ICE SiteX Report

OrderID: 98761657

SiteX Property Information Report



Subject Property Location

4014 E LOWE AVE, FRESNO, CA 93702-3531

County:	**FRESNO CA**	Census Tract:	0013.01
Property Use:	Single Family Residential	Zoning:	RS5
Parcel Number:	470-215-02	Thomas Bros Pg-Grid:	1303-C7

Valuation

Value:	**$157,000**	FSD:	12	Common Confidence Score:	63
Value Range:	$138,160 - $175,840	ICE Confidence Score:	88		

County Tax & Assessment

Assessment Year:	2026	Market Value Year:		Tax Rate Code Area:	5-478
Assd Land Value:	$18,427	Market Land Value:		Tax Year:	2026
Assd Improvement:	$53,977	Market Improvment Value:		Total Taxable Value:	$958
Total Assessed Value:	$72,404	Total Assessor Market Value:		Delinquent Year:	
				Tax Account ID:	
				Homeowner's Exemption:	
				Tax Exemptions:	

Assessment Legal Description

Lot: 20,21 Block: 6 Subdivision: PALM GROVE
Abbreviated Description: LOTS 20 & 21 BLK 6 PALM GROVE

Property Characteristics

Lot Size:	6,300 SF	Bedrooms:	2	Pool:	
Building Area:	935 SF	Baths:	1	Fireplace:	
Year Built:	1942	Partial Baths:		Type Const:	Wood
Number of Buildings:		Number of Rooms:		Ext Walls:	
Number of Units:		Garage Type:	Garage	Heating:	
Number of Stories:	1	Number of Cars:	1	A/C:	Refrigeration
Style:		Basement:		Roof Cover:	
		Foundation:		Elevator:	

Subject Property Deed/Transfer History

Prior Transfer

Recording Date:	04/09/2010	Sales Price:	$160,110
Document #:	2010-0046379 BK-PG -	Type of Sale:	
Document Type:	Release		
Legal Description:			

Prior Transfer

Recording Date:	04/09/2010	Sales Price:	$160,110
Document #:	2010-0046378 BK-PG -	Type of Sale:	
Document Type:	Assignment		
Legal Description:			

Mortgage Record

Recording Date:	03/02/2010	Loan Amount:	N/A
Document #:	2010-0027687 BK-PG -	Loan Type:	FHA (Federal Housing Admin.)
Contract Date:	02/25/2010		
TD Due Date:	03/01/2040	Type Finance:	

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: MB9 PG9
City/Muni/Twp: FRESNO

ICE SiteX Report

OrderID: 98761657

Prior Transfer

Recording Date:	03/02/2010	Sales Price:	$55,000
Document #:	2010-0027686 BK-PG -	Type of Sale:	Distressed Sale
Contract Date:	02/25/2010		
Document Type:	Deed		

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: MB9 PG9
City/Muni/Twp: FRESNO

Prior Transfer

Recording Date:	02/22/2010	Sales Price:	$160,110
Document #:	2010-0022839 BK-PG -	Type of Sale:	
Document Type:	Assignment		

Legal Description:

Prior Transfer

Recording Date:	10/17/2006	Sales Price:	$68,032
Document #:	2006-0221936 BK-PG -	Type of Sale:	
Document Type:	Release		

Legal Description:

Prior Transfer

Recording Date:	10/03/2006	Sales Price:	$50,000
Document #:	2006-0211469 BK-PG -	Type of Sale:	
Document Type:	Release		

Legal Description:

Mortgage Record

Recording Date:	09/11/2006	Loan Amount:	N/A
Document #:	2006-0191177 BK-PG -	Loan Type:	Unknown Loan Type
Contract Date:	09/06/2006		
TD Due Date:	09/06/2036	Type Finance:	

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: 0
City/Muni/Twp: FRESNO

Mortgage Record

Recording Date:	05/31/2005	Loan Amount:	N/A
Document #:	2005-0119482 BK-PG -	Loan Type:	Credit Line (Revolving)
Contract Date:	04/22/2005		
TD Due Date:		Type Finance:	VAR

Legal Description:
Block: 6 Map Ref: 0
City/Muni/Twp: PALM GROVE

Mortgage Record

Recording Date:	03/15/2004	Loan Amount:	N/A
Document #:	2004-0055354 BK-PG -	Loan Type:	Unknown Loan Type
Contract Date:	03/11/2004		
TD Due Date:	03/11/2024	Type Finance:	

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: 0
City/Muni/Twp: FRESNO

Mortgage Record

Recording Date:	06/25/2002	Loan Amount:	N/A
Document #:	2002-0104722 BK-PG -	Loan Type:	Unknown Loan Type
Contract Date:	06/20/2002		
TD Due Date:	06/20/2017	Type Finance:	

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: 0
City/Muni/Twp: FRESNO

Mortgage Record

Recording Date:	06/30/1998	Loan Amount:	N/A
Document #:	98092039 BK-PG -	Loan Type:	FHA (Federal Housing Admin.)
Contract Date:	06/09/1998		
TD Due Date:	07/01/2028	Type Finance:	

Legal Description:
Subdivision: PALM GROVE
Abbreviated Description: LOTS 20-21 BLK 6 PALM GROVE
City/Muni/Twp: FRESNO

Prior Transfer

Recording Date:	06/30/1998	Sales Price:	$52,000
Document #:	98092038 BK-PG -	Type of Sale:	Arms-Length Transfer
Contract Date:	06/09/1998		
Document Type:	Deed		

Legal Description:
Subdivision: PALM GROVE
Abbreviated Description: LOTS 20-21 BLK 6 PALM GROVE
City/Muni/Twp: FRESNO

Prior Transfer

Recording Date:	07/28/1995	Sales Price:	$54,000
Document #:	95091675 BK-PG -	Type of Sale:	Arms-Length Transfer
Contract Date:	05/16/1995		
Document Type:	Deed		

ICE SiteX Report

OrderID: 98761657

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: MB9 PG9
City/Muni/Twp: FRESNO

Mortgage Record

Recording Date:	07/28/1995	Loan Amount:	N/A
Document #:	BK-PG -	Loan Type:	
TD Due Date:		Type Finance:	

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: MB9 PG9
City/Muni/Twp: FRESNO

Mortgage Record

Recording Date:	07/28/1995	Loan Amount:	N/A
Document #:	BK-PG -	Loan Type:	FHA (Federal Housing Admin.)
Contract Date:	05/16/1995		
TD Due Date:	08/01/2025	Type Finance:	

Legal Description:
Block: 6 Subdivision: PALM GROVE Map Ref: MB9 PG9
City/Muni/Twp: FRESNO

Area Sales Analysis

Total Area Sales	$2,045,000	Median # of Bedrooms	2
Median Lot Size	6,100 SF	Median # of Baths	1
Median Living Area	905 SF	Median Year Built	1942
Price Range - 2 Yrs	$110,000 to $310,000	Age Range	75 years to 102 years
Median Value	$195,500	Median Age	84.5 years

Comparable Sales Data

No.	Proxim.	Address	Date	Price	$/SF	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
1	.06Mi.	**4063 E LIBERTY AVE** **FRESNO, CA 93702-3526**	08/24/2026	$110,000	$128	862	/2/1	1939	5,670 SF	
		APN: 470-215-17 Document #: 2026-0083252 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Lot: 37&38 Block: 6 Subdivision: PALM GROVE MapRef: MB 9 PG 91 Abbreviated Description: Lot:37&38 Block:6 Subdivision:PALM GROVE Map Ref:MB 9 PG 91Abbreviated Description:EAST20FT LOT37 City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
2	.12Mi.	**3899 E LYELL AVE** **FRESNO, CA 93702-3437**	07/31/2026	$350,000	$190	1845	/3/1.8	1955	11,440 SF	
		APN: 470-281-11 Document #: 2026-0075719 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Lot: 13-15&32 Block: 2 Subdivision: PINKHAM GERALD MapRef: MB 10 PG 9 Abbreviated Description: Lot:13-15&32 Block:2 Subdivision:PINKHAM GERALD Map Ref:MB 10 PG 9City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
3	.16Mi.	**3864 E LYELL AVE** **FRESNO, CA 93702-3438**	05/11/2026	$235,000	$352	668	/1/1	1945	6,450 SF	
		APN: 470-274-07 Document #: 2026-0046495 Document Type: Grant Deed Price Code: A Land Use: Single Family Residential Legal: Lot: 37&38 Subdivision: GERALD TRACT MapRef: MB 9 PG 65 Abbreviated Description: Lot:37&38 Subdivision:GERALD TRACT Map Ref:MB 9 PG 65City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
4	.19Mi.	**3984 E BUTLER AVE** **FRESNO, CA 93702-4309**	04/03/2026	$237,000	$170	1398	/2/1	1955	7,140 SF	
		APN: 471-061-09 Document #: 2026-0033956 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Lot: 2 Subdivision: FAIRVIEW GARDENS NO 2 MapRef: MB 13 PG 48 Abbreviated Description: Lot:2 Subdivision:FAIRVIEW GARDENS NO 2 Map Ref:MB 13 PG 48City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
5	.23Mi.	**1019 S CEDAR AVE** **FRESNO, CA 93702-3625**	07/31/2026	$150,000	$158	950	/2/1	1946	6,000 SF	
		APN: 470-151-29 Document #: 2026-0075316 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Lot: 8&9 Block: 27 Subdivision: BOYD ADDITION MapRef: MB 6 PG 6 Abbreviated Description: Lot:8&9 Block:27 Subdivision:BOYD ADDITION Map Ref:MB 6 PG 6City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
6	.24Mi.	**4035 E MONTECITO AVE** **FRESNO, CA 93702-3538**	09/30/2026	$249,000	$246	1014	/3/1	1951	6,000 SF	
		APN: 470-062-27 Document #: 2026-0097440 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Lot: 9 Subdivision: EASTMOOR VILLAGE NO 2 Tract No: 1185 MapRef: MB 15 PG 29 Abbreviated Description: Lot:9 Subdivision:EASTMOOR VILLAGE NO 2 Tract No:1185 Map Ref:MB 15 PG 29City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
7	.24Mi.	**3836 E BUTLER AVE** **FRESNO, CA 93702-4307**	05/15/2026	$200,000	$178	1126	/2/.8	1946	6,566 SF	
		APN: 471-052-04 Document #: 2026-0048182 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Lot: 4 Block: 1 Subdivision: BUTLER HOMESITES MapRef: MB 11 PG 40 Abbreviated Description: Block:1 Subdivision:BUTLER HOMESITES Map Ref:MB 11 PG 40Abbreviated Description:EAST50FT LOT4 City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
8	.27Mi.	**3710 E ALTA AVE** **FRESNO, CA 93702-3410**	05/19/2026	$200,000	$208	962	/3/1	1924	5,360 SF	
		APN: 470-131-06 Document #: 2026-0049474 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Block: 12 Subdivision: VENTURA HEIGHTS NO 2 MapRef: MB 3 PG 49 Abbreviated Description: Block:12 Subdivision:VENTURA HEIGHTS NO 2 Map Ref:MB 3 PG 49City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								
9	.28Mi.	**4079 E HEATON AVE** **FRESNO, CA 93702-4333**	06/23/2026	$190,000	$197	964	/2/1	1945	9,250 SF	
		APN: 471-062-17 Document #: 2026-0061544 Document Type: Grant Deed Price Code: Land Use: Single Family Residential Legal: Abbreviated Description: City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO								

ICE SiteX Report

OrderID: 98761657

10	.3Mi.	**907 S SEVENTH ST** **FRESNO, CA 93702-3452**	07/07/2026	$285,000	$288	988	/2/1	1929	9,280 SF

APN: 470-122-18 Document #: 2026-0066413
Document Type: Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 9-11 Block: 6 Subdivision: KENMORE PARK MapRef: MB 7 PG 4 Abbreviated Description: Lot:9-11 Block:6 Subdivision:KENMORE PARK Map Ref:MB 7 PG 4City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

11	.32Mi.	**810 S ARCHIE AVE** **FRESNO, CA 93702-3609**	03/06/2026	$150,000	$192	782	/2/1	1926	10,275 SF

APN: 470-071-26 Document #: 2026-0022011
Document Type: Grant Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 1-3 Block: 14 Subdivision: BOYD ADDITION MapRef: MB 6 PG 6 Abbreviated Description: Lot:1-3 Block:14 Subdivision:BOYD ADDITION Map Ref:MB 6 PG 6City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

12	.34Mi.	**4190 E VENTURA ST** **FRESNO, CA 93702-3504**	09/14/2026	$615,000	$304	2020	//	1982	22,350 SF

APN: 470-061-15 Document #: 2026-0091742
Document Type: Grant Deed Price Code:
Land Use: Retail Stores (Personal Services, Photography, Travel)
Legal: Lot: A Subdivision: EASTMOOR VILLAGE MapRef: MB 12 PG 40 Abbreviated Description: Lot:A Subdivision:EASTMOOR VILLAGE Map Ref:MB 12 PG 40City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

13	.36Mi.	**3624 E BUTLER AVE** **FRESNO, CA 93702-4303**	04/27/2026	$175,000	$54	3241	//	1952	4,370 SF

APN: 471-051-20 Document #: 2026-0041302
Document Type: Grant Deed Price Code:
Land Use: Retail Stores (Personal Services, Photography, Travel)
Legal: Lot: 5 Block: 2 Abbreviated Description: Lot:5 Block:2 City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

14	.36Mi.	**4071 E VENTURA ST** **FRESNO, CA 93702-3501**	02/11/2026	$1,065,000	$524	2031	//	2020	22,651 SF

APN: 461-272-18 Document #: 2026-0012957
Document Type: Grant Deed Price Code:
Land Use: Restaurant
Legal: Block: 65 MapRef: MB 3 PG 51 Abbreviated Description: Block:65 Map Ref:MB 3 PG 51City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

15	.36Mi.	**3828 E HEATON AVE** **FRESNO, CA 93702-4416**	01/02/2026	$240,000	$293	820	/2/1	1940	6,566 SF

APN: 471-122-04 Document #: 2026-0000136
Document Type: Grant Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 5 Block: 5 Subdivision: BUTLER HOMESITES MapRef: MB 11 PG 40 Abbreviated Description: Lot:5 Block:5 Subdivision:BUTLER HOMESITES Map Ref:MB 11 PG 40City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

16	.38Mi.	**622 S 11TH ST** **FRESNO, CA 93702-2916**	04/23/2026	$251,000	$334	752	/1/1	1959	3,750 SF

APN: 461-272-08 Document #: 2026-0040318
Document Type: Grant Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 14-16 Block: 65 Subdivision: EAST FRESNO MapRef: MB 3 PG 51 Abbreviated Description: Lot:14-16 Block:65 Subdivision:EAST FRESNO Map Ref:MB 3 PG 51City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

17	.38Mi.	**3839 E VENTURA ST** **FRESNO, CA 93702-3405**	04/10/2026	$190,000			//		15,000 SF

APN: 461-265-11 Document #: 2026-0035951
Document Type: Grant Deed Price Code:
Land Use: Commercial - Vacant Land
Legal: Lot: 21-24 Block: 63 Subdivision: EAST FRESNO MapRef: MB 3 PG 51 Abbreviated Description: Lot:21-24 Block:63 Subdivision:EAST FRESNO Map Ref:MB 3 PG 51City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

18	.43Mi.	**3533 E ALTA AVE** **FRESNO, CA 93702-3319**	04/17/2026	$325,000	$224	1449	/3/1.3	1946	6,800 SF

APN: 470-113-18 Document #: 2026-0038589
Document Type: Grant Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 27&28 Block: 10 Subdivision: FRESNO HOME BUILDERS PALM VILLA TRACT MapRef: MB 1 PG 13 Abbreviated Description: Lot:27&28 Block:10 Subdivision:FRESNO HOME BUILDERS PALM VILLA TRACT Map Ref:MB 1 PG 13City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

19	.43Mi.	**731 S BOYD AVE** **FRESNO, CA 93702-3614**	02/05/2026	$85,000	$132	644	/2/1	1940	5,650 SF

APN: 470-073-24 Document #: 2026-0010633
Document Type: Grant Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 1&2 Block: 8 Subdivision: BOYD ADDITION MapRef: MB 6 PG 6 Abbreviated Description: Lot:1&2 Block:8 Subdivision:BOYD ADDITION Map Ref:MB 6 PG 6City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

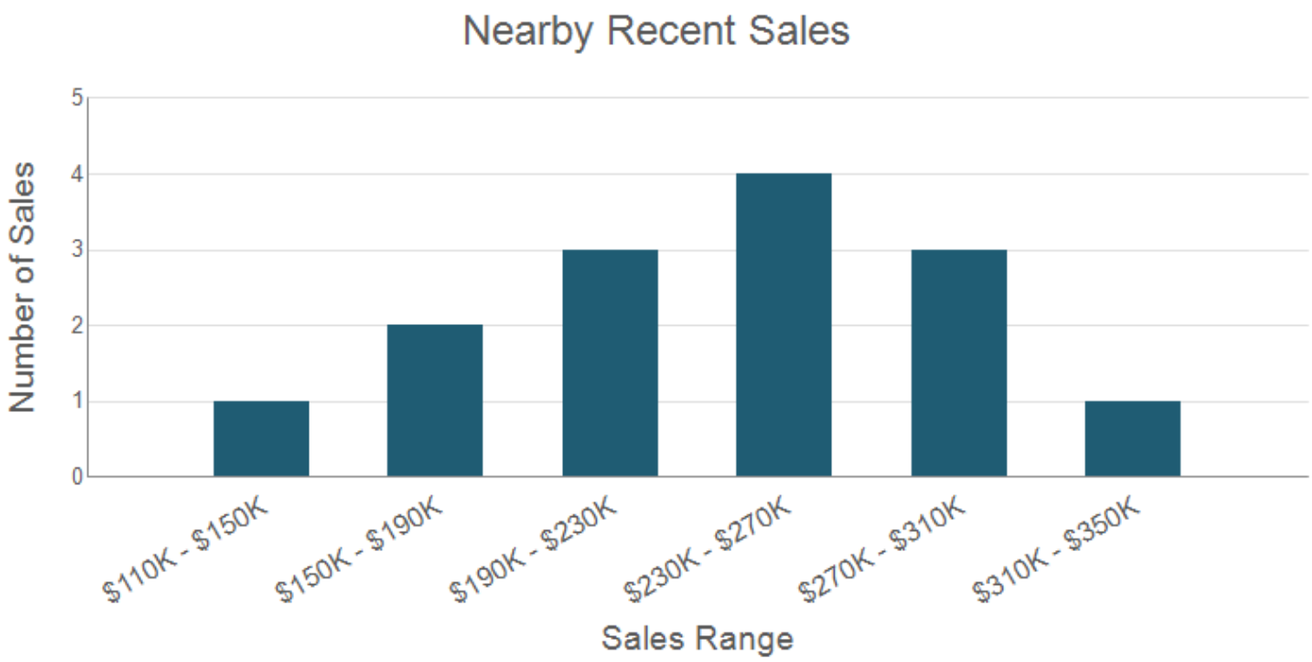
20	.44Mi.	**3827 E HAMILTON AVE** **FRESNO, CA 93702-4408**	08/07/2026	$252,500	$350	722	/2/1	1941	6,566 SF

APN: 471-124-21 Document #: 2026-0078148
Document Type: Grant Deed Price Code:
Land Use: Single Family Residential
Legal: Lot: 8 Block: 8 Subdivision: BUTLER HOMESITE MapRef: MB 11 PG 40 Abbreviated Description: Lot:8 Block:8 Subdivision:BUTLER HOMESITE Map Ref:MB 11 PG 40City/Muni/Twp:FRESNO City/Muni/Twp: FRESNO

ICE SiteX Report

OrderID: 98761657

Comparable Sales Chart



The Subject Property Information report will provide all the information available to us from public records for the address listed above. In addition to any recent sales data and mortgage information, it will include, where available, the physical characteristics of the property.

Information regarding the physical characteristics of a given property, such as living area, year built, bedrooms baths,etc... and previous sales information are obtained from public record and reported as is. As such, they will vary in content and completeness from county to county and state to state.

Further, such information has not been verified by this service through site inspection and may be subject to errors due to building additions or deletions or any other changes as well as inaccurate reporting by previous owners, agents or the public agency.

Assessment Cluster

The following are the Tax Assessment for the 15 closest residential properties to the identified subject. The assessed value for each identified property may or may not be representative of the market value, or have the same tax ratios subject to local tax law.

Proxim.	Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0Mi.	**4014 E LOWE AVE**	**03/02/2010**		$72,404	935	/2/1	1942	6,300 SF	
.01Mi.	**4006 E LOWE AVE**	**09/29/2010**		$108,480	980	/2/1	1942	6,300 SF	
.01Mi.	**4022 E LOWE AVE**			$90,090	930	/2/1	1942	6,300 SF	
.02Mi.	**4030 E LOWE AVE**	**06/20/2003**		$143,274	1,225	/3/1	1942	6,300 SF	
.03Mi.	**4011 E LIBERTY AVE**	**05/04/2005**		$314,197	1,462	/4/2	2003	6,200 SF	
.03Mi.	**4038 E LOWE AVE**	**09/16/2004**		$147,954	1,165	/3/1	1943	6,300 SF	
.03Mi.	**4019 E LIBERTY AVE**	**02/10/1997**		$97,151	935	/2/1	1942	6,300 SF	
.03Mi.	**4001 E LIBERTY AVE**			$242,895	1,530	/5/2	1991	6,200 SF	
.03Mi.	**1114 S 10TH ST**			$52,740	765	/2/1	1925	3,000 SF	
.03Mi.	**1104 S 10TH ST**			$72,226	1,268	/3/1.8	1930	3,150 SF	
.03Mi.	**4027 E LIBERTY AVE**			$265,302	996	/2/1	1930	6,300 SF	
.04Mi.	**4015 E LOWE AVE**			$197,057	1,372	/2/1.8	1965	6,300 SF	
.04Mi.	**4005 E LOWE AVE**			$165,000	976	/2/1	1941	6,200 SF	
.04Mi.	**4023 E LOWE AVE**	**04/07/1993**		$59,200	743	/1/1	1927	6,300 SF	
.04Mi.	**4046 E LOWE AVE**	**09/11/2009**		$57,921	992	/2/1	1942	5,715 SF	
.04Mi.	**3975 E LIBERTY AVE**	**01/30/2007**		$126,970	1,201	/2/1	1931	6,500 SF	

Rent vs. Own

Households Occupied by Renters:	64%	Households Occupied by Owners:	32%

Demographics & Income

Median Age:	30.7 years old	Households:	11,740
Median Household Income:	$37,801	Households w/Family:	73%
Household Income Per Capita:	$13,530	Households w/Family Married:	40%
Most Common Education Level:	Some High School	Households w/Family Children:	44%

School District

School District Zone:	Fresno Unified School District	Students:	68,131
Number of Schools:	101	Rating:	D+

Assigned Schools

Proxim.	Name	Rating	Type	Grade
0.80Mi.	**Roosevelt High School**	D	Public	9 - 12
Number of Students: 2,175				
Student-Teacher Ratio: 18.19				
0.48Mi.	**Sequoia Middle School**	D	Public	7 - 8
Number of Students: 829				
Student-Teacher Ratio: 18.91				

ICE SiteX Report

OrderID: 98761657

0.25Mi.	**Winchell Elementary School**	D+	Public	PK - 6

Number of Students: 663
Student-Teacher Ratio: 19.52

Flood Report

The Subject Property of **4014 E LOWE AVE, FRESNO, CA 93702-3531** is in **Zone X** and is considered to be OUT of the Special Flood Hazard Area (SFHA).

AN AREA THAT IS DETERMINED TO BE OUTSIDE THE 1% AND 0.2% ANNUAL CHANCE FLOODPLAINS.
The flood information contained in this report was obtained from maps provided by the Federal Emergency Management Agency (FEMA). Whenever possible we will report if the subject property is inside or outside of a 100 year Flood Hazard Area. These areas are defined as areas that have a one percent (1%) chance in any given year of being affected by a significant flood.

The flood information contained in this report is merely a preliminary review intended to provide the buyer, seller or agent guidance and general proximity of the subject property in relation to the 100 years flood hazard area. The buyer should obtain exact specific information from the seller or agent prior to finalizing his decision regarding the purchase of a given property.

Crime Risk

Type	Risk Index Score	Compared to National Average (=100%)
LARCENY	110%	HIGHER
BURGLARY	78%	LOWER
MOTOR VEHICLE THEFT	132%	NOTABLY HIGHER
FORCIBLE ROBBERY	77%	NOTABLY LOWER
AGGRAVATED ASSAULT	72%	NOTABLY LOWER
FORCIBLE RAPE	102%	SIMILAR
MURDER	108%	SIMILAR
OVERALL	105%	SIMILAR

Disaster Alerts

No alerts noted

Rent vs. Own, Demographics & Income, School, Crime Risk, and Natural Disaster Risk content provided by Onboard Informatics.
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