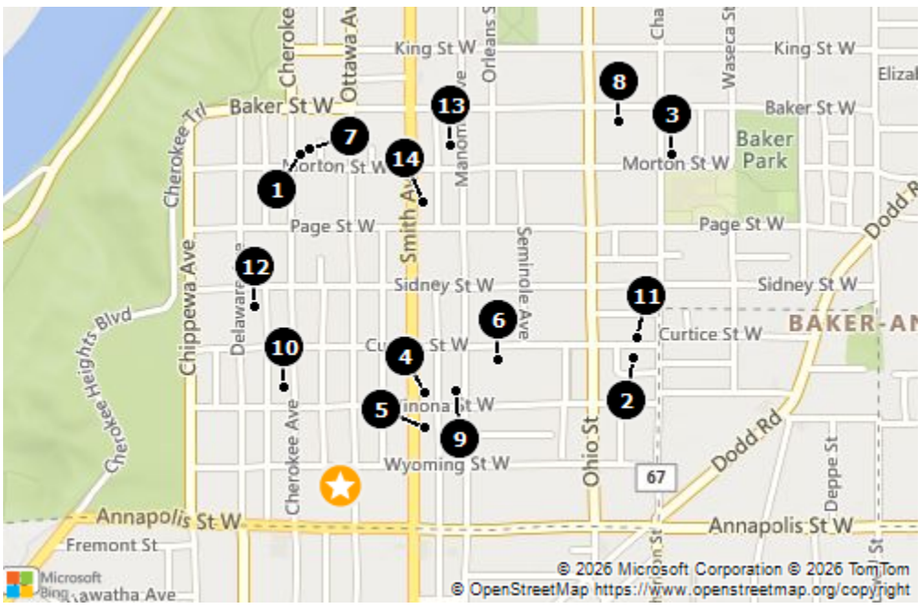
ICE SiteX Report

OrderID: 98382544

SiteX Property Information Report



Subject Property Location

851 OTTAWA AVE, SAINT PAUL, MN 55107-3517

County:	**RAMSEY MN**	Census Tract:	271230370.003041
Property Use:	Single Family Residential	Zoning:	
Parcel Number:	07-28-22-33-0166	Thomas Bros Pg-Grid:	

Valuation

Value:	**$311,000**	FSD:	12	Common Confidence Score:	56
Value Range:	$273,680 - $348,320	ICE Confidence Score:	88		

County Tax & Assessment

Assessment Year:	2026	Market Value Year:	2026	Tax Rate Code Area:	
Assd Land Value:	$23,400	Market Land Value:	$23,400	Tax Year:	2026
Assd Improvement:	$284,200	Market Improvment Value:	$284,200	Total Taxable Value:	$5,716
Total Assessed Value:	$307,600	Total Assessor Market Value:	$307,600	Delinquent Year:	
				Tax Account ID:	
				Homeowner's Exemption:	
				Tax Exemptions:	D

Assessment Legal Description

Lot: 1,2 Block: 64 District: 0154 Subdivision: BANNING & OLIVIERS ADDITION Sec/Twnship/Range: SEC 07 TWN 28 RNG 22
Abbreviated Description: BANNING & OLIVIER'S ADDITION S 1/2 OF N 2/3 OF LOTS 1 AND LOT 2 BLK 64
City/Muni/Twp: ST PAUL

Property Characteristics

Lot Size:	4,966 SF	Bedrooms:	3	Pool:	
Building Area:	1175 SF	Baths:	1	Fireplace:	
Year Built:	1910	Partial Baths:	1	Type Const:	
Number of Buildings:		Number of Rooms:	6	Ext Walls:	Stucco
Number of Units:	1	Garage Type:	Detached	Heating:	Gas
Number of Stories:	2	Number of Cars:	1	A/C:	Yes
Style:	Bungalow	Basement:	Full	Roof Cover:	
		Foundation:		Elevator:	

Subject Property Deed/Transfer History
Mortgage Record

Recording Date:	02/26/2026	Loan Amount:	N/A
Document #:	A05097274 BK-PG -	Loan Type:	FHA
TD Due Date:	01/01/2066	Type Finance:	

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING & OLIVIERS ADDITION
Abbreviated Description: LOT: POR OF LOTS 1&2

Prior Transfer

Recording Date:	09/13/2022	Sales Price:	N/A
Document #:	T02740873 BK-PG -	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	08/29/2022	Sales Price:	$300,000
Document #:	T02739942 BK-PG -	Type of Sale:	Sales Price Rounded from Tax
Contract Date:	08/29/2022		
Document Type:			

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING & OLIVIERS ADDITION
Abbreviated Description: NORTH 2 OF THE S 2 THIRDS OF LOT 1

ICE SiteX Report

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Prior Transfer

Recording Date:	08/29/2022	Sales Price:	$300,000
Document #:	1459231 BK-PG -	Type of Sale:	Per Assessor Transaction History
Document Type:			

Legal Description:
Lot: 1,2 Block: 64 District: 0154 Subdivision: BANNING & OLIVIERS ADDITION Sec/Twnship/Range: SEC 07 TWN 28 RNG 22
Abbreviated Description: BANNING & OLIVIER'S ADDITION S 1/2 OF N 2/3 OF LOTS 1 AND LOT 2 BLK 64
City/Muni/Twp: ST PAUL

Prior Transfer

Recording Date:	07/23/2015	Sales Price:	N/A
Document #:	T02535401 BK-PG -	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	06/12/2015	Sales Price:	$223,060
Document #:	T02532169 BK-PG -	Type of Sale:	Sales Price Rounded from Tax
Contract Date:	05/29/2015		
Document Type:			

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING & OLIVERS ADDITION
Abbreviated Description: CT# 580024, 606455

Prior Transfer

Recording Date:	05/29/2015	Sales Price:	$216,500
Document #:		Type of Sale:	Per Assessor Transaction History
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	04/27/2010	Sales Price:	$214,900
Document #:	383035 BK-PG -	Type of Sale:	Verified Sale Price
Contract Date:	03/31/2010		
Document Type:			

Legal Description:
Subdivision: BUNNINGS OLIVERS ADD
Abbreviated Description: N2 OF S2/3 OF LOTS1&2 BLK64

Mortgage Record

Recording Date:	04/16/2010	Loan Amount:	N/A
Document #:	2106736 BK-PG -	Loan Type:	New Conventional
TD Due Date:	04/01/2040	Type Finance:	

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING & OLIVIERS ADDITION
Abbreviated Description: CT# 580024

Mortgage Record

Recording Date:	06/12/2009	Loan Amount:	N/A
Document #:	2076204 BK-PG -	Loan Type:	Future Advance Clause/Open End Mortgage
TD Due Date:	05/11/2029	Type Finance:	VAR

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING & OLIVIERS ADDITION

Prior Transfer

Recording Date:	06/08/2009	Sales Price:	$214,900
Document #:	375248 BK-PG -	Type of Sale:	Verified Sale Price
Contract Date:	05/22/2009		
Document Type:			

Legal Description:
Subdivision: BANNING & OLIVERS ADDITION
Abbreviated Description: N2 OF S3 OF LOTS1&2 BLK64

Prior Transfer

Recording Date:	07/16/2002	Sales Price:	$168,000
Document #:	302647 BK-PG -	Type of Sale:	Full Amount on Deed
Contract Date:	06/28/2002		
Document Type:			

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING & OLIVERS ADDITION
Abbreviated Description: NORTH2 S2/3 LOTS1&2 BLK64

Prior Transfer

Recording Date:	08/13/1998	Sales Price:	$80,500
Document #:	257591 BK-PG -	Type of Sale:	Full Amount on Deed
Contract Date:	07/28/1998		
Document Type:			

Legal Description:
Lot: 1&2 Block: 64 Subdivision: BANNING OLIVIERS ADDT
Abbreviated Description: NORTH2 S2/3 LOTS1&2 BLK64

Area Sales Analysis

Total Area Sales	$4,272,300	Median # of Bedrooms	3
Median Lot Size	4,530 SF	Median # of Baths	1
Median Living Area	1,124 SF	Median Year Built	1911
Price Range - 2 Yrs	$188,000 to $485,000	Age Range	23 years to 138 years
Median Value	$294,500	Median Age	115 years

ICE SiteX Report

OrderID: 98382544

Comparable Sales Data

No.	Proxim.	Address	Date	Price	$/SF	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
1	.38Mi.	**670 CHEROKEE AVE** **SAINT PAUL, MN 55107-2509**	06/10/2026	$259,000	$238	1085	6/3/1	1896	3,746 SF	
		APN: 07-28-22-32-0032 Document #: A05109185 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 7&8 Block: 35 Subdivision: BANNING & OLIVERS ADDITION Abbreviated Description: Block:35 Subdivision:BANNING & OLIVERS ADDITION Abbreviated Description:LOT: SOUTH 37 1/2 FT OF N 112 1/2 FT OF LOTS 7&8 City/Muni/Twp:WEST ST PAUL City/Muni/Twp: WEST ST PAUL								
2	.36Mi.	**264 CURTICE ST W** **SAINT PAUL, MN 55107-3410**	06/02/2026	$317,000	$304	1040	6/3/1	1968	5,576 SF	
		APN: 07-28-22-34-0073 Document #: T02816886 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 16 Block: 3 Subdivision: SWEENEYS ADDITION Abbreviated Description: Lot:16 Block:3 Subdivision:SWEENEYS ADDITION								
3	.54Mi.	**245 MORTON ST W** **SAINT PAUL, MN 55107-2740**	05/27/2026	$415,000	$205	2024	10/4/2	1930	8,973 SF	
		APN: 07-28-22-42-0034 Document #: A05107217 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 1 Subdivision: HARVEY ADDITION Abbreviated Description: Lot:1 Subdivision:HARVEY ADDITION								
4	.15Mi.	**804 SMITH AVE S** **SAINT PAUL, MN 55107-3523**	05/27/2026	$299,000	$286	1045	5/2/1	1908	4,443 SF	
		APN: 07-28-22-33-0085 Document #: A05107236 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 10 Block: 51 Subdivision: LAWTON BROTHERS ADDITION Abbreviated Description: Lot:10 Block:51 Subdivision:LAWTON BROTHERS ADDITION City/Muni/Twp:ST PAUL City/Muni/Twp: ST PAUL								
5	.12Mi.	**822 SMITH AVE S** **SAINT PAUL, MN 55107-3525**	04/08/2026	$245,000	$220	1110	6/3/1	1913	4,443 SF	
		APN: 07-28-22-33-0104 Document #: A50101745 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 14 Block: 52 Subdivision: LAWTON BROTHERS ADDITION Abbreviated Description: Lot:14 Block:52 Subdivision:LAWTON BROTHERS ADDITION								
6	.23Mi.	**342 CURTICE ST W** **SAINT PAUL, MN 55107-3453**	03/26/2026	$220,000	$254	864	5/2/1	1900	5,489 SF	
		APN: 07-28-22-34-0028 Document #: A05100364 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 4 Block: 46 Subdivision: LAWTONS ADDITION Abbreviated Description: Lot:4 Block:46 Subdivision:LAWTONS ADDITION City/Muni/Twp:ST PAUL City/Muni/Twp: ST PAUL								
7	.39Mi.	**668 CHEROKEE AVE** **SAINT PAUL, MN 55107-2509**	02/10/2026	$400,000	$335	1193	7/4/3	1888	3,746 SF	
		APN: 07-28-22-32-0031 Document #: T02810530 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 7&8 Block: 35 Subdivision: BANNING & OLIVERS Abbreviated Description: Block:35 Subdivision:BANNING & OLIVERS Abbreviated Description:LOT: SOUTH 37 2 FT OF THE NORTH 75 FT OF LOTS 7&8 City/Muni/Twp:WEST ST PAUL City/Muni/Twp: WEST ST PAUL								
8	.52Mi.	**272 BAKER ST W** **SAINT PAUL, MN 55107-2766**	12/18/2025	$319,300	$187	1704	8/4/2	1911	7,492 SF	
		APN: 07-28-22-31-0036 Document #: A05090353 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 16 Block: 15 Subdivision: DAWSONS ADDITION Abbreviated Description: Lot:16 Block:15 Subdivision:DAWSONS ADDITION City/Muni/Twp:SAINT PAUL City/Muni/Twp: SAINT PAUL								
9	.17Mi.	**799 MANOMIN AVE** **SAINT PAUL, MN 55107-3507**	12/17/2025	$485,000	$311	1556	8/4/3	2003	4,661 SF	
		APN: 07-28-22-33-0203 Document #: A05090192 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 5&6 Block: 51 Subdivision: LAWTON BROTHERS ADDITION Abbreviated Description: Lot:5&6 Block:51 Subdivision:LAWTON BROTHERS ADDITION Abbreviated Description:LOT : SOUTH 2.40 FT OF LOT 5 City/Muni/Twp:ST PAUL City/Muni/Twp: ST PAUL								
10	.13Mi.	**801 CHEROKEE AVE** **SAINT PAUL, MN 55107-3544**	11/26/2025	$355,000	$261	1357	6/3/1	1914	4,617 SF	
		APN: 07-28-22-33-0046 Document #: A05087794 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 5 Subdivision: SAWSONS REARRANGEMENT Abbreviated Description: Lot:5 Subdivision:SAWSONS REARRANGEMENT City/Muni/Twp:ST PAUL City/Muni/Twp: ST PAUL								
11	.38Mi.	**259 CURTICE ST W** **SAINT PAUL, MN 55107-3454**	11/04/2025	$190,000	$199	954	5/2/1	1890	1,220 SF	
		APN: 07-28-22-34-0004 Document #: T02804957 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 5 Block: 2 Subdivision: SWEENEYS ADDITION Abbreviated Description: Subdivision:SWEENEYS ADDITION Abbreviated Description:LOT : EAST 2 OF LOT 5								
12	.23Mi.	**750 DELAWARE AVE** **SAINT PAUL, MN 55107-2538**	10/27/2025	$290,000	$253	1145	5/2/1	1911	5,793 SF	
		APN: 07-28-22-33-0036 Document #: A05084254 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 11 Subdivision: DAWSONS REARRANGEMENT Abbreviated Description: Lot:11 Subdivision:DAWSONS REARRANGEMENT								
13	.41Mi.	**659 MANOMIN AVE** **SAINT PAUL, MN 55107-2605**	10/22/2025	$290,000	$255	1137	7/4/1	1904	4,356 SF	
		APN: 07-28-22-32-0074 Document #: T02804188 Document Type: Price Code: R Land Use: Single Family Residential Legal: Lot: 5 Block: 21 Subdivision: BANNING AND OLIVIERS ADDITION Abbreviated Description: Lot:5 Block:21 Subdivision:BANNING AND OLIVIERS ADDITION								
14	.34Mi.	**694 SMITH AVE S** **SAINT PAUL, MN 55107-2624**	10/06/2025	$188,000	$186	1008	5/2/1	1985	2,875 SF	
		APN: 07-28-22-32-0193 Document #: A05081698 Document Type: Price Code: R Land Use: Single Family Residential								

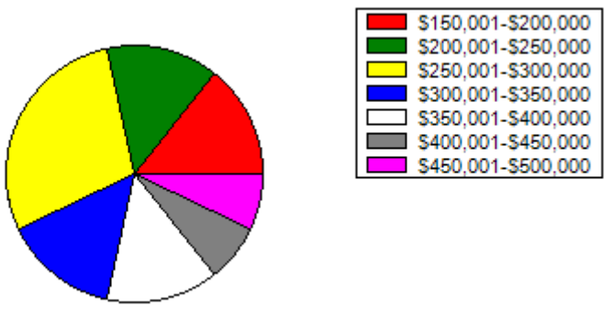
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Legal: Lot: 13 Block: 22 Subdivision: BANNING AND OLIVIERS ADDITION Abbreviated Description: Lot:13 Block:22 Subdivision:BANNING AND OLIVIERS ADDITION City/Muni/Twp:WEST ST PAUL City/Muni/Twp: WEST ST PAUL

Comparable Sales Chart

% Distribution Sales for Two Years



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.	**851 OTTAWA AVE**	**08/29/2022**	$307,600	$307,600	1,175	6/3/1	1910	4,966 SF	
.01Mi.	**847 OTTAWA AVE**	**03/02/2023**	$227,200	$227,200	840	5/1/1	1908	4,966 SF	
.01Mi.	**438 WYOMING ST W**	**12/21/2020**	$327,900	$327,900	1,433	7/3/1	1914	7,492 SF	
.03Mi.	**858 CHEROKEE AVE**	**02/23/2022**	$377,400	$377,400	1,197	6/3/1	1912	7,492 SF	
.04Mi.	**850 CHEROKEE AVE**		$241,900	$241,900	1,015	5/3/1	1911	7,100 SF	
.04Mi.	**864 OTTAWA AVE**	**11/30/2012**	$242,900	$242,900	1,256	6/3/1	1890	9,235 SF	
.04Mi.	**866 CHEROKEE AVE**	**09/24/1999**	$266,900	$266,900	1,074	5/2/1	1916	7,492 SF	
.04Mi.	**835 OTTAWA AVE**	**09/01/1993**	$292,700	$292,700	1,020	6/3/2	1920	5,576 SF	
.04Mi.	**868 OTTAWA AVE**	**11/05/1998**	$251,800	$251,800	1,476	8/2/2	1894	9,540 SF	
.05Mi.	**829 OTTAWA AVE**	**05/20/2002**	$237,300	$237,300	1,196	6/3/1	1922	5,576 SF	
.05Mi.	**412 WYOMING ST W**	**07/07/2023**	$412,700	$412,700	2,552	8/4/1	1894	10,367 SF	
.05Mi.	**838 OTTAWA AVE**	**12/01/1994**	$254,300	$254,300	855	5/2/1	1915	5,619 SF	
.06Mi.	**409 ANNAPOLIS ST W**	**07/16/2008**	$223,600	$223,600	1,176	5/3/1	1961	5,402 SF	
.06Mi.	**836 OTTAWA AVE**	**08/25/2025**	$484,000	$484,000	1,658	8/4/2	1917	5,619 SF	
.06Mi.	**823 OTTAWA AVE**		$239,900	$239,900	1,132	5/2/1	1914	6,970 SF	
.07Mi.	**859 SMITH AVE S**	**10/10/2008**	$291,600	$291,600	1,108	6/3/1	1904	7,057 SF	

Rent vs. Own

Households Occupied by Renters:	37%	Households Occupied by Owners:	58%

Demographics & Income

Median Age:	34.5 years old	Households:	5,947
Median Household Income:	$68,782	Households w/Family:	57%
Household Income Per Capita:	$39,706	Households w/Family Married:	36%
Most Common Education Level:	Bachelor's Degree	Households w/Family Children:	33%

School District

School District Zone:	St. Paul Public School District	Students:	33,041
Number of Schools:	88	Rating:	C-

Assigned Schools

Proxim.	Name	Rating	Type	Grade
1.02Mi.	**Humboldt Secondary School**	F	Public	6 - 12
Number of Students: 955 Student-Teacher Ratio: 18.3 Advanced Placement: Yes				
0.52Mi.	**Cherokee Heights Elementary School**	D	Public	PK - 5
Number of Students: 228 Student-Teacher Ratio: 10.35				

ICE SiteX Report

OrderID: 98382544

Flood Report

The Subject Property of **851 OTTAWA AVE, SAINT PAUL, MN 55107-3517** 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	113%	HIGHER
BURGLARY	90%	LOWER
MOTOR VEHICLE THEFT	129%	HIGHER
FORCIBLE ROBBERY	95%	SIMILAR
AGGRAVATED ASSAULT	121%	HIGHER
FORCIBLE RAPE	111%	HIGHER
MURDER	126%	HIGHER
OVERALL	137%	NOTABLY HIGHER

Disaster Alerts

No alerts noted

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