

POINT OF SALE REPORT

COMPREHENSIVE WITH INVOLUNTARY LIENS



123 Main Street

WASHINGTON, NJ 07882 - WARREN COUNTY

Primary Owner(s)	SMITH, JOHN; SMITH, JANE		
Estimated Value	\$296,305		
Total Estimated Open Lien Balance (Lien Count)	\$177,189 (1)		
Est. Equity (Jan '24)**	\$120,540	Est. Total LTV*	59.5135
Ownership Start Date	07/21/2019	Owner Occupied	Yes
** Estimation Date		* Loan to Value Ratio	

Report Generated: Feb 14, 2024

PROPERTY DETAILS

Property Basics

Property Type	Single Family Residential	Year Built ACT EFF	1942 N/A
Beds	3	Parcel (APN)	11 00055-0000-00015
Full Baths Partial Baths	1 0	Zoning	R5
Building SQFT (Main Bldg Ind)	1,088 (Living Area)	Number of Units	0
Basement SQFT: Finished	N/A	Basement SQFT: Unspecified Unfinished	N/A N/A
Lot Size SQFT	12,195	View	View (type not specified)
Number of Stories	1	Fireplace	N/A
Garage	Yes	Pool	N/A
Owners	SMITH, JOHN; SMITH, JANE		
Mailing Address	123 MAIN STREET, WASHINGTON, NJ 07882-1111		
Legal description	LOT:15 BLK:55 DIST:11 CITY/MUNI/TWP:WASHINGTON BORO MAP REF:TAX MAP 5		

Assessment & Tax

Market Value Year	2022	Assessment Year	2022
Market Value Land	\$50,500	Assessed Land Value	\$50,500
Market Value Improvement	\$86,800	Assessed Value Improvement	\$86,800
Market Value Total	\$137,300	Assessed Value Total	\$137,300
Tax Amount Tax Year	\$7,200 2022	Tax Exemption Codes	N/A
Tax Delinq Year	N/A	Tax Rate Code Area	N/A

Sale & Loan

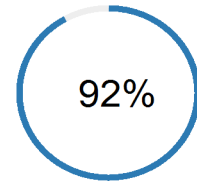
Last Sale Amount	\$198,000	Last Transfer Amount	\$198,000
Last Sale Date	07/21/2019	Last Transfer Date	07/21/2019
Last Sale Document Number	2019-123456	Last Transfer Document Number	2019-123456
Last Sale Document Type	Deed	Last Transfer Document Type	Deed
Loan Amount	\$193,333	Loan Date	07/22/2019
Loan Type	FHA	Loan Interest Rate	3.99 %
Loan Term	360 Months	Loan Rate Type	N/A

PROPERTY VALUATION

Estimated: 02/07/2024

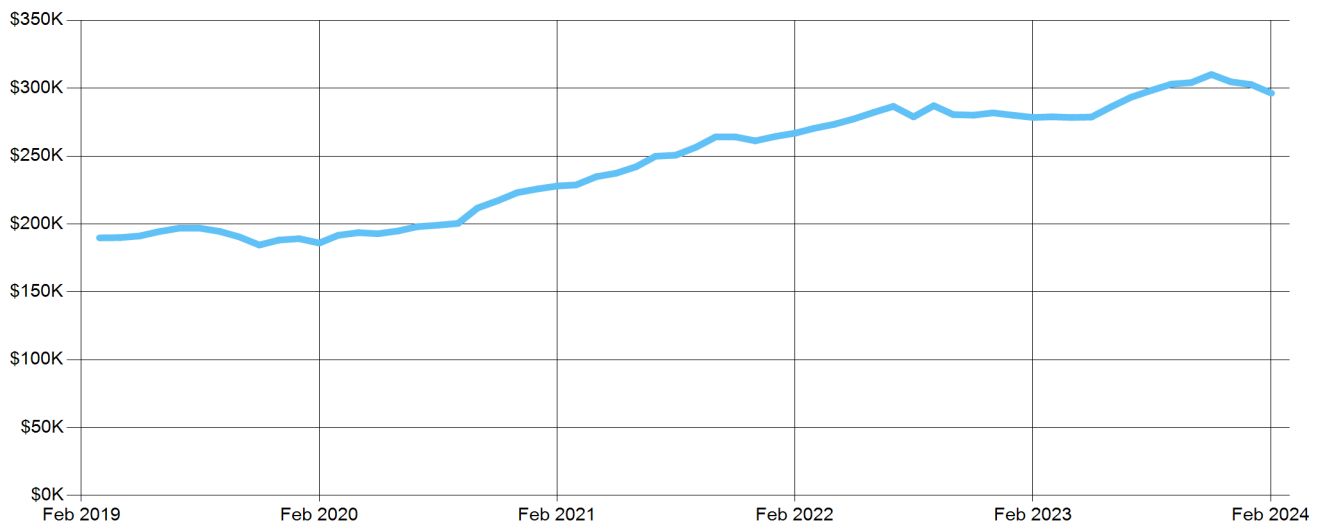


Confidence Score



FSD: 8%

Property Valuation



The **Quantarium Value** is an investor-grade valuation that helps you better estimate the true value of a property. The **Low Range** and **High Range** indicate the confidence interval for the Quantarium value of the subject property. The **Confidence Score** indicates the predictive power of our valuation methods. The **FSD** (Forecast Standard Deviation) score is defined by Freddie Mac, and can be thought of as the probability that the valuation falls within a statistical range of the true value.

Quantarium Value is not a guarantee of a property's value (see Disclaimers for further details).

VOLUNTARY LIENS AND INVOLUNTARY PROPERTY LIENS

Lien Summary

Open Voluntary Lien	Data through 12/26/2023			Involutary Lien
1 Lien Count	\$177,189 Estimated Balance	59.5135% Estimated Loan to Value	\$120,540 Estimated Equity	1 Transaction Count

Voluntary Liens and Property Deeds

Doc. Date	Doc. Type	Amount	Buyer/Borrower	Lien Holder / Seller	Title Company
07/22/2019	First Trust Purchase	\$193,333	SMITH, JOHN; SMITH, JANE	WEICHERT FINANCIAL SERVICES	--
07/21/2019	DE-Deed	\$198,000	SMITH	ACME TRADING COMPANY LLC	WEICHERT TITLE AGENCY

Involutary Liens

Date	Doc. Type/Title	Amount	Party 1	Party 2
09/01/2023	NOTICE OF SALE <LIEN> CERTIFICATE OF SALE FOR UNPAID MUNICIPAL LIENS	\$383.83	SMITH JANE Owner	BALA PARTNERS LLC Lienholder

Voluntary Lien and Property Deeds Details

07/22/2019 - Mortgage: First Trust Purchase

Mortgage Date	07/22/2019	Loan Amount	\$193,333
Recording Date	07/30/2019	Loan Term (months)	360
Document Type	First Trust Purchase Mortgage	Maturity Date	08/01/2049
Purpose of Loan	Purchase First Trust	Rate Change Frequency	N/A
Loan Type	FHA	1st Periodic Floor Rate	N/A
Original Int Rate	3.99%	1st Periodic Cap Rate	N/A
Originating Lender	WEICHERT FINANCIAL SERVICES	Lifetime Cap Rate	N/A
DBA Lender	N/A	Change Index	N/A
Current Est Balance	\$177,189	Adj Rate Rider	N/A
Current Est Int Rate	3.99%	Adj Rate Index	N/A
Current Est P&I	\$921.89	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	N/A
Interest Only Period (years)	N/A	Pre-foreclosure Recording Date	N/A
Prepayment Penalty Indicator	N/A	Pre-foreclosure Filing Date	N/A
Prepayment Period (months)	0	Pre-foreclosure Trustee Sale #	N/A
Balloon Indicator	No	Pre-foreclosure Auction Date	N/A

07/21/2019 - Deed

Original Date of Contract	07/21/2019	Amount	\$198,000
Recording Date	07/21/2019	Distressed Sale	No
Document Type	Deed	Recorder's Doc #	2019-123456
Deed Description	Deed	Recorder's Book #	3456
Cash Purchase	No	Recorder's Page #	789
Sales Price Code	Full amt stated on Document	Title Company	WEICHERT TITLE AGENCY
Total Transfer Tax	\$690	Seller 1	ACME TRADING COMPANY LLC
Multiple APNs	N/A	Seller 2	N/A
Partial Interest Transferred	N/A	Buyer 1	JOHN SMITH
REO	NO	Buyer 2	JANE SMITH
Legal Description			N/A

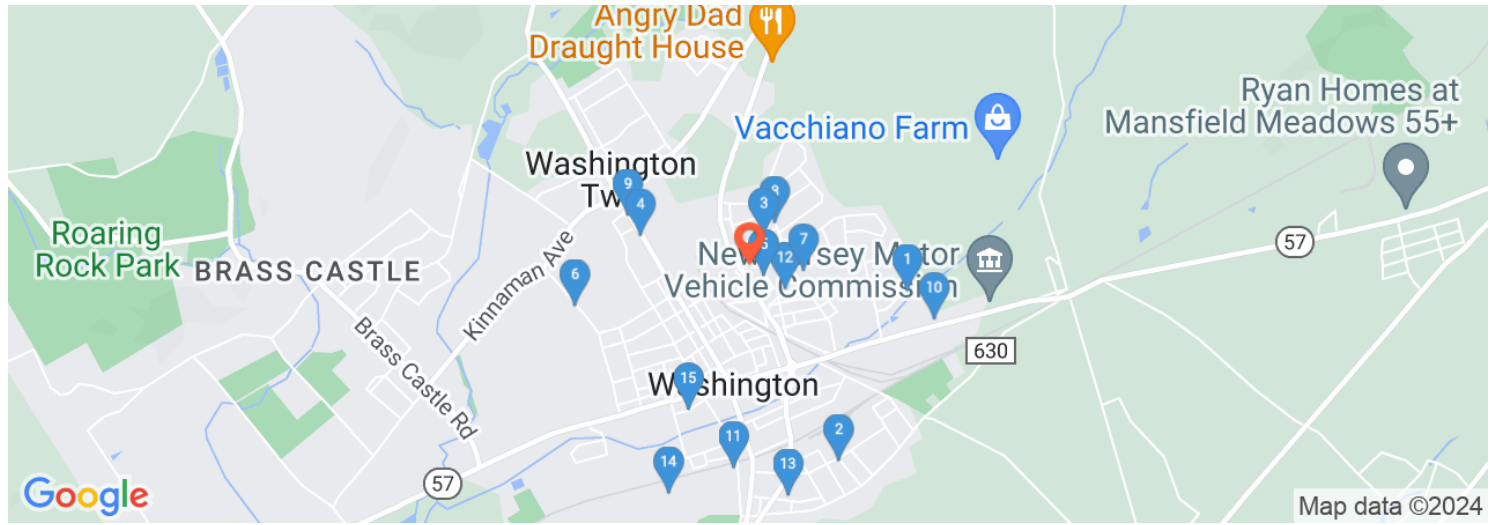
Involuntary Lien Details

**09/01/2023 - NOTICE OF SALE
<LIEN>**

Doc Type	NOTICE OF SALE <LIEN>	Doc Title	CERTIFICATE OF SALE FOR UNPAID MUNICIPAL LIENS
Doc Date	09/01/2023	Doc Year	2023
Recording Filing Date	12/01/2023 02/01/2024	Doc # Book Page	2023-123456 7890 012
Party 1	SMITH JANE Owner	Party 2	BALA PARTNERS LLC Lienholder
Attorney Name	DOMINGUES, JENNY	Amount	\$383.83
Attorney Phone	N/A	Reference Number	23-00123

COMPARABLE PROPERTY SALES

Comparable nearby sales serve as one of many considerations used by the Quantarium Value to estimate the value of a property.

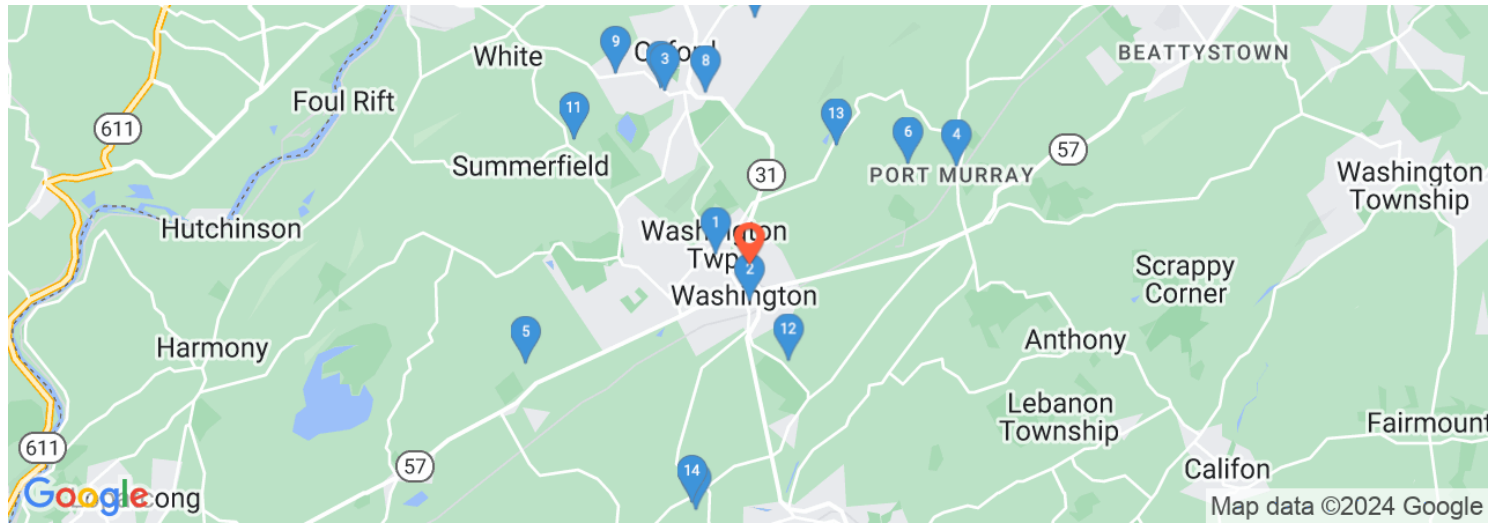


	Address	Sold Price	Sold Date	Beds	Baths	SqFt	Stories	Price/SqFt	LotSizeSF	Distance	Year Built
	123 MAIN STREET WASHINGTON, NJ 07882	\$296,305 Quantarium Value	--	3	1	1088	1	--	12,195	--	1942
1	17 PRESIDENTIAL DR WASHINGTON, NJ 07882	\$345,000	08/11/2023	3	1	925	1	\$373	13,203	0.63	1959
2	30 HILLCREST AVE WASHINGTON, NJ 07882	\$390,000	09/18/2023	3	2	1,056	1	\$369	11,761	0.85	1950
3	12 VALLEY VIEW TER WASHINGTON, NJ 07882	\$260,000	12/07/2023	2	1	1,040	1	\$250	8,250	0.12	1940
4	319 BELVIDERE AVE WASHINGTON, NJ 07882	\$294,000	09/27/2023	3	1	936	1	\$314	8,350	0.43	1945
5	7 S PICKEL AVE WASHINGTON, NJ 07882	\$350,000	12/29/2023	3	2	1,405	1	\$249	10,594	0.08	1967
6	327 N PROSPECT ST WASHINGTON, NJ 07882	\$340,000	10/26/2023	4	1	1,423	1	\$239	9,500	0.70	1946
7	102 MYRTLE AVE WASHINGTON, NJ 07882	\$360,000	06/15/2023	3	2	1,072	1	\$336	13,639	0.22	1901
8	23 VALLEY VIEW TER WASHINGTON, NJ 07882	\$315,000	09/26/2023	2	1	1,120	1	\$281	7,200	0.19	1950
9	351 BELVIDERE AVE WASHINGTON, NJ 07882	\$320,000	09/25/2023	2	1	836	1	\$383	7,841	0.50	1940
10	322 E WASHINGTON AVE WASHINGTON, NJ 07882	\$317,500	07/20/2023	2	1	1,236	1	\$257	20,395	0.75	1938
11	131 S LINCOLN AVE WASHINGTON, NJ 07882	\$280,000	08/03/2023	3	1	960	1	\$292	7,514	0.80	1979
12	14 MCKINLEY AVE WASHINGTON, NJ 07882	\$260,000	01/30/2023	3	1	900	1	\$289	10,402	0.17	1959
13	6 MOZART AVE WASHINGTON, NJ 07882	\$350,500 Estimate	10/21/2023	3	2	1,428	2	\$245	13,939	0.92	1922
14	49 NUNN AVE WASHINGTON, NJ 07882	\$300,000	10/31/2023	3	1	1,412	2	\$212	15,577	0.95	1920
15	33 CORNISH ST WASHINGTON, NJ 07882	\$240,000	07/14/2023	3	1	1,260	2	\$190	8,699	0.62	1920
Median comparables		\$317,500	09/25/2023	3	1	1,072	--	\$281	10,402	0.62	1945

The Comparable Property Sales chart is produced by analyzing a data set where multiple factors such as bedrooms, bathrooms, square footage, property sold date (≤ 2 years), distance, and more are evaluated. Data shown in this chart is sourced first from Public Records, as made available and then estimated (when marked with 'Estimate') using a variety of sources, including: on-market and off-market, county assessor, loans/mortgages, and the most recently available valuation, etc. Please note, only Public Records Sold Prices are recorded with the county. MLS Data Sources: Xome Inc/Xome CT LLC (via, in part, its MLS license), and Constellation WS Inc. (under licensing by the National Brokerage Network: <https://www.constellationws.com/licensing/>).

COMPARABLE PROPERTY LISTINGS

Comparable nearby listings serve as one of many considerations used by the Quantarium Value to estimate the value of a property.



	Address	Listed Price	Listed Date	Beds	Baths	SqFt	Stories	Price/SqFt	LotSizeSF	Distance	Year Built
	123 MAIN STREET WASHINGTON, NJ 07882*	\$296,305 Quantarium Value	--	3	1	1088	1	--	12,195	--	1942
1	219 RUSH ST WASHINGTON, NJ 07882	\$225,000	01/12/2024	3	1	1,384	2	\$163	10,018	0.53	1901
2	15 YOUMANS AVE WASHINGTON, NJ 07882	\$349,000	01/11/2024	5	2	1,584	2	\$220	4,791	0.59	1920
3	16 HENDERSON ST OXFORD, NJ 07863	\$369,000	01/18/2024	4	1	1,273	2	\$290	12,632	2.97	--
4	215 MAIN ST PORT MURRAY, NJ 07865	\$169,900	09/11/2023	1	1	747	1	\$227	20,473	3.56	1936
5	47 HALFWAY HOUSE RD WASHINGTON, NJ 07882	\$320,000	05/09/2022	2	4	996	1	\$321	12,375	3.80	1953
6	204 HOFFMAN RD PORT MURRAY, NJ 07865	\$389,900	11/27/2023	3	1	1,316	1	\$296	114,998	2.91	1966
7	30 HENDERSON ST OXFORD, NJ 07863	\$269,000	01/11/2024	3	2	1,352	2	\$199	6,098	3.04	--
8	14 GREEN ST OXFORD, NJ 07863	\$135,000	12/14/2023	3	1	1,270	2	\$106	5,227	2.73	--
9	288 BELVIDERE AVE OXFORD, NJ 07863	\$159,900	01/05/2024	1	1	672	1	\$238	60,112	3.60	1950
10	54 SHIPPEN RDG OXFORD, NJ 07863	\$485,000	12/04/2023	4	2	2,276	2	\$213	16,117	3.81	2000
11	296 BUCKLEY AVE OXFORD, NJ 07863	\$479,900	11/20/2023	3	1	1,872	2	\$256	108,900	3.32	1978
12	3 ROSEWOOD LN WASHINGTON, NJ 07882	\$629,000	12/13/2023	4	3	2,716	2	\$232	80,150	1.64	1987
13	610 JACKSON VALLEY RD OXFORD, NJ 07863	\$1,499,000	11/17/2023	4	3	2,568	1	\$584	1,960K	2.28	1981
14	3 HALLS MILL RD ASBURY, NJ 08802	\$729,000	01/17/2024	4	2	3,811	--	\$191	84,070	3.83	2002
15	36 SHURTS RD HAMPTON, NJ 08827	\$950,000	01/18/2024	4	3	3,603	--	\$264	69,260	3.79	2006
Median comparables		\$369,000	12/14/2023	3	2	1,384	--	\$232	20,473	3.04	1972

* Data Sources: Xome Inc/Xome CT LLC (via, in part, its MLS license), and Constellation WS Inc. (under licensing by the National Brokerage Network: <https://www.constellationws.com/licensing/>).

The Comparable Property Listings chart is produced by analyzing a data set of properties on the market and multiple factors such as bedrooms, bathrooms, square footage, distance, and more are considered and evaluated.

PRICE AND LISTING HISTORY

Price and Listing History provides changes in price over time for the specified property, where available.

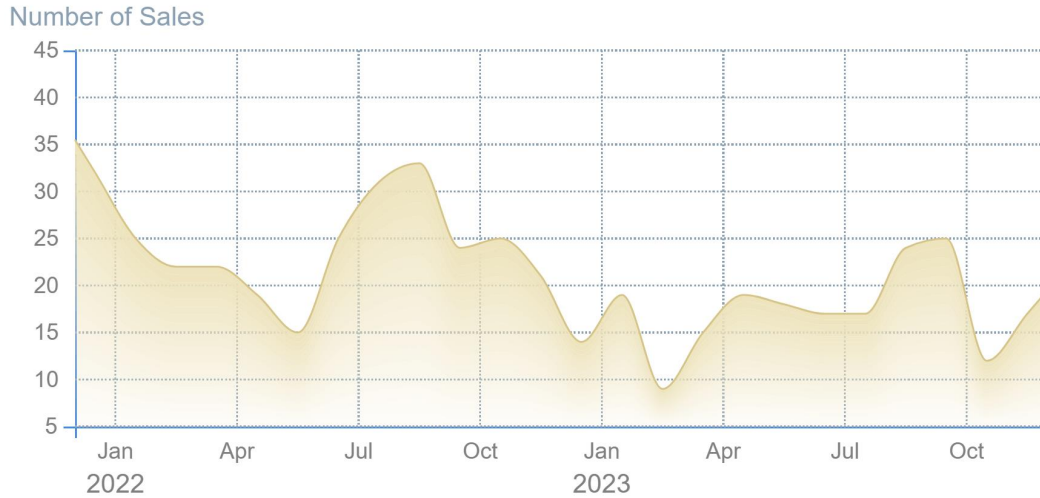
Event	Date	Price	Change	Source
 Sold	07/21/2019	\$198,000	+4.87%	MLS
Listed	03/01/2019	\$188,800		MLS
 Sold	10/01/2018	\$116,000	-27.50%	MLS
Price Changed	09/01/2018	\$160,000	+29.03%	MLS
Listed	04/01/2018	\$124,000		MLS
 Sold	07/01/2005	\$237,000		Public Records

Sources: Xome Inc/Xome CT LLC (via, in part, its MLS license), and Constellation WS Inc. (under licensing by the National Brokerage Network: <https://www.constellationws.com/licensing/>). Data through 02/13/2024.

ZIP-CODE DATA

NUMBER OF PROPERTIES SOLD in 07882

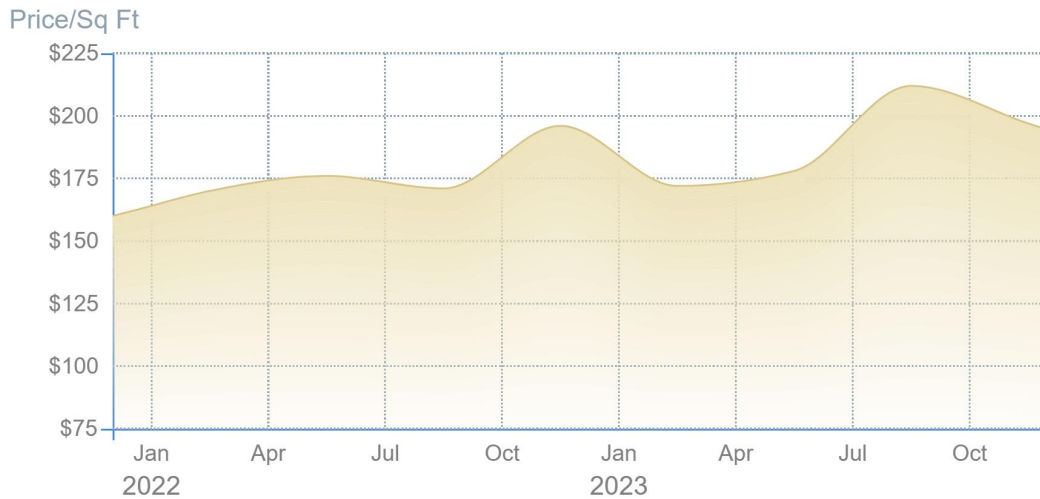
This chart tells you how many properties have sold in the selected area over time.



Data through 11/30/2023

MEDIAN SALE PRICE/SQ.FT. (quarterly) in 07882

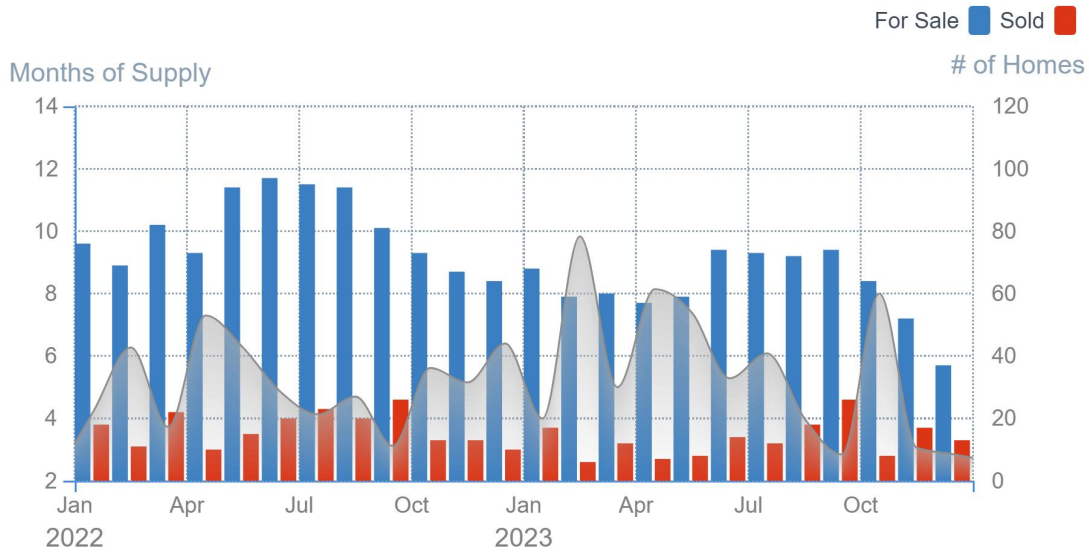
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.



Data through 2023 Q4

MONTHS OF SUPPLY in 07882

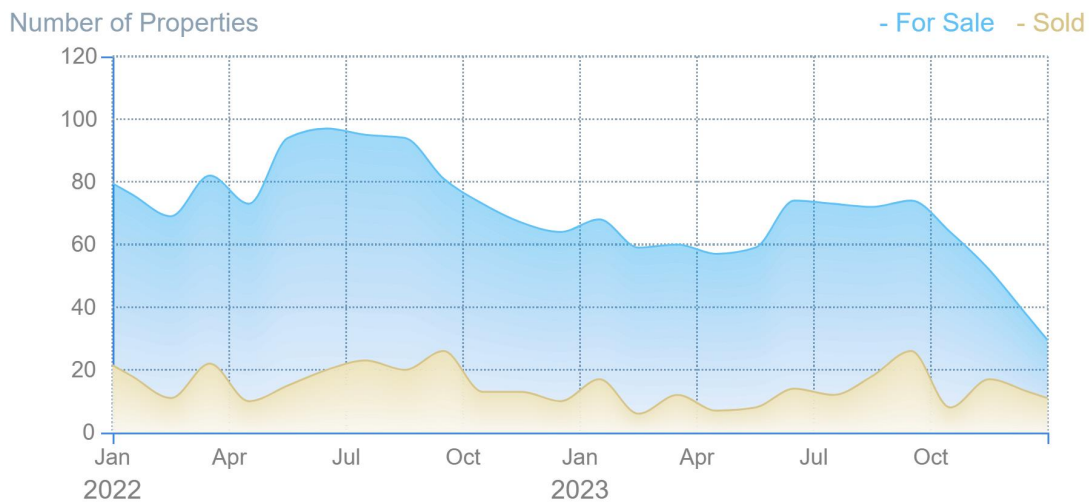
This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.



Data through 12/31/2023

SUPPLY / DEMAND in 07882

The following chart shows the relationship between properties for sale (supply) and properties sold (demand) in the specified market, where available.



Data through 12/31/2023

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Report created on 2/14/2024