

Broker Price Opinion

 Exterior Inspection
 Interior Inspection

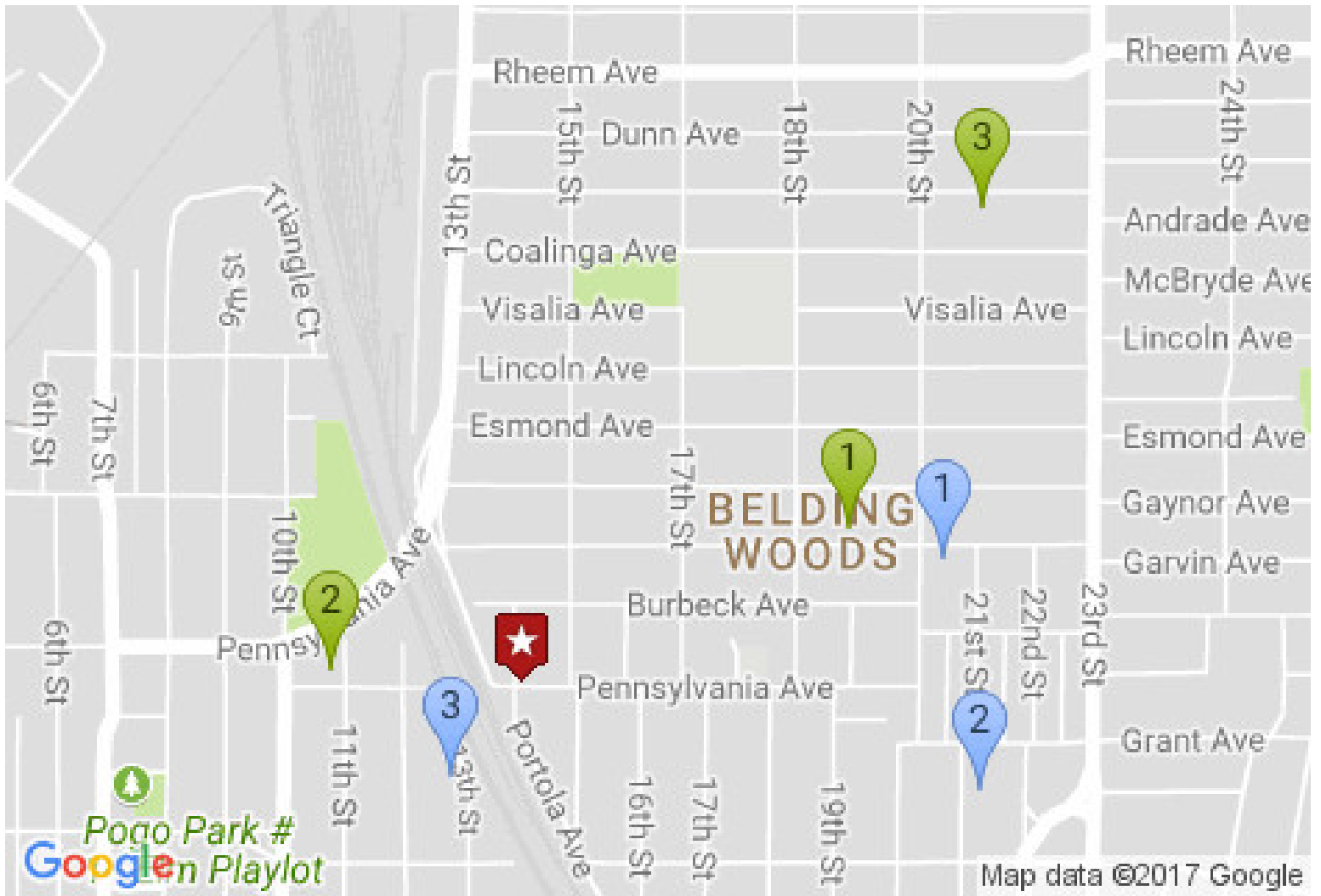
Property Address: 1409 Pennsylvania Ave	Vendor ID: 4340785
City, State, Zip: Richmond, CA 94801	Deal Name:
Loan Number: 000666	Inspection Date: 9/23/2017
2nd Loan / Client #:	Subject APN: 529-242-012-1

Property Occupancy Status: <input type="text" value="Owner"/>	Does the Property Appear Secure?: <input type="text" value="Yes"/>	Est. Monthly Rent: \$2,350	Sold in the last 12 Months?: <input type="text" value="No"/>
Currently Listed: <input type="text" value="No"/>	List Broker Contact #:	Initial List Price:	Sale Price:
Is the Subject Listing Currently Pending?: <input type="text"/>	Date of Contract:	CDOM to Contract:	Sale Date:

Subject Property Comments / External Influences
Visual exterior inspection shows no sign of needed repair.

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
Address	1409 Pennsylvania Ave Richmond, CA 94801	1833 Garvin Ave Richmond, CA 94801	1029 Pennsylvania Ave Richmond, CA 94801	2036 Hellings Ave Richmond, CA 94801	2010 Garvin Ave Richmond, CA 94801	622 21st St Richmond, CA 94801	631 13th St Richmond, CA 94801
Proximity		0.29 Miles	0.17 Miles	0.54 Miles	0.36 Miles	0.39 Miles	0.11 Miles
Sale/List Price		\$330,000	\$230,000	\$330,000	\$349,000	\$319,000	\$249,000
Sale Date		9/14/2017	8/10/2017	4/7/2017	active	pending	active
Price Per Sq.ft.	\$254.02	\$401.46	\$235.66	\$385.96	\$307.49	\$345.61	\$399.04
Initial List Price		\$329,000	\$225,000	\$329,000	\$349,000	\$325,000	\$249,000
Initial List Date		8/2/2017	7/18/2017	2/23/2017	9/8/2017	9/8/2017	9/26/2017
Current/Final List		\$329,000	\$225,000	\$329,000	\$349,000	\$319,000	\$249,000
DOM/CDOM		16 / 16	11 / 11	15 / 15	16 / 16	22 / 22	1 / 1
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives		0	0	0	0	0	0
Living Area	996	822	976	855	1135	923	624
#Rooms/Bed/Bath 1	5 / 3 / 1	4 / 2 / 1	5 / 3 / 1	5 / 2 / 1	4 / 2 / 1	5 / 3 / 1	4 / 2 / 1
Year Built	1944	1943	1938	1952	1949	1925	1911
Bsmnt SF/% Finished							
Lot Size	0.13ac	0.09ac	0.13ac	0.05ac	0.12ac	0.07ac	0.05ac
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Ranch / Q4	Bungalow/Cottage / Q4	Ranch / Q4	Ranch / Q4	Ranch / Q4	Ranch / Q4	Ranch / Q4
# of Units	1	1	1	1	1	1	1
Condition	C4	C4	C5	C4	C4	C4	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 / No / No	No / No / No	No / No / No	No / No / No	No / No / No	No / No / No	No / No / No
Fireplace	Yes	No	No	Yes	Yes	No	No
Garage	1 Detached	1 Attached	1 Attached	1 Attached	1 Attached	None	None
Other Features	None	None	None	None	None	None	None
HOA Fees	0/mo	0/yr	0/yr	0/yr	0/yr	0/yr	0/yr
Subdivision	Richmond	Richmond	Richmond	Richmond	Richmond	Richmond	Richmond
School District	Richmond	Richmond	Richmond	Richmond	Richmond	Richmond	Richmond
Data Source - ID	County Tax -	MLS - 40791828	MLS - 40789843	MLS - 40771264	MLS - 40796410	MLS - 40787890	MLS - 40798405

Market Time 0-30 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price
Anticipated Sale Price	\$253,000	\$253,000	\$40,500
Recommended List Price	\$258,000	\$258,000	
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
•	1409 Pennsylvania Ave	Richmond	3	1	0.13ac		1944		
1	1833 Garvin Ave	Richmond	2	1	0.09ac	9/14/2017	1943	\$330,000	0.29 Miles
2	1029 Pennsylvania Ave	Richmond	3	1	0.13ac	8/10/2017	1938	\$230,000	0.17 Miles
3	2036 Hellings Ave	Richmond	2	1	0.05ac	4/7/2017	1952	\$330,000	0.54 Miles
1	2010 Garvin Ave	Richmond	2	1	0.12ac	9/8/2017	1949	\$349,000	0.36 Miles
2	622 21st St	Richmond	3	1	0.07ac	9/8/2017	1925	\$319,000	0.39 Miles
3	631 13th St	Richmond	2	1	0.05ac	9/26/2017	1911	\$249,000	0.11 Miles

Neighborhood Data:

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

Housing Supply: Crime/Vandalism: REO Driven? Avg Age of Home:

Neighborhood Pride of Ownership: 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: Types of Financing the Subject will NOT qualify for:

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

Comparables:

Sale 1 Comments	Farmhouse look in Richmond. This home needs TLC and offers 2 Bedrooms, 1 bath, spacious family room, living room and eat in kitchen. It also has a 1 car garage with a small bonus room attached.
Sale 2 Comments	Potential investment opportunity for AS-IS fixer on LARGE lot...just bring your contractor, cash and great ideas! Shown by APPOINTMENT ONLY! Very close to BART, Amtrak and freeway.
Sale 3 Comments	Beautiful home located close to schools parks and transportation nicely redone nice floors just painted inside and out.
List 1 Comments	Amazing opportunity to own a prime home in an up and coming neighborhood. Close proximity to restaurants & shops on 23rd ave. Short walk to Richmond BART station.
List 2 Comments	Great value! Sweet three bedroom house that needs some TLC.
List 3 Comments	vacant go direct. Lock box on outside of fence near gate. Key for gate and house in box. Please lock deadbolt on gate when leaving. Price reflects proximity to railroad tracks.

Comments:

Service Provider Comments:

9-25-17---1824 Lincoln Ave has much superior condition than subject. 600 12th St was sold more than 6 months ago. Potential buyers are (first-time buyers.) Offering some sales incentive can help improve the marketing effort. Close to park and shop. Easy access to Richmond Parkway. There's a shortage of comparables with similar living space within immediate area so expansion of search distance is necessary.

Vendor Comments:

Service Provider
Signature

/s/ Sirima Chantalakwong

Service Provider
Company

Insync Realty Inc

BPO Effective Date

9/27/2017

Service Provider Lic.
Num.

01460948

Repairs

Recommended Repairs would bring the subject to:

Internal Repairs		Comment	Total
Paint			\$0
Walls/Ceiling			\$0
Carpet/Floors			\$0
Cabinets/Countertops			\$0
Plumbing			\$0
Electrical			\$0
Heating/AC			\$0
Appliances			\$0
Doors/Trim			\$0
Cleaning			\$0
Other			\$0
Internal Repair Total:			
External Repairs		Comment	Total
Roof			\$0
Siding/Trim			\$0
Structural			\$0
Windows/Doors			\$0
Paint			\$0
Foundation			\$0
Garage			\$0
Landscaping			\$0
Fence			\$0
Other			\$0
External Repair Total:			
Repair Total:			



Subject Front

**1409 Pennsylvania Ave
Richmond, CA 94801**



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

1833 Garvin Ave
Richmond, CA 94801
Sale Date: 9/14/2017
Sale Price: \$330,000

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Comparable Sale #2

1029 Pennsylvania Ave
Richmond, CA 94801
Sale Date: 8/10/2017
Sale Price: \$230,000



Comparable Sale #3

2036 Hellings Ave
Richmond, CA 94801
Sale Date: 4/7/2017
Sale Price: \$330,000



Comparable Listing #1

2010 Garvin Ave
Richmond, CA 94801
Current List: \$349,000



Comparable Listing #2

622 21st St
Richmond, CA 94801
Current List: \$319,000



Comparable Listing #3

631 13th St
Richmond, CA 94801
Current List: \$249,000

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