

ForeclosureRadar.com Tutorial:

View details on a property

ForeclosureRadar makes it easy to research foreclosure properties in detail. This tutorial guides you through the information available on the panels on the More Details window.

Use ForeclosureRadar to:

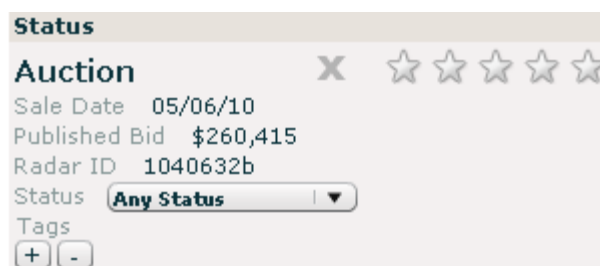
- View extensive details on each property in your search results

There are three ways to get to view more details on a specific property.

- Click on an icon in the map view.
- Click on any item in the list view.
- Click on the More Details button in the summary view.

The More Details window is made up of various panels, each focusing on a particular aspect of the property. Click on the Customize button and select or clear the check-boxes to add or remove panels from the More Details window. Drag panel names to change the order they are displayed.

The Photos, Notes, and Financial Analysis panels are covered in the My Saved Properties tutorial.



The Status panel shows the current foreclosure stage. This property was scheduled to go to auction on 5/6/2010 with a published bid of \$260,415.

The sale date and amount varies based on the foreclosure stage. For a pre-foreclosure, we estimate the sale

date and the published bid amount. Other information on the Status panel include the Radar ID, which uniquely identifies a property in the ForeclosureRadar system, and Status and Tags, which we cover in detail in the My Saved Properties tutorial.

Location	Property Details
5570 STOCKTON LOOP LIVERMORE, CA 94550 ALAMEDA COUNTY APN 099A-2933-015-00 Thomas Guide Legal Description	Year Built 2006 Type SFR - RSFR Beds 5 Sq Ft 4,178 Rooms 10 Garage 0 Pool 0 Zoning Units 0 Baths 5.00 Lot Size 13190 Stories 2 HVAC Fireplace 0

The Location panel shows the address, county, APN, Thomas guide map coordinates and abbreviated legal description.

The Property Details panel shows standard property characteristics like property type, beds, baths, square footage and year built.

The Map, Aerial View (not shown by default) and Birds Eye View panels help you better see the location of the property and its surroundings. These can be enlarged by clicking the enlarge button in the upper right corner. You can pan and zoom the maps.



Current Owner Name & Mailing Address
 WOLF,STEPHEN C
 36535 AVENUE 15
 MADERA CA, CA 93636

Links: [Google](#) [PIPL](#)
[Zaba](#) [Intelius\(\\$\)](#)
[WhitePages](#)

The Current Owner Name and Mailing Address panel shows the name of the owner at the time the foreclosure started. If the property is now bank owned or was sold to a third party at auction, this will typically be the address of the current owner. The mailing address is the address where the owner has their

property tax bill sent. We also show the owner's phone number, when available. Use the available links to find additional contact information for the owner, including phone numbers.

Value & Equity (Estimated)		DISCLAIMER
Value	\$900,363 \$215/sf (04/14/10)	
Loans	\$1,377,540 153%	
Equity:	-\$477,177 -53%	
Est. Rent	\$2,312/mo	
Cap Rate	3.08%	

When looking at the Value and Equity panel, it is important to remember that these fields are estimates based on computer models, and should be verified prior to any purchase. This property has an estimated value of \$900,363, which is \$215 per square foot. The estimated value was calculated on 4/14/2010. We estimate that the sum of the open loans on this property is \$1,377,540, which indicates a combined loan to value (CLTV) of 153 percent. This leaves equity of -\$477,177, or -53 percent.

calculated on 4/14/2010. We estimate that the sum of the open loans on this property is \$1,377,540, which indicates a combined loan to value (CLTV) of 153 percent. This leaves equity of -\$477,177, or -53 percent.

Tax Assessment

Assessment	Annual Taxes
Total \$224,936	Amount \$2,882
Land \$112,468	Est.Rate 1.28%
Improved \$112,468	
As of 2009	

In addition to value, we also estimate the fair market rent using data from the Department of Housing and Urban Development (HUD). In this case, the property has an estimated rent of \$2,312 per month. By dividing the annual rent by the estimated value, we are able to provide an estimated return on invest-

ment or Cap Rate, in this case of 3.08 percent. The cap rate is based on a very simple cash-on-cash return and it does not take into account property management fees, vacancies, property taxes and other costs.

The Tax Assessment panel is based on information from the tax assessor's office, and includes the assessed value, the current value and, when available, delinquent taxes due. The assessed value is broken into two parts – the land and the improvements. Improvements include any permanently attached structure on the property. For your convenience, we also estimate the annual tax rate as a percentage of the assessed value. This can be helpful in identifying properties with unusually high tax rates due to special assessments.

There are three ways to see the loan and foreclosure history on a property.

- The Open Loans and Foreclosures panel
- The Foreclosure Summary panel
- The Transaction History panel

Open Loans & Foreclosures			DISCLAIMER
#	Loan Date	Loan Amt	Foreclosure
1st	10/17/06	\$1,225,850	NTS (Auction)
2nd	11/22/06	\$151,690	---

The Open Loans and Foreclosures panel shows any loan that we have modeled as being a first, second or third, as well as any loan with an active foreclosure, even if we aren't able to estimate its position. Loans for which we are not able to estimate position are shown with a question mark, and the open loans are sorted by loan date,

making loans higher on the list likely to have higher priority. This panel also shows the status of the foreclosure, if any, and a link to the most recent foreclosure notice on each loan, if any.

Foreclosure Notice History				
Type	Recorded	Status	Sale Date	Amount
NTS	04/28/10	Active	05/21/10	\$482,677
NOD	01/22/10		05/22/10	\$17,623

Foreclosure Summary 210625 [Details...](#)

Notice of Trustee Sale (Auction)

Sale Date 05/21/10 Sale Time 10:00 AM
 Published Bid \$482,677 Postponed Original
 TS Number 2010-0005247
 Trustee Phone 800-281-8219
 Loan Amount \$445,000 Loan Position
 Lender

The Foreclosure Notice History (not shown by default) and Foreclosure Summary panels show a history of all foreclosure notices on the property going back as far as Foreclosure Radar has records. Both panels provide a link to more details on each notice. The history panel shows the current status of each notice. The summary panel shows only a single notice, and you can select the notice to view from the drop-down list in the title bar of the panel.

The screenshot shows a window titled "Notice of Default Details" with a close button (X) in the top right corner. The window contains the following information:

Projected Sale Date	06/10/09	TS Number	230649CA
Default Amount	\$10,898	Notice Date	02/10/09
Default Date	02/09/09	Document #	179640
Loan Date	05/03/05	Loan Amount	\$378,000
Loan Doc#	1031382	Loan Position	1
Est. Published Bid	\$388,898		

Trustee
CALIFORNIA RECONVEYANCE CO
9200 OAKDALE AVE
CHATSWORTH, CA 91311
714-259-7850

Lender
JP MORGAN CHASE BK
7301 BAYMEADOWS WAY
JACKSONVILLE, FL 32256
877-926-8937

There are two blue buttons with a star icon and the text "Click for REO Contacts" next to the trustee and lender information.

The details for a Notice of Default include:

- The trustee sale number, default amount and default date, from the notice itself
- A summary of loan details including loan date, loan document number, loan amount and position
- The document number of the notice and the date it was recorded
- An estimated sale date and published bid amount to give you an idea of when it might be sold at auction and at what price.
- Contact information for the both the trustee and lender, with links to the Lane Guide – an optional service that has provided the leading directory of bank contacts for nearly 50 years and helps you to find lender phone numbers for the REO and loss mitigation departments.

The details for a Notice of Trustee Sale include the information available for a Notice of Default plus:

- The current status of the trustee sale

- The sale date, time and location and, if relevant, previous sale dates and postponement reason
- The bid amount published on the notice, the opening bid, and the winning bid if available.
- A comparison of the bids to the estimate property value and the published bid amount.

The Transaction History panel can be extremely valuable in understanding the ownership history of the property. Each item shown represents a document filed at the county recorder's office. They are ordered by date and document number to reflect the title priority of the transactions over time.

Transaction History Details					
2434 E FOX GLEN AVE					
Type	#	Document	Party	Name	Amount
Transfer		10/07/02 175803	Seller Buyer	HANAMAIKAI,ROYCE & KRISTEN HAN,BERNADETTE	\$0
Transfer		01/13/05 8732	Seller Buyer	HAN,BERNADETTE SIRVA RELOCATION LLC	\$291,000
Transfer		01/13/05 8733	Seller Buyer	SIRVA RELOCATION LLC JONES,TIMOTHY	\$291,000
Loan	?	01/13/05 8734	Borrower Lender	JONES,TIMOTHY NEW CENTURY MORTGAGE	\$276,450
Loan	1st	02/05/07 22849	Borrower Lender	JONES,TIMOTHY HOMECOMINGS FINANCIAL	\$262,400
- NOD		10/07/09 139568	Borrower Trustee	TIMOTHY JONES CALIFORNIA RECONVEYANCE CO	\$9,023
- NTS		01/11/10 2639	Borrower Trustee	TIMOTHY JONES CALIFORNIA RECONVEYANCE CO	\$296,631
Loan	2nd	02/05/07 22850	Borrower Lender	JONES,TIMOTHY HOMECOMINGS FINANCIAL	\$32,800
Trustees Deed		02/17/10 20868	Grantor Grantee	CALIFORNIA RECONVEYANCE CO WOLF,STEPHEN C	\$0

Typically you first see one or more property transfers. In this case the home was purchased on 1/13/2005 by Timothy Jones for \$291,000 with a purchase money loan of \$276,450.

On 2/5/2007 it was evidently refinanced with a first mortgage of \$262,400 and a second mortgage of \$32,800. The first had both a notice of default and a notice of trustee sale filed against it and it was bought by a third party and transferred to that investor on 2/17/2010. You can tell to which loan the notices belong as they are placed directly under that loan and indented.

Even after the foreclosure sale, this transaction history will continue to be updated showing the recorded trustee's deed, and ultimately the subsequent resale.

This history represents a chain of title and is worth taking the time to understand, as it can tell you a great deal about the property. This panel may not display the complete transaction history. There may be other documents that affect the property that are not shown here. We recommend a full title search prior to purchase.

The Links panel provides links to other popular real estate web sites that we find useful for other value estimates, comps, and images.

The Listing panel shows listing information when available.

Work smarter, not harder by using ForeclosureRadar to research foreclosure properties in detail.