



# Broker Price Opinion

Exterior Inspection  
 Interior Inspection

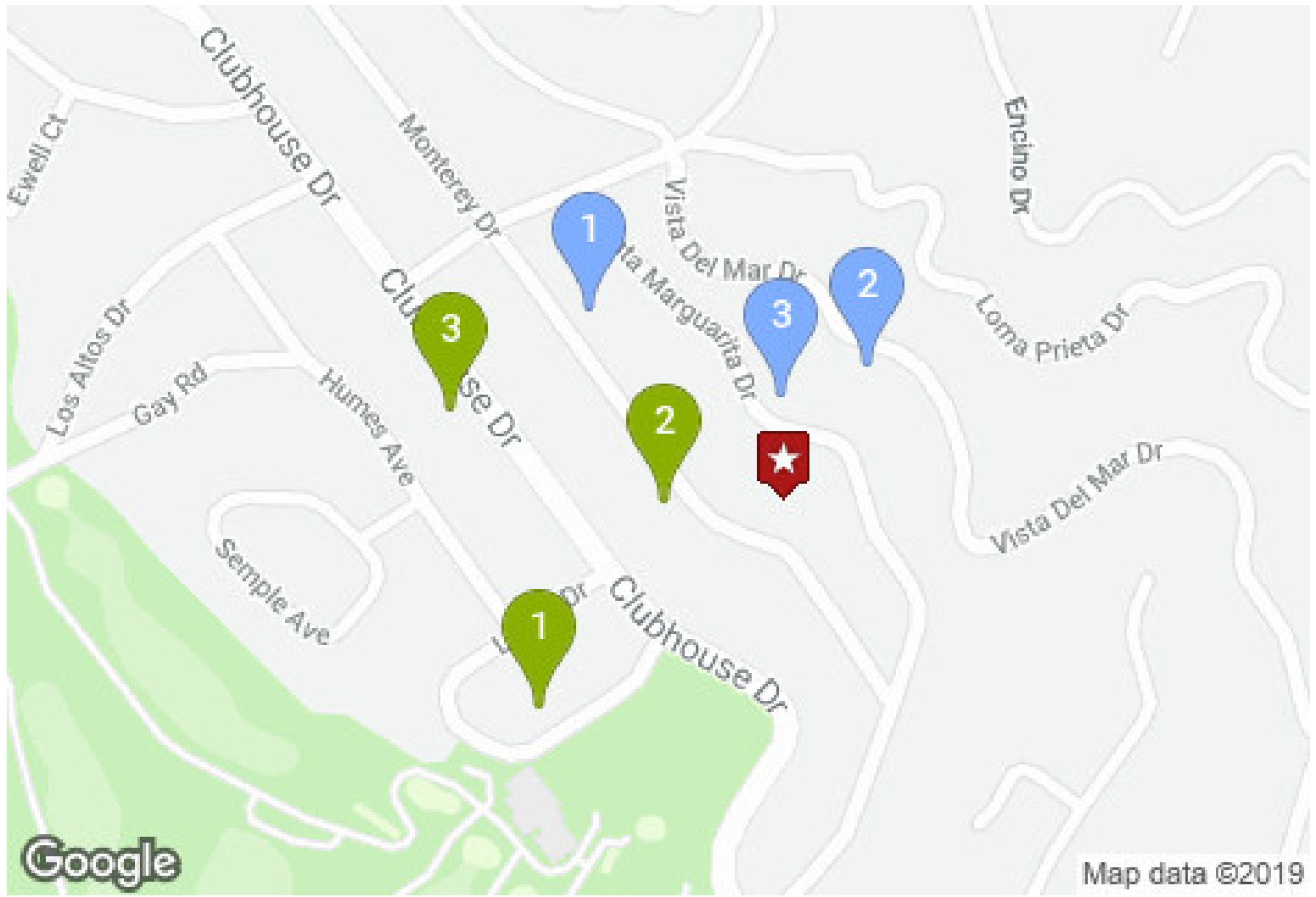
Property Address: 533 Monterey Drive	Vendor ID: 4807942
City, State, Zip: Aptos, CA 95003	Deal Name:
Loan Number: 000994	Inspection Date: 8/06/2019
2nd Loan / Client #:	Subject APN: 44-221-27

Property Occupancy Status: Owner	Does the Property Appear Secure? Yes	Est. Monthly Rent: \$3,600	Sold in the last 12 Months? No
Currently Listed: No	Currently List Broker:	List Broker Contact #:	Sale Price:
Initial List Price:	Initial List Date:	Current List Price:	DOM / CDOM:
Is the Subject Listing Currently Pending?:	Date of Contract:	CDOM to Contract:	Sale Date:

Subject Property Comments / External Influences  
**This property last sold 10/7/2014 for \$786k.**

Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3	
							
Address	533 Monterey Drive Aptos, CA 95003	511 Monterey Dr Aptos, CA 95003	528 Vista Del Mar Dr Aptos, CA 95003	523 Santa Margarita Dr Aptos, CA 95003	419 Locke Dr Aptos, CA 95003	530 Monterey Dr Aptos, CA 95003	532 Club House Dr Aptos, CA 95003
Proximity		0.12 Miles	0.07 Miles	0.05 Miles	0.14 Miles	0.05 Miles	0.15 Miles
Sale/List Price		\$925,000	\$842,500	\$1,005,000	\$1,375,000	\$845,000	\$969,000
Sale Date		7/3/2019	7/25/2019	5/10/2019	active	active	active
Price Per Sq.ft.	\$564.76	\$607.35	\$364.09	\$547.98	\$628.43	\$376.73	\$589.42
Initial List Price		\$899,000	\$899,000	\$998,000	\$1,375,000	\$845,000	\$969,000
Initial List Date		7/3/2019	6/19/2019	4/9/2019	3/4/2019	2/13/2019	6/27/2019
Current/Final List		\$899,000	\$899,000	\$998,000	\$1,375,000	\$845,000	\$969,000
DOM/CDOM	/	1 / 1	36 / 36	31 / 31	136 / 136	174 / 174	40 / 40
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives		0	0	0	0	0	0
Living Area	1992	1523	2314	1834	2188	2243	1644
#Rooms/Bed/Bath 1	7 / 4 / 2.5	6 / 3 / 2	6 / 3 / 2	6 / 2 / 2.5	6 / 3 / 3.5	7 / 4 / 2	6 / 3 / 2.5
Year Built	1972	1974	1977	1980	2004	1974	1986
Bsmnt SF/% Finished	/	/	/	/	/	/	/
Lot Size	0.14ac	0.10ac	0.14ac	0.14ac	0.11ac	0.11ac	0.10ac
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	Single Story / 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	Ocean	Ocean	Ocean	Ocean	Ocean	Residential	Residential
Porch/Patio/Deck	No / Yes / Yes	No / No / Yes	No / No / Yes	No / Yes / Yes	No / Yes / Yes	No / No / Yes	No / No / Yes
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	None	2 Attached
Other Features	none	none	none	none	none	none	none
HOA Fees	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo	0/mo0/mo
Subdivision	Rio Del Mar	Rio Del Mar	Rio Del Mar	Rio Del Mar	Rio Del Mar	Rio Del Mar	Rio Del Mar
Likely Sale Price					\$1,375,000	\$845,000	\$969,000
School District	Pajaro Valley Unified	Pajaro Valley Unified	Pajaro Valley Unified	Pajaro Valley Unified	Pajaro Valley Unified	Pajaro Valley Unified	Pajaro Valley Unified
Common Amenities							
Data Source - ID	County Tax - 044-221-27	MLS - 52200479	MLS - ML81755538	MLS - ML81746194	MLS - ML81741198	MLS - ML81738782	MLS - ML81758456
Overall Comparison							

<b>Market Time 30-90 days</b>	<b>As-Is Price Estimate</b>	<b>As-Repaired Price Estimate</b>	<b>Land Only Price</b>
90-Day Marketing Time	\$1,125,000	\$1,125,000	\$800,000
Recommended List Price	\$1,125,000	\$1,125,000	
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
•	533 Monterey Drive	Aptos	4	2.5	0.14ac		1972		
1	511 Monterey Dr	Aptos	3	2	0.10ac	7/3/2019	1974	\$925,000	0.12 Miles
2	528 Vista Del Mar Dr	Aptos	3	2	0.14ac	7/25/2019	1977	\$842,500	0.07 Miles
3	523 Santa Margarita Dr	Aptos	2	2.5	0.14ac	5/10/2019	1980	\$1,005,000	0.05 Miles
1	419 Locke Dr	Aptos	3	3.5	0.11ac	3/4/2019	2004	\$1,375,000	0.14 Miles
2	530 Monterey Dr	Aptos	4	2	0.11ac	2/13/2019	1974	\$845,000	0.05 Miles
3	532 Club House Dr	Aptos	3	2.5	0.10ac	6/27/2019	1986	\$969,000	0.15 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	This property was posted to MLS "For Comp Purposes Only" due to selling off market. The buyer payed above Asking in a pre-emptive bid.
Sale 2 Comments	Contractors / owner builders / investors / flippers / trust sale / spectacular full ocean views / 1st time on the market / a 2 story contemporary / 3 bedroom 2 bath home / 6,142 sq ft lot / original 1977 inside and out / unlimited potential
Sale 3 Comments	Modern elegance meets spectacular sunsets at 523 Santa Margarita. Ocean views welcome you at almost every turn, from the spacious living room, dining area, master bedroom and the lush outdoor space. Vaulted ceilings and ample windows allow for a light and bright main living area
List 1 Comments	High quality custom built Rio Del Mar beauty, just steps from Seascape Golf Course clubhouse, w/ views of the 9th hole & ocean peeks from upstairs. This home features an open floor plan downstairs while maintaining separation of space/privacy w/ an upstairs living area that has i
List 2 Comments	This single level home boasts an open layout concept, 4 spacious bedrooms, 2 full bathrooms, indoor laundry and a special study or play nook. Light shines in the many windows surrounding the kitchen, breakfast nook and living room making this home bright and cheery. The living ro
List 3 Comments	Welcome home to Rio Del Mar. This sought-after neighborhood offers proximity to beautiful beaches, and golf at the Seascape Golf Club. Tired of looking at homes that need so much work? Move right into this Turn-Key home where everything has already been done for you! An open conc

**Comments:**

## Service Provider Comments:

The comps are all in very close proximity and give a good idea of the price range in this neighborhood - Whether the house needs updating or has recent upgrades, does/does not have an ocean view while keeping within an approximate 20% +/- they support the subjects value opinion. This is a very sought after area with a highly rated elementary school and a middle school just across the highway. Commuting is easy from Rio Del Mar and the homes here are all within a mile or two of a gorgeous golf course. Most amenities are close as is the Pacific Ocean.

## Vendor Comments:

Service Provider  
Signature

/s/ Colleen (Cleo) OBrien

Service Provider  
Company

Coldwell Banker

BPO Effective Date

8/6/2019

Service Provider Lic.  
Num.

01350474

**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

**533 Monterey Drive  
Aptos, CA95003**



Address



Side



Side



Street



Street



View across street



**Comparable Sale #1**

511 Monterey Dr  
Aptos, CA95003  
Sale Date: 7/3/2019  
Sale Price: \$925,000



**Comparable Sale #2**

528 Vista Del Mar Dr  
Aptos, CA95003  
Sale Date: 7/25/2019  
Sale Price: \$842,500



**Comparable Sale #3**

523 Santa Margarita Dr  
Aptos, CA95003  
Sale Date: 5/10/2019  
Sale Price: \$1,005,000



**Comparable Listing #1**

419 Locke Dr  
Aptos, CA95003  
Current List: \$1,375,000



**Comparable Listing #2**

530 Monterey Dr  
Aptos, CA95003  
Current List: \$845,000



**Comparable Listing #3**

532 Club House Dr  
Aptos, CA95003  
Current List: \$969,000

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