



Broker Price Opinion

Exterior Inspection
 Interior Inspection

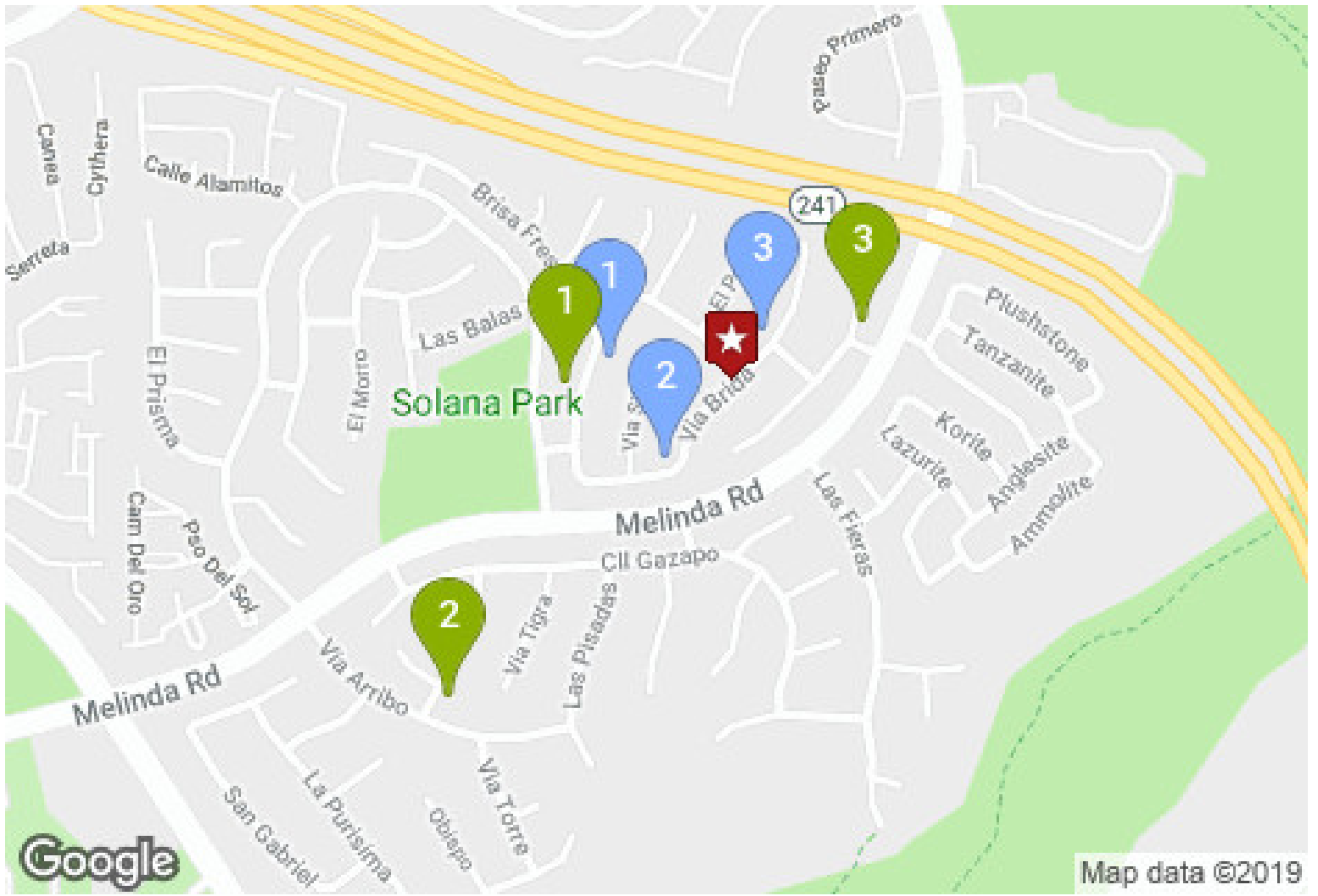
Property Address: 46 Via Brida	Vendor ID: 4822695
City, State, Zip: Rancho Santa Margarita, CA 92688	Deal Name:
Loan Number: 46ViaBrida	Inspection Date: 9/04/2019
2nd Loan / Client #:	Subject APN: 83657403

Property Occupancy Status: Owner	Does the Property Appear Secure? Yes	Est. Monthly Rent \$3,200	Sold in the last 12 Months? No
Currently Listed: Yes	Currently List Broker: Coldwell Banker Res. Brokerage	List Broker Contact #: 9498375700	Sale Price:
	Initial List Price: \$717,000	Initial List Date: 6/24/2019	Sale Date:
	Current List Price: \$717,000	DOM / CDOM: 4 / 4	
Is the Subject Listing Currently Pending? Yes	Date of Contract: 6/28/2019	CDOM to Contract: 4	

Subject Property Comments / External Influences
Conforming neighborhood with homes of similar style and age. Neighborhood appears maintained and near school, parks, and rec

Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3	
							
Address	46 Via Brida Rancho Santa Margarita, CA 92688	36 Via Tronido Rancho Santa Margarita, CA 92688	65 Via Brida Rancho Santa Margarita, CA 92688	27 Via Brida Rancho Santa Margarita, CA 92688	43 Via Tronido Rancho Santa Margarita, CA 92688	18 Via Indomado Rancho Santa Margarita, CA 92688	18 El Cencerro Rancho Santa Margarita, CA 92688
Proximity		0.11 Miles	0.07 Miles	0.07 Miles	0.15 Miles	0.36 Miles	0.14 Miles
Sale/List Price		\$825,000	\$782,000	\$760,000	\$849,900	\$849,900	\$749,000
Sale Date		8/9/2019	7/30/2019	8/12/2019	active	active	active
Price Per Sq.ft.	\$347.51	\$317.80	\$382.21	\$364.16	\$394.93	\$367.44	\$368.60
Initial List Price	\$717,000	\$825,000	\$799,000	\$760,000	\$849,900	\$849,900	\$749,000
Initial List Date	6/24/2019	7/3/2019	6/10/2019	6/26/2019	8/22/2019	5/31/2019	7/16/2019
Current/Final List	\$717,000	\$825,000	\$799,000	\$760,000	\$849,900	\$849,900	\$749,000
DOM/CDOM	4 /	37 / 37	50 / 50	47 / 47	12 / 12	89 / 89	49 / 49
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	0	0	0	0	0	0	0
Living Area	2374	2596	2046	2087	2152	2313	2032
#Rooms/Bed/Bath 1	7 / 3 / 2.5	7 / 4 / 3	7 / 3 / 2.5	7 / 3 / 2.5	7 / 4 / 3	7 / 4 / 2.5	7 / 4 / 2.5
Year Built	1993	1994	1993	1993	1994	1995	1997
Bsmnt SF/% Finished	/	/	/	/	/	/	/
Lot Size	0.10ac	0.09ac	0.14ac	0.09ac	0.19ac	0.12ac	0.10ac
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4	2-Story Conv / Q4
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C3	C3	C3	C3
Pool/Spa	None	No / No	Yes / No	No / No	No / No	No / No	No / No
View	Residential	Residential	Residential	Residential	Residential	Residential	Residential
Porch/Patio/Deck	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No	No / Yes / No
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garage	2 Attached	3 Attached	2 Attached	2 Attached	3 Attached	3 Attached	2 Attached
Other Features	None	None	None	None	None	None	None
HOA Fees	0/mo55/mo	0/mo74/mo	0/mo55/mo	0/mo65/mo	0/mo69/mo	0/mo55/mo	0/mo55/mo
Subdivision	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Likely Sale Price					\$849,900	\$849,900	\$749,000
School District	Saddleback Valley Unified	Saddleback Valley Unified	Saddleback Valley Unified	Saddleback Valley Unified	Saddleback Valley Unified	Saddleback Valley Unified	Saddleback Valley Unified
Common Amenities							
Data Source - ID	County Tax - 83657403	MLS - OC19155546	MLS - OC19124072	MLS - LG19148129	MLS - OC19200637	MLS - OC19127849	MLS - OC19167067
Overall Comparison							

Market Time 90-120 days	As-Is Price Estimate	As-Repaired Price Estimate	Land Only Price
90-Day Marketing Time	\$825,000	\$825,000	\$95,000
Recommended List Price	\$825,000	\$825,000	
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
•	46 Via Brida	Rancho Santa Margarita	3	2.5	0.10ac		1993		
1	36 Via Tronido	Rancho Santa Margarita	4	3	0.09ac	8/9/2019	1994	\$825,000	0.11 Miles
2	65 Via Brida	Rancho Santa Margarita	3	2.5	0.14ac	7/30/2019	1993	\$782,000	0.07 Miles
3	27 Via Brida	Rancho Santa Margarita	3	2.5	0.09ac	8/12/2019	1993	\$760,000	0.07 Miles
1	43 Via Tronido	Rancho Santa Margarita	4	3	0.19ac	8/22/2019	1994	\$849,900	0.15 Miles
2	18 Via Indomado	Rancho Santa Margarita	4	2.5	0.12ac	5/31/2019	1995	\$849,900	0.36 Miles
3	18 El Cencerro	Rancho Santa Margarita	4	2.5	0.10ac	7/16/2019	1997	\$749,000	0.14 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	5 bedroom, 3 full baths PLUS loft nestled in the much desired community of Melinda Heights
Sale 2 Comments	3 bedrooms, 2.5 baths, plus a huge loft!
Sale 3 Comments	It's the nicest home on the street, and arguably the neighborhood. The yard is very private and prepped to party
List 1 Comments	Tastefully remodeled Melinda Heights property situated on one of the largest lots in the community.
List 2 Comments	Elegant and Beautiful Single Family Residence perfectly located in the Mira Vista tract, this spacious 2313sqft 4 Bedroom and 3 Bath
List 3 Comments	4 bedroom 2.5 bath home features high ceilings, lots of natural light

Comments:

Service Provider Comments:

Located in area of Maintained homes, subject conforms to area. No adverse conditions were noted at time of inspection based on exterior drive by Central location, close to schools, shopping, and transportation. Located in area of maintained homes subject conforms. The subject is in overall good condition with no items of deferred maintenance noted. The comparable sales and listings are all suburban, detached, single family homes like the subject and are good indicators of value for the subject property.

Vendor Comments:

Service Provider
Signature

/s/ BENJAMIN GARCIA

Service Provider
Company

Pulse Realty & Investments

BPO Effective Date

9/4/2019

Service Provider Lic.
Num.

01724215

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

**46 Via Brida
Rancho Santa Margarita, CA92688**



Address



Side



Side



Street



Street



View across street



Comparable Sale #1

36 Via Tronido
Rancho Santa Margarita, CA92688
Sale Date: 8/9/2019
Sale Price: \$825,000



Comparable Sale #2

65 Via Brida
Rancho Santa Margarita, CA92688
Sale Date: 7/30/2019
Sale Price: \$782,000



Comparable Sale #3

27 Via Brida
Rancho Santa Margarita, CA92688
Sale Date: 8/12/2019
Sale Price: \$760,000



Comparable Listing #1

43 Via Tronido
Rancho Santa Margarita, CA92688
Current List: \$849,900



Comparable Listing #2

18 Via Indomado
Rancho Santa Margarita, CA92688
Current List: \$849,900



Comparable Listing #3

18 El Cencerro
Rancho Santa Margarita, CA92688
Current List: \$749,000

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