



Broker Price Opinion

☒ Exterior Inspection
☐ Interior Inspection

Property Address:	4547 CLEVELAND AVENUE	Vendor ID:	12482982.1_186302
City, State, Zip:	SAN DIEGO, CA 92116	Deal Name:	
Loan Number:	001436	Inspection Date:	09/16/2021
2nd Loan / Client #:		Subject APN:	445-112-09-00
Borrower / Owner of Record	Elise Banini	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status	Vacant	Does the Property Appear Secure?	Yes	Est. Monthly Rent	\$4,000	Sold in the last	
Currently Listed	Yes	Currently List Broker	FlyHomes	List Broker Contact #	(619) 738-5250	Initial List Price	\$1,149,000
				Initial List Date	09/08/2021	Current List Price	\$1,149,000
				DOM / CDOM	8 / 8	Sale Price:	
Is the Subject Listing Currently Pending?	No	Date of Contract		CDOM to Contract		Sale Date:	

Subject Property Comments / External Influences

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	Subject	Sold comps 1	Sold comps 2	Sold comps 3	List comps 1	List comps 2	List comps 3
							
Address	4547 CLEVELAND AVENUE SAN DIEGO, CA 92116	4545 RHODE ISLAND ST SAN DIEGO, CA 92116	1240 JOHNSON AVE SAN DIEGO, CA 92103	1512 MADISON AVE SAN DIEGO, CA 92116	3572 ARIZONA ST SAN DIEGO, CA 92104	4450 FLORIDA ST SAN DIEGO, CA 92116	4204 ALBATROSS DR SAN DIEGO, CA 92103
Proximity		0.29	0.48	0.08	1.33	0.35	1.09
Sale/List Price		\$1,087,500	\$1,060,000	\$1,055,000	\$1,349,000	\$919,000	\$1,680,000
Sale Date		07/28/2021	05/19/2021	04/23/2021	09/09/2021	09/10/2021	09/03/2021
Price Per Sq.ft.	\$795.12	\$683.53	\$665.83	\$907.14	\$760.43	\$955.30	\$848.48
Initial List Price	\$1,149,000	\$890,000	\$970,000	\$949,000	\$1,349,000	\$919,000	\$1,680,000
Initial List Date	09/08/2021	06/12/2021	04/15/2021	03/23/2021	09/09/2021	09/10/2021	09/03/2021
Current/Final List	\$1,149,000	\$1,100,500	\$970,000	\$949,000	\$1,349,000	\$919,000	\$1,680,000
DOM/CDOM	8 /	46 / 46	34 / 34	31 / 31	5 / 5	3 / 3	11 / 11
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	0	0	0	0	0	0	0
Living Area	1352	1591	1592	1163	1774	962	1980
#Rooms/Bed/Bath All	6 / 3 / 2	6 / 2 / 2	6 / 3 / 2	6 / 2 / 2	6 / 3 / 2	6 / 3 / 2	6 / 3 / 3
Year Built	1935	1906	1955	1911	1925	1926	1975
Bsmnt SqFt/Finished							
Lot Size	0.13	0.29	0.07	0.14	0.12	0.06	0.12
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / Q4	Contemp / 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	1 Attached	1 Attached	1 Attached	1 Attached	1 Attached	1 Attached	1 Attached
Other Features	0	0	0	0	0	0	0
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	UNIVERSITY HEIGHTS	UNIVERSITY HEIGHTS	UNIVERSITY HEIGHTS	UNIVERSITY HEIGHTS	NORTH PARK	UNIVERSITY HEIGHTS	MISSION HILLS
Rent Potential	\$4,000						
Annual Gross Income	\$48,000						
Likely Sale Price					\$1,349,000	\$919,000	\$1,680,000
Gross Rent Multiplier	22.4						
School District	San Diego	San Diego Unified	San Diego Unified	San Diego	San Diego	San Diego	San Diego
Common Amenities							
Data Source - ID	County Tax-	MLS-NDP2106280	MLS-NDP2103813	MLS-210007483	MLS-210025691	MLS-210025813	MLS-210025263

Market Time 0-30 days

90-Day Marketing Time

Recommended List Price

Recommended Sales Strategy:

As-Is Price Estimate

\$1,075,000

\$1,145,000

As-Repaired Price Estimate

\$1,075,000

\$1,145,000

Land Only Price

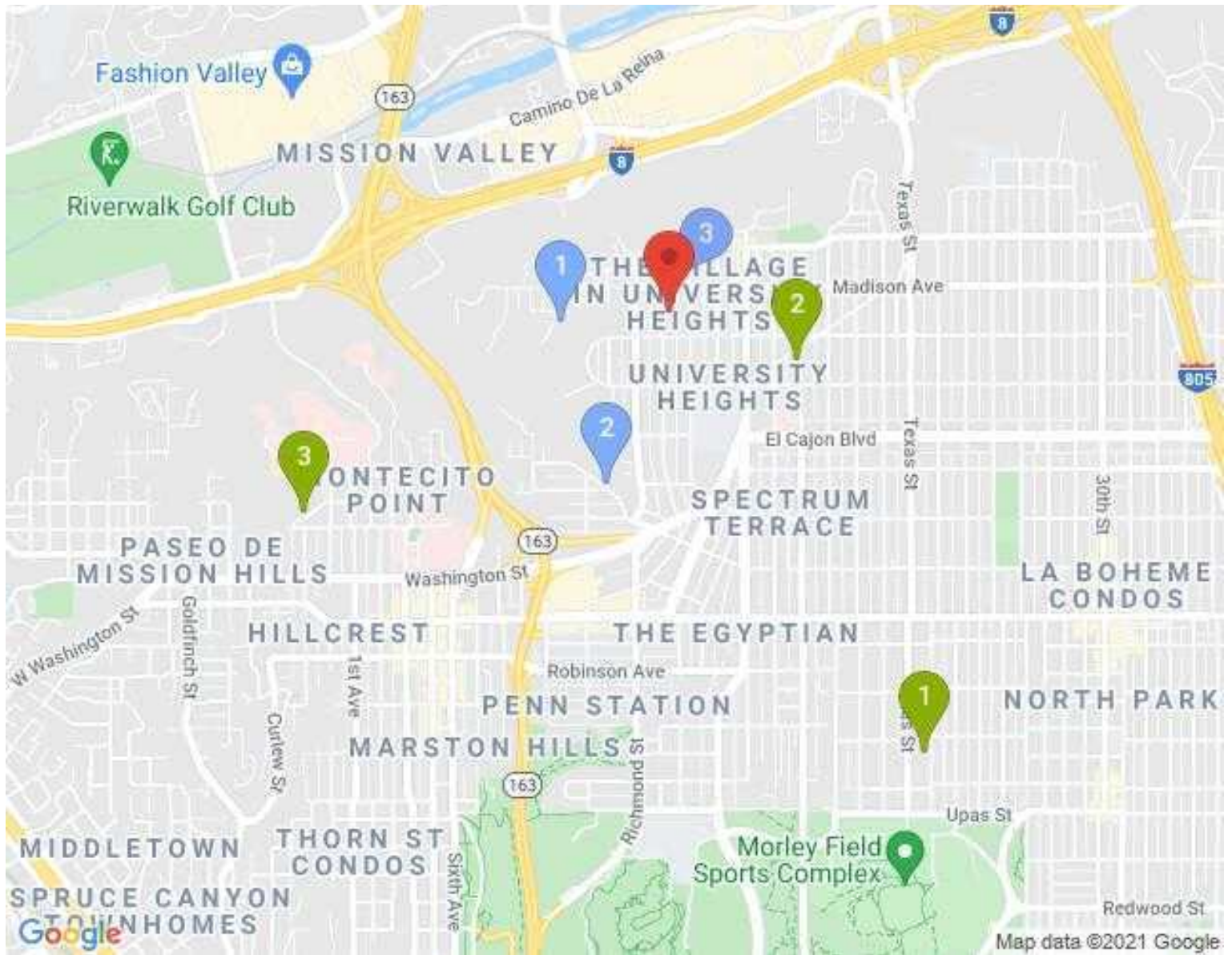
\$650,000

30-Day Quick Sale Price

\$1,050,000

☒ As - Is

☐ Repaired



	Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	4547 CLEVELAND AVENUE	SAN DIEGO	3	2	0.13		1935		
1	4545 RHODE ISLAND ST	SAN DIEGO	2	2	0.29	07/28/2021	1906	\$1,087,500	0.29
2	1240 JOHNSON AVE	SAN DIEGO	3	2	0.07	05/19/2021	1955	\$1,060,000	0.48
3	1512 MADISON AVE	SAN DIEGO	2	2	0.14	04/23/2021	1911	\$1,055,000	0.08
1	3572 ARIZONA ST	SAN DIEGO	3	2	0.12	09/09/2021	1925	\$1,349,000	1.33
2	4450 FLORIDA ST	SAN DIEGO	3	2	0.06	09/10/2021	1926	\$919,000	0.35
3	4204 ALBATROSS DR	SAN DIEGO	3	3	0.12	09/03/2021	1975	\$1,680,000	1.09

Neighborhood Data:

Location Type:	Suburban	Market Trend:	Stable	Economic Trend:	Stable	Neighborhood Trend:	Stable
Housing Supply:	Stable	REO Driven?	No	Avg Age of Home:	55	Avg Marketing Time of Comparable Listings:	Under 3 Mos.
Price Range:	\$315,000	to	\$2,995,000	Median Price:	\$650,000	Predominate Value:	\$850,000
				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:

Residential area mainly composed of a mix of SFRs and condominiums. With the supply in balance the values flattened.

Marketability of Subject:

Most Likely Buyer: owner Types of Financing the Subject will NOT qualify for:

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

None Noted

Comparables:

Sale 1 Superior in GLA has no deferred maintenance.

Comments

Sale 2 Superior in GLA has a similar location

Comments

Sale 3 Inferior in GLA has newer paint , well maintained.

Comments

List 1 Superior in GLA has newer appliances

Comments

List 2 Inferior in GLA has no deferred maintenance.

Comments

List 3 Superior in GLA, located in the same market.

Comments

Comments:

Service Provider Comments:

All sold comps are considered to be potential substitutes to the subject, are located in the same market, and within 20% of the GLA. The most likely buyer is the move-up type. Limited selection of listings the search had to be extended in proximity and over the 20% of the GLA, but was kept to properties in the same market. Most weight placed on List 2 Most simiolar location and overall condition. Most weight placed on Sale 3 well maintained, has a similar location.

Vendor Comments:

Service Provider Signature /s/ Costin Ene

Service Provider Company Costin A. Ene

BPO Effective Date

09/17/2021

Service Provider Lic. Num.

01784256

Repairs

Recommended Repairs would bring the subject to: \$1,075,000

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

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Subject Side

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Subject Side

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SAN DIEGO, CA 92116



Subject Side

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SAN DIEGO, CA 92116



Subject Address Verification

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Subject Street

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Subject Street

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



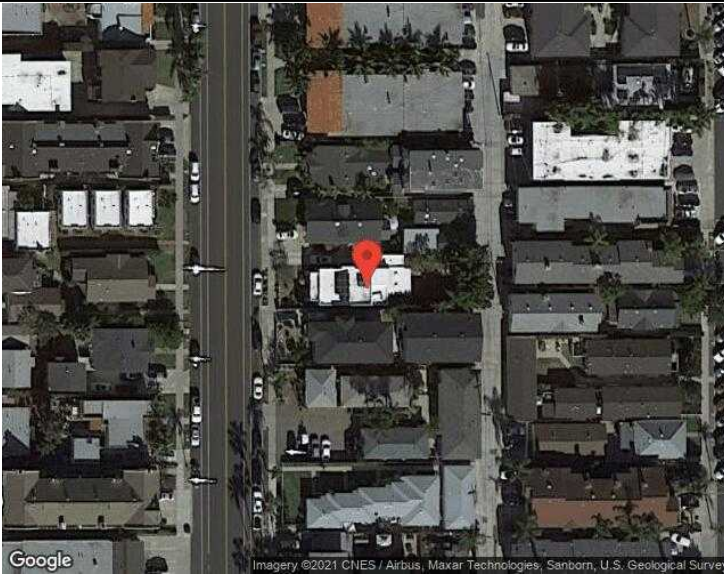
Subject What's across from Subject

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Subject Other

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Subject Satellite View

4547 CLEVELAND AVENUE
SAN DIEGO, CA 92116



Comparable Sale #1

4545 RHODE ISLAND ST
SAN DIEGO, CA 92116
Sale Date: 07/28/2021
Sale Price: \$1,087,500



Comparable Sale #2

1240 JOHNSON AVE
SAN DIEGO, CA 92103
Sale Date: 05/19/2021
Sale Price: \$1,060,000



Comparable Sale #3

1512 MADISON AVE
SAN DIEGO, CA 92116
Sale Date: 04/23/2021
Sale Price: \$1,055,000



Comparable Listing #1

3572 ARIZONA ST
SAN DIEGO, CA 92104
List Price: \$1,349,000



Comparable Listing #2

4450 FLORIDA ST
SAN DIEGO, CA 92116
List Price: \$919,000



Comparable Listing #3

4204 ALBATROSS DR
SAN DIEGO, CA 92103
List Price: \$1,680,000

Disclaimer

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