



VOXTUR

Broker Price Opinion

Exterior Inspection
 Interior Inspection

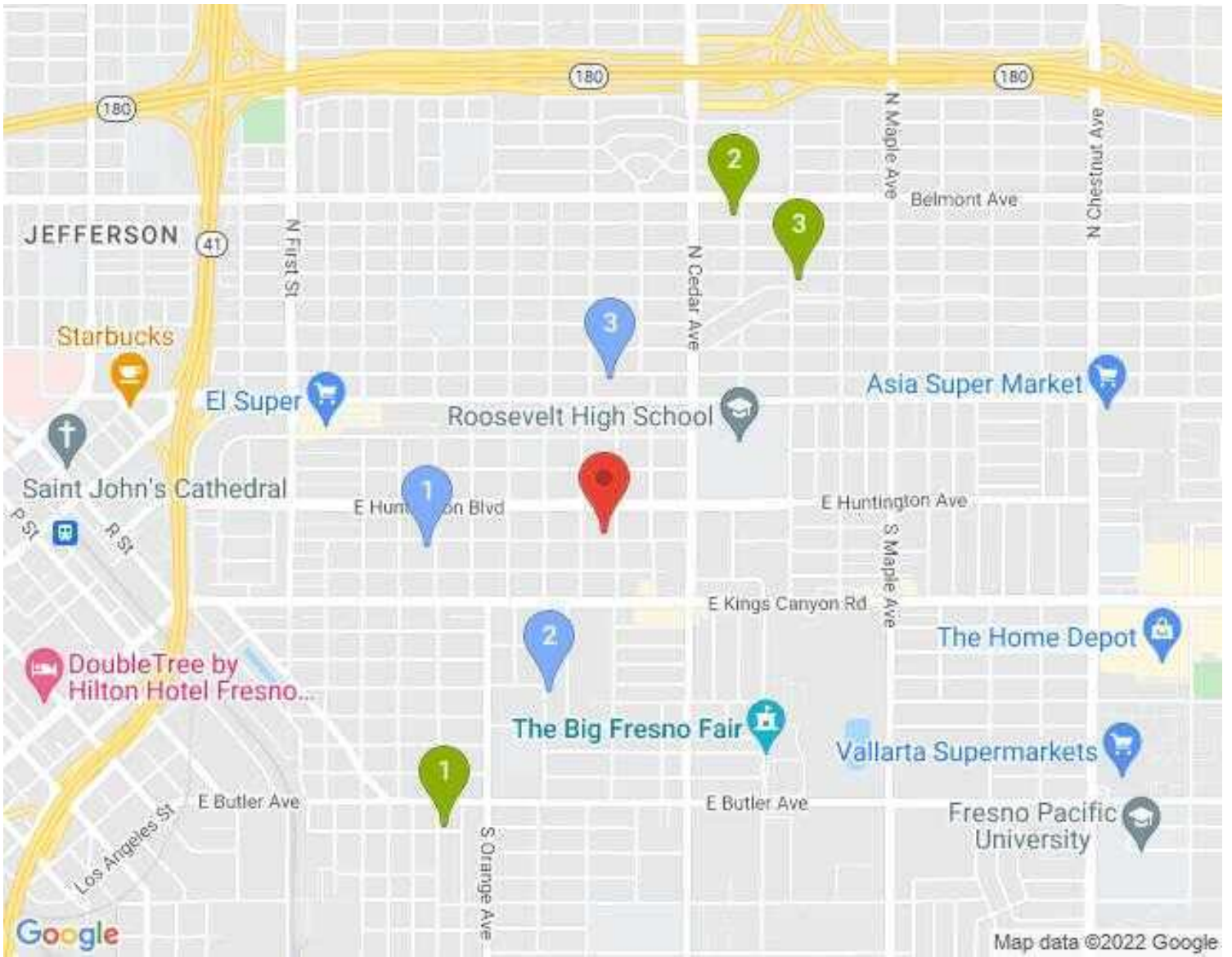
Property Address:	3943 EAST BALCH AVENUE	Vendor ID:	13584564.1_300702
City, State, Zip:	FRESNO, CA 93702	Deal Name:	
Loan Number:	001642	Inspection Date:	04/27/2022
2nd Loan / Client #:		Subject APN:	461-196-08
Borrower / Owner of Record	Anthony Mosley	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status	Unknown	Does the Property Appear Secure?	Yes	Est. Monthly Rent	\$1,200	Sold in the last	
Currently Listed	Yes	Currently List Broker	Guarantee Real Estate	List Broker Contact #	(559) 312-6887	Initial List Price	\$229,000
		Initial List Date	04/15/2022	Current List Price	\$229,000	DOM / CDOM	5 / 5
Is the Subject Listing Currently Pending?	Yes	Date of Contract	04/20/2022	CDOM to Contract	5	Sale Price:	
						Sale Date:	

Subject Property Comments / External Influences
Single story

	Subject	Sold comps 1	Sold comps 2	Sold comps 3	List comps 1	List comps 2	List comps 3
Address	3943 EAST BALCH AVENUE FRESNO, CA 93702	3454 E BALCH AVE FRESNO, CA 93702	1007 S 8TH ST FRESNO, CA 93702	3940 E IOWA AVE FRESNO, CA 93702	1445 S 5TH ST FRESNO, CA 93702	4335 E MADISON AVE FRESNO, CA 93702	4508 E WASHINGTON AVE FRESNO, CA 93702
Proximity		0.45	0.42	0.38	0.84	0.85	0.8
Sale/List Price		\$220,000	\$249,900	\$235,000	\$225,000	\$259,900	\$200,000
Sale Date		11/12/2021	02/28/2022	03/30/2022	02/05/2022	02/07/2022	03/18/2022
Price Per Sq.ft.	\$182.88	\$156.36	\$198.33	\$177.63	\$196.16	\$238	\$162.21
Initial List Price	\$229,000	\$220,000	\$249,900	\$230,000	\$225,000	\$259,900	\$200,000
Initial List Date	04/15/2022	09/30/2021	11/25/2021	02/03/2022	02/05/2022	02/07/2022	03/18/2022
Current/Final List	\$229,000	\$220,000	\$249,900	\$230,000	\$225,000	\$259,900	\$200,000
DOM/CDOM	5 /	0 / 0	11 / 11	34 / 34	23 / 23	10 / 10	5 / 5
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	0	0	0	5000	0	0	0
Living Area	1285	1407	1260	1323	1147	1092	1233
#Rooms/Bed/Bath All	5 / 3 / 1	5 / 3 / 1	6 / 3 / 1.5	6 / 3 / 2	4 / 2 / 1	5 / 3 / 1	5 / 3 / 1
Year Built	1930	1936	1940	1939	1930	1925	1925
Bsmnt SqFt/Finished							180 / 0
Lot Size	0.18	0.17	0.13	0.14	0.16	0.14	0.14
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / 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	Yes / No / No	Yes / No / No	Yes / No / No	Yes / No / No	Yes / No / No	Yes / No / No	Yes / No / No
Fireplace	Yes	Yes	No	Yes	No	No	No
Garage	1 Detached	1 Detached	1 Attached	1 Detached	1 Detached	2 Detached	None
Other Features	NA	NA	NA	NA	NA	NA	NA
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Rent Potential	\$1,200						
Annual Gross Income	\$14,400						
Likely Sale Price					\$225,000	\$259,900	\$200,000
Gross Rent Multiplier	16.32						
School District	Roosevelt High	Roosevelt High	Roosevelt High	McLane High	Fresno Unified	Fresno Unified	Fresno Unified
Common Amenities							
Data Source - ID	County Tax-576252	MLS-567239	MLS-569934	MLS-572495	MLS-572643	MLS-572832	MLS-574658

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	\$235,000	\$235,000	\$15,239	\$225,000
Recommended List Price	\$235,000	\$235,000		
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
•	3943 EAST BALCH AVENUE	FRESNO	3	1	0.18		1930		
1	3454 E BALCH AVE	FRESNO	3	1	0.17	11/12/2021	1936	\$220,000	0.45
2	1007 S 8TH ST	FRESNO	3	1.5	0.13	02/28/2022	1940	\$249,900	0.42
3	3940 E IOWA AVE	FRESNO	3	2	0.14	03/30/2022	1939	\$235,000	0.38
1	1445 S 5TH ST	FRESNO	2	1	0.16	02/05/2022	1930	\$225,000	0.84
2	4335 E MADISON AVE	FRESNO	3	1	0.14	02/07/2022	1925	\$259,900	0.85
3	4508 E WASHINGTON AVE	FRESNO	3	1	0.14	03/18/2022	1925	\$200,000	0.8

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: first time buyer Types of Financing the Subject will NOT qualify for: na

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

None Noted

Comparables:

Sale 1 Comments	No mls notes, single story, stucco exterior, composition roof, fireplace, 1 car garage.
Sale 2 Comments	Great home for first time homebuyers or investors. 3-bedroom 1.5 bath with an additional separate guest room and 1/2 bath. Guest room is located in backyard and measures approximately 180 sq ft. Home features a spacious layout with a big living room, formal dining room, large ma
Sale 3 Comments	Great investment opportunity. 3 bed, 2 bath, 1323 sqft. Spacious floorplan. Currently tenant occupied.
List 1 Comments	What a cute little 2 bedroom 1 bath home on a big corner lot. Mostly tile and hardwood floors, granite in kitchen, huge indoor laundry with tons of light. a basement...wow!!! Located in an older established neighborhood. This little charmer is well kept and ready to go.
List 2 Comments	Centrally Located in Established Fresno Community Located in Close Proximity to freeways 41, 168, 180, as well as the 99, within minutes to Clovis Community Hospital, Saint Agnes, Fresno Crmc, As well as Kaiser Medical Center. Public Transportation Community Amenities Public Scho
List 3 Comments	Great opportunity! 3bed, 2 bath potential in established neighborhood near schools, shopping, and freeway system. The hall bath needs to be put back together. Basement SQ ft is estimated.

Comments:

Service Provider Comments:

Search parameters used for comps, Fresno MLS, sold date 10/29/21 or sooner, no short sales or foreclosures, SFR, 1 story, square foot 1085-1485, 1920-1940 in age, within 1/4 mile radius there is 2 comp (s), within 1/2 mile radius there is 10 comp(s), there is 2 active/ pending and 8 sold comps, due to shortage of active/pending comps, extended radius one mile there is 8 comps. Sold comps are between \$220k-\$249,900, list comps are between \$200k-\$259,900. This a drive by exterior only. Comps used are the most similar comps to subject property that is available thru the Fresno MLS. There is a variance in age, lot, style, and GLA. When pricing the subject all 6 comparable were factored in as well as the subject's location, design and appeal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster. Within 1/2 mile radius of subject the following comps are not used in report due to either inferior or superior condition: 933 S Boyd ave, active \$240k (2 homes), 1015 S 9th st, pending \$289,999 (updated), 3835 E Platt ave sold 12/1/21 (some updates), 4146 E Balch ave, sold 4/25/22 \$275k (updated), 3741 E Iowa ave sold 3/11/22 for \$280k Most weight placed on List 1 Similar age, bath and garage count, within 1 mile radius Most weight placed on Sale 2 Within 1/2 mile radius similar GLA, bed count.

Vendor Comments:

Service Provider Signature /s/ Dannielle Carnero

Service Provider Company Dannielle Carnero

BPO Effective Date 04/27/2022

Service Provider Lic. Num. 01507071

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

3943 EAST BALCH AVENUE
FRESNO, CA 93702



Subject Side

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Subject Side

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FRESNO, CA 93702



Subject Address Verification

3943 EAST BALCH AVENUE
FRESNO, CA 93702



Subject Street Sign

3943 EAST BALCH AVENUE
FRESNO, CA 93702



Subject Street

3943 EAST BALCH AVENUE
FRESNO, CA 93702



Subject Street

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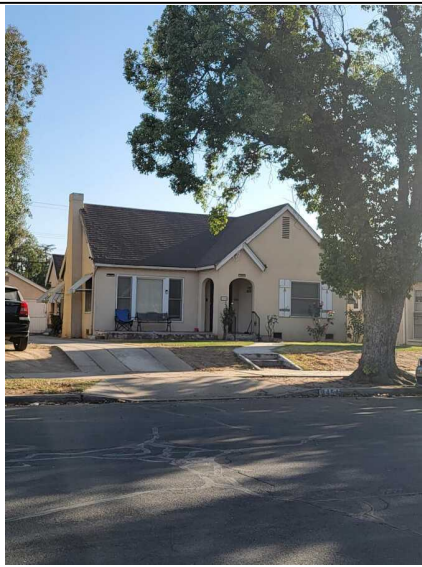
Subject What's across from Subject

3943 EAST BALCH AVENUE
FRESNO, CA 93702



Subject Satellite View

3943 EAST BALCH AVENUE
FRESNO, CA 93702



Comparable Sale #1

3454 E BALCH AVE
FRESNO, CA 93702
Sale Date: 11/12/2021
Sale Price: \$220,000



Comparable Sale #2

1007 S 8TH ST
FRESNO, CA 93702
Sale Date: 02/28/2022
Sale Price: \$249,900



Comparable Sale #3

3940 E IOWA AVE
FRESNO, CA 93702
Sale Date: 03/30/2022
Sale Price: \$235,000



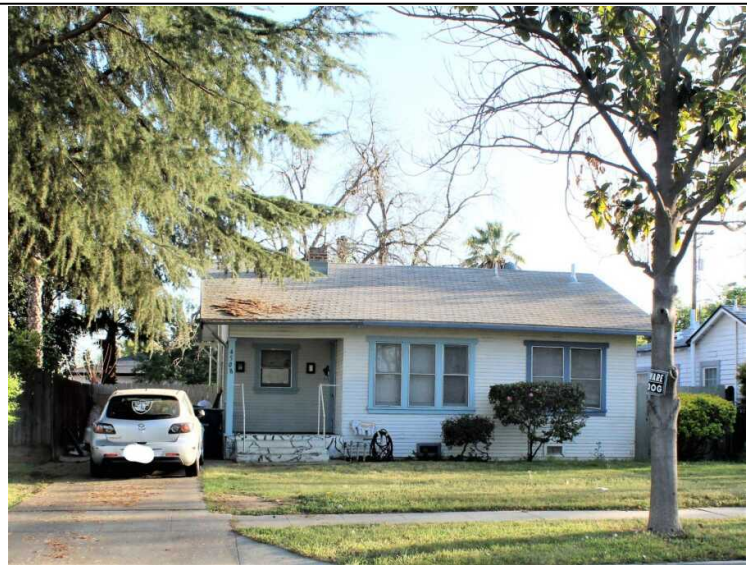
Comparable Listing #1

1445 S 5TH ST
FRESNO, CA 93702
List Price: \$225,000



Comparable Listing #2

4335 E MADISON AVE
FRESNO, CA 93702
List Price: \$259,900



Comparable Listing #3

4508 E WASHINGTON AVE
FRESNO, CA 93702
List Price: \$200,000

Disclaimer

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