



VOXTUR

Broker Price Opinion

Exterior Inspection
 Interior Inspection

Property Address:	3504 EAST TERRACE AVENUE	Vendor ID:	13394094.1_325628
City, State, Zip:	FRESNO, CA 93703	Deal Name:	
Loan Number:	001617	Inspection Date:	03/20/2022
2nd Loan / Client #:		Subject APN:	44530311
Borrower / Owner of Record	Anthony Mosley	Lender / Client	Premier Money Source, Inc.

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

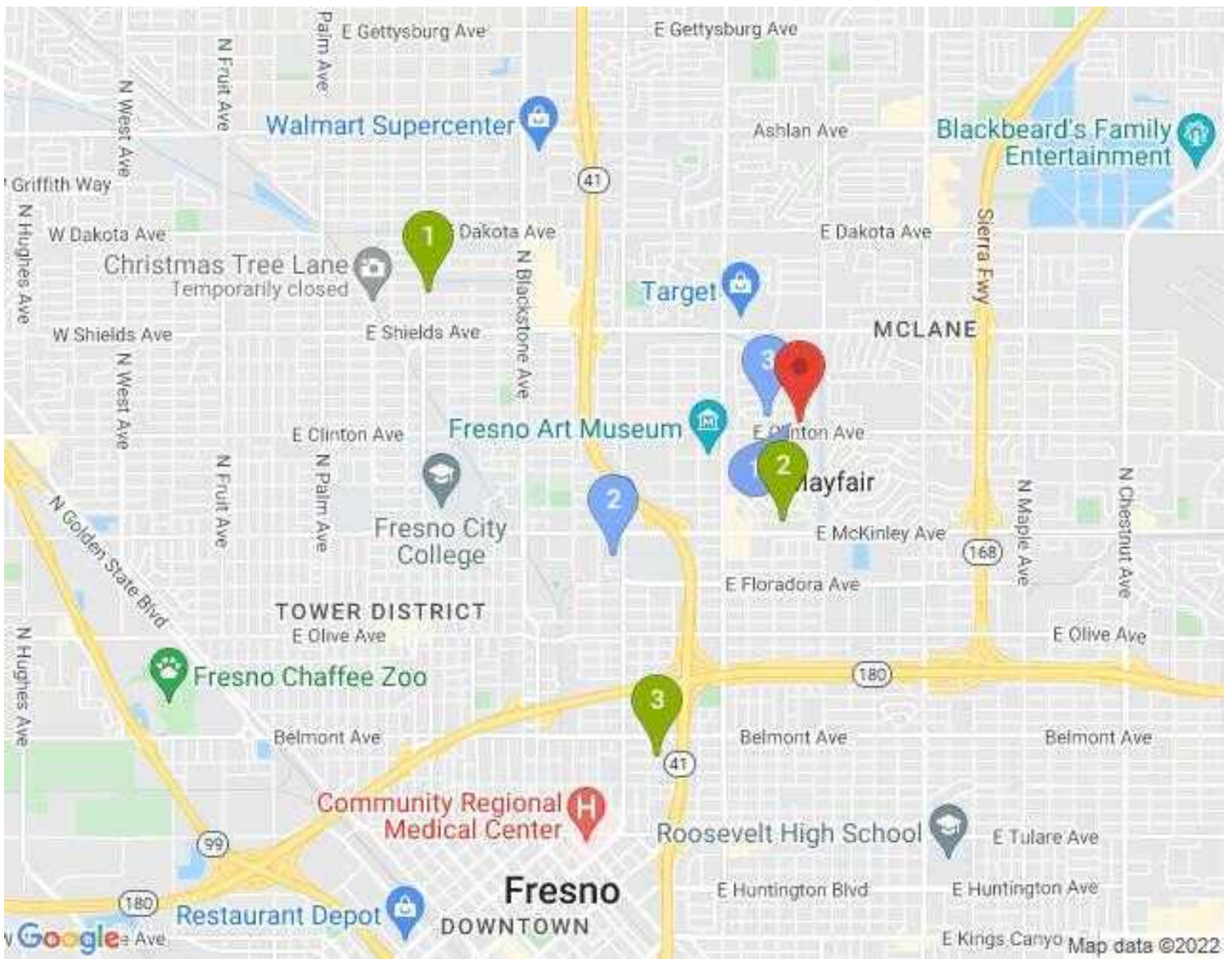
Currently Listed: Currently List Broker: List Broker Contact #: Initial List Price: Initial List Date: Current List Price: DOM / CDOM: Sale Price:

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

Subject Property Comments / External Influences
Current a pending listing as of 02/28/2022 @ 295000

Subject	Sold comps 1	Sold comps 2	Sold comps 3	List comps 1	List comps 2	List comps 3	
Address	3504 EAST TERRACE AVENUE FRESNO, CA 93703	3464 E TERRACE AVE FRESNO, CA 93703	2408 E CARMEN AVE FRESNO, CA 93703	3363 E TERRACE AVE FRESNO, CA 93703	921 E CORTLAND AVE #A & B FRESNO, CA 93704	3434-3436 MAYFAIR DR S FRESNO, CA 93703	2727 E GRANT AVE FRESNO, CA 93701
Proximity	0.05	1.15	0.17	1.96	0.5	1.82	
Sale/List Price	\$290,000	\$314,000	\$327,500	\$335,000	\$249,950	\$285,000	
Sale Date	03/01/2022	03/01/2022	10/04/2021	02/10/2022	02/14/2022	03/17/2022	
Price Per Sq.ft.	\$170.59	\$196.25	\$170.13	\$197.06	\$166.63	\$159.04	
Initial List Price	\$289,500	\$315,000	\$339,900	\$335,000	\$249,950	\$285,000	
Initial List Date	09/03/2021	12/02/2021	05/12/2021	02/10/2022	02/14/2022	03/17/2022	
Current/Final List	\$295,500	\$310,000	\$339,900	\$335,000	\$249,950	\$285,000	
DOM/CDOM	90 / 90	33 / 33	44 / 44	16 / 16	17 / 17	4 / 4	
Sales Type	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	
Living Area	1700	1600	1925	1700	1500	1792	
#Rooms/Bed/Bath 1	4 / 2 / 1	4 / 2 / 1	4 / 2 / 1	4 / 2 / 1	4 / 2 / 1	4 / 2 / 1	
#Rooms/Bed/Bath 2	4 / 2 / 1	4 / 2 / 1	4 / 2 / 1	3 / 1 / 1	4 / 2 / 1	4 / 2 / 1	
#Rooms/Bed/Bath 3	//	//	//	//	//	//	
#Rooms/Bed/Bath 4	//	//	//	//	//	//	
#Rooms/Bed/Bath All	8 / 4 / 2	8 / 4 / 2	8 / 4 / 2	7 / 3 / 2	8 / 4 / 2	8 / 4 / 2	
Year Built	1954	1951	1957	1972	1953	1977	
Bsmnt SqFt/Finished							
Lot Size	0.15	0.18	0.16	0.15	0.17	0.14	
Property Type	2 unit	2 unit	2 unit	2 unit	2 unit	2 unit	
Style / Quality	Multi-Unit / Q4	Multi-Unit / Q4	Multi-Unit / Q4	Multi-Unit / Q4	Multi-Unit / Q4	Multi-Unit / Q4	
# of Units	2	2	2	2	2	2	
Condition	C4	C4	C3	C3	C4	C4	
Pool/Spa	No / No	No / No	No / No	No / No	No / No	No / No	
View	Residential	Residential	Residential	Residential	Residential	Residential	
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	
Fireplace	No	No	No	No	No	No	
Garage	2 Attached	2 Attached	2 Carport	2 Attached	2 Detached	2 Attached	
Other Features	None	None	None	None	None	None	
Subdivision	MAYFAIR	MAYFAIR	Unknown	MAYFAIR	Unknown	Unknown	
School District	Fresno Unified	Fresno Unified	Fresno Unified	Fresno Unified	Fresno Unified	Fresno Unified	
Common Amenities	None	None	None	None	None	None	
Data Source - ID	MLS-572551	MLS-565874	MLS-570122	MLS-559288	MLS-572943	MLS-573006	MLS-574570

Market Time 90-120 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price	30-Day Quick Sale Price
90-Day Marketing Time	<input type="text" value="\$299,000"/>	<input type="text" value="\$299,000"/>	<input type="text" value="\$35,000"/>	<input type="text" value="\$280,000"/>
Recommended List Price	<input type="text" value="\$299,900"/>	<input type="text" value="\$299,900"/>		
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
•	3504 EAST TERRACE AVENUE	FRESNO	5	5	0.23		1953		
1	3464 E TERRACE AVE	FRESNO	4	2	0.15	03/01/2022	1954	\$290,000	0.05
2	2408 E CARMEN AVE	FRESNO	4	2	0.18	03/01/2022	1951	\$314,000	1.15
3	3363 E TERRACE AVE	FRESNO	4	2	0.16	10/04/2021	1957	\$327,500	0.17
1	921 E CORTLAND AVE #A & B	FRESNO	3	2	0.15	02/10/2022	1972	\$335,000	1.96
2	3434-3436 MAYFAIR DR S	FRESNO	4	2	0.17	02/14/2022	1953	\$249,950	0.5
3	2727 E GRANT AVE	FRESNO	4	2	0.14	03/17/2022	1977	\$285,000	1.82

Neighborhood Data:

Location Type: Market Trend: Economic Trend: Neighborhood Trend:

Housing Supply: REO Driven?: Avg Age of Home:

Sale to List Ratio: Avg Marketing Time of Comparable Listings:

Price Range: to Median Price: Predominate Value: Average DOM:

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

Negative Neighborhood Factors that will detract from the subject:

Very high % of rentals

Neighborhood Comments:

Subject is located in an older neighborhood known as Mayfair. 1 story SFRs and 1-4 unit properties. High % of rentals and no current REO/SS activity

Marketability of Subject:

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

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

None Noted

Comparables:

Sale 1 Comments	Marketing Remark 2 Units, 2 bedrooms 1 bath each unit. long time tenants, both units have detached one car garage.
Sale 2 Comments	Marketing Remark Investment opportunity!! Duplex with 1600 sq ft total living space. Each unit is a 2 bedroom 1 bath 800 sq ft. 2408 E Carmen has central heat and air, tile and concrete throughout and kitchen has been updated. Second unit, 2410 E Carmen has an evaporative cooler
Sale 3 Comments	Marketing Remark Duplex for sale, two bedroom and one bathroom each unit. Like two single family residences, there is no common wall, just a shared breezeway. Single car garages and washer dryer hook-ups available per unit. Front unit also has a fireplace. Nice layout to potenti
List 1 Comments	Marketing Remark This is an Investment rental property with 2 Charming Homes on 1 Lot. Leases on both units will not allow occupancy until the lease's time periods are fulfilled. Homes are in well maintained condition. Near Old Fig Garden. Both Units individually metered for PG
List 2 Comments	Marketing Remark Duplex located in Mayfair District. Each unit is 2bed/1bath with large backyard and 1-car garage. Property is occupied with long term tenants, rents are low and have room for increase. With limited inventory don't miss out on this great investment opportunity fo
List 3 Comments	Marketing Remark Turnkey duplex near Fresno Community Hospital. 101- 2bedroom/1bath renting at \$975 with one car garage and washer/dryer hookup. 102- 2bedroom/1bath currently renting at \$1,199 with washer/dryer hookup/1 car garage (unit 102 3rd bedroom is converted garage, permi

Comments:

Service Provider Comments:

Only 1 3-unit available within 2 miles. Smaller GLA and only 1/1 units. All comps are 2 units. Subject is in average As-Is market condition and will likely qualify for all financing. No repairs required or recommended. Subject immediate market area has extremely limited current inventory for any sales type and radius and some criteria expanded to produce most suitable non-short sale comps. Value conclusion is weighted to the adjusted average of all sold comps and SC1 as the most equal in most features. Most weight placed on List 2 Most equal in most features including location in the subject neighborhood Most weight placed on Sale 1 Most equal in most features including location on the same street

Vendor Comments:

Service Provider Signature /s/ Andrea Phillips

Service Provider Company Andrea J Phillips

BPO Effective Date 03/21/2022

Service Provider Lic. Num. 01849127

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

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Side

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Side

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Address Verification

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Street Sign

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Street

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Street

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject What's across from Subject

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Subject Satellite View

3504 EAST TERRACE AVENUE
FRESNO, CA 93703



Comparable Sale #1

3464 E TERRACE AVE
FRESNO, CA 93703
Sale Date: 03/01/2022
Sale Price: \$290,000



Comparable Sale #2

2408 E CARMEN AVE
FRESNO, CA 93703
Sale Date: 03/01/2022
Sale Price: \$314,000



Comparable Sale #3

3363 E TERRACE AVE
FRESNO, CA 93703
Sale Date: 10/04/2021
Sale Price: \$327,500



Comparable Listing #1

921 E CORTLAND AVE #A & B
FRESNO, CA 93704
List Price: \$335,000



Comparable Listing #2

3434-3436 MAYFAIR DR S
FRESNO, CA 93703
List Price: \$249,950



Comparable Listing #3

2727 E GRANT AVE
FRESNO, CA 93701
List Price: \$285,000

Disclaimer

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