



123 Main Street

SAN JOSE, CA 95123 - SANTA CLARA COUNTY

Primary Owner(s)	SMITH, JOHN		
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

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

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