POINT OF SALE COMPREHENSIVE REPORT





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

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 MAI	N 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

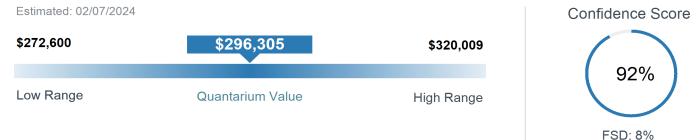
Market Value Year	2022	Assessment Year	2022
Market Value Land	\$50,500	Assessed Land Value	\$50,500
Market Value Improvement	\$86,800	Assessed Value Improvement	\$86,800
Market Value Total	\$137,300	Assessed Value Total	\$137,300
Tax Amount Tax Year	\$7,200 2022	Tax Exemption Codes	N/A
Tax Delinq Year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

Sale & Loan

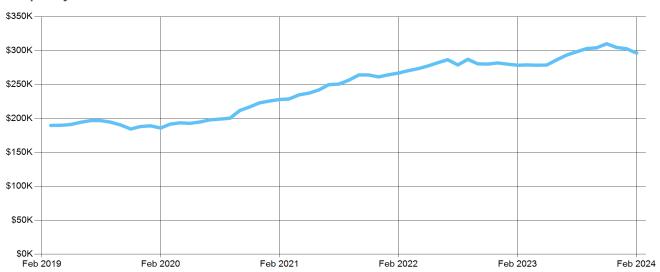
Last Sale Amount	\$198,000	Last Transfer Amount	\$198,000
Last Sale Date	07/21/2019	Last Transfer Date	07/21/2019
Last Sale Document Number	2019-123456	Last Transfer Document Number	2019-123456
Last Sale Document Type	Deed	Last Transfer Document Type	Deed
Loan Amount	\$193,333	Loan Date	07/22/2019
Loan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



PROPERTY VALUATION







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

Lien Summary

Open Voluntary Lien Data through 12/26/2023

1 \$177,189 59.5135%
Lien Count Estimated Balance Estimated Loan to Value

\$120,540 Estimated Equity

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

Voluntary Lien and Property Details

07/22/2019 -	Mortgage:	First	Trust
Durchasa			

Purcnase			
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 Penality 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

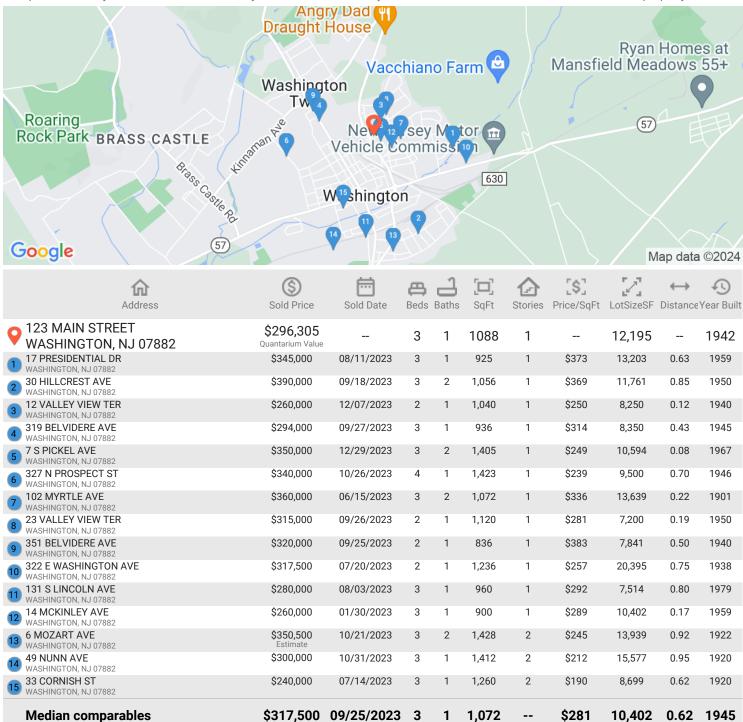


07/21/2019 - Deed			
Original Date of Contract	07/21/2019	Amount	\$198,000
Recording Date	07/21/2019	Distressed Sale	No
Document Type	Deed	Recorder's Doc #	2019-123456
Deed Description	Deed	Recorder's Book #	3456
Cash Purchase	No	Recorder's Page #	789
Sales Price Code	Full amt stated on Document	Title 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



COMPARABLE PROPERTY SALES

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

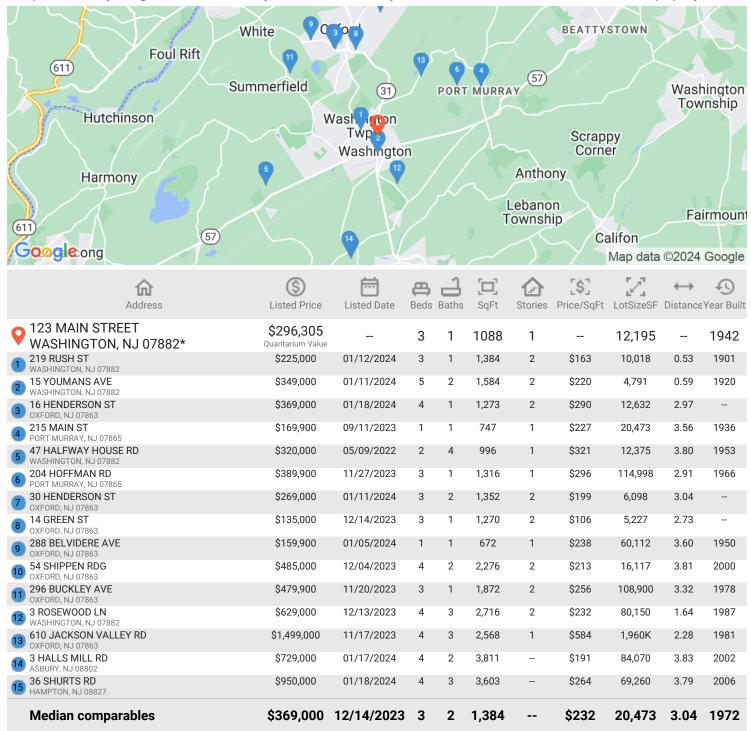


The Comparable Property Sales chart is produced by analyzing a data set where multiple factors such as bedrooms, bathrooms, square footage, property sold date (≤ 2 years), distance, and more are evaluated. Data shown in this chart is sourced first from Public Records, as made available and then estimated (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. Certain information contained herein is derived from information which is the property of, and copyrighted by, the applicable MLS. As such, the applicable MLS retains copyrights to all MLS provisioned data and images.



COMPARABLE PROPERTY LISTINGS

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



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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

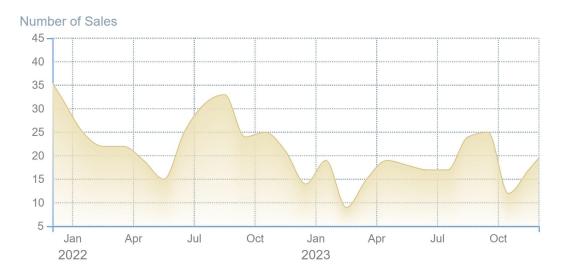
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ZIP-CODE DATA

NUMBER OF PROPERTIES SOLD in 07882

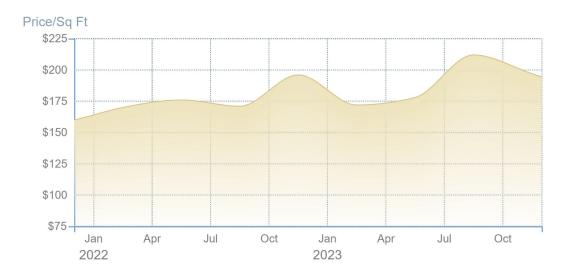
This chart tells you how many properties have sold in the selected area over time.



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.

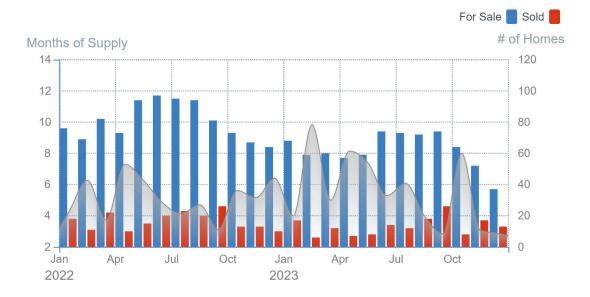


Data through 2023 Q4



MONTHS OF SUPPLY in 07882

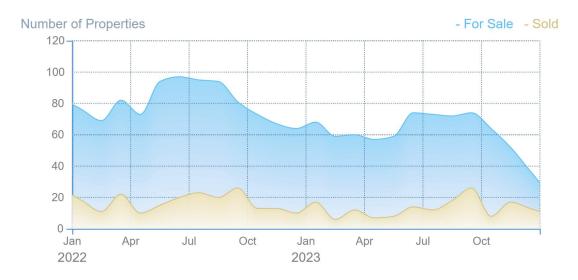
This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.



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