


Quantarium Managed Data Set

The most efficient method to identify unique, actionable insights in the residential real estate marketplace.

Quantarium *empowers teams to see more* by providing a comprehensive view of all real estate property metrics.



123 Main Street

SAN JOSE, CA 95123 - SANTA CLARA COUNTY

Primary Owner(s)		SMITH, JOHN	
Estimated Value		\$1,279,921	
Total Estimated Open Lien Balance (Lien Count)		\$567,229 (1)	
Est. Equity (Apr '23)**	\$701,710	Est. Total LTV*	44.701
Ownership Start Date	09/06/2005	Owner Occupied	Yes

** Estimation Date

* Loan to Value Ratio

Report Generated: May 02, 2023

CURRENT ESTIMATED
EQUITY

CURRENT ESTIMATED
COMBINED LTV

Lien Summary

Open Voluntary Lien	Data through 03/29/2023		
1	\$567,229	44.701%	\$701,710
Lien Count	Estimated Balance	Estimated Loan to Value	Estimated Equity

Voluntary Lien and Property Details

12/07/2016 - Mortgage: First Trust Refinance			
Mortgage Date	12/07/2016	Loan Amount	\$653,000
Recording Date	12/13/2016	Loan Term (months)	360
Document Type	First Trust Refinance Mortgage	Maturity Date	01/01/2047
Purpose of Loan	Non-Purchase First Trust Refinance Cash Out	Rate Change Frequency	N/A
Loan Type	VA	1st Periodic Floor Rate	N/A
Original Int Rate	3.52%	1st Periodic Cap Rate	N/A
Originating Lender	CALIBER HOME LOANS INC	Lifetime Cap Rate	N/A
DBA Lender	N/A	Change Index	N/A
Current Est Balance	\$567,229	Adj Rate Rider	N/A
Current Est Int Rate	3.52%	Adj Rate Index	N/A
Current Est P&I	\$2,939.56	1st Rate Change Date	N/A
Last Assign Date	N/A	1st Rate Change Rider (months)	N/A
Last Assign Lender	N/A	Fixed/Step Rate Indicator	N/A
Loan Rate Type	N/A	Pre-foreclosure Status	Notice of Default/Lis Pendens
Interest Only Period (years)	N/A	Pre-foreclosure Recording Date	05/14/2018
Prepayment Penalty Indicator	N/A	Pre-foreclosure Filing Date	05/04/2018
Prepayment Period (months)	N/A	Pre-foreclosure Trustee Sale #	N/A
Balloon Indicator	No	Pre-foreclosure Auction Date	N/A

PURPOSE OF LOAN

CURRENT ESTIMATED
LOAN BALANCE

CURRENT ESTIMATED
INTEREST RATE

CURRENT ESTIMATED
MONTHLY P&I

CURRENT ESTIMATED
EQUITY BALANCE

CURRENT ESTIMATED
MONTHLY PRINCIPAL

PURCHASE LTV

PRE-FORECLOSURE
STATUS & INFO

Why Quantarium

THE COMPLETE PICTURE

We offer a concise, accurate and up-to-date representation of every property across the US is available today, so you don't need to pour through billions of records. This makes your job of identifying unique characteristics in a loan portfolio / consumer loan profile / account holder / policy holder effortless.

UNMATCHED ACCURACY

Quantarium maintains stringent quality control standards and enlists the power of machine learning to constantly improve and enhance the quality and accuracy of the data.

IMPROVED EFFICIENCY

QMDS does everything for you, so you can eliminate the need for expensive resources to hash through hundreds of files, thousands of fields, and hundreds of millions of records. Moreover, there is no need for linking deeds, mortgages, foreclosure, releases and assignments to assessor records.

UNRIVALED TIMELINESS

Our data is updated daily to facilitate delivery of any activity identified on a parcel (i.e., sale, mortgage, foreclosure, release, assignment), providing you with immediate insights into transaction activity.



About Quantarium

Quantarium offers an award-winning AI-enhanced data set that delivers unparalleled breadth, depth, and precision. This comprehensive data set provides a consolidated view of all parcels, encompassing crucial information such as sales, financing, foreclosure status, assignments, equity positions, loan balance estimates, and valuations. Unlike standard public record solutions, Quantarium's enhanced content empowers teams with a holistic understanding of each property, offering vital and accurate insights. Furthermore, Quantarium's Managed Data Set (QMDS) offers ready-to-consume reports and actionable data, saving valuable time by eliminating the need to sift through billions of transaction records.

With its award-winning machine-generated and AI-enhanced data, Quantarium leads the industry in providing valuations, analytics, risk management, portfolio optimization, and decision-modeling services for the US Housing Sector.

2023 HW TEC100 REAL ESTATE WINNER
Most Innovative Companies



2021 HW TEC100 REAL ESTATE WINNER
Most Innovative Companies



FITCH RATED AND REVIEWED

FitchRatings



For more information, contact us at discover@quantarium.com.
www.quantarium.com