





Broker Price Opinion

Exterior Inspection
 Interior Inspection

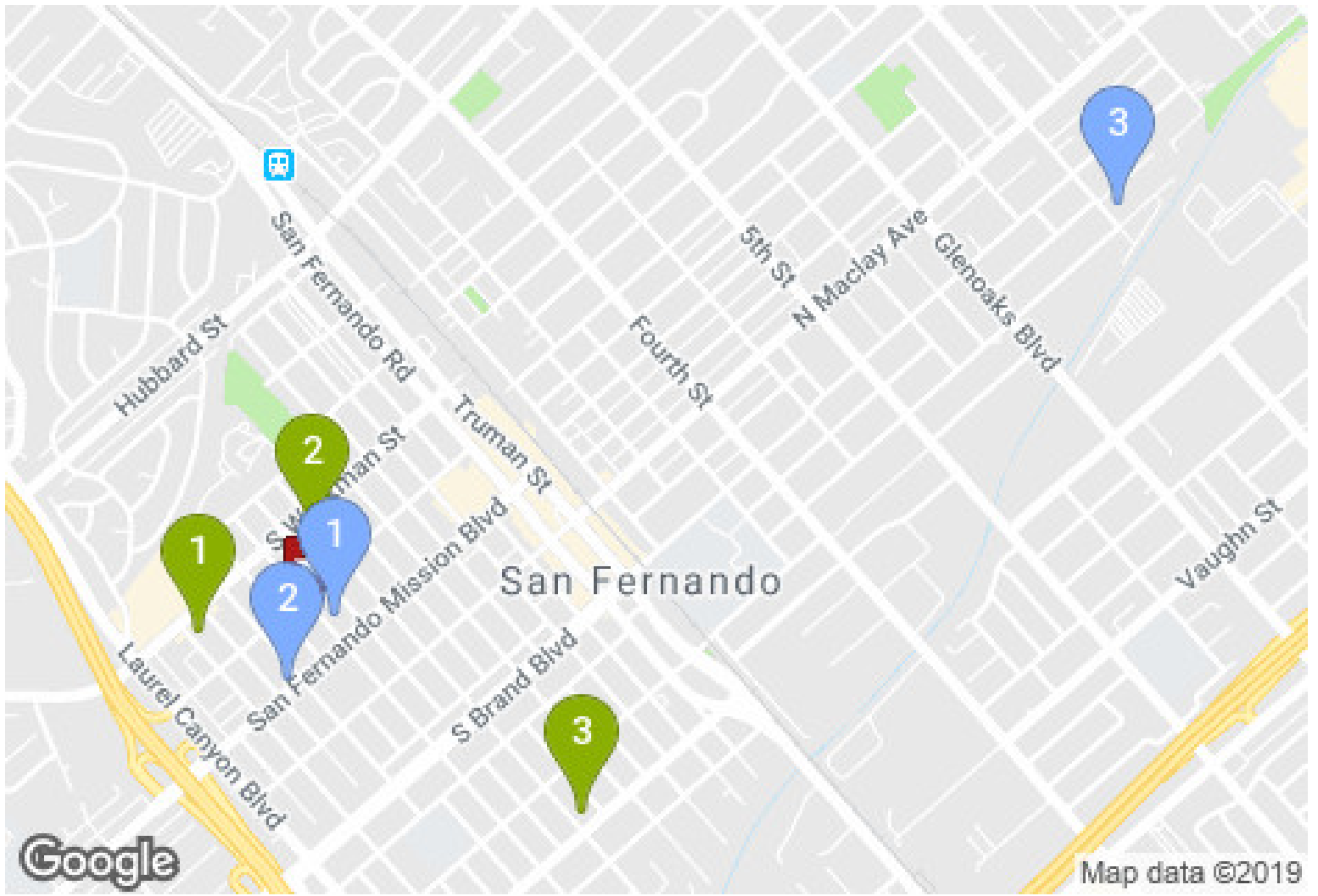
| | | | | | | | |
|----------------------------------------------|--------------------------------------|-----------------------------------|-------------------------------|------------------------------|-------------------------------|---------------------|------------------------------------------------------|
| Property Address: 1238 Mott St | Vendor ID: 4787853 | | | | | | |
| City, State, Zip: San Fernando, CA 91340 | Deal Name: | | | | | | |
| Loan Number: 1238MOTTST | Inspection Date: 6/12/2019 | | | | | | |
| 2nd Loan / Client #: | Subject APN: 2613-007-009 | | | | | | |
| Property Occupancy Status: Unknown | Does the Property Appear Secure? Yes | Est. Monthly Rent: \$1,600 | | | | | |
| Currently Listed: Yes | Currently List Broker: Team Zotti | List Broker Contact #: 6619459461 | Initial List Price: \$285,000 | Initial List Date: 5/31/2019 | Current List Price: \$285,000 | DOM / CDOM: 13 / 13 | Sold in the last 12 Months? <input type="checkbox"/> |
| Is the Subject Listing Currently Pending? No | Date of Contract: | CDOM to Contract: | Sale Price: | Sale Date: | | | |

Subject Property Comments / External Influences

Data obtained from Realist considered reliable.

| Subject | Sold Comp 1 | Sold Comp 2 | Sold Comp 3 | List Comp 1 | List Comp 2 | List Comp 3 | |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------|
|  |  |  |  |  |  |  | |
| Address | 1238 Mott St San Fernando, CA 91340 | 1221 Mott St San Fernando, CA 91340 | 809 San Fernando Mission Blvd San Fernando, CA 91340 | 715 7th St San Fernando, CA 91340 | 11586 Acala Ave San Fernando, CA 91340 | 1336 Kewen St San Fernando, CA 91340 | 613 Kewen St San Fernando, CA 91340 |
| Proximity | | 0.04 Miles | 0.13 Miles | 1.59 Miles | 0.2 Miles | 0.14 Miles | 0.6 Miles |
| Sale/List Price | | \$455,000 | \$460,000 | \$480,000 | \$375,000 | \$410,000 | \$459,900 |
| Sale Date | | 3/28/2019 | 5/24/2019 | 3/21/2019 | pending | pending | pending |
| Price Per Sq.ft. | \$465.69 | \$568.75 | \$871.21 | \$520.04 | \$787.82 | \$553.31 | \$577.76 |
| Initial List Price | \$285,000 | \$439,900 | \$499,000 | \$479,900 | \$375,000 | \$415,000 | \$449,900 |
| Initial List Date | 5/31/2019 | 9/9/2018 | 8/3/2018 | 1/10/2019 | 5/8/2019 | 10/29/2018 | 11/7/2018 |
| Current/Final List | \$285,000 | \$429,000 | \$470,000 | \$485,000 | \$375,000 | \$410,000 | \$459,900 |
| DOM/CDOM | 13 / | 202 / 51 | 294 / 96 | 70 / 19 | 5 / 5 | 186 / 116 | 152 / 144 |
| Sales Type | | Fair Market | Fair Market | Fair Market | Fair Market | Fair Market | Fair Market |
| Finance Incentives | None | 31664 | 0 | 5000 | 0 | 0 | 0 |
| Living Area | 612 | 800 | 528 | 923 | 476 | 741 | 796 |
| #Rooms/Bed/Bath 1 | 5 / 3 / 1 | 4 / 2 / 1 | 4 / 2 / 1 | 5 / 2 / 2 | 3 / 1 / 1 | 4 / 2 / 1 | 4 / 2 / 1 |
| Year Built | 1922 | 1988 | 1940 | 1953 | 1922 | 1959 | 1945 |
| Bsmnt SF/% Finished | / | / | / | / | / | / | / |
| Lot Size | 0.06ac | 0.06ac | 0.17ac | 0.15ac | 0.11ac | 0.05ac | 0.11ac |
| Property Type | SF Detach | SF Detach | SF Detach | SF Detach | SF Detach | SF Detach | SF Detach |
| Style / Quality | Single Story / Q5 | 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 | C6 | C3 | C3 | C3 | C3 | C3 | C3 |
| Pool/Spa | None | No / No | No / No | No / No | No / No | No / No | No / No |
| View | Residential | Residential | Industrial | Residential | Residential | Residential | Residential |
| Porch/Patio/Deck | Yes / Yes / No | No / Yes / No | Yes / Yes / No | Yes / Yes / No | Yes / Yes / No | Yes / Yes / No | Yes / Yes / No |
| Fireplace | No | No | No | No | No | No | No |
| Garage | None | 2 Attached | None | 2 Detached | None | 1 Attached | 2 Detached |
| Other Features | Unk | Unk | Unk | RV Parking | Detached Storage | Unk | RV Parking |
| HOA Fees | 0/mo0/mo | 0/mo0/mo | 0/mo0/mo | 0/mo0/mo | 0/mo0/mo | 0/mo0/mo | 0/mo0/mo |
| Subdivision | San Fernando | San Fernando | San Fernando | San Fernando | San Fernando | San Fernando | San Fernando |
| Likely Sale Price | | | | | \$375,000 | \$410,000 | \$459,900 |
| School District | Los Angeles Unified | Los Angeles Unified | Los Angeles Unified | Los Angeles Unified | Los Angeles Unified | Los Angeles Unified | Los Angeles Unified |
| Common Amenities | | | | | | | |
| Data Source - ID | County Tax - 2613-007-009 | MLS - PW18220276 | MLS - SR18188356 | MLS - SR19007901 | MLS - SR19105951 | MLS - SR182561594 | MLS - SR18268759 |
| Overall Comparison | | | | | | | |

| | | | |
|-------------------------------|---------------------------------------------|-----------------------------------|------------------------|
| Market Time 30-90 days | As-Is Price Estimate | As-Repaired Price Estimate | Land Only Price |
| 90-Day Marketing Time | \$285,000 | \$400,000 | \$250,000 |
| Recommended List Price | \$285,000 | \$425,000 | |
| 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 |
|---|-------------------------------|--------------|----|----|----------|----------------|------------|-----------------|------------|
| • | 1238 Mott St | San Fernando | 3 | 1 | 0.06ac | | 1922 | | |
| 1 | 1221 Mott St | San Fernando | 2 | 1 | 0.06ac | 3/28/2019 | 1988 | \$455,000 | 0.04 Miles |
| 2 | 809 San Fernando Mission Blvd | San Fernando | 2 | 1 | 0.17ac | 5/24/2019 | 1940 | \$460,000 | 0.13 Miles |
| 3 | 715 7th St | San Fernando | 2 | 2 | 0.15ac | 3/21/2019 | 1953 | \$480,000 | 1.59 Miles |
| 1 | 11586 Acala Ave | San Fernando | 1 | 1 | 0.11ac | 5/8/2019 | 1922 | \$375,000 | 0.2 Miles |
| 2 | 1336 Kewen St | San Fernando | 2 | 1 | 0.05ac | 10/29/2018 | 1959 | \$410,000 | 0.14 Miles |
| 3 | 613 Kewen St | San Fernando | 2 | 1 | 0.11ac | 11/7/2018 | 1945 | \$459,900 | 0.6 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:

Small narrow roads in subject's immediate neighborhood.

Neighborhood Comments:

Older neighborhood with some homes in the area showing significant physical depreciation like the subject. Window bars are commonly seen throughout.

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:

Subject not in lendable condition, cash only buyers.

Comparables:

| | |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Sale 1 Comments | Newer construction, appears to be in average to good condition. Central AC. Same street as subject, most similar in lot size. |
| Sale 2 Comments | Comparable on larger lot, interior features updates to kitchen and flooring. On main access road faces commercial use and busy street. |
| Sale 3 Comments | Larger lot, interior features upgraded kitchen and bathrooms. |
| List 1 Comments | Newer windows, recessed lighting kitchen and flooring in good condition. Overall in good condition, smaller GLA but larger lot. |
| List 2 Comments | Updated from inside and out, similar in GLA and lot size. |
| List 3 Comments | Larger lot, interior has fresh cosmetics and updates. |

Comments:

Service Provider Comments:

The subject is priced near land value which is an indication that the subject near a tear down condition, no interior photos are available in MLS. as subject is simply listed as a fixer. Exterior displays severe deterioration of the siding and roof likely beyond repair, the assumption of similar interior condition is warranted. Subject sets the lower end of the value range for this neighborhood, as it is an older, smaller in GLA and lot size, as a result, it was difficult to find comparables that met the "rehabbed" condition. Instead, properties that were newer in construction and well kept with some upgrades were used in order to stay within subject's neighborhood and value probability. Interior repairs removed, value remains same as the repaired value is based on making the subject comparable to those rehabbed homes and/or updated homes.

Vendor Comments:

Service Provider
Signature
Service Provider
Company

/s/ Oscar Carias-Gomez
Elite REO Services

BPO Effective Date

6/13/2019

Service Provider Lic.
Num.

01983150

RepairsRecommended 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 | Roof/Siding and foundation repairs. | | \$10,000 |
| External Repair Total: | | | \$10,000 |
| Repair Total: | | | \$10,000 |



Subject Front

**1238 Mott St
San Fernando, CA91340**



Address



Side



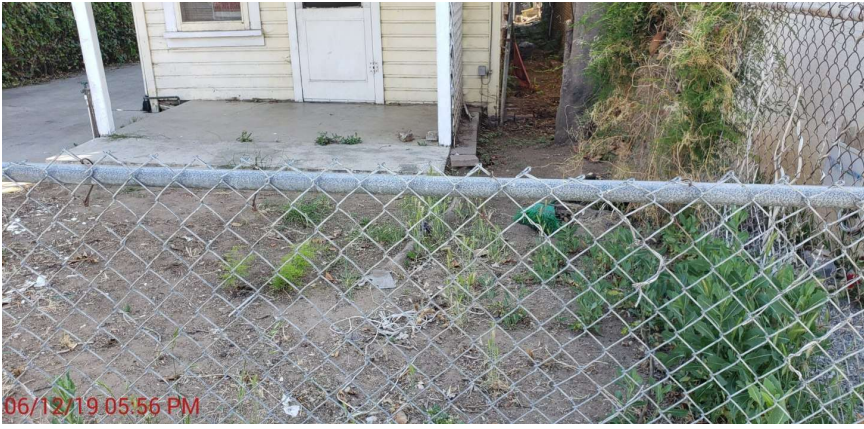
Side



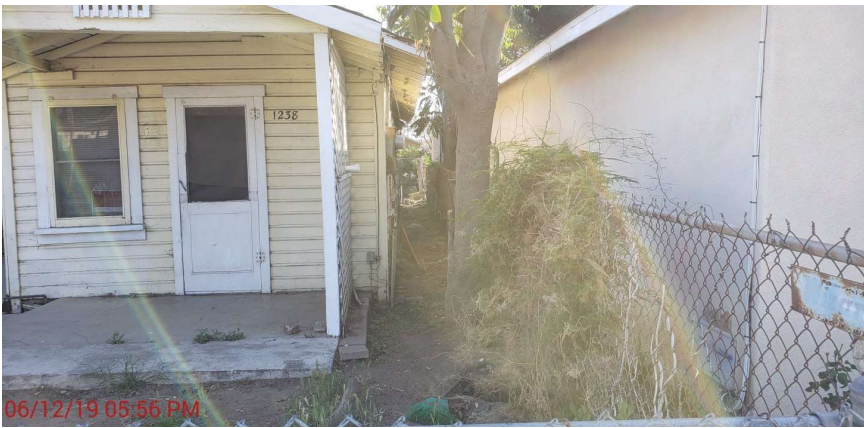
Street



Street



Damage Photo



Damage Photo



Damage Photo



Damage Photo



Damage Photo



Damage Photo



View across street



Comparable Sale #1

1221 Mott St
San Fernando, CA91340
Sale Date: 3/28/2019
Sale Price: \$455,000



Comparable Sale #2

809 San Fernando Mission Blvd
San Fernando, CA91340
Sale Date: 5/24/2019
Sale Price: \$460,000



Comparable Sale #3

715 7th St
San Fernando, CA91340
Sale Date: 3/21/2019
Sale Price: \$480,000



Comparable Listing #1

11586 Acala Ave
San Fernando, CA91340
Current List: \$375,000



Comparable Listing #2

1336 Kewen St
San Fernando, CA91340
Current List: \$410,000



Comparable Listing #3

613 Kewen St
San Fernando, CA91340
Current List: \$459,900

Neither Xome 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 Brokers 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.