



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

PROPERTY DETAILS

Property Basics

Property Type	Single Family Residential	Year Built ACT EFF	1971 N/A
Beds	4	Parcel (APN)	123-45-678
Full Baths Partial Baths	2 0	Zoning	R1-8
Building SQFT (Main Bldg Ind)	1,321 (Living Area)	Number of Units	0
Lot Size SQFT	6,300	View	N/A
Number of Stories	1	Fireplace	Y
Garage	Yes	Pool	N/A
Owners	SMITH, JOHN		
Legal description	Somerset Homes, Lot 5		

Assessment & Tax

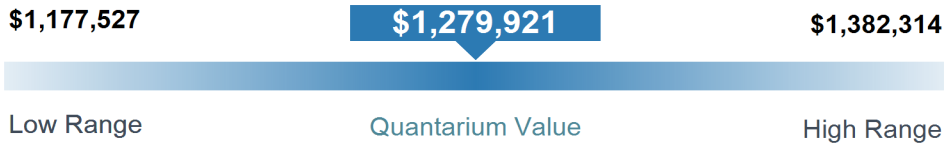
Market Value Year	N/A	Assessment Year	2022
Market Value Land	N/A	Assessed Land Value	\$588,115
Market Value Improvement	N/A	Assessed Value Improvement	\$252,138
Market Value Total	N/A	Assessed Value Total	\$840,253
Tax Amount Tax Year	\$11,297 2022	Tax Exemption Codes	N/A
Tax Delinq Year	N/A	Tax Rate Code Area	17-108

Sale & Loan

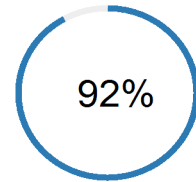
Last Sale Amount	\$652,500	Last Transfer Amount	N/A
Last Sale Date	09/06/2005	Last Transfer Date	01/22/2010
Last Sale Document Number	12345678	Last Transfer Document Number	12345677
Last Sale Document Type	Grant Deed	Last Transfer Document Type	Intrafamily Transfer & Dissolution
Loan Amount	\$653,000	Loan Date	12/07/2016
Loan Type	VA	Loan Interest Rate	3.52 %
Loan Term	360 Months	Loan Rate Type	N/A

PROPERTY VALUATION

Estimated: 04/26/2023

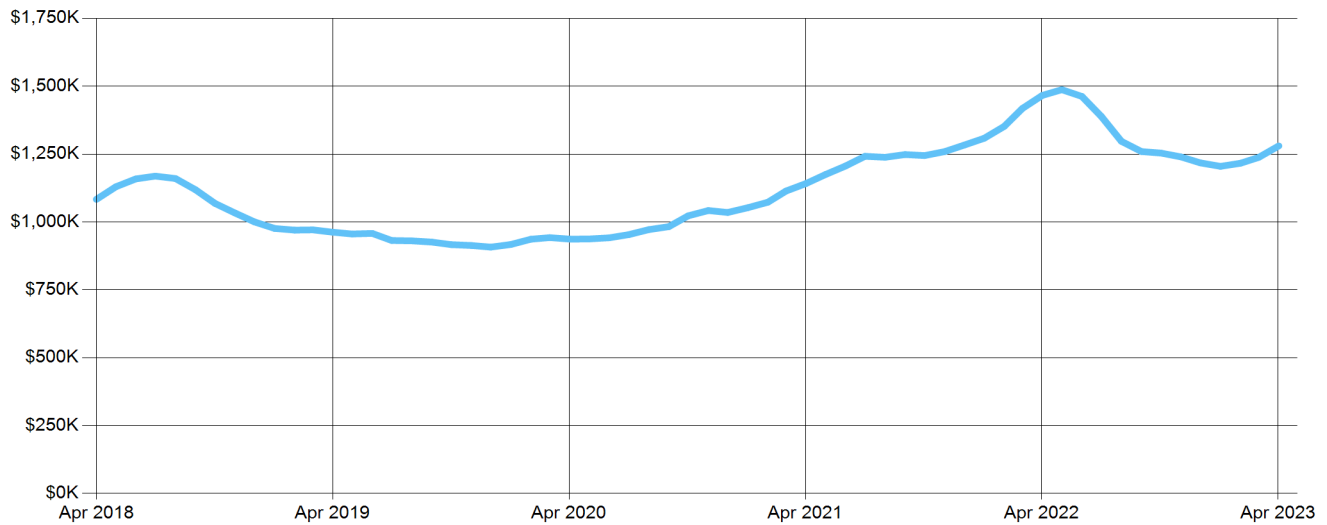


Confidence Score



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

Lien Summary

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

Voluntary Liens and Property Deeds

Doc. Date	Doc. Type	Amount	Buyer/Borrower	Lien Holder / Seller	Title Company
12/07/2016	First Trust Refinance	\$653,000	SMITH, JOHN	CALIBER HOME LOANS INC	--
01/22/2010	IT-Deed	N/A	SMITH	JANE SMITH	NONE AVAILABLE
09/06/2005	GD-Deed	\$652,500	SMITH	JOE WILLIAMS	COMMONWEALTH LAND TITLE

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	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)	N/A	Pre-foreclosure Trustee Sale #	N/A
Balloon Indicator	No	Pre-foreclosure Auction Date	N/A

01/22/2010 - Deed

Original Date of Contract	01/22/2010	Amount	N/A
Recording Date	01/27/2010	Distressed Sale	Distressed
Document Type	Deed	Recorder's Doc #	12345677
Deed Description	Intrafamily Transfer & Dissolution	Recorder's Book #	N/A
Cash Purchase	No	Recorder's Page #	N/A
Sales Price Code	Transfer Tax on document indicated as EXEMPT	Title Company	NONE AVAILABLE
Total Transfer Tax	N/A	Seller 1	JANE SMITH
Multiple APNs	N/A	Seller 2	N/A
Partial Interest Transferred	N/A	Buyer 1	JOHN SMITH
REO	PreFCL Last 6 months	Buyer 2	N/A
Legal Description			N/A

09/06/2005 - Deed

Original Date of Contract	09/06/2005	Amount	\$652,500
Recording Date	09/19/2005	Distressed Sale	No
Document Type	Deed	Recorder's Doc #	12345678
Deed Description	Grant Deed	Recorder's Book #	N/A
Cash Purchase	No	Recorder's Page #	N/A
Sales Price Code	Full amt computed from Transfer Tax / Excise Tax	Title Company	COMMONWEALTH LAND TITLE
Total Transfer Tax	N/A	Seller 1	JOE WILLIAMS
Multiple APNs	N/A	Seller 2	ANNE JONES
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 are a major factor used by the Quantarium Value to estimate the value of a property.

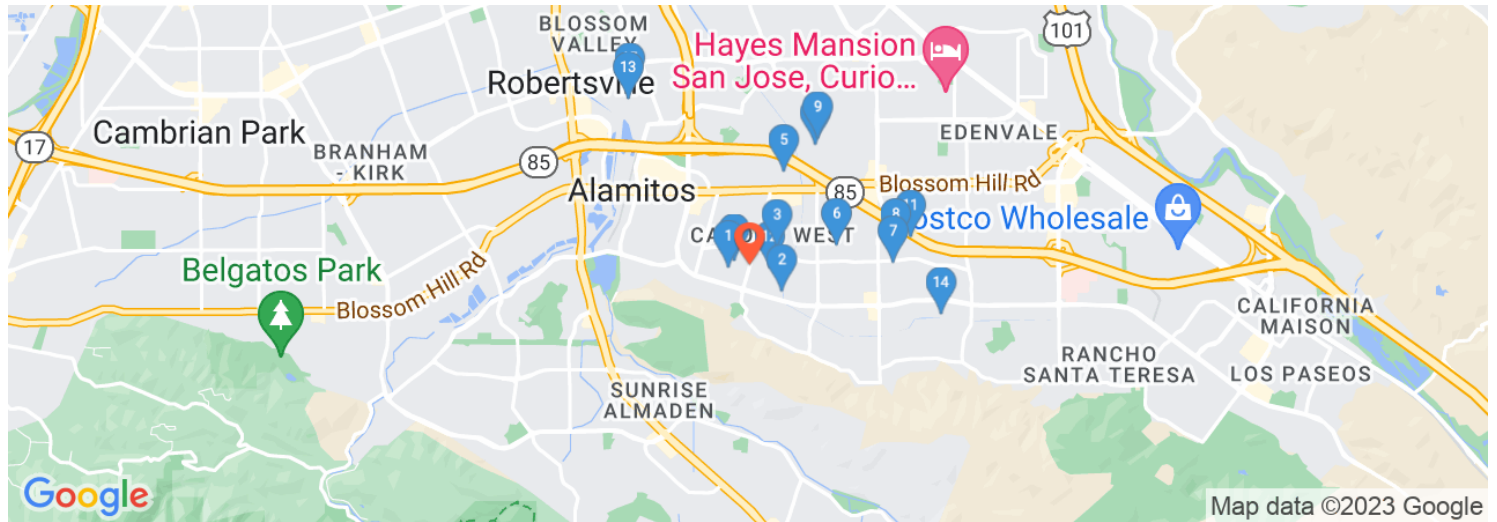


	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Score	Year Built
	123 MAIN STREET SAN JOSE, CA 95123	\$1,279,921 Quantarium Value	--	4	2	1321	--	--	--	1971
1	815 COFFEY CT SAN JOSE, CA 95123	\$1,203,500	02/16/2023	4	2	1,325	\$908	0.08	97.00	1975
2	5866 MORAGA AVE SAN JOSE, CA 95123	\$1,370,000	10/24/2022	4	2	1,491	\$919	0.07	87.00	1971
3	6028 CAHALAN AVE SAN JOSE, CA 95123	\$1,075,000	01/03/2023	3	2	1,576	\$682	0.11	84.00	1967
4	5888 MORAGA AVE SAN JOSE, CA 95123	\$1,430,000	09/19/2022	4	2	1,321	\$1,083	0.04	84.00	1971
5	5946 MORAGA AVE SAN JOSE, CA 95123	\$1,115,000	10/20/2022	4	2	1,530	\$729	0.09	84.00	1968
6	5998 FISHBURNE AVE SAN JOSE, CA 95123	\$1,185,000	03/17/2023	3	2	1,278	\$927	0.26	77.00	1968
7	5880 LALOR DR SAN JOSE, CA 95123	\$1,450,000	10/25/2022	3	2	1,597	\$908	0.18	77.00	1972
8	5933 MABIE CT SAN JOSE, CA 95123	\$1,175,000	09/27/2022	3	2	1,072	\$1,096	0.12	76.00	1971
9	5892 TANDERA AVE SAN JOSE, CA 95123	\$1,350,000	08/25/2022	3	2	1,232	\$1,096	0.22	71.00	1972
10	5869 CABRAL AVE SAN JOSE, CA 95123	\$1,268,000	03/14/2023	3	2	1,409	\$900	0.31	67.00	1972
11	5835 LALOR DR SAN JOSE, CA 95123	\$1,350,000	11/04/2022	3	2	1,662	\$812	0.24	66.00	1972
12	5908 CHESBRO AVE SAN JOSE, CA 95123	\$1,301,000	11/23/2022	3	2	1,347	\$966	0.33	61.00	1963
13	6082 CAHALAN AVE SAN JOSE, CA 95123	\$1,100,000	06/15/2022	3	2	1,270	\$866	0.18	61.00	1967
14	5921 CABRAL AVE SAN JOSE, CA 95123	\$1,245,000	09/30/2022	3	2	1,228	\$1,014	0.31	61.00	1971
15	5878 GARCES AVE SAN JOSE, CA 95123	\$1,565,000	06/03/2022	4	2	1,321	\$1,185	0.12	60.00	1971
	Median comparables	\$1,268,000	10/24/2022	3	2	1,325	\$919	0.18	76.00	1971

The Comparable Property Sales chart is produced by using artificial intelligence to analyze a data set where multiple factors such as bedrooms, bathrooms, square footage, property sold date (no more than 2 years), distance, and more are evaluated to arrive at a 'Relevance Score'. Comparable properties are then ordered from most similar to least similar for comparison purposes.

COMPARABLE PROPERTY LISTINGS

Comparable nearby listings are a major factor used by the Quantarium Value to estimate the value of a property.






	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Score	Year Built
	123 MAIN STREET SAN JOSE, CA 95123	\$1,279,921 Quantarium Value	--	4	2	1321	--	--	--	1971
1	5925 GARCES AVE SAN JOSE, CA 95123	\$1,248,000	04/26/2023	3	2	1,324	\$943	0.17	98.00	1968
2	6074 CHESBRO AVE SAN JOSE, CA 95123	\$1,100,000	04/10/2023	3	2	1,270	\$866	0.35	94.00	1967
3	762 EL SOMBROSO DR SAN JOSE, CA 95123	\$1,575,000	04/18/2023	4	2	1,516	\$1,039	0.27	89.00	1965
4	5894 GARCES AVE SAN JOSE, CA 95123	\$1,198,000	04/03/2023	3	2	1,072	\$1,118	0.12	88.00	1971
5	5528 SOUTHCREST WAY SAN JOSE, CA 95123	\$1,310,000	04/18/2023	3	2	1,662	\$788	0.80	78.00	1977
6	5838 ARAPAHO DR SAN JOSE, CA 95123	\$1,149,950	04/24/2023	3	2	1,037	\$1,109	0.73	77.00	1962
7	464 CALERO AVE SAN JOSE, CA 95123	\$1,150,000	04/21/2023	3	2	1,409	\$816	1.18	69.00	1968
8	423 RIDGEFARM DR SAN JOSE, CA 95123	\$1,149,999	04/19/2023	3	2	1,232	\$933	1.21	68.00	1968
9	5333 ENTRADA OLMOS SAN JOSE, CA 95123	\$1,350,000	04/22/2023	4	2	1,671	\$808	1.16	64.00	1970
10	5414 DUESENBERG DR SAN JOSE, CA 95123	\$1,150,000	03/20/2023	3	2	1,123	\$1,024	1.11	63.00	1985
11	431 ARIEL DR SAN JOSE, CA 95123	\$1,257,000	02/27/2023	3	2	1,232	\$1,020	1.34	62.00	1968
12	783 PESCADERO DR SAN JOSE, CA 95123	\$1,499,999	04/13/2023	4	3	1,893	\$792	0.18	61.00	1964
13	4785 CORRALES DR SAN JOSE, CA 95136	\$1,098,000	04/10/2023	3	2	1,385	\$793	1.66	52.00	1970
14	462 MADISON DR SAN JOSE, CA 95123	\$1,298,000	04/28/2023	3	2	1,298	\$1,000	1.63	52.00	1968
15	4844 CORRALES DR SAN JOSE, CA 95136	\$1,188,000	04/25/2023	3	2	1,364	\$871	1.71	52.00	1970
	Median comparables	\$1,198,000	04/18/2023	3	2	1,324	\$933	1.11	68.00	1968

The Comparable Property Listings chart is produced by using artificial intelligence to analyze a data set where multiple factors such as bedrooms, bathrooms, square footage, property sold date (no more than 2 years), distance, and more are evaluated to arrive at a 'Relevance Score'. Comparable properties are then ordered from most similar to least similar for comparison purposes.

PRICE AND LISTING HISTORY

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

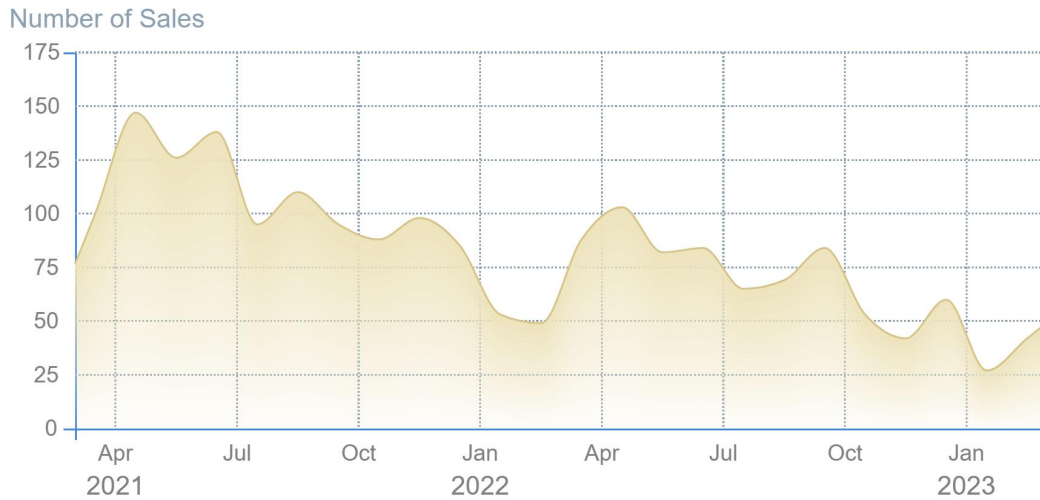
Event	Date	Price	Source
 Sold	09/19/2005	\$652,500	Public Records
 Sold	12/14/2000	\$428,000	Public Records
 Sold	09/19/1997	\$255,000	Public Records

Source: Xome Inc./Xome CT LLC (via, in part, its MLS licenses). Data through 05/01/2023.

ZIP-CODE DATA

NUMBER OF PROPERTIES SOLD in 95123

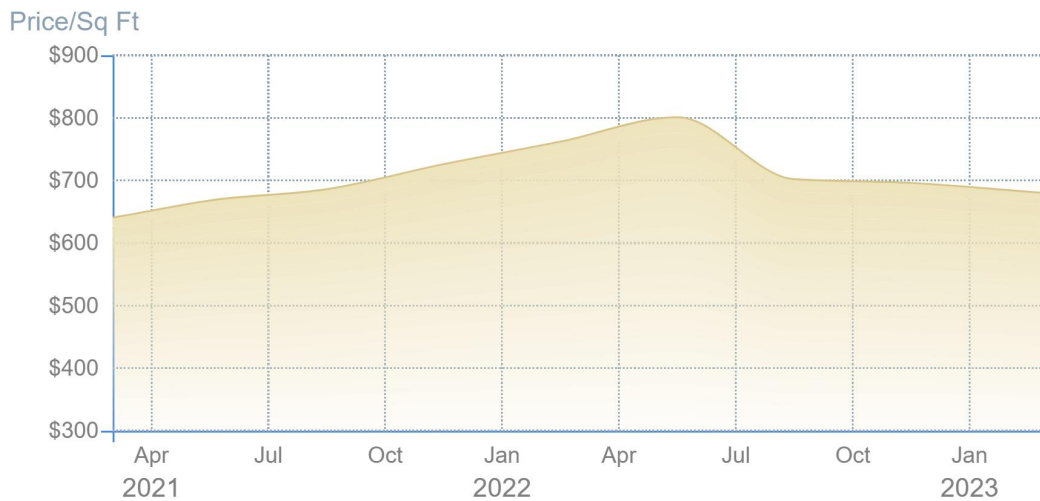
This chart tells you how many properties have sold in the selected area over time.



Data through 02/28/2023

MEDIAN SALE PRICE/SQ.FT. (quarterly) in 95123

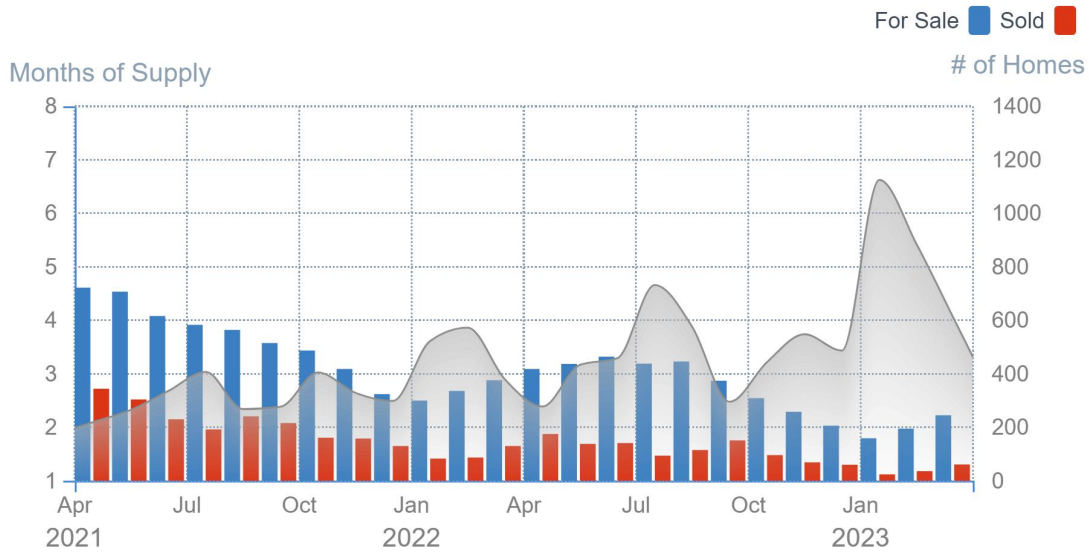
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.



Data through 2023 Q1

MONTHS OF SUPPLY in 95123

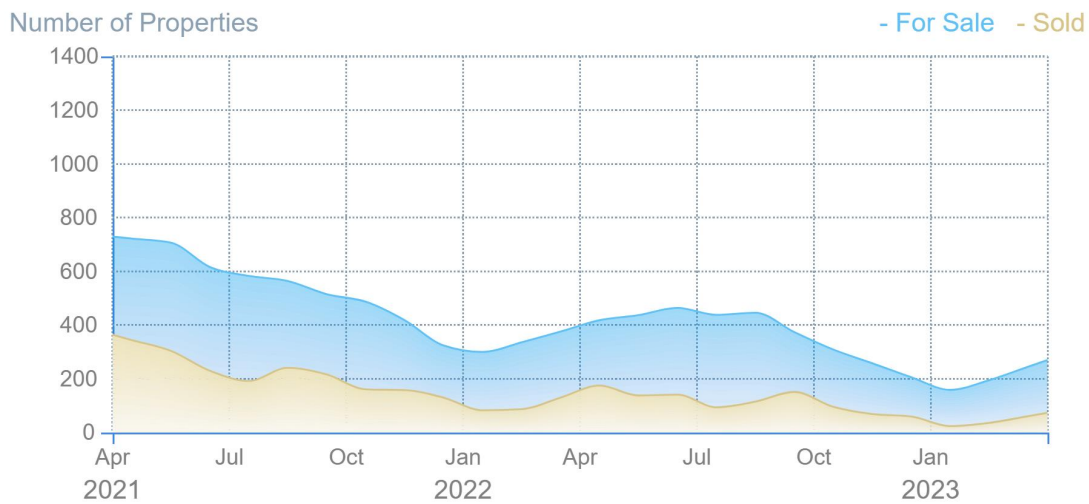
This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.



Data through 03/31/2023

SUPPLY / DEMAND in 95123

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



Data through 03/31/2023

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Report created on 5/2/2023