



Subject Property

Loan #	002884	Inspection Type:	Drive By	Inspection Date	05/09/2026
Order #	002884	House appears to be	<input checked="" type="checkbox"/> Occupied <input type="checkbox"/> Vacant/Secured <input type="checkbox"/> Vacant/Unsecured		
Property Address:	601 Oak Drive			Borrower	Mark Vincent
City/State/Zip	CAPITOLA, CA 95010			Client Name	PREMIER MONEY SOURCE, INC.
Company Name:	Insync Realty, Inc.			Agent Name:	Danaiwat Pongtippun
Phone #:	(408) 439-3525			Email:	insyncrealty@hotmail.com
APN:	035-073-09-000			Taxes:	5145
Lender:	PREMIER MONEY SOURCE, INC.			Lender Address:	3334 E Coast Pacific Coast Hwy Suite 507, CORONA DEL MAR, CA 92625

General Market Conditions

Market Conditions	<input checked="" type="checkbox"/> Depressed <input type="checkbox"/> Slow <input type="checkbox"/> Stable <input type="checkbox"/> Improving <input type="checkbox"/> Excellent
Employment Conditions	<input type="checkbox"/> Declining <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Increasing
Property Values	<input checked="" type="checkbox"/> Declining <input type="checkbox"/> Stable <input type="checkbox"/> Increasing
Predominant occupancy in the market area	<input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental / Investment <input type="checkbox"/> Commercial <input type="checkbox"/> Vacant
Available Comparable Listings	<input checked="" type="checkbox"/> Normal Supply <input type="checkbox"/> Over Supply <input type="checkbox"/> Shortage
# of REO or Corporate Owned competing listings within 5 miles	0
Approximate number of comparable units for sale within 5 miles:	15
Number of boarded up homes within view of the subject	0
Neighborhood Comments Located in a neighborhood with homes in average to good condition.	

Subject Marketability

Range of values in the neighborhood:	1250000	To	1500000
The subject is an	<input type="checkbox"/> Over Improvement <input type="checkbox"/> Under Improvement <input checked="" type="checkbox"/> Appropriate improvement for the neighborhood		
Normal marketing time (days) in the area is	61		
Are all types of financing available for the property?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If no, explain	
Has the property been on the market in the last 12 months?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Last List Price	
Listing Company:		Listing Company Phone:	
Unit type:	<input checked="" type="checkbox"/> SF Detached <input type="checkbox"/> SF Attached <input type="checkbox"/> Condo <input type="checkbox"/> Townhouse <input type="checkbox"/> 2 Unit <input type="checkbox"/> 3 Unit <input type="checkbox"/> 4 Unit <input type="checkbox"/> Co-Op <input type="checkbox"/> Modular <input type="checkbox"/> Mobile Home <input type="checkbox"/> Vacant Land <input type="checkbox"/> Other		
Marketability Comments Market has slowed down and some areas starting to see declining in values.			
If condo or other association exists:	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually <input checked="" type="checkbox"/> NA	Current?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> NA
HOA Fees/mo. \$			
HOA Fee Includes:	<input type="checkbox"/> Insurance <input type="checkbox"/> Landscaping <input type="checkbox"/> Pool <input type="checkbox"/> Tennis	Other:	
Association Contact:		Phone #:	

Comparable Sales

	Subject	Sale #1	Sale #2	Sale #3
Address	601 Oak Drive	717 Bay Avenue	5365 Mareta Drive	319 McCormick Avenue
City	CAPITOLA	Capitola	Soquel	Capitola
Zip Code:	95010	95010	95073	95010
Data Source	Tax Record	MLS	MLS	MLS
Proximity		0.19	1.06	0.27
Orig List Date		05/15/2025	11/11/2025	08/20/2025
Original List Price		1,588,000	\$1,397,000	1,350,000
Last List Price		\$1,388,000	1,350,000	1,350,000
Sale Date		09/03/2025	01/28/2026	10/06/2025
Sale Price		\$1,388,000	1,335,000	1,275,000
DOM	0	99	60	25
Source of Funds		Conventional	Cash	Conventional
Sales Concessions	0	0	0	0
Distressed Sale	No	No	No	No
HOA Fees/mo.		0	0	0
GLA Above Grade	1407	1350	1166	1392
Actual Age	66	64	70	91
Lot Size (Sq.Ft.)	0.06	0.06	0.82	0.10
Rooms/Bed/Bath/HalfBath	4/2/2/1	6/3/2/0	5/2/2/0	6/3/2/0
Design	1 Story	2 Story	2 Story	1 Story
View/Comparison	None	None/Similar	None/Similar	None/Similar
Number of Units	1	1	1	1
Basement Type	None	None	None	None
Basement (Sq.Ft.)	0	0	0	0
Parking Type	Attached Garage	Detached Garage	Attached Garage	None/Open Parking
# Parking Stalls	2	1	1	0
Pool / Spa	None	None	None	None
Condition	Average	Good	Good	Average
Overall Comparability		Better	Better	Better

Comparable Sales Comments

Provide comments on positives and negatives between the subject and comparable sales.

Include your comments on the use of each sale, including distances and sale dates.

There's a shortage of comparables with similar living space within immediate area so expansion of sold date, search distance, age, GLA, value variance, different style comp and/or lot size is necessary.

Comparable Listings

	Subject	Listing #1	Listing #2	Listing #3
Address	601 Oak Drive	656 24th Avenue	3460 N Main Street	1764 Del Mar Court
City	CAPITOLA	Santa Cruz	Soquel	Santa Cruz
Zip Code:	95010	95062	95073	95062
Data Source	Tax Record	MLS	MLS	MLS
Proximity		1.68	1.09	1.89
Orig List Date		02/05/2026	05/01/2026	04/15/2026
Original List Price		1,499,000	1,349,000	1,250,000
Last List Price		1,449,000	1,349,000	1,250,000
Sale Date				
Sale Price				
DOM	0	45	8	17
Source of Funds				
Sales Concessions	0	0	0	0
Distressed Sale	No	No	No	No
HOA Fees/mo.		0	0	0
GLA Above Grade	1407	1307	1111	1468
Actual Age	66	66	136	33
Lot Size (Sq.Ft.)	0.06	0.16	0.50	0.11
Rooms/Bed/Bath/HalfBath	4/2/2/1	6/2/3/0	5/3/1/0	6/3/2/1
Design	1 Story	1 Story	1 Story	2 Story
View/Comparison	None	None/Similar	None/Similar	None/Similar
Number of Units	1	1	1	1
Basement Type	None	None	None	None
Basement SF / %	0	0	0	0
Parking Type	Attached Garage	Attached Garage	None/Open Parking	Attached Garage
# Parking Stalls	2	2	0	2
Pool / Spa	None	None	None	None
Condition	Average	Average	Average	Good
Overall Comparability		Better	Better	Better

Comparable Listings Comments

Provide comments on positives and negatives between the subject and comparable listings.

Include your comments on the use of each listing, including distances and list dates.

There's a shortage of comparables with similar living space within immediate area so expansion of search distance, age, GLA, value variance, different style comp and/or lot size is necessary.

Marketing Strategy

Marketing: As-Is Minimal Lender Required Repairs Repaired

Most Likely Buyer: Owner Occupant Investor

Repairs

Itemize ALL repairs needed to bring property from its present "as is" condition to average marketable condition for the neighborhood.

Check those repairs you recommend that we perform for most successful marketing of the property.

<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
GRAND TOTAL FOR ALL REPAIRS \$ 0		
Estimated Days to Complete Repairs:		
Does Agent believe there will be a Resale Problem?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Price Opinion

The value must fall within the indicated value of the Competitive Closed Sales.

	Market Value (As-Is)	1350000
	Market Value (As-Repaired)	1350000
	90-Day Marketing Price: As Is	1350000
	90 Day Marketing Price: Repaired	1350000
	30-Day Marketing Price: As Is	1309000
Fair Monthly Market Rent	4499	
Subject Land Value	458200	

Additional Comments

Visual exterior inspection shows no sign of needed repair. Grasses and trees are adequately cut and watered. Since subject requires no repair, listing it as-is will save the pre-marketing time and limit total amount of capital invested. Potential buyers are first time buyers.

Certification

Agent Name:	Danaiwat Pongtippun
License #	01952161
Date Report Completed:	5/10/2026 7:20:06 AM
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 or certified appraiser must be obtained.	

Subject Photos



Subject Front Photo



Subject Street Photo



Subject Address Photo



Subject Rear Photo

Comparable Sale Photos



Sale 1 Photo

717 Bay Avenue



Sale 2 Photo

5365 Mareta Drive



Sale 3 Photo

319 McCormick Avenue

Comparable Listing Photos



List 1 Photo

656 24th Avenue



List 2 Photo

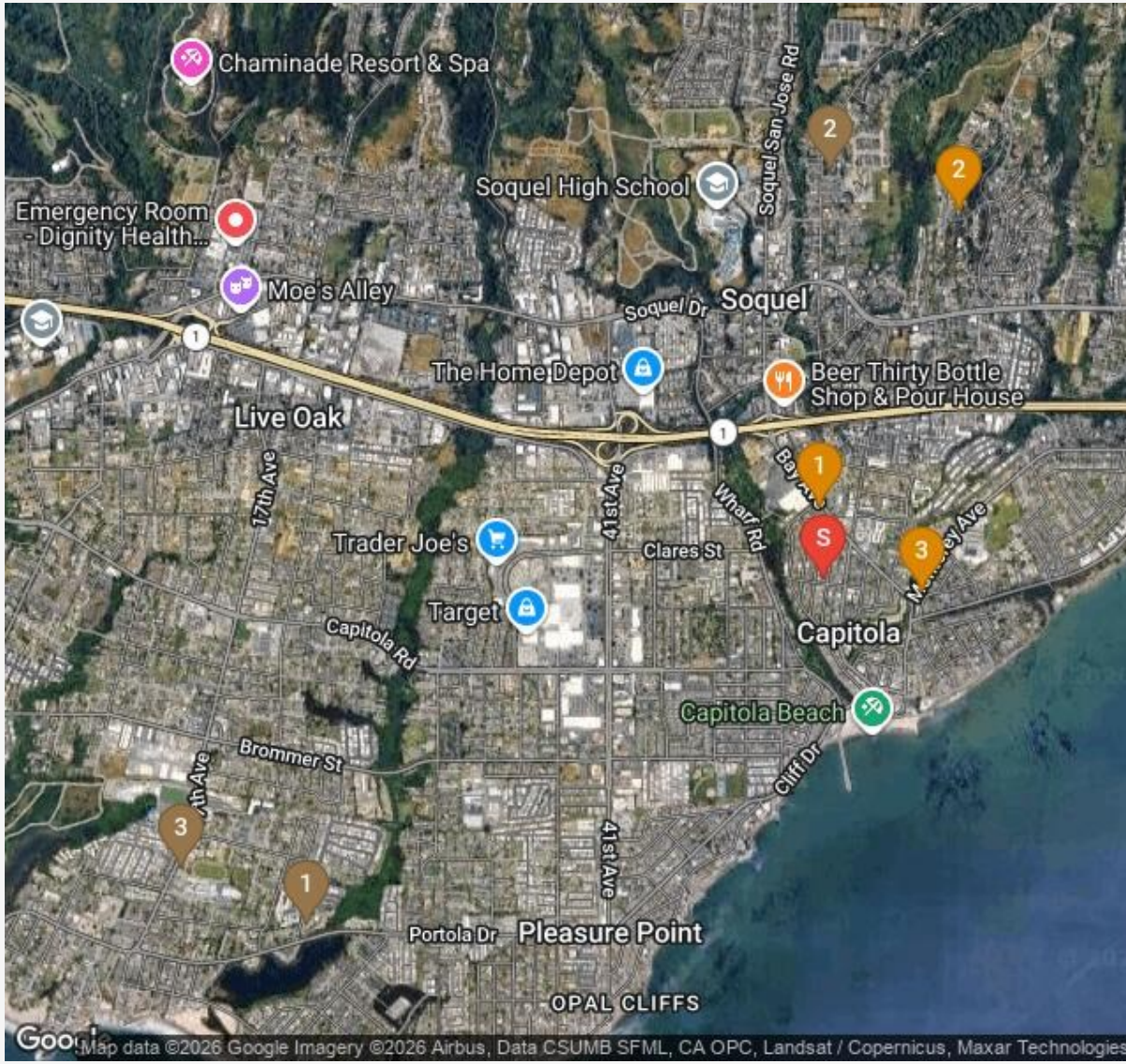
3460 N Main Street



List 3 Photo

1764 Del Mar Court

Map



Map

S = SUBJECT	601 Oak Drive
YELLOW 1 = SALE 1	717 Bay Avenue
YELLOW 2 = SALE 2	5365 Maretta Drive
YELLOW 3 = SALE 3	319 McCormick Avenue
BROWN 1 = LIST 1	656 24th Avenue
BROWN 2 = LIST 2	3460 N Main Street
BROWN 3 = LIST 3	1764 Del Mar Court

Additional Photos

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