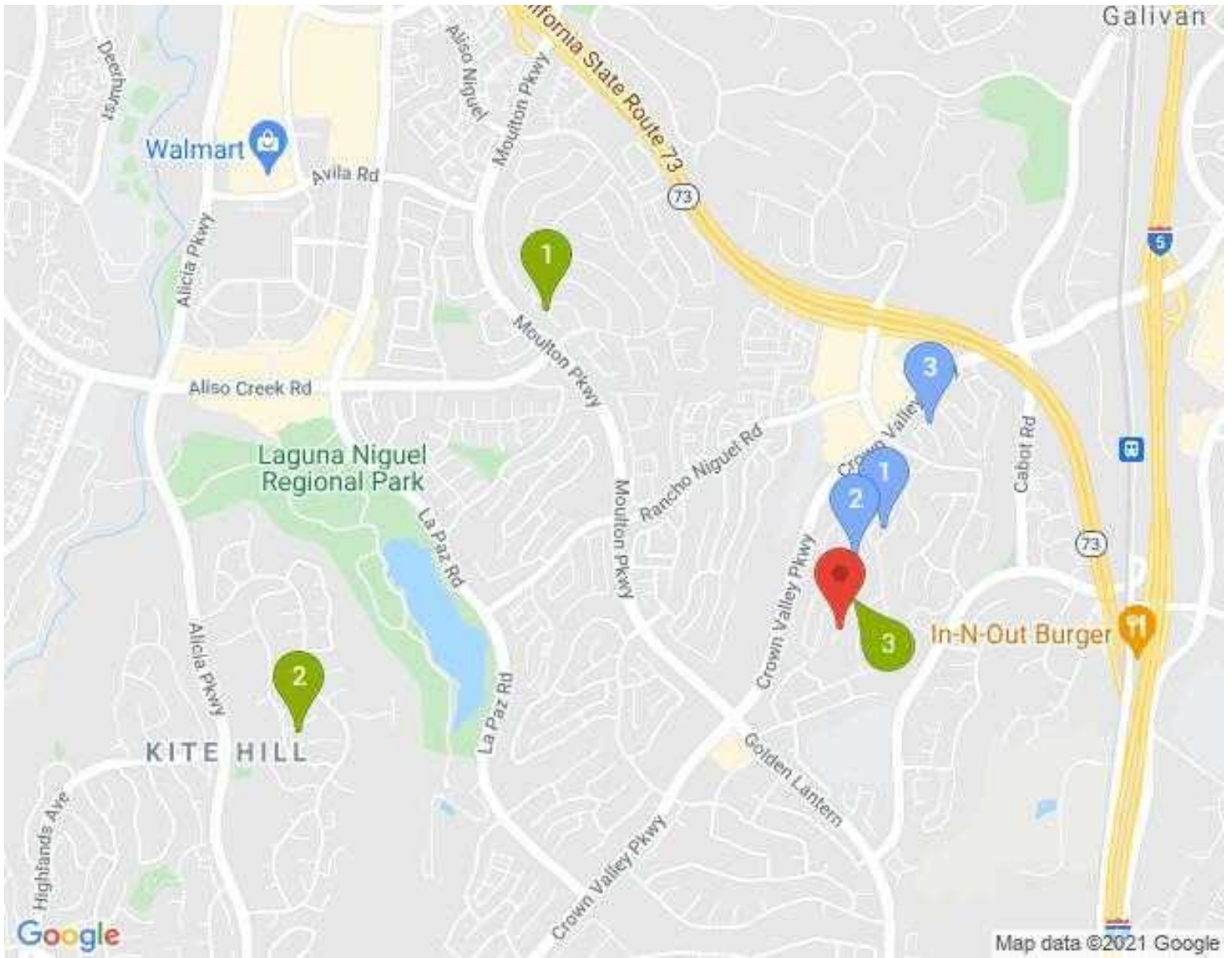
Currently Listed:  Currently List Broker:  List Broker Contact #:  Initial List Price:  Initial List Date:  Current List Price:  DOM / CDOM:  Sale Price:

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

Subject Property Comments / External Influences  
 All information was gathered from Tax Record.

Subject	Sold comps 1	Sold comps 2	Sold comps 3	List comps 1	List comps 2	List comps 3	
							
Address	28682 BRECKENRIDGE DRIVE LAGUNA NIGUEL, CA 92677	28441 SHERIDAN DR LAGUNA NIGUEL, CA 92677	28491 BRECKENRIDGE DR LAGUNA NIGUEL, CA 92677	25601 HAMPTON DR LAGUNA NIGUEL, CA 92677	27831 TRELIS WAY LAGUNA NIGUEL, CA 92677	23972 CORMORANT LN LAGUNA NIGUEL, CA 92677	28611 BRECKENRIDGE DR LAGUNA NIGUEL, CA 92677
Proximity		0.28	0.19	0.58	1.13	1.43	0.09
Sale/List Price		\$1,305,000	\$1,575,000	\$1,600,000	\$1,349,000	\$1,595,000	\$1,495,000
Sale Date		05/24/2021	04/26/2021	03/15/2021	07/06/2021	08/04/2021	06/11/2021
Price Per Sq.ft.	\$576.12	\$528.77	\$558.11	\$648.30	\$550.61	\$504.27	\$564.79
Initial List Price	\$1,599,000	\$1,295,000	\$1,625,000	\$1,595,000	\$1,375,000	\$1,595,000	\$1,549,000
Initial List Date	08/06/2021	04/01/2021	03/20/2021	12/23/2020	07/06/2021	08/04/2021	06/11/2021
Current/Final List	\$1,599,000	\$1,295,000	\$1,625,000	\$1,675,000	\$1,349,000	\$1,595,000	\$1,495,000
DOM/CDOM	4 /	53 / 53	37 / 37	82 / 82	35 / 35	6 / 6	60 / 60
Sales Type	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	Cash	Conventional	Conventional	Cash	Conventional	Conventional	Cash
Living Area	2647	2468	2822	2468	2450	3163	2647
#Rooms/Bed/Bath All	8 / 4 / 3	8 / 4 / 3	8 / 4 / 3	8 / 4 / 3	9 / 5 / 3	8 / 4 / 3	8 / 4 / 3
Year Built	1978	1981	1979	1981	1998	1986	1981
Bsmnt SqFt/Finished							
Lot Size	0.18	0.15	0.19	0.16	0.10	0.15	0.15
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C3	C3	C4	C3
Pool/Spa	In Ground w/ Spa	No / No	Yes / Yes	No / No	No / No	Yes / Yes	Yes / Yes
View	Mountain	Mountain	Mountain	Residential	Residential	Residential	Mountain
Porch/Patio/Deck	No / Yes / No	No / Yes / No	Yes / Yes / Yes	Yes / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	3 Attached	2 Attached	3 Attached	3 Attached	3 Attached	2 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	\$206	\$206	\$206	\$194	\$162	\$113	\$206
Subdivision	ROLLING HILLS	ROLLING HILLS	ROLLING HILLS	VILLA NIGUEL	GLENCOVE	Kite Hill North	Rolling Hills
Rent Potential	\$9,050						
Annual Gross Income	\$108,600						
Likely Sale Price					\$1,349,000	\$1,595,000	\$1,495,000
Gross Rent Multiplier	14.04						
School District	Capistrano Uni ...	Capistrano Uni ...	Capistrano Uni ...	Capistrano Uni ...	Capistrano Uni ...	Capistrano Uni ...	Capistrano Uni ...
Common Amenities							
Data Source - ID	MLS-OC21173473	MLS-NP21067852	MLS-OC21058294	MLS-LG20257132	MLS-OC21147877	MLS-OC21170380	MLS-OC21113354

<b>Market Time 30-90 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="\$1,525,000"/>	<input type="text" value="\$1,525,000"/>	<input type="text" value="\$455,000"/>	<input type="text" value="\$1,500,000"/>
Recommended List Price	<input type="text" value="\$1,550,000"/>	<input type="text" value="\$1,550,000"/>		
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
•	28682 BRECKENRIDGE DRIVE	LAGUNA NIGUEL	4	3	0.18	06/02/2021	1978	\$1,459,000	
1	28441 SHERIDAN DR	LAGUNA NIGUEL	4	3	0.15	05/24/2021	1981	\$1,305,000	0.28
2	28491 BRECKENRIDGE DR	LAGUNA NIGUEL	4	3	0.19	04/26/2021	1979	\$1,575,000	0.19
3	25601 HAMPTON DR	LAGUNA NIGUEL	4	3	0.16	03/15/2021	1981	\$1,600,000	0.58
1	27831 TRELIS WAY	LAGUNA NIGUEL	5	3	0.10	07/06/2021	1998	\$1,349,000	1.13
2	23972 CORMORANT LN	LAGUNA NIGUEL	4	3	0.15	08/04/2021	1986	\$1,595,000	1.43
3	28611 BRECKENRIDGE DR	LAGUNA NIGUEL	4	3	0.15	06/11/2021	1981	\$1,495,000	0.09

**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	It is similar in style / age / lot size, is equal in room count but it is inferior in GLA.
Sale 2 Comments	It is equal in bedroom / bathroom count, it is similar in lot size / age but it is superior in GLA.
Sale 3 Comments	It is similar in age / lot size, it is equal in bedroom / bathroom count but it is inferior in GLA.
List 1 Comments	Limited availability of similar listings comps in the area, I was forced to expand the search out to 1.10 miles. It is superior in bedroom count / age, it is inferior in GLA / lot size but it is similar in style and is equal in bathroom count.
List 2 Comments	To bracket range price and subject's square footage in GLA I was forced to expand the search out to 1.40 miles, 15% variance in GLA and had to use this comp different in condition. Is equal in room count, is similar in age / style but it is superior in GLA.
List 3 Comments	It is equal in bedroom / bathroom count and GLA, it is similar in age / style / lot size.

**Comments:**

Service Provider Comments:

\*\*\*According to currently MLS Active #OC21173473 subject has been remodeled for this reason I use condition as C3. All characteristics of the subject was gathered from Appraisal.\*\*\* Little activity of similar comparables in the area, expanded allowed parameters in order to provide these comps. To bracket range price and subject's square footage in GLA I was forced to expand the search out to 1.40 miles, 15% variance in GLA in listing#2 and had to use this comp different in condition. Limited availability of similar listings comps in the area, I had to expand the search out to 1.10 miles, 20 years in listing#1. Due to limited amount of comparables found within the subject's market, search criteria had to be expanded out to 4 months, 20% variance in lot size and 20% variance in range price. Best effort was made to bracket subjects key features and characteristics. Comparable chosen represent the best available at the time that this report was completed. The best three comparable sales and listings were taken from the subject's general market area. Most weight placed on List 3 It is similar in all features than the subject. Most weight placed on Sale 2 is similar in age/style/lot size, is equal in room ct, is superior in GLA.

Vendor Comments:

Service Provider Signature

Service Provider Company

BPO Effective Date

Service Provider Lic. Num.

<b>Repairs</b>		
Recommended Repairs would bring the subject to: <input type="text" value="\$1,525,000"/>		
<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**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Side**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Side**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Side**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Address Verification**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Street Sign**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Street**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



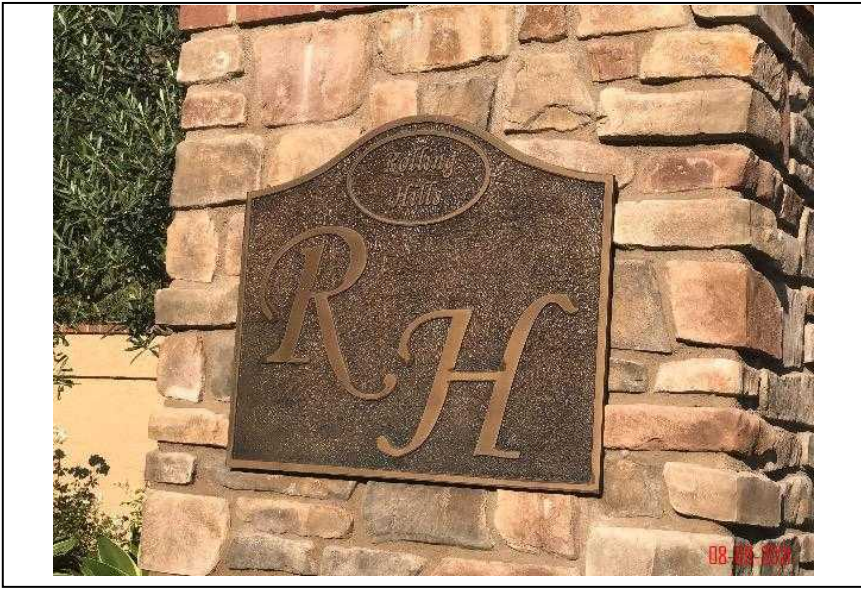
**Subject Street**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



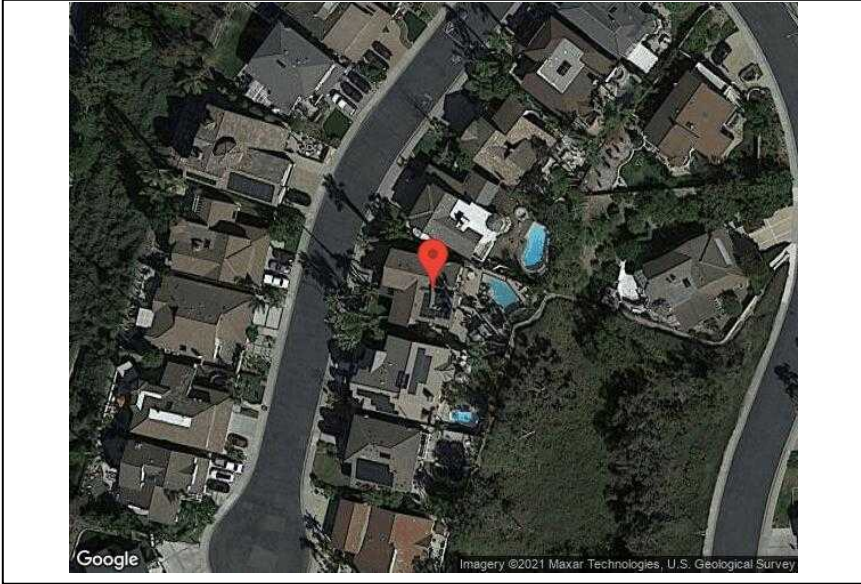
**Subject What's across from Subject**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Other**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677



**Subject Satellite View**

28682 BRECKENRIDGE DRIVE  
LAGUNA NIGUEL, CA 92677





**Comparable Sale #1**

28441 SHERIDAN DR  
LAGUNA NIGUEL, CA 92677  
Sale Date: 05/24/2021  
Sale Price: \$1,305,000



**Comparable Sale #2**

28491 BRECKENRIDGE DR  
LAGUNA NIGUEL, CA 92677  
Sale Date: 04/26/2021  
Sale Price: \$1,575,000



**Comparable Sale #3**

25601 HAMPTON DR  
LAGUNA NIGUEL, CA 92677  
Sale Date: 03/15/2021  
Sale Price: \$1,600,000



**Comparable Listing #1**

27831 TRELIS WAY  
LAGUNA NIGUEL, CA 92677  
List Price: \$1,349,000



**Comparable Listing #2**

23972 CORMORANT LN  
LAGUNA NIGUEL, CA 92677  
List Price: \$1,595,000



**Comparable Listing #3**

28611 BRECKENRIDGE DR  
LAGUNA NIGUEL, CA 92677  
List Price: \$1,495,000

# Disclaimer

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