

SmartZip Home Owner Report

Prepared for:

123 Sample Street
Anaheim, CA 92807

Courtesy of:



Mary Smith

Realtor
XYZ Realty

Email: marysmith@email.com

Phone: 925-555-1212

Cell: 925-123-5555

<http://www.XYZRealty.com>

XYZ REALTY

Home Details



123 Sample Street Anaheim, CA 92807

Price/Fair Market Value: \$563,200 (\$242 per sq. ft.)
Most Recent Sale: \$710,000 (\$305 per sq. ft.)
 on 1/4/2007
County: Orange
Parcel #(APN): 123-456-789
Type: Single family home, 2 stories
Description: 3 bedrooms, 3 baths
 2,330 total sq. ft.
Lot Size: 9,500 sq. ft. (0.22 acres)
Year Built: 1979 (31 years old)

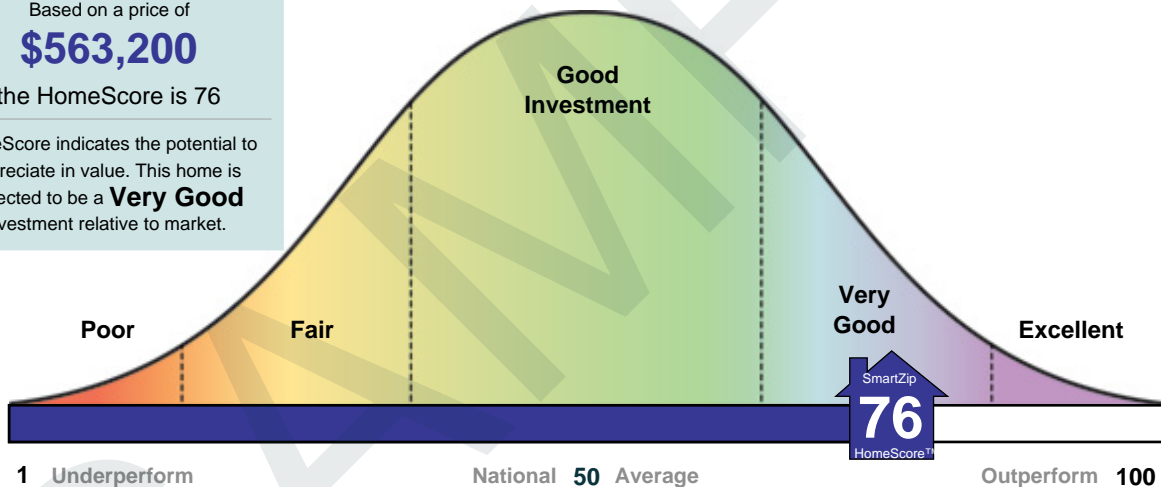
SmartZip HomeScore™

Based on a price of

\$563,200

the HomeScore is 76

HomeScore indicates the potential to appreciate in value. This home is expected to be a **Very Good** investment relative to market.



1 Underperform

National 50 Average

Outperform 100

Compare Scores

This Home		76
City of Anaheim		67
Orange County		72
State of CA		64

Home Ranking: Top 10% of all 52,058 properties rated in Anaheim

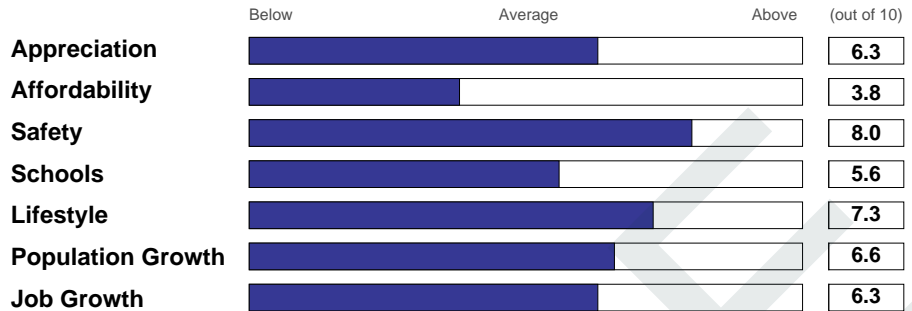
SmartZip Rating Value

+\$261,000

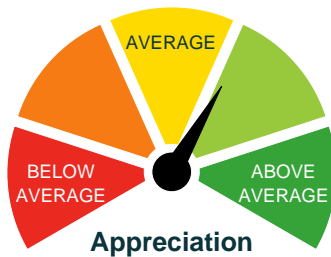
This is the estimated additional investment return that may be expected from this home with a HomeScore of 76, compared to a similar property scored at 50, the national average.

SmartZip Key Ratings

SmartZip Key Ratings show the property's expected performance relative to more than 70 million properties nationwide.

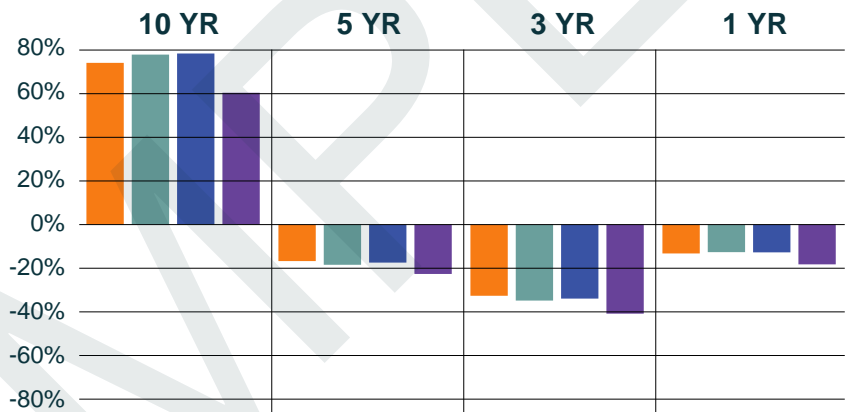


Historical Appreciation



Indicates the property's historical appreciation relative to market.

Percentage Total Appreciation



This Home

+72.9

-15.5

-31.4

-12.0

City of Anaheim

+76.7

-17.2

-33.6

-11.4

Orange County

+77.2

-16.2

-32.7

-11.5

State of CA

+59.2

-21.4

-39.6

-17.0

Risk Assessment



Indicates the overall level of expected risk associated with buying and living at this address.

Financial Risk

MEDIUM

Flood/Landslide Risk

MEDIUM

Earthquake Risk

MEDIUM

Fire Risk

HIGH

Hurricane Risk

LOW

Health Risks

MEDIUM

Crime Index

LOW

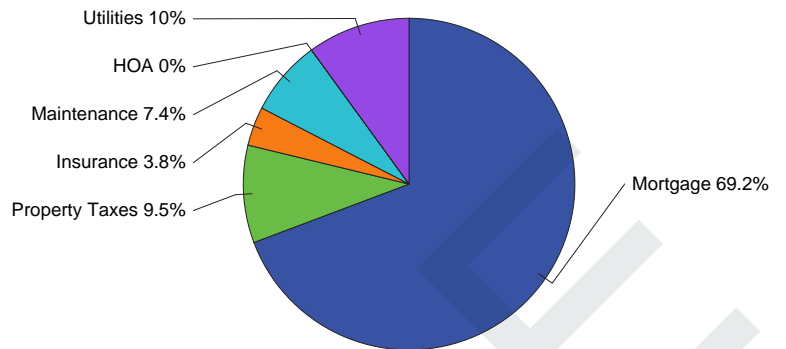
Sex Offenders

LOW

Estimated Expenses



Indicates the relative cost (per sq. ft.) of owning and living at this property



Mortgage

Price/Fair Market Value:	\$563,200
Down Payment: (20%)	\$112,640
Loan Amount: (80%)	\$450,560
Mortgage Type:	30-year fixed
Mortgage Rate:	5.5%
Monthly Mortgage Payment:	\$2,558

Property Taxes

Assessed Value:	\$563,200
Annual Property Taxes: (0.75%)	\$4,224
Monthly Property Tax Expense:	\$352

Other Expenses

Monthly Insurance Cost:	\$141
Monthly Maintenance & Repair Allowance:	\$272
Monthly HOA Dues:	\$0
Monthly Utilities:	\$371
Total Other Monthly Expenses:	\$784

Total Monthly Expenses: \$3,694

Total Annual Cost of Ownership: \$44,328

Cost of Housing: \$19.02/sq. ft./year

Rental Potential

The estimated monthly rent for this home is: **\$2,470**

Glossary and Data Sources

Affordability Rating: This indicates the relative affordability of owning the subject property. It is based on the total estimated costs per square foot of living space relative to the market.

Appreciation Rating: This indicates the property's relative historical appreciation over the prior 10 years. If a property is newer than 10 years old, we provide the historical appreciation of similar properties in the same neighborhood.

Crime Index: This is a rating of the risk of a violent or property crime occurring in the subject neighborhood and is derived from historical crime data.

Earthquake Risk: This is the relative risk of property damage from an earthquake based on seismic maps and the frequency and severity of earthquakes in the subject property's neighborhood over the last 100 years.

Financial Risk: This is the relative uncertainty of achieving the expected financial returns and includes risks associated with price volatility, market distress potential and price-to-rent ratio.

Fire Risk: This is the relative risk of property damage from wildfires based on the frequency and severity of wildfires in the subject property's county over the last 100 years.

Flood/Landslide Risk: This is the relative risk of floods and landslides based on the frequency of floods and landslides in the subject property's county over the last 100 years.

Health Risks: This is the relative health risk due to high levels of air and/or water pollutants found in the subject property's neighborhood and proximity to ecological disaster sites.

HOA Dues: This is the monthly fee paid to maintain and improve common areas for properties that are governed by a homeowner's association.

Home Ranking: Indicates the expected relative performance of a home within its city, shown as a percentage of homes with a higher HomeScore.

Hurricane Risk: This is the relative risk of property damage from a hurricane based on the frequency and severity of hurricanes in the subject property's county over the last 100 years.

Insurance Cost: This is the modeled monthly cost of providing homeowner's insurance for the subject property.

Job Growth Rating: This rating indicates the expected relative level of employment growth in the subject property's neighborhood over the next 10 years.

Lifestyle Rating: This rating is an indication of the location's attractiveness based on several factors including number of days of sunshine per year and the concentration of local amenities (retail establishments, community services, healthcare facilities, recreation, arts, etc.) in the subject property's community.

Maintenance & Repair Allowance: This is the projected monthly cost of maintaining the property including repairs (paint, roof repairs, replacement of appliances, etc.).

Population Growth Rating: This rating indicates the expected relative level of population growth in the subject property's neighborhood over the next 10 years.

Price/Fair Market Value: This field is populated with the current listing price when generated via a syndication partner or agent. Otherwise, the SmartZip fair market value is used.

Rental Potential: This is the estimated monthly rent for the subject property and is derived from current and historical rental fees in the subject property's neighborhood.

Risk Rating: This indicates the overall level of risk associated with owning and living at the subject property and is the aggregate of all risk factors shown in the risk assessment section.

Safety Rating: This indicates the overall level of safety and security associated with living at the subject property. It is the inverse of the crime index.

Schools Rating: This indicates the relative quality of education provided by schools that service the subject property and is derived from test scores and other attributes of elementary, middle and high schools in the neighborhood.

Sex Offenders: This indicates the relative concentration of registered sex offenders in the subject property's neighborhood.

SmartZip HomeScore: The HomeScore is a relative rating of the subject property's investment potential for buyers purchasing the home to live in it. It is based on a risk-adjusted financial assessment of the property's projected appreciation and expenses over a 10-year holding period. HomeScore uses a scale of 1-100, and all properties nationwide are stack-ranked such that 50 is the national average. Properties that score above 50 are expected to outperform the market while those that score below 50 are expected to underperform. In general, a Score between 35 and 65 is considered a "good" investment. HomeScore applies proven stock and bond analytics to a comprehensive set of real estate investment attributes spanning economic, housing, government, community, demographic and lifestyle data.

SmartZip Rating Value: This is the estimated additional or reduced investment return that may be expected from a home based on its rating, compared to a similar property scored at 50, the national average. This calculation is based on a 10-year holding period and is shown in today's dollars.

Utilities: This is the modeled monthly expected cost to provide basic utilities for the property, including water, sewer, electricity, and other energy sources.

About SmartZip Analytics

SmartZip offers investment ratings and research for residential real estate. Our mission is to help homebuyers and investors know if a property is really worth buying. Our flagship product, SmartZip Score, is an independent, disciplined rating of the investment potential of residential real estate. We have scored over 70 million properties nationwide, virtually every property in the United States.

Since past performance is a valuable indicator of future potential, the foundation of our rankings is a proprietary index of historical home prices that gives us exclusive market insight at the neighborhood level. We then combine this historical price trend data with analysis of the most relevant property and neighborhood attributes like schools, crime, location and other amenities. All of this is then analyzed in the context of key supply-demand indicators, like population, job growth and new home construction.

Our proprietary methodology then computes the expected risk-adjusted returns for each property; stack ranks them on a distribution and assigns a rating on an intuitive scale of 1 to 100, with 50 being the national average. Since the scale is relative, scores of 35-65 are considered good investments; above 65, the ratings are very good to excellent; and below 35, the rate scale trends from fair to poor.

SmartZip offers two ratings on every property:

- The SmartZip HomeScore™ is for buyers looking to purchase a home to live in it. This rating is a measure of a property's potential to have above-average appreciation and below average costs.
- The SmartZip InvestorScore™ is for real estate investors seeking to generate income from renting the property. This rating is a measure of a property's potential to generate cash-flow and a strong annual investment yield.

Both ratings do not always behave the same for any given property. Properties with a high InvestorScore may be expected to generate above-average cash flow, but may not necessarily yield above-average appreciation. This would be reflected in a less attractive HomeScore. Furthermore, since SmartZip Score compares properties on a national scale, even though a property may fall within a fair or poor rating, it may actually be scoring well relative to other properties in the same neighborhood. While SmartZip cannot predict future housing prices with any certainty, our Scoring methodology can give insight on which properties are likely to outperform the market, in good times and bad.

SmartZip has built one of the most comprehensive set of real estate investment attributes ever assembled. Our data is sourced from over 25 trusted public and private providers. We have licensed access to the complete county assessor-recorder records for nearly every county in the country. Our back office process ensures that our analysis always reflects the latest trends and we are constantly updating our analysis with the latest available market information.

SmartZip Analytics is a privately held corporation headquartered in Pleasanton, CA. You can reach us at info@smartzip.com.

Our rigorous analytics offer a disciplined approach to ratings that take into account hundreds of factors. If you believe SmartZip may have reached a misleading conclusion or find a questionable data field, please let us know. We are constantly striving to improve our analysis and welcome hearing from you at: feedback@smartzip.com.

Disclaimer

By using this report in any way, you agree to comply with the SmartZip Terms of Use published at <http://www.smartzip.com/sz/info/terms>. All information in this report has been obtained or derived from sources deemed reliable by SmartZip Analytics, Inc., but SmartZip does not represent the information to be accurate or complete. Any opinions or ratings contained herein represent the judgment of SmartZip at this time and are subject to change without notice. Past performance is no guarantee of future results. Do not rely solely on this report to make real estate purchase or sale decisions. Always consult a licensed real estate agent and other reliable sources of market data before you buy.