

# POINT OF SALE FULL REPORT



## 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

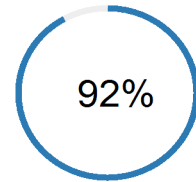
Last Sale Amount	\$652,500	Last Transfer Amount	N/A
Last Sale Date	09/06/2005	Last Transfer Date	01/22/2010
Last Sale Document Number	12345678	Last Transfer Document Number	12345677
Last Sale Document Type	Grant Deed	Last Transfer Document Type	Intrafamily Transfer & Dissolution
Loan Amount	\$653,000	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

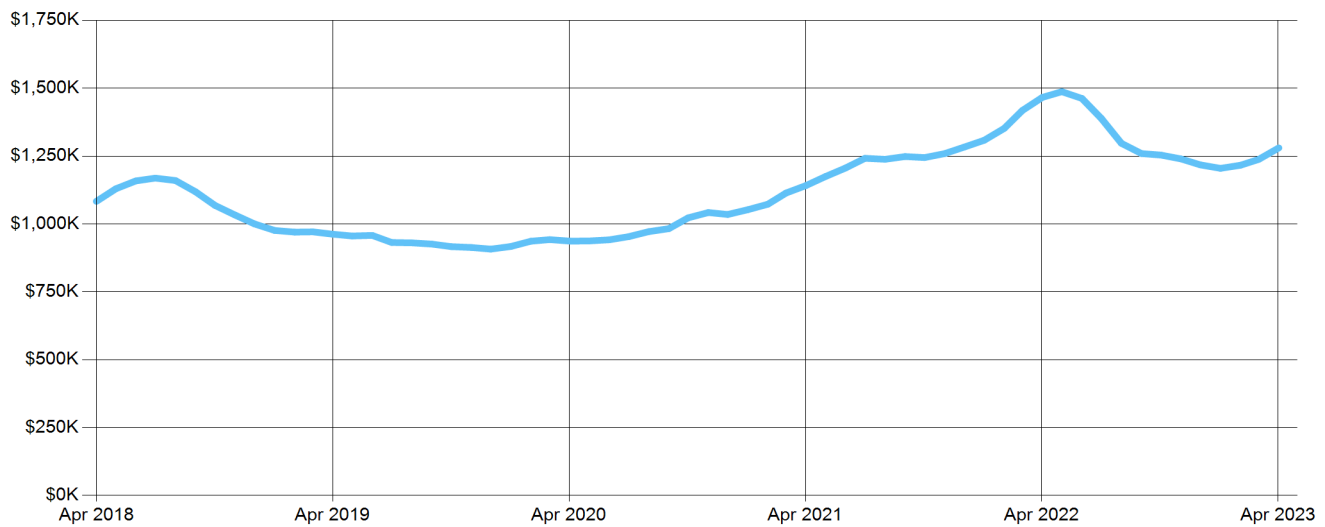


Confidence Score



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		
<b>1</b> Lien Count	<b>\$567,229</b> Estimated Balance	<b>44.701%</b> Estimated Loan to Value	<b>\$701,710</b> 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 WILLIAMS
Partial Interest Transferred	N/A	Buyer 1	JOHN SMITH
REO	NO	Buyer 2	JANE SMITH
Legal Description			N/A

## DISCLAIMERS

Information in this Quantarium Report is deemed to be valid and reliable but is not guaranteed. It is the user's sole responsibility to independently confirm and verify all information upon which the user may use or rely upon from this Quantarium Report.

THIS QUANTARIUM REPORT IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATIONS ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THERE IS NO REPRESENTATION OF WARRANTY THAT THIS INFORMATION IS COMPLETE OR FREE FROM ERROR, AND QUANTARIUM DOES NOT ASSUME, AND EXPRESSLY DISCLAIMS, ANY LIABILITY TO ANY PERSON OR ENTITY FOR LOSS OR DAMAGE CAUSED BY ERRORS OR OMISSIONS IN THIS REPORT. IN NO EVENT WILL QUANTARIUM OR ANY OF ITS SUPPLIERS AND VENDORS BE LIABLE TO THE USER OR ANY THIRD PARTY FOR INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES OF ANY TYPE WHATSOEVER ARISING OUT OF OR RELATING IN ANY MANNER TO THESE TERMS, OR THE USER'S AGREEMENT WITH QUANTARIUM OR THE VALUES, WHETHER UNDER A CONTRACT, TORT OR OTHER THEORY OF LIABILITY, EVEN IF QUANTARIUM OR ITS VENDORS ARE AWARE OF THE POSSIBILITY OF SUCH DAMAGES.

### Quantarium Value

The Quantarium Value displayed herein is computer-generated by the application of artificial intelligence and various proprietary mathematical formulas and techniques using currently available local market, licensed and proprietary data. The displayed Quantarium Value is not prepared or provided by a licensed appraiser, does not constitute an appraisal of the subject property, and should not be relied upon as such. Data used to generate the Quantarium Value does not include information that could be derived from a visible inspection of the subject property and its surroundings. The condition of a property can materially affect the accuracy of a property's Quantarium Value. The data, and information derived from such data, in the Quantarium Value is provided on an "AS AVAILABLE" and "AS IS" basis and is provided for informational purposes only. Although, Quantarium attempts to provide reliable data and use reliable methodologies in providing a property's Quantarium Value, Quantarium and its affiliates and their respective members, shareholders, directors, officers and employees make no representations or warranties regarding the accuracy of a property's Quantarium Value on any specific date and expressly disclaim the obligation to update such value. All uses of the Quantarium Value are at the user's sole risk, and shall be for personal, non-commercial use and for no other purpose. Quantarium, its affiliates and their respective members, shareholders, directors, officers and employees are not liable for the accuracy of a property's Quantarium Value or any information related thereto. The user's use of Quantarium Value must in all cases comply with all applicable laws and regulations.

MLS data provisioned under license on behalf of Xome Inc. Brokers at <https://www.xome.com/auctions/licensing>

Report created on 5/2/2023