



VOXTUR

Broker Price Opinion

 Exterior Inspection
 Interior Inspection

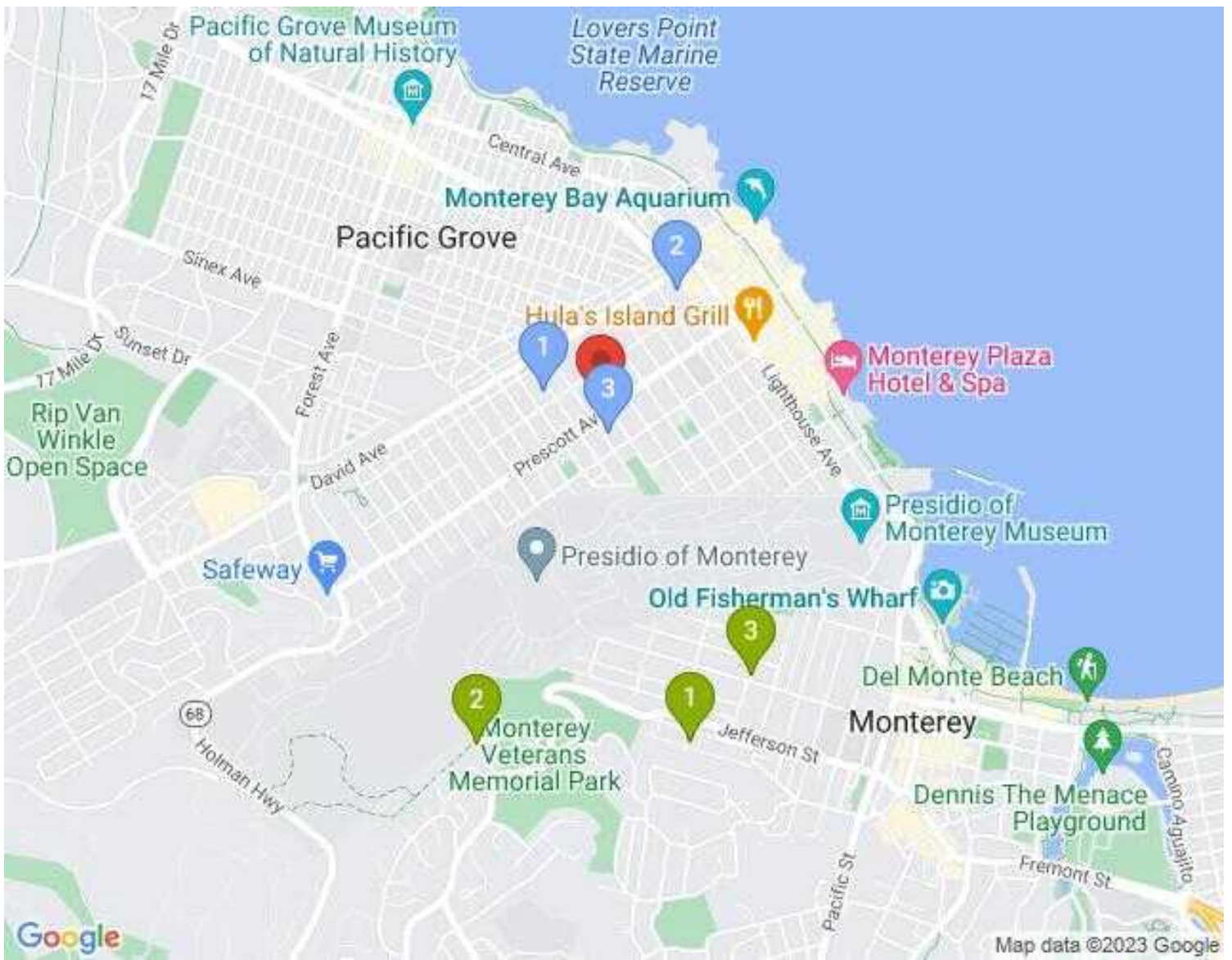
Property Address:	721 OAK ST	Vendor ID:	14839830.2_196477
City, State, Zip:	MONTEREY, CA 93940	Deal Name:	
Loan Number:	1950	Inspection Date:	02/16/2023
2nd Loan / Client #:		Subject APN:	001-129-007-000
Borrower / Owner of Record	Claudia Mexicano	Lender / Client	Premier Money Source, Inc.

Property Occupancy Status	Owner	Does the Property Appear Secure?	Yes	Est. Monthly Rent	\$3,000	Sold in the last	
Currently Listed	Yes	Currently List Broker	eXp Realty of California Inc.	List Broker Contact #	(408) 605-1252	Initial List Price	\$1,089,000
		Initial List Date	11/14/2022	Current List Price	\$1,089,000	DOM / CDOM	82 / 82
Is the Subject Listing Currently Pending?	No	Date of Contract		CDOM to Contract		Sale Price:	
						Sale Date:	

Subject Property Comments / External Influences
 The subject property is a single family in average condition, with no damage observed.

	Subject	Sold comps 1	Sold comps 2	Sold comps 3	List comps 1	List comps 2	List comps 3
Address	721 OAK ST MONTEREY, CA 93940	825 LILY ST MONTEREY, CA 93940	857 HAWTHORNE ST MONTEREY, CA 93940	646 NEWTON ST MONTEREY, CA 93940	998 MADISON ST MONTEREY, CA 93940	6 CHATSWOOD PLACE MONTEREY, CA 93940	898 W FRANKLIN ST MONTEREY, CA 93940
Proximity		0.14	0.34	0.07	0.87	0.91	0.78
Sale/List Price		\$1,020,000	\$1,100,000	\$1,199,000	\$1,174,000	\$1,348,000	\$945,000
Sale Date		09/30/2022	10/07/2022	11/10/2022	10/28/2022	01/25/2023	02/16/2023
Price Per Sq.ft.	\$597.22	\$571.11	\$556.68	\$628.74	\$587	\$780.09	\$514.99
Initial List Price	\$1,089,000	\$1,098,500	\$1,100,000	\$1,295,000	\$1,195,000	\$1,348,000	\$945,000
Initial List Date	11/14/2022	07/22/2022	08/02/2022	08/08/2022	10/28/2022	01/25/2023	02/16/2023
Current/Final List	\$1,089,000	\$1,075,000	\$1,100,000	\$1,199,000	\$1,174,000	\$1,348,000	\$945,000
DOM/CDOM	82 /	70 / 70	66 / 66	94 / 94	111 / 111	18 / 18	1 / 1
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	None	None	None	None	None	None	None
Living Area	1800	1786	1976	1907	2000	1728	1835
#Rooms/Bed/Bath All	8 / 3 / 2	9 / 4 / 2	9 / 4 / 2	8 / 3 / 2.5	9 / 4 / 2	8 / 3 / 2	9 / 5 / 1
Year Built	1956	1954	1902	1980	1960	1979	1920
Bsmnt SqFt/Finished							
Lot Size	0.11	0.11	0.13	0.11	0.09	0.28	0.08
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3	2-Story Conv / Q3
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C3	C3	C3	C3
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 / Yes / No	No / No / No	No / No / No	No / No / No	No / Yes / No	No / Yes / Yes	No / Yes / No
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	1 Carport	None	2 Attached	1 Attached	2 Attached	None
Other Features	None	None	None	None	None	None	None
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	NEW MONTEREY	NEW MONTEREY	NEW MONTEREY	NEW MONTEREY	OLD TOWN MONTEREY	Skyline Forest/Skyline Ridge	Old Town Monterey
Rent Potential	\$3,000						
Annual Gross Income	\$36,000						
Likely Sale Price					\$1,174,000	\$1,348,000	\$945,000
Gross Rent Multiplier	29.86						
School District	Monterey High	Monterey High	Monterey High	Monterey High	Monterey High	Monterey High	Monterey High
Common Amenities							
Data Source - ID	MLS-ML81912982	MLS-ML81898462	MLS-ML81902463	MLS-ML81902917	MLS-ML81911435	MLS-ML81912591	MLS-ML81919118

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	\$1,075,000	\$1,075,000	\$97,609	\$1,070,000
Recommended List Price	\$1,085,000	\$1,085,000		
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
•	721 OAK ST	MONTEREY	3	2	0.11		1956		
1	825 LILY ST	MONTEREY	4	2	0.11	09/30/2022	1954	\$1,020,000	0.14
2	857 HAWTHORNE ST	MONTEREY	4	2	0.13	10/07/2022	1902	\$1,100,000	0.34
3	646 NEWTON ST	MONTEREY	3	2.5	0.11	11/10/2022	1980	\$1,199,000	0.07
1	998 MADISON ST	MONTEREY	4	2	0.09	10/28/2022	1960	\$1,174,000	0.87
2	6 CHATSWOOD PLACE	MONTEREY	3	2	0.28	01/25/2023	1979	\$1,348,000	0.91
3	898 W FRANKLIN ST	MONTEREY	5	1	0.08	02/16/2023	1920	\$945,000	0.78

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: Investor Types of Financing the Subject will NOT qualify for: None

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

None Noted

Comparables:

Sale 1 This comp is most comparable to the subject property since it has closest square footage.

Comments

Sale 2 This comp is superior to the subject property since it has more square footage, otherwise equal to the subject.

Comments

Sale 3 This comp is superior to the subject property since it has more square footage.

Comments

List 1 This comp is superior to the subject property since it has more square footage.

Comments

List 2 This comp is inferior to the subject property since it has less square footage.

Comments

List 3 This comp is most comparable to the subject property since it has closest square footage.

Comments

Comments:

Service Provider Comments:

Subjects value is based on current market Conditions and recent sales in area. Comparable's are similar in condition when compared to the subject. Used the best and most like subject lists and sold's . Subjects final value represents a value with normal marketing times and based on the most similar comps. Shortage of suitable comps forced broker to expand usual criteria for distance to subject,lot size,Room Count and year built. Comps used are the best available in the subjects market area. Not enough comps found in the last 90 days within 20% gla and within 1 mile forced agent to expand search criteria. Suggested Pricing was based on recent area sales, lot size,location, current market and condition. Subject's Value Is based on Current market conditions and recent sales in area.subject property is located in a stable market. Most weight placed on List 3 This is most comparable to the subject property since it has closest sft. Most weight placed on Sale 1 This is most comparable to the subject property since it has closest sft.

Vendor Comments:

Service Provider Signature /s/ CATHERINE GHEEN

Service Provider Company Gheen Properties Inc

BPO Effective Date 02/21/2023

Service Provider Lic. Num. 1782743

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

721 OAK ST
MONTEREY, CA 93940



Subject Side

721 OAK ST
MONTEREY, CA 93940



Subject Side

721 OAK ST
MONTEREY, CA 93940

Subject Address Verification

721 OAK ST
MONTEREY, CA 93940



Subject Street

721 OAK ST
MONTEREY, CA 93940



Subject Street

721 OAK ST
MONTEREY, CA 93940



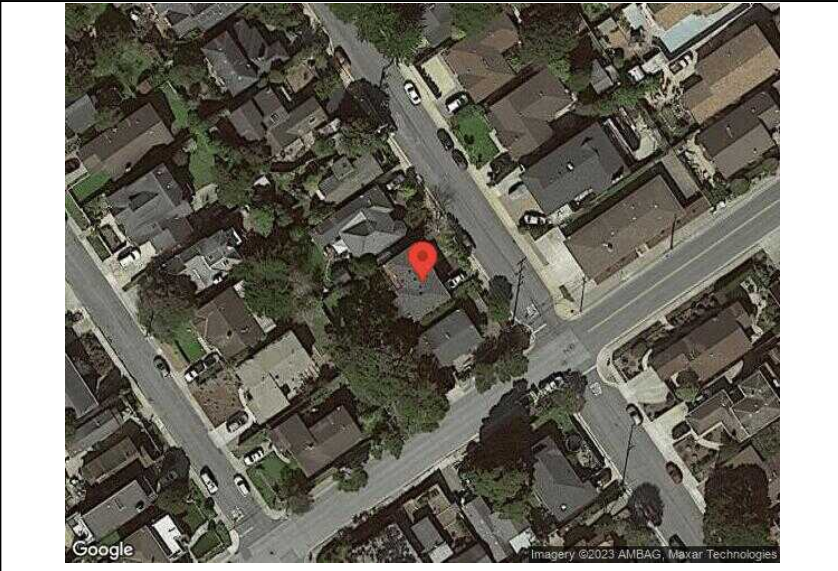
Subject What's across from Subject

721 OAK ST
MONTEREY, CA 93940



Subject Satellite View

721 OAK ST
MONTEREY, CA 93940





Comparable Sale #1

825 LILY ST
MONTEREY, CA 93940
Sale Date: 09/30/2022
Sale Price: \$1,020,000



Comparable Sale #2

857 HAWTHORNE ST
MONTEREY, CA 93940
Sale Date: 10/07/2022
Sale Price: \$1,100,000



Comparable Sale #3

646 NEWTON ST
MONTEREY, CA 93940
Sale Date: 11/10/2022
Sale Price: \$1,199,000



Comparable Listing #1

998 MADISON ST
MONTEREY, CA 93940
List Price: \$1,174,000



Comparable Listing #2

6 CHATSWOOD PLACE
MONTEREY, CA 93940
List Price: \$1,348,000



Comparable Listing #3

898 W FRANKLIN ST
MONTEREY, CA 93940
List Price: \$945,000

Disclaimer

Neither Voxtur Appraisal 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 Opinion is 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.