



# BULKY DOCUMENTS

(Exceeds 100 pages)

Filed: 04-16-2013

Title: Notice Of Reliance and Stipulated Evidence

Part: 1 of 3

91203730

**Schneller, Matt**

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**From:** estta-server@uspto.gov  
**Sent:** Wednesday, April 10, 2013 3:54 PM  
**To:** Docketing; Schneller, Matt; Hennessy, Erin; Ashton, Jennifer; Blair, Stephanie  
**Subject:** ESTTA. Plaintiff's Notice of Reliance confirmation receipt ID: ESTTA531578

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Tracking No: ESTTA531578

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ESTTA Tracking number: ESTTA531578  
Filing date: 04/10/2013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding: 91203730  
Party: Plaintiff  
Zillow, Inc.



\*04-16-2013\*

Correspondence Address: MATTHEW D SCHNELLER BRACEWELL GIULIANI LLP  
701 FIFTH AVENUE, SUITE 6200  
SEATTLE, WA 98104 7043  
UNITED STATES

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[stephanie.blair@bgllp.com](mailto:stephanie.blair@bgllp.com) Phone:

Submission: Plaintiff's Notice of Reliance

Filer's Name: Matt Schneller

Filer's e-mail: [docketing@bgllp.com](mailto:docketing@bgllp.com), [matt.schneller@bgllp.com](mailto:matt.schneller@bgllp.com), [erin.hennessy@bgllp.com](mailto:erin.hennessy@bgllp.com), [jennifer.ashton@bgllp.com](mailto:jennifer.ashton@bgllp.com),  
[stephanie.blair@bgllp.com](mailto:stephanie.blair@bgllp.com)

Signature: /Matt Schneller/

Date: 04/10/2013

Attachments: Notice of Reliance Zillow.pdf ( 4 pages )

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

ZILLOW, INC.,

Opposer,

v.

SUPER T FINANCIAL INC. DBA  
LOANZILLA,

Applicant.

Opposition No. 91203730

Zillow's Notice Of Reliance and Stipulated Evidence

Application Serial No.: 85/316,446

Filing Date: May 19, 2010

International Class: 36

Opposer Zillow, Inc. hereby submits the following documents via Notice of Reliance. The parties have stipulated that any public-facing documents exchanged during the proceeding, including during discovery, are authentic and admissible in this proceeding, and may be submitted during the parties' trial periods via Notice of Reliance alone.

<b>Item</b>	<b>Bates range (if applicable)</b>	<b>Description / Statement of Relevance</b>
LoanZilla.com web page	ZILL000001	Use of LoanZilla mark
Zillow.com web pages (current)	ZILL000002 - ZILL000055	Examples of near-current use of ZILLOW mark; scope of protection for ZILLOW mark
Zillow.com web pages (historical)	ZILL000055 - ZILL000099	Examples of older use of ZILLOW or ZILLOW.COM marks; scope of protection for ZILLOW mark
Zillow - awards	ZILL000100 - ZILL000107	Awards won by Zillow; strength of ZILLOW mark
Zillow - media list	ZILL000108 - ZILL000164	Summary of media coverage of Zillow; strength of ZILLOW mark
Zillow - coverage related to	ZILL000165-	Coverage of use of ZILLOW / ZILLOW.COM marks,

mortgage services	ZILL000224	including in mortgage field
Zillow – information about Zillow, its advertising, and its mortgage-related services	ZILL000224 - ZILL000381	Scope of protection for ZILLOW mark
Zillow 2011 annual report	ZILL000382- ZILL000549	Scope of protection for ZILLOW mark; strength of ZILLOW mark; sales and advertising information
Zillow mortgage-related press releases	ZILL000550- ZILL000552	Scope of protection for ZILLOW mark
Zillow mortgage-related services	ZILL000553- ZILL000564	Scope of protection for ZILLOW mark; priority
Zillow 2012 annual report	ZILL000401- ZILL000524 (mis-numbered)	Scope of protection for ZILLOW mark; strength of ZILLOW mark; sales and advertising information
“Zillow is branching out into mortgages,” Chicago Tribune, May 18, 2009 (2 pages)	n/a	Coverage of use of ZILLOW / ZILLOW.COM marks in mortgage field
“A One-Stop (Online) Shop,” New York Times, April 13, 2008	n/a	Coverage of use of ZILLOW / ZILLOW.COM marks in mortgage field
“Zillow to rate lenders,” Grand Rapids Press, April 7, 2013	n/a	Coverage of use of ZILLOW / ZILLOW.COM marks in mortgage field
“Real estate site adds loan marketplace,” Chicago Tribune, April 3, 2008	n/a	Coverage of use of ZILLOW / ZILLOW.COM marks in mortgage field
Zillow launches loan marketplace, Los Angeles Times, April 3, 2008	n/a	Coverage of use of ZILLOW / ZILLOW.COM marks in mortgage field
Current electronic status and title for ZILLOW and ZILLOW.COM registrations, Reg. Nos. 3175031, 3493872, 3437690, 3437691, 3565882, 3150074, 3332886,	n/a	Trademark registrations for ZILLOW / ZILLOW.COM marks

4201269		
Washington Licensing Service query – LoanZilla	n/a	Examples of use or licensing documents related to LoanZilla
LoanZilla’s use evidence	SuperT-000018-23	Examples of use or licensing documents related to LoanZilla
Zillow’s First Set of Interrogatories and LoanZilla’s Responses and Supplemental Responses thereto	n/a	Use or licensing related to LoanZilla mark; knowledge of ZILLOW / ZILLOW.COM marks
LoanZilla’s First Set of Interrogatories and Zillow’s Responses	n/a	Use, scope of protection for, renown of ZILLOW / ZILLOW.COM marks

Due to the size of the attachments, these documents are being filed with the Trademark Trial and Appeal Board via first class mail.

Submitted: April 10, 2013

<p>CERTIFICATE OF SERVICE</p> <p>I hereby certify that this ZILLOW'S NOTICE OF RELIANCE AND STIPULATED EVIDENCE is served solely via e-mail, as agreed between by the parties, to counsel for Applicant: <a href="mailto:john@janewaypatentlaw.com">john@janewaypatentlaw.com</a> and <a href="mailto:ashley@emberip.com">ashley@emberip.com</a>. The cover sheet is submitted via ESTTA, but the cover sheet and bulky documents are submitted to the Trademark Trial and Appeal Board via first class mail:</p> <p>Trademark Trial and Appeal Board Commissioner for Trademarks P.O. Box 1451 Alexandria, VA 22313-1451</p> <p>Signature: <u>/Matt Schneller/</u> Date: April 10, 2013</p>	<p>Respectfully submitted,</p> <p>BRACEWELL &amp; GIULIANI LLP</p> <p>Signed: <u>/Matt Schneller/</u></p> <p>Matthew D. Schneller Bracewell &amp; Giuliani LLP 701 Fifth Avenue, Suite 6200 Seattle, WA 98104-7043 206-204-6200</p>
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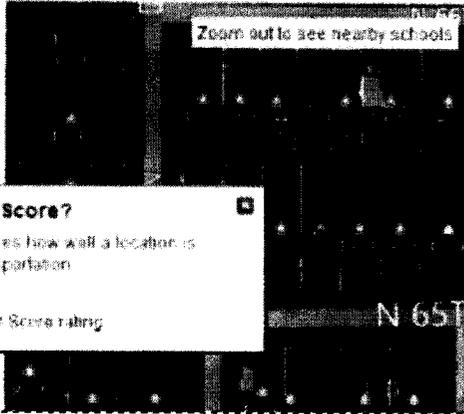
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## Your Home's Transit Score Now Available on Zillow

Date:February 24, 2011 | Author:[Charlynn Duecy](#) | Category:[Zillow News](#)

Response: [\(10\) 2 comments](#) [Email this](#)

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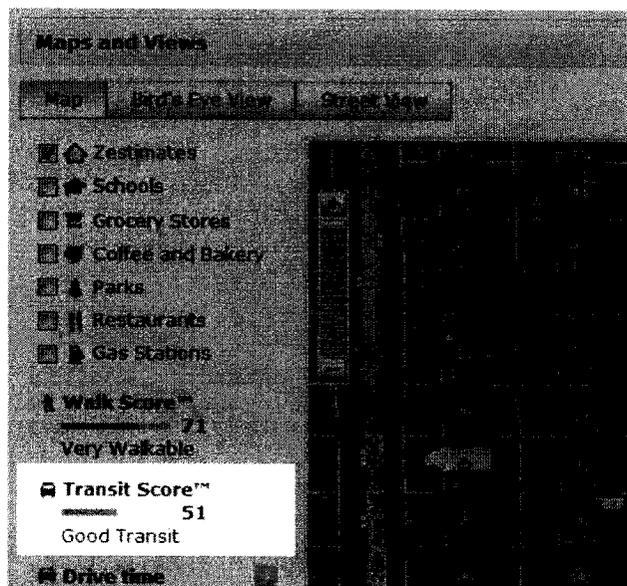
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Furthering our commitment to open up information for consumers, Zillow has expanded its partnership with [Walk Score](#) to now include [Transit Score](#). While Walk Score measures the “walkability” of any address, Transit Score measures how well a location is served by public transportation.

People looking at home details pages on Zillow in more than 100 cities can scroll down to the “Maps and Views” section to see the home’s Walk Score and Transit Score. It’s great information for homeowners, as well as potential buyers or renters.



Transit Score provides a 0 -100 rating for more than 100 cities where public transit data is available. Ratings range from “Rider’s Paradise” that offer world-class bus and rail service, to areas with limited or no nearby public transportation.

Transit Score	Description
90-100	<b>Rider's Paradise</b> — World-class public transportation.
70-89	<b>Excellent Transit</b> — Transit is convenient for most trips.
50-69	<b>Good Transit</b> — Many nearby public transportation options.
25-49	<b>Some Transit</b> — A few nearby public transportation options.
0-24	<b>Minimal Transit</b> — It is possible to get on a bus.

How do they do it? A Transit Score is calculated by assigning a “usefulness” value to nearby transit routes based on the frequency, type of route (rail, bus, etc.), and distance to the nearest stop on the route. The “usefulness” of all nearby routes is summed and then it is normalized to a score between 0 – 100.

Zillow's partnership with Walk Score and Transit Score is yet another example of our approach to providing the best data, tools and resources to people at all stages of home ownership. Now [check out your home's](#) transit score to see where you rank!

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serving Seattle WA

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 Home Stage Advantage  
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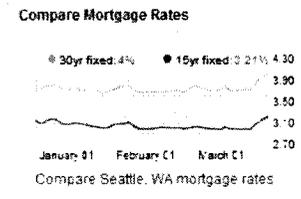
**Susan Gold**  
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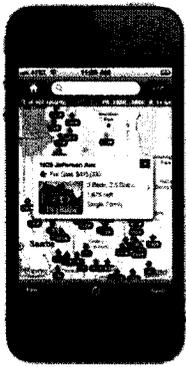
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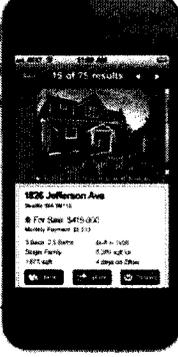
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## How to Find a Contractor

### Why Hire a Contractor

For homeowners who are selling their house and don't have the time, tools, or experience to complete a home repair or renovation project on their own, they have to hire a professional. A contractor is an independent expert or company who can design, install, repair, replace, remove, or build parts of or parts within a house. Because these services are done by independent contractors and companies, many do not know how to find a reliable professional.

Not sure you have the time to investigate the background of the general contractor and/or subcontractor? Consider this: In most states, complaints filed by homeowners against contractors make up one of the largest – if not the largest – category of consumer complaints filed with the state attorney general's office. In other words, a surprising number of people end up very unhappy with the contractors they hire.

A million things can go wrong – from poor workmanship to simply not finishing the job. Sometimes there is actual fraud, such as a contractor taking part of the money for a project up front and never returning. Sometimes the problems are less obvious, such as a contractor using substandard materials or neglecting to comply with local building regulations, both of which can lower the resale value of your home even if you decide to live with the substandard workmanship or materials.

However, it's also true that there are plenty of highly skilled, reliable, trustworthy contractors out there. And as a homeowner about to undertake a remodeling project, it's up to you to find one of the good ones.

Have a question? Ask it here.

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### Finding a Contractor

There are 3 main ways to find a contractor for an upcoming home improvement or repair project.

#### Personal Referrals

Homeowners should talk to family, friends, and co-workers about reliable companies. It's a great way to get a personal testimonial from a trusted source. Also, keep an eye out for neighbors' projects that seem to be going well.

#### Advantages of personal referrals

- Referring friend or family member may have already shopped around to find the best offer in the area.
- Their opinion of the contractor's service is trustworthy.
- Homeowners can view the quality of the work.

#### Disadvantages of personal referrals

- Homeowners may not need same type of work done on their house.
- Friend or family member may be able to afford a higher budget.
- Friend or family member may have a different style of house or be in a different neighborhood.

#### Phone Books/Directories

Homeowners can use a local directory to look up a contractor. Yellow pages and white pages have anything from a basic listing, which has the company name and phone number, to a full-page advertisement, which lists the company's details and full range of services.

#### Advantages of phone book

- Homeowners can choose from companies at their own pace.
- Homeowners are able to call as many companies as they would like.
- Homeowners can review company details in advance to determine how close they are, possibly how big the company is, and what services are offered.

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**The Home Remodeling Decision**

Anyone who has lived through months of dusty floors, washed dinner dishes in the bathtub, and stayed with friends when the water in the house is off for two days knows major remodeling is an extraordinary pain. But letting go of what you have and trading up to a new home is not an easy decision.

Ask yourself what factors are most important to you

- Do you love your neighborhood?
- Are you near services and schools?
- What is your commute time?
- Is there room to remodel - considering lot size, etc.?
- Have you built up enough equity in your current home to justify spending on a remodel?

You've heard the old adage "location, location, location." If you already live in a desirable neighborhood but the house vexes you because it has one bathroom or a kitchen that was last updated in 1960, remodeling may be the answer.

**Timing and the Market**

Does it make sense to invest in a major remodel in your market? A remodel that will pay off in Los Angeles may not pay off in Missoula. If you spend \$85,000 on a kitchen remodel, you may recoup more than what you spent in L.A. but not where the housing prices are only double the cost of the remodel!

**Remodel Decision Points**

Do your research

Call an agent. Get out what your home is currently worth.

**Have a question? Ask it here.**

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**Remodel Decision Points**

Do your research

- Get an appraisal - find out what your home is currently worth.
- Check comparables (recently sold homes) in your area to see what the baseline for selling is.
- Estimate your remodeling project cost.
- Determine how you will pay for the remodel.

**Appraise House and Neighborhood**

Paying for a current appraisal is money well spent in the remodeling process. If your home is already valued high relative to the market, you will not recoup the cost of an expensive remodel. Research comparables using My Estimator to value your home among the others in the neighborhood - remodeled or not - to get a better picture of your possible financial gain. It is easy to spend over \$10,000 on a bathroom upgrade without architectural changes, but will it pay off?

**Remodeling Returns**

Check out Zillow's home improvement valuation list for an idea of typical remodeling project costs and possible payoffs. Some projects will return 70 percent of your costs while others may return as much as 103 percent, but some financial experts caution that these numbers are only valid if you turn around and sell your home within a year of completing the remodel. The longer you wait to sell, the more the remodel value decreases.

**Paying for it**

Do you have the equity in your home to open a home equity line of credit, or apply for a home equity loan to pay for the remodel? If you have less than 20 percent equity in your current home, wait to remodel.

Home Buyers' Regrets  
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**Zillow Audience**

Monthly unique users <sup>1</sup> (as of September 2011)	24.4 million
Year-over-year growth	103%
Median household income <sup>2</sup>	\$78,491
Median age <sup>3</sup>	49

[See more audience details](#)

**Zillow Attracts Buyers**

Zillow consumers average credit score (very good rating) <sup>4</sup>	722
Zillow's click conversion compared to Google <sup>5</sup>	3.4x better
Home buyers who visit Zillow <sup>6</sup>	55%
Zillow users who are "in the market" - buying, selling, helping others buy/sell or planning to rent <sup>7</sup>	75%
Zillow visitors actively seeking	3.8 million

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Zillow's click conversion compared to Google<sup>4</sup> 3.4x better

Home buyers who visit Zillow<sup>5</sup> 55%

Zillow users who are "in the market" - buying, selling, helping others buy/sell or planning to rent<sup>6</sup> 75%

Zillow visitors actively seeking a loan in the next 3 months<sup>7</sup> 3.8 million

Source: 1) Zillow's click conversion vs. Google's click conversion in 2011. 2) Zillow's home buying history. 3) Zillow's home buying history. 4) Zillow's home buying history. 5) Zillow's home buying history. 6) Zillow's home buying history. 7) Zillow's home buying history.

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## Zillow® Listings Feed Program

For people with less than 200 listings, Zillow's **Postlets** service is the ideal syndication solution. With Postlets, you can easily submit your listings to Zillow, Yahoo! Real Estate, and a dozen other real estate and social media websites for free! Zillow **highly recommends** that people with listing inventory under this level use Postlets.

**Submit Your Listings via Postlets**

If you have over 200 listings, you can send us data through our automated feed submission program. In a qualified feed, Zillow invites you to upload multiple property photos, virtual tours, open house information, and much more. There is no cost to participate in the program. Additionally, Zillow and Yahoo! Real Estate have an exclusive partnership where Zillow powers all for-sale listings on Yahoo! Real Estate! With one feed, your listings will show up on both sites.

Sending a listing feed is a **technical undertaking** that requires publishing an **XML file** to Zillow. Simply sending us a URL of your website does **not** provide enough information for online listing display. Creating a feed XML file requires the ability to create a file that conforms to our [specification](#).

If you do not have this technical ability, please submit your listings via our [manual upload tool](#) or [Postlets](#).

If you have chosen to build an XML feed, you can start the submission process after you have your feed ready; by clicking the blue button below to accept the terms and create an account. Please note that it can take 4-6 weeks for a new feed to go live on the site. Zillow hand inspects each feed, doing high-level quality checks before setting a new feed live on the site. It is a manual and time-intensive process getting new feeds live on the site, but one that we feel is worth it to ensure high quality data on Zillow from the beginning.

Please visit the [Zillow Listings Feed FAQ](#) to see commonly asked questions.  
 See [Zillow's user demographics](#) to see the type of people you'll reach by publishing your listings to Zillow.

**Submit Your Listings Feed**

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- Sale price (\$)
- Rent list price (\$)
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Time Period

- 1 year
- 5 years
- 10 years

Compare

- Neighborhoods
- ZIP Codes

Filter

- Home Type: Any
- Price Tier: Any
- No. of Bedrooms: Any

Demographics

- Photos
- Schools

Seattle Home Prices and Home Values

Zillow Home Value Index

\$346,700 -3.1%

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Seattle Capitol Hill University District Magnolia

\$700k

\$600k

\$500k

\$400k

\$300k

Compare Cities Near Seattle

Zillow Home Value Index Y-o-Y

Seattle	\$346,700	-3.1%
Medina	\$1,280,600	-0.1%
Mercer Island	\$743,000	-2.7%
Clyde Hill	\$1,062,000	-12.2%
White Center	\$190,200	-12.5%
Yarrow Point	\$1,334,500	-1.5%

See more cities near Seattle

Compare Mortgage Rates

30yr fixed: 3.88% 15yr fixed: 3.21%

4.80 4.40 4.00

Region M-o-M Q-o-Q Y-o-Y Aug 2011

Seattle	0.0%	0.0%	-3.1%	\$346,700
Admiral	0.4%	-1.3%	-1.2%	\$390,700

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### WA Mortgage Rate Trends

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Company	APR	Rate	Term	Points	Fees	Action
Roundpoint Mortgage ★★★★ (172) Reviews	3.875%	3.750%	30 year fixed	\$1,111/mo	\$4,201 in Fees	<a href="#">View Details</a>
Michael Young Infinity Mortgage ★★★★★ (1) Review	3.855%	3.875%	30 year fixed	\$1,129/mo	\$604 in Fees	<a href="#">View Details</a>
Michael King First Priority Financ ★★★★★ (14) Reviews	3.926%	3.875%	30 year fixed	\$1,129/mo	\$1,950 in Fees	<a href="#">View Details</a>
Roundpoint Mortgage ★★★★ (172) Reviews	3.928%	3.875%	30 year fixed	\$1,129/mo	\$2,208 in Fees	<a href="#">View Details</a>
First Federal Bank ★★★★★ (1) Review	3.935%	3.875%	30 year fixed	\$1,129/mo	\$2,249 in Fees	<a href="#">View Details</a>
Michael Young Infinity Mortgage ★★★★★ (1) Review	4.000%	4.000%	30 year fixed	\$1,144/mo	\$505 in Fees	<a href="#">View Details</a>
Michael King	4.000%	4.000%	30 year fixed			<a href="#">View Details</a>

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The basics

- Mortgage Checklist
- Choosing a mortgage lender

Using the marketplace

- How the marketplace is different
- Frequently Asked Questions

More mortgage help

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 Michael Young Infinity Mortgage ★★★★★ (11 reviews)	4.000% Rate	4.000% Rate	30 year fixed \$1,146/mo \$505 in Fees	<a href="#">View Details</a>
 Michael King First Priority Finance ★★★★★ (11 reviews)	4.000% Rate	4.000% Rate	30 year fixed \$1,146/mo \$450 in Fees	<a href="#">View Details</a>

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<b>Lender confirmation</b> Lenders on Zillow are verified and licensed. We verify their licenses and ensure they are in good standing with the appropriate regulatory agencies.	<b>Ratings and reviews</b> Lenders on Zillow are rated and reviewed by real estate professionals and homebuyers. We verify the accuracy of the ratings and reviews.	<b>Quote flag system</b> Lenders on Zillow are flagged for suspicious activity. We investigate and remove any lenders that are not providing accurate quotes.	<b>Mystery shopping</b> Lenders on Zillow are mystery shopped to ensure they are providing accurate quotes and excellent customer service.
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Washington mortgage rates go down to 3.85%  
Washington - Thursday, November 3, 2011

Zillow Mortgage Marketplace's current mortgage rates in Washington for 30-year fixed rate mortgages dropped 2 basis points from 3.85% to 3.83% on Thursday. State mortgage rates today ranged from the lowest rate of 3.75% (PA) to the highest rate of 4.12% (NY). Annual mean mortgage rates today are again to the national average of 3.63%.

The Washington mortgage interest rate in November 2, 2011, is down 16 basis points from last month's average Washington state of 3.99%.

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- Tools
- Ask a Question
- Start a Discussion

- How do I edit my homes value to show the improvements we have made since purchasing?
- Why involve an architect?
- Taking Green to a Whole New Level
- See more articles about Home Improvement

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http://www.zillow.com/advice/US/home-improvement/question-guide/

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Decorating & Design

**Oversized Jacuzzi Tub**  
 I want to know how to get an oversized jacuzzi tub installed in my bathroom. I have a 10' x 12' tub.

**Converting a pool to salt water?**  
 I want to know how to convert a pool to salt water. I have a 12' x 16' pool.

**how can i find out when was the house built and remodeling done if any? 451 A Monterey Ave. Los Gato**  
 I want to know when the house at 451 A Monterey Ave. Los Gato was built and if there has been any remodeling.

**where to get a good price on kitchen cabinets**  
 I want to know where to get a good price on kitchen cabinets.

**How can I edit my home improvements list on Zillow?**  
 I want to know how to edit my home improvements list on Zillow.

**a contractor did some work in our house and never finish it what do we do about this**  
 I want to know what to do if a contractor did some work in our house and never finished it.

**Wood floor refinished?**  
 I want to know if wood floors can be refinished.

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**Decorating & Renovate**  
 Asked and answered by **Burgundy White** (10/11/11) in **Decorating & Renovate** | 4 answers | 14 views

**Oversized Jacuzzi Tub**  
 Asked and answered by **5.7.11.11** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

**Converting a pool to salt water?**  
 Asked and answered by **Stephanie** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

**how can i find out when was the house built and remodeling done if any? 451 A Monterey Ave. Los Gato**  
 Asked and answered by **Stephanie** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

**where to get a good price on kitchen cabinets**  
 Asked and answered by **Tom** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

**How can I edit my home improvements list on Zillow?**  
 Asked and answered by **Stephanie** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

**a contractor did some work in our house and never finish it what do we do about this**  
 Asked and answered by **Stephanie** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

**Wood floor refinished?**  
 Asked and answered by **Stephanie** (11/11/11) in **Decorating & Renovate** | 1 answer | 10 views

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 **First answer in response to: How do I...**  
in Decorating & Design | 10/10/2012

 **Oversized Jacuzzi Tub**  
10/10/2012 10:00 AM  
in Decorating & Design | 10/10/2012

 **Converting a pool to salt water?**  
10/10/2012 9:55 AM  
in Green Remodeling | 10/10/2012

 **how can i find out when was the house built and remodeling done if any? 451 A Monterey Ave, Los Gato**  
10/10/2012 9:55 AM  
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 **where to get a good price on kitchen cabinets**  
10/10/2012 9:55 AM  
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 **How can I edit my home improvements list on Zillow?**  
10/10/2012 9:55 AM  
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**Overview**

**FAQ**

- Zestimates & Comps
- What's a Zestimate?
- What's a Rent Zestimate?
- What's the Zillow Home Value Index?
- All About Comps
- Picking the Best Comps
- Data Coverage and Zestimate Accuracy
- Data Coverage and Rent Zestimate Accuracy

**Help With Maps**

**Tools for Your House**

**Zillow Advice**

**Mortgage Help**

### Data Coverage and Zestimate® Accuracy

The home data we have compiled to generate a Zestimate home valuation varies by location. Some counties provide all the data we could hope for, but others are lacking such key things as the number of bedrooms and bathrooms, or, in some cases, the square footage of the home. The more data we have, the more accurate the Zestimate. And, we've made it easier for our users to help us improve accuracy by incorporating edited home facts into our Zestimate calculations. In some areas, we might not be able to produce a Zestimate at all, but we do have some basic information on the homes. The tables below show you where we have Zestimates and other home information.

To measure the accuracy of the Zestimates, we've gone back in time and compared the historic Zestimates with the actual transaction prices of homes that sold. The tables below also provide various measures of that accuracy.

**What's a Zestimate?**

A Zestimate home valuation is Zillow's estimated market value. It is not an appraisal. Use it as a starting point to determine a home's value. [Learn more](#)  
[Read about Zillow's Rent Zestimate](#)

**Data Coverage and Zestimate Accuracy Table**  
 Choose a location type below to change data:

Top Metro Areas States/Countries*	Zestimate Accuracy	Homes on Zillow	Homes with Zestimates	Within 5% of Sale Price	Within 10% of Sale Price	Within 20% of Sale Price	Median Error
National	☆☆☆☆	2.2M	2.0M	32.4%	64.2%	73.7%	8.6%
Atlanta, GA	☆☆☆☆	971.7K	953.1K	35.2%	57.5%	78.3%	7.9%
Baltimore, MD	☆☆☆☆	1.4M	1.4M	38.0%	62.1%	80.2%	7.1%
Boston, MA	☆☆☆☆	3.5M	3.1M	31.2%	51.5%	71.7%	9.5%
Chicago, IL	☆☆☆☆	730.9K	663.3K	...	...	...	...
Cincinnati, OH	☆☆☆☆	814.4K	776.6K	34.1%	53.9%	74.7%	9.7%

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### Data Coverage and Zestimate Accuracy Table

Choose a location type below to change data:

- [Top Metro Areas](#)
- [States/Countries\\*](#)
- [National](#)

	Zestimate Accuracy	Known on Zillow	Homes With Zestimates	Within 1% of Sale Price	Within 10% of Sale Price	Within 20% of Sale Price	Median Error
Atlanta, GA	☆☆☆☆	2.2M	2.0M	32.4%	54.2%	73.7%	8.9%
Baltimore, MD	☆☆☆☆	971.7K	953.1K	35.2%	57.5%	78.3%	7.9%
Boston, MA	☆☆☆☆	1.4M	1.4M	38.0%	62.1%	80.2%	7.1%
Chicago, IL	☆☆☆☆	3.5M	3.1M	31.2%	51.5%	71.7%	9.5%
Cincinnati, OH	☆☆☆☆	730.9K	663.3K	-	-	-	-
Cleveland, OH	☆☆☆☆	815.6K	720.0K	31.4%	52.5%	71.7%	9.2%
Dallas-Fort Worth, TX	☆☆☆☆	2.1M	1.9M	26.7%	48.2%	70.6%	10.5%
Denver, CO	☆☆☆☆	979.0K	876.4K	46.2%	71.5%	88.9%	5.5%
Detroit, MI	☆☆☆☆	1.9M	1.7M	29.2%	49.9%	67.8%	10.0%
Houston, TX	☆☆☆☆	2.0M	1.8M	-	-	-	-
Kansas City, MO	☆☆☆☆	738.9K	710.8K	-	-	-	-
Las Vegas, NV	☆☆☆☆	727.8K	672.1K	41.2%	67.6%	86.5%	6.4%
Los Angeles, CA	☆☆☆☆	3.3M	3.0M	41.7%	68.2%	86.3%	6.2%
Miami-Fort Lauderdale, FL	☆☆☆☆	2.7M	2.4M	28.6%	50.9%	72.1%	9.7%

Last updated: June 15, 2011  
 \* Click on a state to see detailed county data (accuracy based only on counties for which we have data)  
**Note:** Zestimate accuracy is computed by comparing the final sale price to the Zestimate on or before the sale date. The data herein is computed for the three-month period ending March 31, 2011.

[Click here to download an Excel spreadsheet of this data.](#)

#### Definitions

**Zestimate Accuracy/Star Rating:** This rating is tied to the Median Error in an area. The ratings are as follows:  
 ☆☆☆☆☆ = Best Zestimate

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http://www.zillow.com/howto/DataCoverageZestimateAccuracy.htm

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Data Coverage and Zestimate Accuracy - Zillow Page Safety Tools

### Definitions

**Zestimate Accuracy/Star Rating:** This rating is tied to the Median Error in an area. The ratings are as follows:

- ★★★★ = Best Zestimate
- ★★★ = Good Zestimate
- ★★ = Fair Zestimate
- ★ = Tax assessor's value or unable to compute Zestimate accuracy
- 0 stars = No valuation

**Homes on Zillow:** This indicates the percentage of homes for which we have data (e.g. number of bedrooms or bathrooms) in a particular locale. These are the homes you can find via maps or search on Zillow.com.

**Homes With Zestimates:** We can only calculate Zestimates for homes where we have certain data, including transactions. This column indicates the percentage of homes in an area with Zestimates.

**Within 5% of Sale Price:** This is the percentage of transactions in a location for which the Zestimate was within 5% of the transaction price. For example, in the Portland area, 41.2% of the time the Zestimate was within 5% of the selling price.

**Within 10% of Sale Price:** This is the percentage of transactions in a location for which the Zestimate was within 10% of the transaction price.

**Within 20% of Sale Price:** This is the percentage of transactions in a location for which the Zestimate was within 20% of the transaction price.

**Median Error:** Half of the Zestimates in an area were closer than the error percentage and half were farther off. For example, in Seattle, Zestimates for half of the homes are within 6.2% of the selling price, and half are off by more than 6.2%.

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1 beds, 1,186 sqft, 1.0 baths  
● For Sale \$475,000
- 819 Virginia St UNIT 1810**  
2 beds, 1,315 sqft, 2.0 baths  
● For Sale \$500,000
- 819 Virginia St UNIT 2411**  
1 beds, 954 sqft, 1.0 baths  
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Seattle Homes For Sale

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**How do I upload a picture of our property?**

katmat57  

 Posted on 11/11/11

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**Answers (1)** Sort by: Newest

wordsaugs  

 Posted on 11/11/11

The first step is to claim your property (this is available under "edit" on the property details page). Once you've claimed it, you can then find the photo upload feature under "edit" (also on the property details page).

You can read more details in the zillow faqs

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688 results 3 unmapped

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Price

Beds Baths

3+ 0+

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Only showing 500 homes. Click on a house to get a closer look.

Sort: Featured Map Share E-mail alerts

	<b>2004 34th Ave S, Seattle, WA</b>	Beds 3 Baths 2.25 Sqft 2,080 Lot 4,791	Days on Zillow 104 Built 1924 Single Family Price/sqft \$460
	<b>1914 48th Ave SW, Seattle, WA</b>	Beds 4 Baths 3.0 Sqft 3,700 Lot 6,090	Days on Zillow 78 Built 1931 Single Family Price/sqft \$225

**House For Sale: \$1,095,000**  
 Zestimate® \$791,400  
 Mortgage \$5,146/mo  
 See current rates

**House For Sale: \$945,000**  
 Price Cut - \$20,000  
 Zestimate® \$887,900  
 Mortgage \$4,441/mo

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**Janine Duncan**  
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#/homes\_for\_sale/Seattle-WA/house,apartment...

	<p><b>House For Sale: \$1,800,000</b>            Price Cut: \$95,000 (page 2)            Zestimate®: \$1,707,800            Mortgage: \$7,519/mo</p>	<p>Beds: 6            Baths: 4.0            Sqft: 4,940            Lot: 10,330</p>	<p>Days on Zillow: 6            Built: 1951            Single Family            Price/sqft: \$323</p>	
	<p><b>711 Harvard Ave E, Seattle, WA</b>            Pending: \$1,495,000            Zestimate®: \$1,366,500            Mortgage: \$7,026/mo            See current rates</p>	<p>Beds: 3            Baths: 3.25            Sqft: 3,690            Lot: 3,804</p>	<p>Days on Zillow: 0            Built: 2006            Condo            Price/sqft: \$384</p>	
	<p><b>3507 E. Schobert Pl, Seattle, WA</b>            House For Sale: \$1,295,000            Zestimate®: \$1,041,600            Mortgage: \$6,066/mo            See current rates</p>	<p>Beds: 4            Baths: 2.5            Sqft: 3,100            Lot: 4,820</p>	<p>Days on Zillow: 6            Built: 1915            Single Family            Price/sqft: \$417</p>	
	<p><b>2823 W Galer St, Seattle, WA</b>            House For Sale: \$3,485,000            Zestimate®: \$4,239,700            Mortgage: \$16,378/mo            See current rates</p>	<p>Beds: 4            Baths: 5.5            Sqft: 5,930            Lot: 9,888</p>	<p>Days on Zillow: 6            Built: 2009            Single Family            Price/sqft: \$593</p>	
	<p><b>0 Xxx Undisclosed, Seattle, WA</b>            House For Sale: \$11,290,000            Zestimate®: ...            Mortgage: \$52,635/mo            See current rates</p>	<p>Beds: 4            Baths: 8.5            Sqft: 12,050            Lot: ...</p>	<p>Days on Zillow: 6            Built: 1910            Single Family            Price/sqft: \$929</p>	
	<p><b>3126 Fuhrman Ave E, Seattle, WA</b>            House For Sale: \$1,050,000            Zestimate®: \$876,200            Mortgage: \$4,934/mo            See current rates</p>	<p>Beds: 4            Baths: 2.5            Sqft: 3,770            Lot: 5,600</p>	<p>Days on Zillow: 6            Built: 1928            Single Family            Price/sqft: \$278</p>	
	<p><b>1141 20th Ave E, Seattle, WA</b>            House For Sale: \$1,325,000            Zestimate®: \$1,086,900            Mortgage: \$6,227/mo</p>	<p>Beds: 4            Baths: 3.5            Sqft: 4,020</p>	<p>Days on Zillow: 6            Built: 1908            Single Family</p>	

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Internet Explorer window showing a real estate website with the following content:

Address bar: [http://www.zillow.com/homes/seattle-wa-ry-?homes\\_for\\_sale=Seattle-WA/house,apartment\\_condo\\_type/16337\\_tid3\\_beds1\\_hiddenhoods:47\\_656743\\_-122\\_169216,47\\_575657\\_-1](http://www.zillow.com/homes/seattle-wa-ry-?homes_for_sale=Seattle-WA/house,apartment_condo_type/16337_tid3_beds1_hiddenhoods:47_656743_-122_169216,47_575657_-1)

Navigation: File Edit View Favorites Tools Help

Search:

Page: Safety Tools

	<b>2037 S Washington St, Seattle, WA</b> <ul style="list-style-type: none"> <li>Pending: \$324,950</li> <li>Zestimate: --</li> <li>Mortgage: \$1,527/mo</li> <li>See current rates</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 3</li> <li>Baths: 2.5</li> <li>Sqft: 1,398</li> <li>Lot: --</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 5</li> <li>Built: 2011</li> <li>Single Family</li> <li>Price/sqft: \$237</li> </ul>	
	<b>2035 S Washington St, Seattle, WA</b> <ul style="list-style-type: none"> <li>Pending: \$324,950</li> <li>Zestimate: --</li> <li>Mortgage: \$1,527/mo</li> <li>See current rates</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 3</li> <li>Baths: 2.5</li> <li>Sqft: 1,398</li> <li>Lot: --</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 6</li> <li>Built: 2011</li> <li>Single Family</li> <li>Price/sqft: \$237</li> </ul>	
	<b>1161 21st Ave E, Seattle, WA</b> <ul style="list-style-type: none"> <li>House For Sale: \$3,595,000</li> <li>Price Cut: - \$355,000</li> <li>Zestimate: \$2,784,100</li> <li>Mortgage: \$19,895/mo</li> <li>Sun: 1-4pm</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 7</li> <li>Baths: 6.0</li> <li>Sqft: 8,440</li> <li>Lot: 9,583</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 8</li> <li>Built: 1915</li> <li>Single Family</li> <li>Price/sqft: \$425</li> </ul>	
	<b>2044 41st Ave E, Seattle, WA</b> <ul style="list-style-type: none"> <li>House For Sale: \$955,000</li> <li>Zestimate: \$1,085,800</li> <li>Mortgage: \$4,876/mo</li> <li>Sun: 1-4pm</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 3</li> <li>Baths: 3.0</li> <li>Sqft: 2,754</li> <li>Lot: 4,900</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 6</li> <li>Built: 1927</li> <li>Single Family</li> <li>Price/sqft: \$359</li> </ul>	
	<b>2125 Broadmoor Dr E, Seattle, WA</b> <ul style="list-style-type: none"> <li>House For Sale: \$1,450,000</li> <li>Zestimate: \$1,467,200</li> <li>Mortgage: \$6,214/mo</li> <li>See current rates</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 3</li> <li>Baths: 4.0</li> <li>Sqft: 3,490</li> <li>Lot: 6,876</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 5</li> <li>Built: 1949</li> <li>Single Family</li> <li>Price/sqft: \$415</li> </ul>	
	<b>1107 38th Ave E, Seattle, WA</b> <ul style="list-style-type: none"> <li>House For Sale: \$6,950,000</li> <li>Zestimate: \$3,332,900</li> <li>Mortgage: \$32,652/mo</li> <li>See current rates</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 4</li> <li>Baths: 4.0</li> <li>Sqft: 7,840</li> <li>Lot: 15,600</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 5</li> <li>Built: 1931</li> <li>Single Family</li> <li>Price/sqft: \$886</li> </ul>	
	<b>4315 NE 38th St, Seattle, WA</b> <ul style="list-style-type: none"> <li>House For Sale: \$805,000</li> <li>Zestimate: \$878,700</li> </ul>	<ul style="list-style-type: none"> <li>Beds: 4</li> <li>Baths: 3.0</li> </ul>	<ul style="list-style-type: none"> <li>Days on Zillow: 7</li> <li>Built: 1948</li> </ul>	

Internet | Protected Mode: On

#homes\_for\_sale/Seattle-WA/house/apartment\_condo... - Windows Internet Explorer

http://www.zillow.com/homes/Seattle-WA.../homes\_for\_sale/Seattle-WA/house/apartment\_condo... type:18037, rd?\_beds=1, hiddenhook:47.656743, 122.169216, 47.573657, -1

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#homes\_for\_sale/Seattle-WA/house/apartment...

	<b>7359 Hualles Ave SW, Seattle, WA</b> ● House For Sale: \$749,900 Zestimate® \$843,000 Mortgage \$3,524/mo See current rates	Beds 4 Baths 2.5 Sqft 2,490 Lot 4,130	Days on Zillow 8 Built 1923 Single Family Price/sqft \$301	
	<b>699 John St UNIT 715, Seattle, WA</b> ● Home For Sale: \$539,990 Zestimate® \$423,200 Mortgage \$2,938/mo See current rates	Beds 3 Baths 2.25 Sqft 1,264 Lot 22,332	Days on Zillow 9 Built 2000 Condo Price/sqft \$420	
	<b>1525 8th Ave WY, Seattle, WA</b> ● House For Sale: \$1,395,000 Zestimate® \$1,078,700 Mortgage \$6,886/mo See current rates	Beds 4 Baths 2.5 Sqft 3,470 Lot 4,800	Days on Zillow 10 Built 1019 Single Family Price/sqft \$402	
	<b>2209 E James St, Seattle, WA</b> ● House For Sale: \$299,950 Zestimate® - Mortgage \$1,410/mo See current rates	Beds 3 Baths 2.0 Sqft 1,530 Lot 1,699	Days on Zillow 11 Built 2003 Townhouse Price/sqft \$196	
	<b>1301 Spring St APT 32, Seattle, WA</b> ● Home For Sale: \$6,700,000 Zestimate® \$2,794,100 Mortgage \$31,487/mo See current rates	Beds 4 Baths 5.5 Sqft 6,918 Lot 18,407	Days on Zillow 13 Built 1982 Condo Price/sqft \$968	
	<b>732 33rd Ave, Seattle, WA</b> ● Pending: \$699,000 Zestimate® \$571,800 Mortgage \$3,285/mo See current rates	Beds 3 Baths 2.5 Sqft 1,800 Lot 3,000	Days on Zillow 14 Built 1910 Single Family Price/sqft \$366	

1 2 3 4 5 6 7 8

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Map Washington Seattle North Queen Anne Homes For Sale

**115 W Smith St**  
Seattle WA 98119

**Pending Sale:** \$765,000  
Zestimate® \$728,600  
Mortgage \$4,115/mo  
See current rates on Zillow  
Easy Orange Mortgage 2.81% APR

Days 4  
Beds 2.5  
Bath 2.500  
Lot 3,600 sq ft / 0.08 acres  
Type Single Family  
Year built 1906  
Garage Detached  
Cooling Forced air  
Heat Yes  
Days on Zillow 98 days  
Listed on January 14, 2009  
MLS# 240668  
More facts



View Virtual Tour  
Enjoy the good life in this impeccably maintained classic 1908 beauty on top of Queen Anne Hill only a block away to everything. Old world charm highlights box beam ceilings, wainscoting, mahogany inlaid floors, crown molding, and window seat. You'll also enjoy the updated new wood windows. [read more](#)

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Charts and Data

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**Andrew Marzahl**  
★★★★ 3 reviews  
Windermere Real Estate  
Call (425) 445-1509  
Contributor 43

Name Phone number

Your e-mail  
pinastition21@hotmail.com

Message (500 characters)  
I am interested in 115 W Smith St Seattle WA

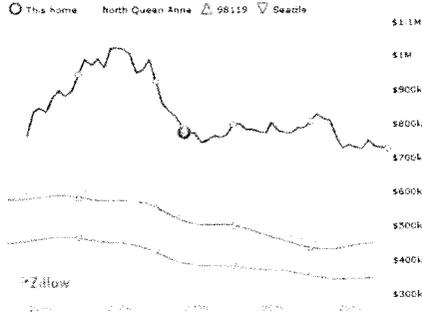
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Click Here  
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Charts and Data

	Value	Range	30-day change	\$/sqft	Last updated
Zestimate ?	\$728,600	\$597K - \$772K	-\$4,800	\$291	09/28/2011
Rent Zestimate ?	\$2,996/mo	\$2K - \$3.5K/mo	-\$2	\$1.20	09/06/2011

- Show
- Zestimate (\$) \$1.1M
  - Zestimate (% change) \$1M
  - Rent Zestimate (\$) \$900k
  - Listing price \$800k
  - Tax assessment \$700k
  - Tax paid \$600k
  - Page views \$500k
- Time period
- 1 month
  - 1 year
  - 5 years
  - 10 years
- © 2011 Zillow  
 Great Scores Free



Price History

Date	Description	Price	% Chg	\$/sqft	Source
08/25/2011	Pending sale	\$765,000	-	\$308	-



Similar Homes for Sale E-mail me

- 

**218 W McGraw St, Seattle**  
 ● For Sale \$669,950  
 Monthly Payment: \$3,615  
 Beds: 5 Sqft: 2890  
 Baths: 3.0 Lot: 2360  
 † See home info  
 † 15 Photos
- 

**2132 8th Ave W, Seattle**  
 ● For Sale \$679,950  
 Monthly Payment: \$3,669  
 Beds: 3 Sqft: 2430  
 Baths: 2.0 Lot: 3600  
 † See home info  
 † 12 Photos
- 

**111 Queen Anne Dr, Spot**  
 ● For Sale \$769,000  
 Monthly Payment: \$4,149  
 Beds: 4 Sqft: 2430  
 Baths: 3.0 Lot: 3600  
 † See home info  
 † 14 Photos

See listings near 115 W Smith St

115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow

http://www.zillow.com/homedetails/115-W-Smith-St-Seattle-WA-98119-48818750\_zpid/Fiscid=hdp-site-map-bubble-photos/

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115 W Smith St, Seattle, WA 98119 MLS# 240568

Credit Scores Free

3,770 VV \$300k

Monthly Payment \$4,145  
Beds: 4 Sqft: 2430  
Baths: 3.0 Lot: 3680  
14 Photos  
See home info

See listings near 115 W Smith St

**Price History**

Date	Description	Price	% Chg	\$/sqft	Source
09/25/2011	Pending sale	\$765,000	--	\$306	--
08/01/2011	Price change	\$765,000	-4.3%	\$305	--
07/06/2011	Price change	\$795,000	-3.2%	\$319	--
06/23/2011	Listed for sale	\$825,000	6.5%	\$330	Agent
01/14/2009	Sold	\$775,000	-4.9%	\$310	Public Record

Misc entries

**Tax History**  
Find assessor information on the county website.

Year	Property taxes	% Change	Tax assessment	% Change
2010	\$6,917	12.6%	\$655,000	--
2009	\$6,087	8.0%	\$655,000	-19.1%
2008	\$6,615	3.8%	\$810,000	13.0%
2007	\$6,374	5.1%	\$717,000	12.6%
2006	\$6,065	1.4%	\$637,000	5.1%

Misc entries

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**Tom Wilbanks**  
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**Christina Goddard**  
Looking to Sell?  
18 Feature Your Home  
Call: (888) 393-3515  
Click or Call

Learn about property ads

**Nearby Similar Sales**

**121 W Smith St, Seattle, WA 98119**  
Sold on 07/25/2011: \$741,000  
Beds: 5 Sqft: 2770 Built: 1999  
Baths: 2.5 Lot: 3920

**2456 3rd Ave W, Seattle, WA 98119**  
Sold on 06/17/2011: \$621,000  
Beds: 4 Sqft: 2520 Built: 1910  
Baths: 2.25 Lot: 3484

**300 W Halladay St, Seattle, WA 98119**

Map | Bird's Eye View | Street View

http://www.zillow.com/homedetails/300-W-Halladay-St-Seattle-WA-98119/49014752\_zpid/

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115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow

http://www.zillow.com/homedetails/115-W-Smith-St-Seattle-WA-98119/45318750\_zpid/115-w-smith-st-map-bubble-photos/

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115 W Smith St, Seattle, WA 98119 MLS# 240568

More entries

**Maps and Views**

Map Birds Eye View Street view

- Estimates
- Schools
- Grocery Stores
- Coffee and Bakery
- Parks
- Restaurants
- Gas Stations
- Walk Score™ 82 Very Walkable
- Transit Score™ 66 Good Transit
- Drive time

View home on larger map

2455 3rd Ave W, Seattle, WA 98119  
 Sold on 06/17/2011: \$621,200  
 Beds: 4 Sqft: 2520 Built: 1910  
 Baths: 2.25 Lot: 3484

300 W Halladay St, Seattle, WA 98119  
 Sold on 08/17/2011: \$844,000  
 Beds: 3 Sqft: 2820 Built: 2003  
 Baths: 3.5 Lot: 3727

See sales similar to 115 W Smith St

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[thead.com](#)

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Staying for a home?  
 Get pre-approved today on Zillow Mortgage Marketplace.

**Monthly Payment**

Home price	Estimated Payment	\$4,115
\$765,000	Principal & Interest	\$3,236
Percent down: 10%	Taxes	\$491

3 DAYS 12 NIGHTS  
 From \$86 per person, per night based on a family of 4 in a Quad Treeplex suite  
 Includes Hotel & Park Tickets

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115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow

Estimated Payment \$4,115

\$765,000	Principal & Interest	\$3,236
Percent down: 10%	Taxes	\$491
Program: 30yr fixed 3.870%	Homeowners Insurance	\$50
	Mortgage Insurance	\$339

**\$86** per person per day. Based on a group of 4 in a Good Neighbor room. Includes Hotel & Park Tickets. [CLICK HERE](#)

## Disneyland

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 **Andrew Marzahl**  
 ★★★★★ 6 reviews  
 Windermere Real Estate  
 CAR 425/445-1539  
 Contributions 42

**Name**  **Phone number**

**Your e-mail**

**Message**

I am interested in 115 W Smith St Seattle WA

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**Listing provided by**

 Andrew Marzahl Website [See listing website](#)  
 Brokerage Windermere Real Estate

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115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow.com - Map - Site - Map - Bubble - Photos - Zillow.com - Windows Internet Explorer

http://www.zillow.com/homedetails/115-W-Smith-St-Seattle-WA-98119/48818750\_spd/?zoid=help-site-map-bubble-photos

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115 W Smith St, Seattle, WA 98119 MLS# 240568

Contributions: 43

Call: (425) 445-1599

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Listing provided by

Andrew Marzani Website: See listing website  
Brokerage: Windermere Real Estate

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Neighborhood or City or ZIP Code or Address



Overview

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**Renters**

**Home Sellers**

**Homeowners**

**Professionals**

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**915 W Barrett St**  
For Sale: \$1133000  
4 bd 3.0 ba 3500 sqft  
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## Zillow Essentials

### Data Coverage and Zestimate™ Accuracy

- 
- 
- 

The home data we have compiled to generate a Zestimate home valuation varies by location. Some counties provide all the data we could hope for, but others are lacking such key things as the number of bedrooms and bathrooms, or, in some cases, the square footage of the home. The more data we have, the more accurate the Zestimate.

To measure the accuracy of the Zestimates, we've gone back in time and compared the historic Zestimates with the actual transaction prices of homes that sold. The tables below are a measure of that accuracy. They also show you where we have the greatest amount of data, or little data. (Sometimes we have no data, in which case there is no Zestimate.)

The column headings are defined as:

#### Zestimate Accuracy

##### Best Zestimate

= ★★★★★

##### Better Zestimate

= ★★★

##### Good Zestimate

= ★★

##### \*Tax assessment

= ★

##### No valuation

= 0 stars

\* or unable to compute Zestimate accuracy

**% Homes on Zillow:** This indicates the percentage of homes for which we have data (e.g., number of bedrooms or bathrooms) in a particular locale. These are the homes you can find via maps or search on Zillow.com.

**% Homes With Zestimates:** We can only calculate Zestimates for homes where we have certain data, including transactions. This column indicates the percentage of homes in an area with Zestimates.

**Zestimate Accuracy/Star Rating:** This shows how accurate the Zestimate is in a locale. Four stars indicate the best (most accurate) Zestimates, three stars better Zestimates, and two stars good Zestimates. One star indicates that we are only able to show tax assessed values, and not Zestimates. If we do not show any stars, we do not have enough data to indicate valuations.

**Median Error:** Half of the Zestimates in an area were closer than the error percentage and half were farther off. For example, in Columbus, Ohio, Zestimates for half of the homes are within 5.7% of the selling price, and half are off by more than 5.7%.

**Within 10%/Selling Price:** This is the percentage of homes in a location for which the Zestimate was within 10% of the transaction price. For example, in the Sacramento area, 73% of the time the Zestimate was within 10% of the selling price.

**Amount of Home Facts:** This column shows the quantity of home facts (e.g., number of bedrooms and bathrooms) we have in a certain area. The available data ranges from "most" to "more" to "some" to "none" to indicate the amount of facts we have about homes.

#### Top Metropolitan Areas

Metropolitan Area	% Homes on Zillow	% Homes With Zestimates	Zestimate Accuracy	Median Error	Within 10% of Selling Price	Amount of Home Facts
New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA	85%	53%	Two Stars	9.5%	52%	Some
Los Angeles-Riverside-Orange County, CA CMSA	85%	85%	Four Stars	6.2%	66%	More
Northern Virginia-Suburban Maryland-Baltimore, MD-VA CMSA (Excluding District of Columbia)	92%	85%	Four Stars	6.1%	70%	Most
Chicago-Gary-Kenosha, IL-IN-WI CMSA	85%	83%	Three Stars	6.6%	65%	Some
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA	86%	46%	Three Stars	6.8%	65%	More
San Francisco-Oakland-San Jose, CA CMSA	81%	81%	Four Stars	4.3%	76%	More
Detroit-Ann Arbor-Flint, MI CMSA	43%	29%	Three Stars	8.1%	58%	More
Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	73%	73%	Three Stars	6.8%	66%	Most
Dallas-Fort Worth, TX CMSA	96%	88%	Three Stars	8.9%	55%	More
Houston-Galveston-Brazoria, TX CMSA	93%	82%	Two Stars	10.0%	50%	Most
Miami-Fort Lauderdale, FL CMSA	92%	92%	Three Stars	7.8%	60%	More
Seattle-Tacoma-Bremerton, WA CMSA	94%	94%	Four Stars	5.6%	73%	Most
Phoenix-Mesa, AZ MSA	99%	99%	Four Stars	5.6%	72%	Most
Minneapolis-St. Paul, MN-WI MSA	86%	46%	Four Stars	6.5%	68%	Some
Cleveland-Akron, OH CMSA	85%	82%	Four Stars	5.5%	71%	Most
Denver-Boulder-Greeley, CO CMSA	93%	93%	Four Stars	4.7%	78%	Most

St. Louis, MO-IL MSA	88%	79%	Two Stars	9.3%	53%	More
Tampa-St. Petersburg-Clearwater, FL MSA	99%	99%	Three Stars	8.7%	55%	Most
Pittsburgh, PA MSA	78%	45%	Three Stars	7.5%	60%	Most
San Diego, CA MSA	85%	85%	Four Stars	5.3%	71%	More
Portland-Salem, OR-WA CMSA	91%	90%	Four Stars	5.4%	74%	More
Cincinnati-Hamilton, OH-KY-IN CMSA	77%	62%	Four Stars	5.4%	71%	Most
Kansas City, MO-KS MSA	35%	35%	Two Stars	9.3%	56%	Most
Sacramento-Yolo, CA CMSA	96%	96%	Four Stars	5.1%	73%	Most
Orlando, FL MSA	97%	97%	Three Stars	6.7%	66%	More

**States (accuracy based only on counties for which we have data)**

Click on a state to see county data.

State	% Homes on Zillow	% Homes With Zestimates	Zestimate Accuracy	Median Error	Within 10% of Selling Price	Amount of Home Facts
<a href="#">Alabama</a>	37%	--	One Star	--	--	More
<a href="#">Alaska</a>	39%	39%	Three Stars	7.7%	64%	Most
<a href="#">Arizona</a>	99%	99%	Four Stars	6.3%	68%	Most
<a href="#">Arkansas</a>	21%	--	One Star	--	--	More
<a href="#">California</a>	85%	85%	Four Stars	5.6%	69%	More
<a href="#">Colorado</a>	87%	80%	Four Stars	4.6%	78%	Most
<a href="#">Connecticut</a>	79%	79%	Three Stars	7.7%	60%	Most
<a href="#">Delaware</a>	15%	--	One Star	--	--	Most
<a href="#">District of Columbia</a>	93%	--	One Star	--	--	More
<a href="#">Florida</a>	98%	97%	Three Stars	8.1%	59%	More
<a href="#">Georgia</a>	59%	--	One Star	--	--	More
<a href="#">Hawaii</a>	68%	68%	Two Stars	9.6%	52%	Most
<a href="#">Idaho</a>	--	--	--	--	--	None
<a href="#">Illinois</a>	70%	69%	Three Stars	6.7%	65%	Some
<a href="#">Indiana</a>	17%	--	One Star	--	--	Some
<a href="#">Iowa</a>	13%	--	One Star	--	--	More
<a href="#">Kansas</a>	3%	--	One Star	--	--	Some
<a href="#">Kentucky</a>	6%	--	One Star	--	--	Some
<a href="#">Louisiana</a>	2%	--	One Star	--	--	Some

<b>Maine</b>	**	**	**	**	**	None
<b>Maryland</b>	97%	97%	Three Stars	6.7%	65%	Most
<b>Massachusetts</b>	90%	90%	Three Stars	7.1%	64%	Most
<b>Michigan</b>	32%	21%	Three Stars	8.3%	57%	More
<b>Minnesota</b>	56%	28%	Four Stars	6.5%	68%	Some
<b>Mississippi</b>	14%	--	One Star	--	--	More
<b>Missouri</b>	49%	40%	Two Stars	9.5%	52%	More
<b>Montana</b>	36%	36%	Two Stars	9.1%	55%	More
<b>Nebraska</b>	21%	21%	Four Stars	4.2%	82%	More
<b>Nevada</b>	97%	95%	Four Stars	6.0%	70%	Most
<b>New Hampshire</b>	--	--	--	--	--	None
<b>New Jersey</b>	96%	38%	Three Stars	8.3%	57%	Some
<b>New Mexico</b>	46%	39%	Three Stars	8.4%	58%	Some
<b>New York</b>	82%	34%	Two Stars	10.8%	47%	Most
<b>North Carolina</b>	58%	26%	Three Stars	6.8%	63%	More
<b>North Dakota</b>	--	--	--	--	--	None
<b>Ohio</b>	70%	50%	Four Stars	5.8%	69%	Most
<b>Oklahoma</b>	53%	34%	Four Stars	4.0%	80%	Most
<b>Oregon</b>	75%	66%	Four Stars	5.7%	73%	More
<b>Pennsylvania</b>	64%	34%	Three Stars	6.9%	64%	More
<b>Rhode Island</b>	2%	--	One Star	--	--	Some
<b>South Carolina</b>	61%	54%	Two Stars	10.4%	48%	More
<b>South Dakota</b>	--	--	--	--	--	None
<b>Tennessee</b>	97%	72%	Two Stars	10.2%	50%	More
<b>Texas</b>	76%	54%	Two Stars	9.2%	54%	More
<b>Utah</b>	69%	69%	One Star	9.4%	53%	Most
<b>Vermont</b>	6%	--	One Star	--	--	Some
<b>Virginia</b>	51%	35%	Four Stars	5.0%	79%	Most
<b>Washington</b>	83%	77%	Four Stars	5.7%	72%	Most
<b>West Virginia</b>	99%	--	One Star	--	--	Some
<b>Wisconsin</b>	46%	--	One Star	--	--	Some
<b>Wyoming</b>	28%	13%	One Star	6.2%	72%	More

**National**

<b>% Homes on Zillow</b>	<b>% Homes With Zestimates</b>	<b>Median Error</b>	<b>Within 10% of Selling Price</b>
65%	48%	7.2%	62%

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optional

City, State OR ZIP  
required

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This is a beta site. You can see exactly what we have in our [Data Coverage and Zestimate™ Accuracy table](#). We will add and improve home information as we grow.



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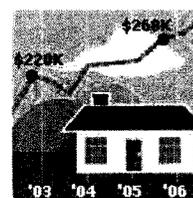
### Buyers

[Compare home values to avoid overpaying](#)



### Sellers

[Use home valuation tools to arrive at the right selling price](#)



### Owners

[Track the value of your most important asset](#)

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Desktop Zestimates - Yahoo! Widgets - Mozilla Firefox

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http://widgets.yahoo.com/widgets/desktop-zestimates

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## Desktop Zestimates

by Brian

**Zillow.com**  
Your Edge in Real Estate

**Value Any Home**  
Address OR Street OR Neighborhood  
300 Santa Rosa Drive  
City, State OR ZIP  
Los Gatos, CA **GO**

**300 Santa Rosa Dr**  
**Los gatos, CA 95032**  
Zestimate(TM): **\$7,156,002**  
1 Wk Change: **▼ \$14,901**  
See all home details

**Market value change - 1 yr**

\$8.00m -  
\$7.23m -  
\$6.00m -  
\$5.00m -  
\$4.47m -

Sep05 Dec Feb Apr Jun Aug

See more chart data

How much is that home worth?

Enter a U.S. address in Zillow.com's Widget search box to get the following on a home:

- Zestimate home valuation
- One-week value change
- Snapshot of home's market value for past year
- Link to home details page
- Link to home's graphs and data

You can check your home's value as often as you like, or enter any other address to get a Zestimate!

**Get It!**

Avg. Rating: ★★★★★ (8)  
Your Rating: ☆☆☆☆☆  
Click a star to rate!

It's: **Full**

**Write A Review**

Version: 2.0  
Updated: 2006-10-12  
Downloads: 8,324

**More tagged search**

- Dictionary**  
by James M. Allen  
Downloads: 106,187  
★★★★★ (89)
- Google Images!**  
by Howard Deiner  
Downloads: 46,762  
★★★★★ (61)
- woot!**  
by Scott Oliver  
Downloads: 19,791  
★★★★★ (18)
- ClassAPI**  
by Yair Ben-Meir  
Downloads: 4,540  
★★★★★ (3)
- SuperSuche**  
by Fabio Pigagnelli  
Downloads: 5,205  
★★★★★ (9)

## Zillow Zestimate



3143 E Lake Sammamish Shore Ln SE Issaquah, WA 98075

Zestimate: \$805,840

Value Range: \$701,081 - \$886,424

1 Week Change:  $\uparrow$  \$7,027 (0.9%)

30 Day Change:  $\downarrow$  \$49,051 (6.1%)

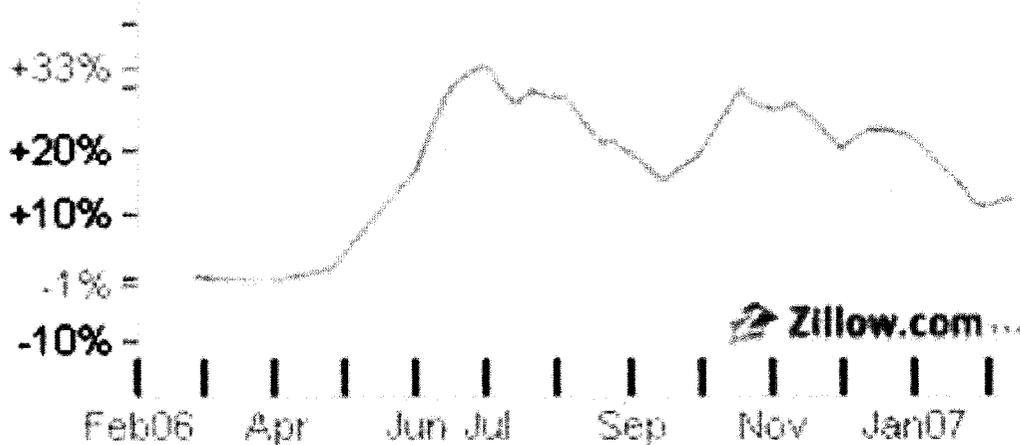
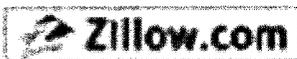


Chart for 3143 E Lake Sammamish Shore Ln SE Issaquah, WA 98075

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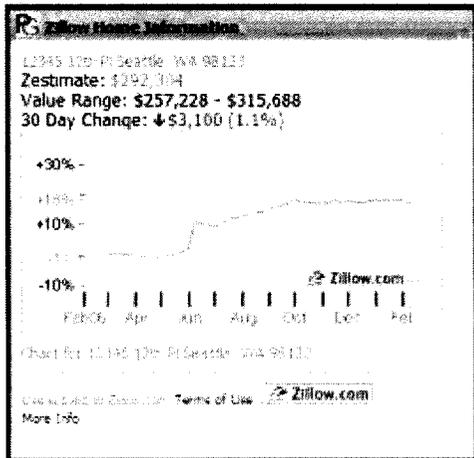
Widgets (112294)

Universes (888)

Tabs (4724)

### Zillow Zestimate and Home Value Information

Netvibes user Last update: 13/09/2007 4 comments



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Installed: 823 [Source](#)

Rating (0 votes) *0 0 0 0 0*  
Please sign in to rate

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Get the value of your home with information from zillow.com. Gadget provided by polygad.com

#### Comments

**1 - Srinivas**, 25/02/2007 1:40:51  
This doesn't work. It shows some XML exception message.

**2 - Mike H**, 27/02/2007 1:27:23  
Srinivas: Error was Probably caused by an invalid address. I'm working to correct the error returned.



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#### HTML Code Generator

How do you want to put this on your site?

- Zestimate I-Frame ([Example](#))
- Comparable I-Frame ([Example](#))
- Widget ([Example](#))

**Width**

Between 250 and 500 for widget

**Your ZWSID**

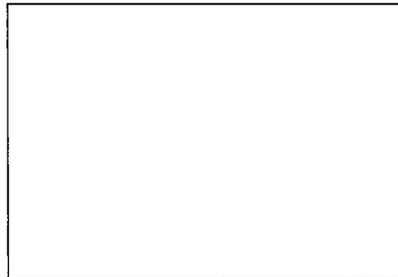
Get a Zillow Web Services ID (ZWSID).

**Get Code**



#### Your Custom Code

Copy the below code into the source code on your webpage



Google Gadgets For Your Webpage

Zillow Home Information

1111 11th Ave Everett, WA 98201

Zestimate \$299,000

Value Range \$257,228 - \$315,688

1 Week Change  $\downarrow$  \$2,247 (0.8%)

30 Day Change  $\downarrow$  \$3,100 (1.1%)

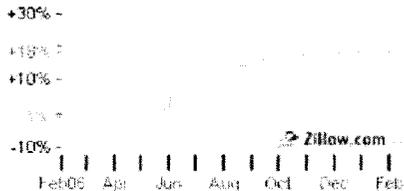


Chart for 1111 11th Ave Everett, WA 98201

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Zillow Zestimate

Track your home's price, or local market with information from Zillow.com. Gadget provided by Polygad.com

Mike Henscheid

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<http://www.google.com/ig/directory?synd=open&num=24&url=http://www.polygad.com/google/zillow.asp&output=html>

2/13/2008

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Evaluate & calculate. Does it make sense for you? Info also on DVD!  
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No credit check no income req'd Helping Seniors Is What We Do  
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- A-Z List of Pages
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## Directory of Real Estate Blogs

Last edited 5 days ago , Page views: 15097

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Feel free to add any other real estate blogs under the appropriate category. A blog should only be listed.

If a blog is focused on a certain geographic area, please list it in the Directory of Local Real Estate Blogs

### Advice

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- [AllBankOwnedProperties.com](#)
- [Blog\\_Tear Downs.com](#)
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www.Countrywide.com

**Short Sale Secrets**

Step-by-Step Guide To Getting Banks To Discount Properties by 40%!  
www.ShortSaleMagic.com

**HUD/FHA Reverse Mortgages**

National Non-Profit Helps Seniors Get the Truth About 'All Options'.  
www.SeniorJobBank.org

**Reverse Mortgages**

Information for seniors on Reverse Mortgages  
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## How to Find a Contractor

Last edited October 24 , Page views: 5915

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### Why Hire a Contractor

For homeowners who are selling their house and don't have the time, tools, or experience to complete a home repair or renovation project on their own, they have to hire a professional. A contractor is an independent expert or company who can design, install, repair, replace, remove, or build parts of or parts within a house. Because these services are done by independent contractors and companies, many do not know how to find a reliable professional.

Not sure you have the time to investigate the background of the general contractor and/or subcontractor? Consider this: In most states complaints filed by homeowners against contractors make up one of the largest -- if not *the* largest -- category of consumer complaints filed with the state attorney general's office. In other words, a surprising number of people end up very unhappy with the contractors they hire.

A million things can go wrong -- from poor workmanship to simply not finishing the job. Sometimes there is actual fraud, such as a contractor taking part of the money for a project up front and never returning. Sometimes the problems are less

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- ▶ [Owners-Wiki](#)
- ▶ [Do You Need an Architect?](#)
- ▶ [Maintaining Your Home to Retain Value](#)
- ▶ [Types of Contractors](#)
- ▶ [Working With a Contractor](#)
- ▶ [Owner's Roadmap](#)

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How Much!  
NavRetirement.com/Reve...

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Search: Address OR Street:  Neighborhood, City, State OR ZIP:

Search Real Estate Guide

- Real Estate Guide
- A-Z List of Pages
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## The Home Remodeling Decision

Last edited December 02, Page views: 4212

[Edit this page](#)

Anyone who has lived through months of dusty floors, washed dinner dishes in the bathtub, and stayed with friends when the water in the house is off for two days knows major remodeling is an extraordinary pain. But letting go of what you have and trading up to a new home is not an easy decision.

Ask yourself what factors are most important to you:

- Do you love your neighborhood?
- Are you near services and schools?
- What is your commute time?
- Is there room to remodel - considering lot size, etc.?
- Have you built up enough equity in your current home to justify spending on a remodel?

You've heard the old adage "location, location, location." If you already live in a desirable neighborhood, but the house vexes you because it has one bathroom, or a kitchen that was last updated in 1960, remodeling may be the answer.

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- ▶ Falling in Love With a Home
- ▶ Home Buyers' Regrets
- ▶ Credit Reports Explained
- ▶ First-time Home Buyers vs Old Hands
- ▶ Buyers - Where to Start

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- A -

- A Buyer's Guide to Making the Right Choice
- A Dozen Reasons to Buy New Construction
- A Florida Real Estate Guide
- A Guide to Correspondent Lenders
- A Guide to Retirement Planning With Mortgage
- AA Guide to the Annual ARM
- A Guide to Yield Spread Premium
- A Guide to the Good Faith Estimate
- A Hard Money Guide for Loan Brokers
- A Hard Money Guide for Broken Construction
- A Hard Money Guide- 7 Tips For Consumers
- A Hard Money Guide- Beware of the Daisy Chain
- A Hard Money Guide- Multi-Family Properties
- A Housing Shortage in California?
- A little trick to find a bargain
- A Mortgage Broker Can Pay Off for You
- A Mortgage Originator's Guide to Using Zillow

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- Millions of potential customers
- Target by ZIP code
- Fast, easy, and affordable

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**A True Buyer's Agent**  
 Mary Johnson  
 Specializing in Lynnwood  
[mary.acmrealty.uri](mailto:mary.acmrealty.uri)

#### What are Zillow EZ Ads?

They're a simple and affordable self-service solution for real estate agents, loan officers, other professionals, and homeowners to advertise homes for sale, your business — even yourself!

#### Our visitors = your customers

Zillow.com is one of the most-visited real estate sites on the Web, used by millions of prospective home buyers, sellers, and owners every month. Reach the ones you want with Zillow EZ Ads.

#### Targeted advertising

Only customers looking at homes within the ZIP codes you select will see your ad.

#### Low cost, high value

It only takes a minute to create your ad, and costs just a penny each time it's shown.

- [See sample ads](#)
- [Create an ad](#)

# \$145,000 Mortgage for Under \$484/Month!

Think You Pay Too Much For Your Mortgage? Find Out!

Select Your State:  | Select Your Rate:  | Select Credit Type:

Lower My Bills...



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Value Any Home

Address OR Street OR Neighborhood City, State OR ZIP

washington, dc

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Home » How To Use Zillow™

## How to Use Zillow™

Whether you're buying, selling or just want to keep a handle on your most prized possession, here's how you can use Zillow™ to get the information you want ... for free.

- How to Use Zillow
- Zillow Essentials
- I Did It



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### Low Rate Refinancing

Rates are going up - make sure your payments go down! Apply online now! Refinance.LowerMyBills.com

### Buyers:

Compare home values to avoid overpaying

1. [Maps](#) - Scope out neighborhoods of interest and look at home values
2. [Comps](#) - Review recently sold homes to get a sense of neighborhood trends
3. [Zestimate](#) - Compare the homes

### Sellers:

Use home valuation tools to arrive at the right selling price

1. [Zestimate™](#) - Enter your address to get an idea of what your home is worth.
2. [My Zestimator™](#) - Use this 5-step tool to further refine the estimated market

### Owners:

Track the value of your most important asset

1. [Zestimate](#) - Look at the current estimated market value and other data about your home.
2. [My Zestimator](#) - Update changes you've made to your home to arrive at a revised

### Live Call Mortgage Leads

Use call transfers of double verified and interested borrowers! [www.doublepositive.com](http://www.doublepositive.com)

Mortgage Lead

### Compare home values to avoid overpaying

1. [Maps](#) - Scope out neighborhoods of interest and look at home values
2. [Comps](#) - Review recently sold homes to get a sense of neighborhood trends
3. [Zestimate](#) - Compare the homes estimated value to the asking price. Take the Zestimate with you to open houses.

### Use home valuation tools to arrive at the right selling price

1. [Zestimate™](#) - Enter your address to get an idea of what your home is worth.
2. [My Zestimator™](#) - Use this 5-step tool to further refine the estimated market value of your home.
3. [Comps](#) - Review comps of nearby homes to arrive at a fair selling price. See what your agent sees.

### Track the value of your most important asset

1. [Zestimate](#) - Look at the current estimated market value and other data about your home.
2. [My Zestimator](#) - Update changes you've made to your home to arrive at a revised value.
3. [Zindex™](#) - Find out how your home stacks up compared to others in your ZIP code.

### Live Call Mortgage Leads

Live call transfers of double-ventured and interested borrowers  
[www.doublepositive.com](http://www.doublepositive.com)

### Mortgage Lead Generation

Find people who need to refinance or need home or debt relief loans  
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A little vitamin Z will help you become a knowledgeable home buyer, home seller or homeowner.

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- [Bird's Eye View of Famous Homes NEW!](#)
- [What's a Zestimate?](#)
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- [About My Zestimator](#)
- [Data Coverage and Zestimate Accuracy](#)
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- [Picking the Best Comps](#)
- [The Value of Home Improvements](#)
- [Glossary](#)
- [Questions](#)

### I Did It!

You accomplished something you felt was beyond your means. You did it! Here's a small sampling of some things we experienced.

### Read their stories:

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- [Did a Valuation Assessment](#)
- [Remodeled, Rather Than Move](#)
- [Bought a FSBO](#)
- [Sold our Home](#)
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## Zillow® Listings Feed - Overview

### What's a Feed?

- A feed is a streamlined way to automatically push your listings to Zillow. Any broker, MLS, or vendor with multiple listings can provide a feed to Zillow.
- With Zillow Listings Feed, your logo, personal photo and contact information can appear on all of your listings - for FREE
- If you don't have a feed or prefer to manage your properties one at a time, you can always upload your listings manually on Zillow.

### Capitalize on Zillow's traffic -- for FREE!

- Zillow is one of the largest real estate Web sites, with 4 million monthly visitors!
- Buyers consider Zillow one of the most useful sites during the home buying process!
- Two-thirds of Zillow users are actively buying or selling a home, or plan to within the next 1-2 years

### Buyers research homes for sale on Zillow, even if you haven't put your listings there

- When a home is listed in the MLS but not yet on Zillow, page views for the home increase 70 times. Why not provide potential buyers with a way to contact you?
- You can control the experience for these buyers. When you feed your listings to Zillow, we replace the Zestimate with the For Sale price on the map page and at the top of the home details page. You can submit up to 50 photos, your photo, and all your contact information -- for free.

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## Virtual Sold Sign™ program

- Imagine being able to keep sold signs planted on the front lawns of all the listings you've ever had. Now you can — for free — with Zillow's Virtual Sold Sign program (VSS).
- Since Zillow is the database of all homes — not just the ones that are for sale — your sold listings will continue to be seen by prospective buyers and sellers.
- It's free and easy to participate. Just sign up to feed your listings to Zillow today.

### Submit Your Listings Feed

Learn more about how to submit your listings feed to Zillow. It's free and easy to participate. Just sign up to feed your listings to Zillow today.

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Zestimate & Charts

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Birds Eye View & Map

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3 beds, 1.0 baths, 1,850 sq ft

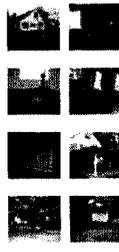
For Sale: \$355,000

My Estimate: CREATE

Monthly Payment: \$ 1,970 LOW! DIRECT Mortgages with Low Rates

Buying a home? Get custom loan quotes anonymously.

Photos



See all 8 photos

Site User | 1048395

Home Info

1716 Northeast 125th Street, Seattle, WA

Seller Facts:

- Single family
- 3 beds
- 1.0 bath
- 1,850 sqft

Seller's Description:

Very convenient location. 1939 home has 3 bedrooms and 1 bath. Features include new roof & furnace, large yard w storage shed, hardwood floors, fireplace, garage, & large carport. Grea ...

more

Neighborhood:

Olympic Hills

Schools:

- District: --
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  - Middle: [Kelloog Middle Schoo ...](#)
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Similar For Sale Homes

1/25 [2902 NE 178th St Lake Forest Park, WA 98155](#)  
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4 bd 2.0 ba 1,500 sqft  
Days on Zillow: 84

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Comparable Homes

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Comps avg \$ per sq ft: \$245  
[How to use these comps](#)

Recent comparable sales



See more pictures

See more Olympic Hills schools

See all home info

For Sale by Agent

Listing Details: Listing updated on: 09/01/2008 Days on Zillow: 179 MLS: 27132490

How to use these comps

Recent comparable sales

- Sold 08/28/2008: \$355,000 12328 20th Ave NE
Sold 09/26/2008: \$315,000 12544 17th Ave NE
Sold 08/22/2008: \$300,000 12346 20th Ave NE
Sold 09/05/2008: \$331,000 12330 22nd Ave NE

See all comparable homes Refine Comparables

Mortgage Calculator

Loan Amount: \$284,000 Interest Rate: 5.95 Repayment Period: 30 Monthly Payment \$1,970

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Quick Rates

Table with columns: Lender, APR, Points, Rate, Fees, Date, Payments. Includes ING Direct, AimLoan.com, National Mortgage Alliance.

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Who Lives In Olympic Hills?

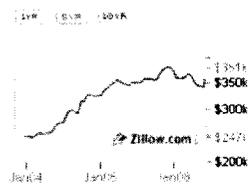
The main types of people are:

- 1. Corporate Climbers - High-income, high-expense urban singles.
2. Urban Empty Nesters - Mature families with grown children.
3. Multi-lingual Urbanites - Urban dwellers who speak more than one language.

See more Olympic Hills Real Estate Data

Charts & Data

ZESTIMATE: \$358,000 Value Range: \$297,140 - \$383,060 30-day change: \$17,000



See all charts & data

Home Q&A

Ask questions, share information? See Q&A for other homes in the area



Subject\*

Message

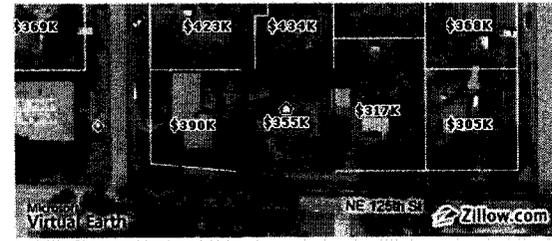
SUBMIT

\* = Required

Positive information on page provided by Century 21

Street Map

1716 Northeast 125th Street, Seattle, WA



home » [Ask questions, share information](#) ? [See Q&A for other homes in the area](#)



**Subject\***

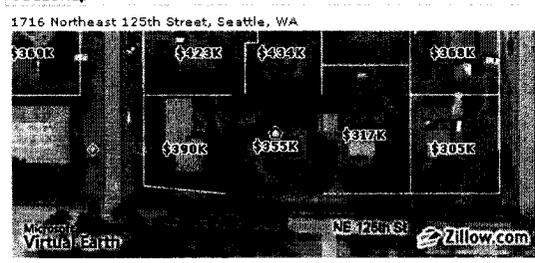
**Message**

**SUBMIT** \* = Required

APR	Dis/Orig Points	Rate	Fees	Date	Estimated Payments
6.04	0.0/0.0	5.250	\$0	11/14	\$1,806
5.92	0.0/0.0	5.250	\$1,995	11/18	\$1,783
5.91	0.0/0.0	5.875	\$2,425	11/17	\$1,782

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[Zestimate® Values & Accuracy](#)

Bird's eye view and larger map

**Who Lives In Olympic Hills?**

**The main types of people are:**

1. Corporate Climbers - High-income, high-expense urban singles.
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## Data Coverage and Zestimate Accuracy

The home data we have compiled to generate a [Zestimate](#) home valuation varies by location. Some counties provide all the data we could hope for, but others are lacking such key things as the number of bedrooms and bathrooms, or, in some cases, the square footage of the home. The more data we have, the more accurate the Zestimate. And, we've made it easier for our users to help us improve accuracy by incorporating edited home facts into our Zestimate calculations. In some areas, we might not be able to produce a Zestimate at all, but we do have some basic information on the homes. The tables below show you where we have Zestimates and other home information.

To measure the accuracy of the Zestimates, we've gone back in time and compared the historic Zestimates with the actual transaction prices of homes that sold. The tables below also provide various measures of that accuracy.

### What's a Zestimate?

A Zestimate home valuation is Zillow's estimated market value. It is not an appraisal. Use it as a starting point to determine a home's value. [Learn more.](#)

### Data Coverage and Zestimate Accuracy Table

Choose a location type below to change data

- ▶ **Top Metro Areas**
- ▶ **States/Countries\***
- ▶ **National**

	Zestimate Accuracy	Homes on Zillow	Homes With Zestimates	Within 5% of Sale Price	Within 10% of Sale Price	Within 20% of Sale Price	Median Error
Atlanta-Sandy Springs-Marietta, GA MSA	☆☆☆☆	99%	99%	25%	45%	66%	11.6%
Baltimore-Towson, MD MSA	☆☆☆☆	99%	99%	30%	50%	71%	10.0%
Boston-Cambridge-Quincy, MA-NH MSA	☆☆☆☆	95%	95%	27%	48%	71%	10.7%
Chicago-Naperville-Joliet, IL-IN-WI MSA	☆☆☆☆	99%	94%	29%	51%	74%	9.8%
Cincinnati-Middletown, OH-KY-IN MSA	☆☆☆☆	93%	88%	30%	52%	75%	9.6%
Cleveland-Elyria-Mentor, OH MSA	☆☆☆☆	99%	99%	25%	44%	67%	11.7%
Dallas-Fort Worth-Arlington, TX MSA	☆☆☆☆	99%	99%	34%	57%	81%	8.1%
Denver-Aurora, CO MSA	☆☆☆☆	99%	99%	28%	48%	70%	10.5%
Detroit-Warren-Livonia, MI MSA	☆☆☆☆	87%	82%	15%	27%	47%	22.0%
Houston-Baytown-Sugar Land, TX MSA	☆☆☆☆	99%	99%	22%	42%	68%	12.3%
Kansas City, MO-KS MSA	☆☆☆☆	91%	53%	23%	46%	72%	11.2%
Los Angeles-Long Beach-Santa Ana, CA MSA	☆☆☆☆	88%	88%	24%	45%	70%	11.7%
Miami-Fort Lauderdale-Miami Beach, FL MSA	☆☆☆☆	99%	99%	16%	30%	53%	18.5%
Minneapolis-St. Paul-Bloomington, MN-WI MSA	☆☆☆☆	99%	99%	23%	43%	68%	12.2%
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	☆☆☆☆	99%	99%	22%	41%	66%	12.7%

Last updated: October 1, 2008

\* Click on a state to see detailed county data (accuracy based only on counties for which we have data)

Note: Zestimate accuracy is computed by comparing the final sale price to the Zestimate on or before the sale date. The data herein is



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Find homes:

### My Estimate for 1716 NE 125th St

To create your own estimate, please update or provide information in the fields below. [Learn more](#)

#### Update Home Facts

Residence	<input type="text" value="Single family"/>	# stories	<input type="text" value="2"/>
Bedrooms	<input type="text" value="3"/>	Square feet	<input type="text" value="1850"/>
Bathrooms	<input type="text" value="1"/> <input type="text" value="0"/>	Year built	<input type="text" value="1939"/>
Total rooms	<input type="text"/>		

#### Estimate Total

\$	358,000	.....	Original Zestimate
\$	0	.....	Home Facts
\$	0	.....	Home Improvements
\$	0	.....	Comp Selection
<hr/>			
\$	358,000		
Value Range: \$263,000 - \$388,000			

#### Add Home Improvements

Feature type\*

Description

Completed\*  Cost\* \$  Market value \$

Market value source: [Remodeling 2007 Cost vs. Value Report](#)

#### Choose Comparable Homes

#### Add Comments

Are you the owner of this home? \*  Yes  No

\* = Required



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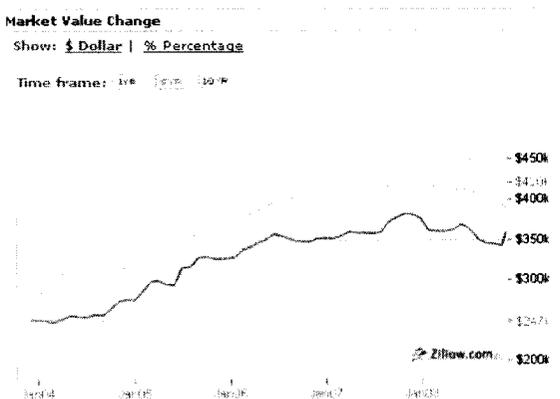
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  - Edit posting info
  - Save as favorite
  - Ask a question
  - Map this home
  - Send to a friend
  - More tools

**1716 NE 125th St** Seattle WA 98125  
 3 beds, 1.0 baths, 1,850 sq ft  
**For Sale: \$355,000**  
 My Estimate:

**Zestimate Information**  
 Zestimate: \$358,000  
 30-day change: \$17,000  
 Value Range: \$297,140 - \$383,060  
 Last updated: 11/14/2008



Compare:  This home  98125  Seattle  
 King  WA  USA  Show sales

**Sales History**  
 Sale History  
 No sale history is available for this home

**Tax Information**

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Low Closing Costs. Great Rates. Learn More.
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**Learn More About This Home**  
 CENTURY 21 North Homes Realty, Inc.  
 - Michiko Machibide  
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 E-mail   
 Phone #

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**Quick Rates** ? Loan Amount:

APR	Points	Rate	Fees	Date	Estimated Payments
<b>6.04</b>	0.0/0.0	<b>5.250</b>	\$0	11/14	<b>\$1,806</b>
<b>5.92</b>	0.0/0.0	<b>5.250</b>	\$1,995	11/18	<b>\$1,793</b>
<b>5.91</b>	0.0/0.0	<b>5.875</b>	\$2,425	11/17	<b>\$1,782</b>

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**Neighborhood Home Values**  
 Olympic Hills home pricing

No personal info required



Zillow.com \$200k

Compare:	APR	Points	Rate	Fees	Date	Estimated Payments
<input type="checkbox"/> ING Direct	6.04	0.0/0.0	5.250	\$0	11/14	\$1,806
<input type="checkbox"/> AimLoan.com	5.92	0.0/0.0	5.250	\$1,995	11/18	\$1,783
<input type="checkbox"/> National Mortgage Alliance	5.91	0.0/0.0	5.875	\$2,425	11/17	\$1,782

Sales History

Sale History  
No sale history is available for this home

Tax Information

	2004	2005	2006	2007
<b>Total property tax paid:</b>	\$463	\$462	\$463	\$518
<b>Assessed value bldgs:</b>	\$129,000	\$141,000	\$161,000	\$177,000
<b>Assessed value land:</b>	+ \$110,000	+ \$119,000	+ \$126,000	+ \$139,000
<b>Total assessed value:</b>	= \$239,000	= \$260,000	= \$287,000	= \$316,000

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Neighborhood Home Values

Olympic Hills home pricing  
Average 2-bed price: --  
Avg. price change in past year: --  
Average appreciation trend



See more Olympic Hills Real Estate Data

How This Home Stacks Up

This home at \$358,000 is valued higher than: **Index** (Median Zestimate)

- 30% of homes in **98125 ZIP code** \$387,000
- 30% of homes in **Seattle** \$428,500
- 30% of homes in **King County** \$398,000
- 67% of homes in **WA state** \$287,513
- 76% of homes in **United States** \$212,648

Historical Value Trends

Show as:  %  \$  % annualized

Past:	This home	98125	Seattle	King	WA	US
<b>30 days</b>	↑5.0%	↓-3.0%	↓-2.6%	↓-2.6%	↓-1.2%	↓-0.9%
<b>1 year</b>	↓-6.2%	↓-7.7%	↓-7.7%	↓-9.5%	↓-4.5%	↓-8.8%
<b>5 years</b>	↑43.2%	↑38.0%	↑39.8%	↑42.4%	↑49.7%	↑22.4%
<b>10 years</b>	↑100.6%	↑92.5%	↑100.2%	↑96.5%	↑100.9%	↑88.2%

Note: Value trends are based on Zestimate and Zillow Home Value Index values, not sale prices.



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- Listing Types:**
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- Foreclosures
- Type: Any**
- Price: Any**
- Beds: Any**
- Baths: Any**
- Days on Zillow: Any**
- Size: Any**
- Lot: Any**
- Year: Any**
- Show Make Me Move
- Photos Only
- Make Me Move (232)**
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- Most Popular**
- Tools**
- Link to this page
- Print page
- Send to a friend
- E-mail alerts

Street Aerial Hybrid List E-mail Alerts

Sorted by most matching results

**Broadway (191)**

Region	<b>Median Price:</b> \$399,950	Zindex: \$393,000
	Population: 4,792	

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Quick Rates Loan Amount: \$300,000

APR	Points	Rate	Fees	Date	Payments
6.04	0.0/0.0	5.250	\$0	11/14	\$1,806
5.92	0.0/0.0	5.250	\$1,995	11/18	\$1,783
5.91	0.0/0.0	5.875	\$2,425	11/17	\$1,782

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 Select Credit Type:

Lower My Bills



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Address OR Street OR Neighborhood City, State OR ZIP

washington, dc

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### How to Use Zillow™

Whether you're buying, selling or just want to keep a handle on your most prized possession, here's how you can use Zillow™ to get the information you want ... for free.

- How to Use Zillow
- Zillow Essentials
- I Did It



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Compare home values to avoid overpaying

1. [Maps](#) - Scope out neighborhoods of interest and look at home values
2. [Comps](#) - Review recently sold homes to get a sense of neighborhood trends
3. [Zestimate](#) - Compare the homes

#### Sellers:

Use home valuation tools to arrive at the right selling price

1. [Zestimate™](#) - Enter your address to get an idea of what your home is worth.
2. [My Zestimator™](#) - Use this 5-step tool to further refine the estimated market

#### Owners:

Track the value of your most important asset

1. [Zestimate](#) - Look at the current estimated market value and other data about your home.
2. [My Zestimator](#) - Update changes you've made to your home to arrive at a revised

#### Live Call Mortgage Leads

Live call transfers of double verified and insured borrowers  
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Mortgage Lead

### Compare home values to avoid overpaying

1. [Maps](#) - Scope out neighborhoods of interest and look at home values
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3. [Zestimate](#) - Compare the homes estimated value to the asking price. Take the Zestimate with you to open houses.

### Use home valuation tools to arrive at the right selling price

1. [Zestimate](#)™ - Enter your address to get an idea of what your home is worth.
2. [My Zestimator](#)™ - Use this 5-step tool to further refine the estimated market value of your home.
3. [Comps](#) - Review comps of nearby homes to arrive at a fair selling price. See what your agent sees.

### Track the value of your most important asset

1. [Zestimate](#) - Look at the current estimated market value and other data about your home.
2. [My Zestimator](#) - Update changes you've made to your home to arrive at a revised value.
3. [Zindex](#)™ - Find out how your home stacks up compared to others in your ZIP code.

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Live call transfers of double ended and interested borrowers.  
[www.doublepositive.com](http://www.doublepositive.com)

### Mortgage Lead Generation

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- [Bird's Eye View of Famous Homes](#) NEW!
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- [Data Coverage and Zestimate Accuracy](#)
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- [Picking the Best Comps](#)
- [The Value of Home Improvements](#)
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### I Did It!

You accomplished something you felt was beyond your means. You did it! Here's a small sampling of some things we experienced.

### Read their stories:

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- [Bought a FSBO](#)
- [Sold our Home](#)
- [We Did a FSBO](#)

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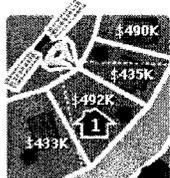


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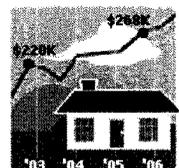
This is a beta site. You can see exactly what we have in our Data Coverage and Zestimate Accuracy table. We will add and improve home information as we grow.



Buyers
Compare home values to avoid overpaying



Sellers
Use home valuation tools to arrive at the right selling price



Owners
Track the value of your most important asset

**ACT NOW!**  **REFINANCE** Select A Loan \$150,000 Select Credit Type Excellent  
**\$300,000 For \$996** per month **Bad Credit OK!**

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Address OR Street OR Neighborhood (optional)  City, State OR ZIP

- Overview
- Charts & Data
- Photo Gallery
- Home Q&A
- Bird's Eye View & Map
- My Estimator



**127 39th Ave E, Seattle, WA 98112**

4 beds, 2.25 baths, 3,740 sq ft

**For Sale: \$2,850,000**

ZESTIMATE™: \$2,596,700 ([See more Zestimate info](#))

**Owner's Estimate: \$2,984,261**

- Days on Zillow: 89
- Status updated on: 03/22/2007
- This home has been [claimed by owner](#)
- This home has a [listing agent](#)

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Loan purpose  
Refinance Mortgage

Property type  
Primary Home

Property value \$ 2,850,000

State WA

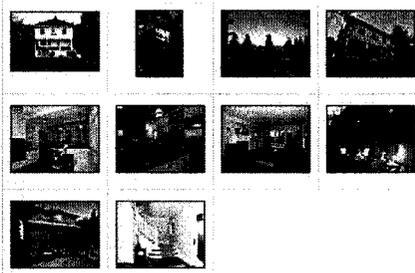
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From **LendingTree**



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Real Property Associates, Inc.  
Business phone: (206) 577-0824  
Cell phone: (206) 999-1982  
[gordon@rpaseattle.com](mailto:gordon@rpaseattle.com)  
[See additional Web site](#)

**Contact Agent**

Provided by the agent - [Flag content](#)

### About This Home

#### At a Glance Features:

- Attic
- Cable Ready
- Deck
- Double Pane Windows
- Elevator

[...see more](#)

Provided by the owner - [Flag content](#)

#### Home Description:

Privately sited above one of Seattle's most desirable streets, just blocks from Madrona and Madison Park shops and restaurants, Epiphany and Bush Schools, Lake Washington and downtown ... [see more](#)

Provided by the agent - [Flag content](#)

#### What the Owners Love:

I love that my kids can lead me by the hand up the back steps of our home, and walk me to their school. I love to turn out the lights and watch the airplanes slide by in the

### Home Q&A

Showing most recent of 3 [Q&A](#)



**Brian Ma, "Bma"** (Zillow) [ZILLOW](#) Submitted 6 days ago

**Q Who did the landscaping?**

Looks like a great place to play ball. Any problems with hitting those lines of windows? Nice snowy pics by the way. [Write an answer](#)

#### Question from the owner:



Submitted 6 days ago

**Q I am the owner. Have you visited my house? Tell me what you think.**

[Write an answer](#)

[Write an answer](#)

 [Ask a question](#)  [See all questions \(3\)](#)

### Home Facts

#### Public Facts

**Residence:** Single family  
**Bedrooms:** 4  
**Bathrooms:** 2.25  
**Sq ft:** 3,740  
**Lot size:** 9,070 sq ft / 0.21 acres  
**Year built:** 1904  
**Year updated:** --  
**# Stories:** 3  
**Total rooms:** --  
**Zestimate:** \$2,596,700

#### Edited Facts

Single family  
4  
3.5  
3,740  
9,070 sq ft / 0.21 acres  
1904  
2003  
3  
14  
**Owner's estimate:** \$2,984,261

 [Show all home facts](#)

### Neighborhood Info

Neighborhood: Denny Blaine  
School District: Seattle  
Elementary School: McGilvra  
Middle School: --  
High School: --

#### About The Neighborhood

The Denny Blaine neighborhood is a small, family friendly neighborhood situated on the tree-covered western slope of Lake Washington, above Lake Washington Boulevard. Tucked into the hills between Madison/Washington Park and Madrona, this neighborhood is filled with architecturally significant homes, discretely set on meandering. ... [see more](#)

I love to turn out the lights and watch the airplanes slide by in the night sky. ... [see more](#)

Provided by the owner. [Flag content](#)

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- [\\$430k for \\$1399/Month!](#)
- [\\$510k for \\$1698/Month!](#)

[Lower My Bills...](#)

### Comparable Homes

#### How this home stacks up

This home \$ per sq ft: \$694

Comps avg \$ per sq ft: \$546

[How to use these comps](#)

- 1 [654 Fullerton Ave](#)  
Sold 02/08/2007: \$1,757,500
- 2 [1603 34th Ave](#)  
Sold 02/15/2007: \$1,192,500
- 3 [621 34th Ave E](#)  
Sold 01/23/2007: \$1,200,000
- 4 [930 30th Ave](#)  
Sold 02/26/2007: \$757,000

 [See all comparable homes](#)

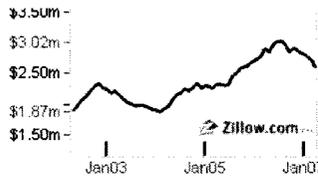
### Sale History & Tax Info

**Value Range:**

**\$2,259,129 - \$2,882,337**

Last updated: 08/27/2007

Zestimate is based on public home facts



**GO**

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- 1 Set the right price for your home**
- 2 Get the lowdown on mortgages**

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ECD/BATH      SQ. FT.

**3Bd 2Ba      2200      60**

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**Zillow Page Views**

	This Home	98112	Seattle	King	WA
April 2007	1,032	23,373	258,887	685,755	1,356,778
Total	3,865	576,069	11,175,231	29,416,998	57,408,566

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**\$300,000 For \$996** per month **Bad Credit OK!**

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Showing comparable homes for 2501 Canterbury Ln E APT 221, Seattle, WA 98112  
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1 - 25 of 50 results View:  Street  Aerial  Hybrid  Heat map



**2501 Canterbury Ln E APT 221**  
**Zestimate™: \$380,057**  
 2 bd / 1.0 ba / 891 sq ft

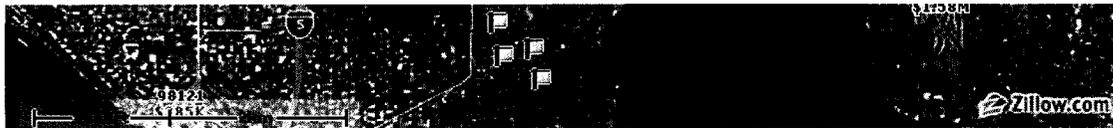
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**Denny Blaine Gem**



\$2.85m  
 View, private, finished  
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	Recently Sold	\$570,000	02/15/2007	3	1.0	\$558	1.43 mi
	<u>1407 Broadmoor Dr E</u> Recently Sold	\$1,428,565	01/31/2007	3	1.75	\$418	0.74 mi
	<u>4415 54th Ave NE</u> Recently Sold	\$1,235,000	01/05/2007	2	1.75	\$434	1.39 mi
	<u>2206 E Calhoun St</u> Recently Sold	\$590,000	01/11/2007	3	1.5	\$415	1.37 mi
	<u>4717 NE 47th St</u> Recently Sold	\$623,500	01/31/2007	2	1.75	\$404	1.39 mi
	<u>1127 33rd Ave E</u> Recently Sold	\$605,500	01/24/2007	3	2.0	\$362	0.94 mi
	<u>4514 NE 55th St</u> Recently Sold	\$449,900	01/29/2007	2	1.0	\$468	1.77 mi
	<u>4707 40th Ave NE # 4737</u> Recently Sold	\$165,000	02/12/2007	--	1.0	\$336	1.39 mi
	<u>1402 Mcgillvra Blvd E</u> Recently Sold	\$926,000	01/17/2007	3	1.5	\$605	0.63 mi
	<u>3856 46th Ave NE</u> Recently Sold	\$496,667	02/09/2007	3	1.75	\$292	1.01 mi
	<u>4501 NE 55th St # 4501</u> -						



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Sort by:	Comps	Price	Sold on	Bd	Ba	\$/sq ft	Distance
	<b>Your result</b> <u>2501 Canterbury Ln E APT 221</u>	♥ 🏠 🔍 --	06/21/2004	2	1.0	--	--
	<u>2040 43rd Ave E APT 301</u> Recently Sold	♥ 🏠 🔍 \$535,000	02/28/2007	2	1.0	\$548	0.32 mi
	<u>1600 43rd Ave E APT 206</u> Recently Sold	♥ 🏠 🔍 \$660,000	03/02/2007	2	1.0	\$529	0.54 mi
	<u>2040 43rd Ave E APT 214</u> Recently Sold	♥ 🏠 🔍 \$270,000	03/08/2007	1	1.0	\$488	0.32 mi
	<u>1814 Mcailvra Blvd E</u> Recently Sold	♥ 🏠 🔍 \$1,490,000	02/21/2007	2	1.0	\$1,034	0.39 mi
	<u>4707 40th Ave NE # 4803</u> Recently Sold	♥ 🏠 🔍 \$286,500	02/15/2007	2	1.0	\$323	1.39 mi
	<u>212 30th Ave E</u> Recently Sold	♥ 🏠 🔍 \$389,121	01/03/2007	2	1.0	\$270	1.48 mi
	<u>1067 25th Ave E</u> Recently Sold	♥ 🏠 🔍 \$570,000	02/15/2007	3	1.0	\$558	1.43 mi

	Recently Sold	\$355,000	02/07/2007	2	2.5	\$284	0.43 mi
	<a href="#">440 26th Ave E</a> Recently Sold	\$435,000	02/16/2007	3	1.75	\$418	1.51 mi
	<a href="#">137 27th Ave E APT 2</a> Recently Sold	\$346,000	03/15/2007	2	1.5	\$331	1.67 mi
	<a href="#">2007 E Eaton Pl</a> Recently Sold	\$640,000	02/09/2007	2	1.0	\$447	1.62 mi
	<a href="#">5511 43rd Ave NE</a> Recently Sold	\$450,000	01/30/2007	3	1.0	\$384	1.74 mi
	<a href="#">4013 NE 45th St</a> Recently Sold	\$675,000	01/29/2007	3	1.75	\$346	1.25 mi
	<a href="#">5033 37th Ave NE</a> Recently Sold	\$590,000	01/31/2007	3	1.0	\$292	1.60 mi
	<a href="#">1718 31st Ave</a> Recently Sold	\$649,000	01/08/2007	2	1.0	\$424	1.65 mi

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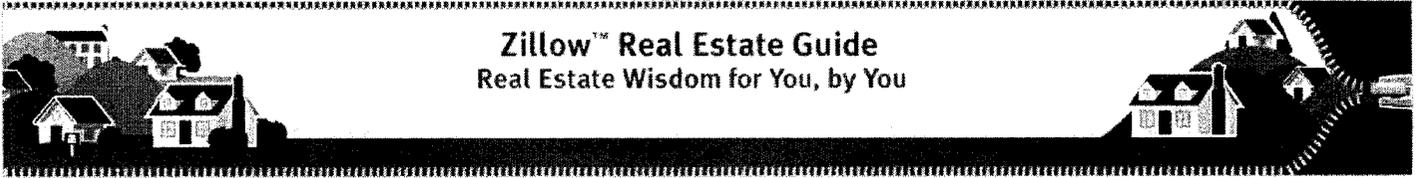
**ACT NOW!**  **REFINANCE** **\$300,000 For \$996** per month **Bad Credit OK!**

Select A Loan: \$150,000  Select Credit Type: Excellent

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### Welcome to the Real Estate Guide

Learn the ins and outs of real estate with this collaborative wiki-style guide, written by people just like you. Share your knowledge and expertise, too.

#### Weekly Wisdom

- **Photographing Your House Checklist:** Here's how to make your home look its absolute best in photographs. After all, a picture is worth a thousand words -- especially for potential buyers.

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Loan purpose

Property type

Property \$

Primary name

Property \$ value

State

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Loan type

Loan product

Loan amount \$

State

Metro region

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- Buyers**
- Sellers**
- Owners**
- Agents**

- **Where to Start**
- **Getting Ready to Buy**
- **The Buying Process**
- **Closing the Deal**

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  - ▶ [Questions for Your Buyer's Agent](#)
  - ▶ [Resources for Buyers](#)
  - ▶ [Understanding Mortgage Types](#)

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National Mortgage Rates		
Updated 4/5/2007		
Mtg Loan	Today	+/-
<a href="#">30 yr fixed</a>	5.74%	▲
<a href="#">15 yr fixed</a>	5.46%	▲
<a href="#">30 yr fixed jumbo</a>	6.08%	▲
<a href="#">15 yr fixed jumbo</a>	5.72%	▲
<a href="#">5/1 ARM</a>	5.48%	▲
<a href="#">3/1 ARM</a>	5.31%	▲
<a href="#">3/1 jumbo ARM</a>	5.62%	▲

Provided by [Bankrate.com](#)

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Sort by:	Status	Price	Zestimate*	Bd	Ba	Size**	Offered by
	Your result <u>2501 Canterbury Ln E APT 221</u> --		\$380,057	2	1.0	891	--
	<u>2501 Canterbury Ln E APT 413</u> Make Me Move		<b>\$420,000</b> \$460,027	2	1.75	1,006	Owner
	<u>2501 Canterbury Ln E APT 116</u> Recently Sold		<b>\$399,950</b> \$444,126	2	1.75	1,006	--
	<u>2348 41st Ave E</u> Recently Sold		<b>\$120,000</b> \$638,804	3	1.0	1,110	--
	<u>2333 41st Ave E</u> Recently Sold		<b>\$636,700</b> \$641,371	2	1.0	700	--
	<u>2343 41st Ave E</u> Recently Sold		<b>\$1,150,000</b> \$1,074,441	4	2.5	2,250	--
	<u>2501 Canterbury Ln E APT 217</u> Recently Sold		<b>\$351,000</b> \$470,975	2	1.75	1,006	--
	<u>2501 Canterbury Ln E APT 407</u> Recently Sold		<b>\$1,285,000</b> \$1,422,155	3	2.5	2,926	--
	<u>2501 Canterbury Ln E APT 322</u> ←						

	2501 Canterbury Ln E APT 407	2501 Canterbury Ln E APT 322	2501 Canterbury Ln E APT 415	2501 Canterbury Ln E APT 120
	<b>2501 Canterbury Ln E APT 407</b>	<b>2501 Canterbury Ln E APT 322</b>	<b>2501 Canterbury Ln E APT 415</b>	<b>2501 Canterbury Ln E APT 120</b>
	Recently Sold	Recently Sold	Recently Sold	Recently Sold
	<b>\$1,285,000</b>	<b>\$310,000</b>	<b>\$300,000</b>	<b>\$375,000</b>
	\$1,422,155	\$372,712	\$307,002	\$382,144
	3	2	1	2
	2.5	1.0	1.0	1.0
	2,926	891	694	891
	--	--	--	--

1 - 10 of 10 results View map

\* Zestimate does not include edited home facts  
 \*\* Size shown in square feet  
 † SF=Single family; MF=Multi-family, CU=Condo unit, MA=Manufactured  
 \* Number of days posted for sale on Zillow

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Address OR Street OR Neighborhood (optional)

City, State OR ZIP

Find Homes 2501 canterbury ln. e #221

98112

GO

1 - 10 of 10 results

View: [Street](#) [Aerial](#) [Hybrid](#)  [Heat map](#)

### Show homes

- For Sale (90 nearby)
- Make Me Move (1)
- Recently Sold (9)
- All other homes

Price: Any

Beds: Any

Baths: Any

Size: Any

Lot: Any

Type: Any

Sold within: Any

For Sale By: Any

[Reset all selections](#)

2501 Canterbury Ln E APT 221  
Zestimate™: \$380,057  
2 bd / 1.0 ba / 891 sq ft

Comparables Map this

\$118K	\$1.02M	\$1.02M	\$720K	\$1.20M	\$120K
\$1.21M	\$1.21M	\$682K	\$788K	\$715K	\$720K
\$1.26M	\$1.26M	\$390K	\$930K	\$655K	\$688K

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## Latest Press Release

[Most Economists Agree Home Prices Will Bottom by 2013, But Majority Surveyed Expect Homeownership Rate To Dip Further](#)

Jun 25, 2012

[Home Values Continue to Rise; May Marks Third Consecutive Month of Increases](#)

Jun 20, 2012

[Zillow Announces Agent Advisory Board](#)

Jun 19, 2012

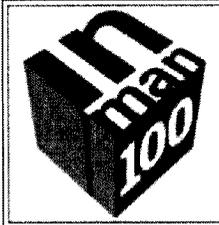
## Awards & Accolades

Check out some of the kudos Zillow has received!



### Webby Award Finalists

Zillow was nominated for two Webby Awards, "Best Website, Real Estate" and "Best Mobile App, Utilities & Service." Help us turn these nominations into wins by voting for [Zillow](#) and the [Zillow Real Estate app](#) in the [People's Voice Awards](#) through May 1st.



### Inman News' 100 Most Influential Real Estate Leaders in 2011

Zillow CEO, Spencer Rascoff and Zillow Chief Economist, Stan Humphries were named as [Inman News' 100 Most Influential Real Estate Leader](#) in 2011.



### Mortgage Technology Award Winner

Zillow Mortgage Marketplace iPhone App won the Harnessing Mobile category in the 12th annual [Mortgage Technology Awards](#)



### Washington Technology Industry Achievement Award Finalist

Zillow Mortgage Marketplace iPhone App has been chosen as a finalist for the Consumer Product of the Year as part of the Washington Technology Industry Association's 17<sup>th</sup> annual [Industry Achievement Awards](#).

### Game Changer Award from Seattle/King County Realtors®

Zillow was honored with the "Game Changer" award from Seattle/King County Realtors®.

Search Press Room

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### Contacts

Media Contacts:

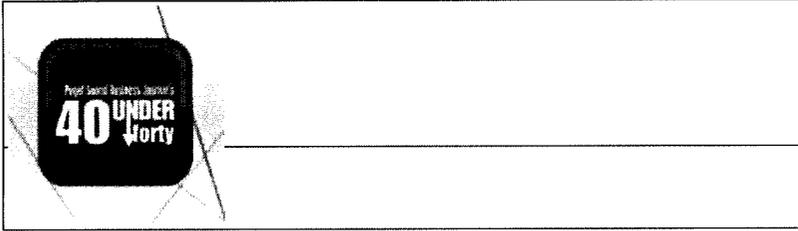
Email [press@zillow.com](mailto:press@zillow.com) or call 206-757-2701

### Zillow Blog

[How Much House Can I Afford?](#)

[Tammy Faye Bakker Messner's Spirit Lives on in Newly Listed Dream House](#)

[Zillow Home Price Expectations Survey: Home Prices Will Bottom by 2013](#)



**Puget Sound Business Journal's 2011 40 Under 40**

Zillow CEO, Spencer Rascoff was selected by the Puget Sound Business Journal as a "40 Under 40" honoree.



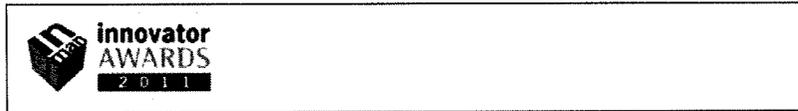
**Forbes' America's 20 Most Powerful CEOs 40 and Under in 2012**

Zillow CEO, Spencer Rascoff was named one of [Forbes' 20 Most Powerful CEOs 40 and Under](#) in 2012.



**Innovator of the Year Award Finalist**

Zillow Android App was a finalist for the 2011 [Inman Innovator Awards](#) in the category "Most Innovative Mobile App."



**Innovator of the Year Award Finalist**

Zillow's Ratings and Reviews was a finalist for the 2011 [Inman Innovator Awards](#) in the category "Most Innovative Real Estate Website or Service."



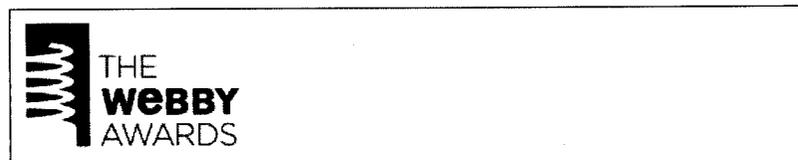
**Innovator of the Year Award Finalist**

Zillow Mortgage Marketplace iPhone App was a finalist for the 2011 [Inman Innovator Awards](#) in the category "Most Innovative Mobile App."



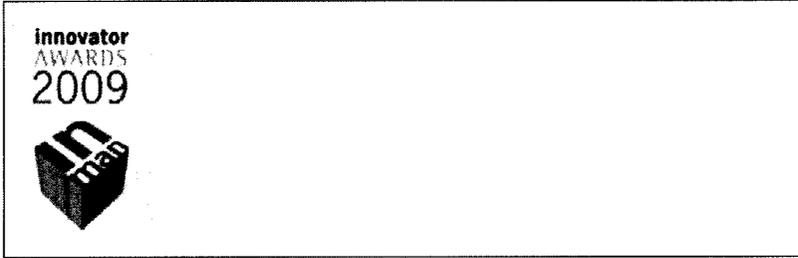
**Innovator of the Year Award Winner**

Zillow CEO, Spencer Rascoff, won [Inman News' 2011 Innovator of the Year Award](#).



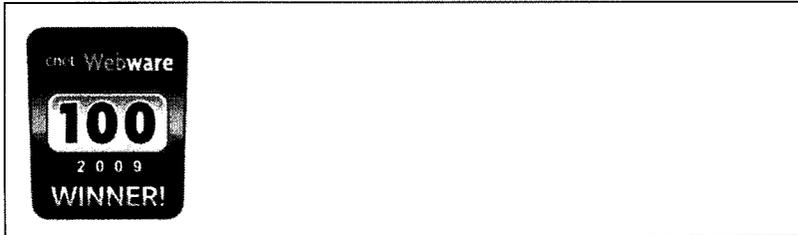
**Webby People's Voice Award in Real Estate**

Zillow was awarded the Webby People's Voice Award in the Real Estate category for the 14th Annual Webby Awards.



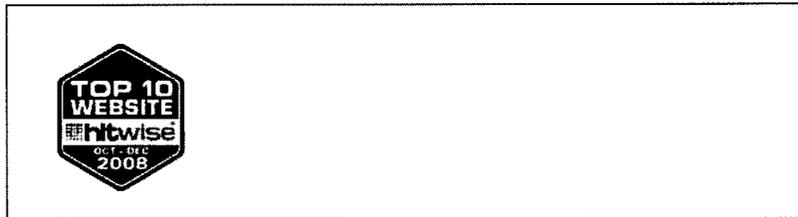
**Innovator Award Finalist**

Zillow's iPhone App is a finalist for the 2009 Inman Innovator Awards in the category "Most Innovative New Technology."



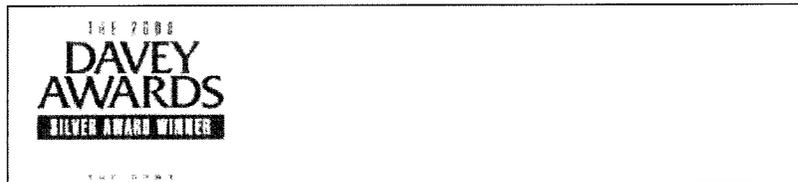
**Webware 100 Winner**

For the second straight year, Zillow is a winner in CNET's 2009 Webware 100 Awards in the Commerce category.



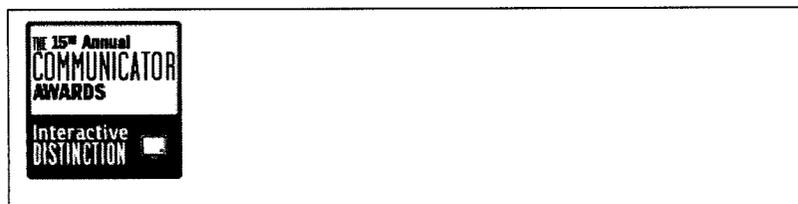
**Hitwise**

Zillow is a Hitwise Top 10 Award winner for the quarter ending October - December 2008.



**Davey Awards**

Zillow won a 2008 Silver Davey Award in the Real Estate category. The Davey Awards honor outstanding creative work from the best small firms worldwide.



**The Communicator Awards**

Zillow Blog received an 2009 Interactive "[Award of Distinction](#)" from the Communicator Awards. The [Communicator Awards](#) is the leading international awards program honoring creative excellence for Communications Professionals



**MarCom Award**

Zillow was awarded two 2008 [MarCom Awards](#). A [platinum award](#) in the Research/Study category for Zillow's [Q2 Homeowner Confidence Survey](#); and a [gold award](#) for exceptional newspaper placement in the [San Francisco Chronicle](#). The MarCom Awards are judged by the [Association of Marketing and Communication Professionals](#).



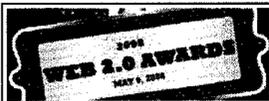
**WebAward**

Zillow is a recipient of two [Web Marketing Association WebAwards](#): Outstanding Website WebAward (Zillow.com) and Standard of Excellence WebAward (Zillow Mortgage Marketplace).



**Inman Innovator Award**

Zillow Mortgage Marketplace is a finalist for Inman's [Most Innovative Web Service](#)



**Web 2.0**

Zillow was awarded first place in the [Web 2.0 Real Estate](#) category.

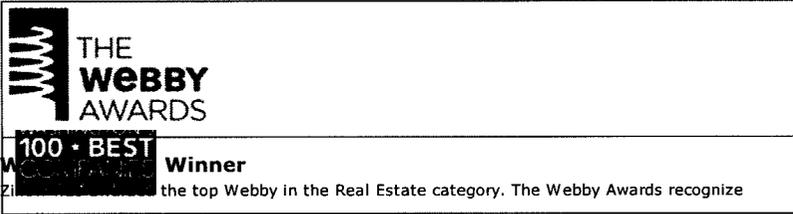


**Nollenberger Capital Partners**

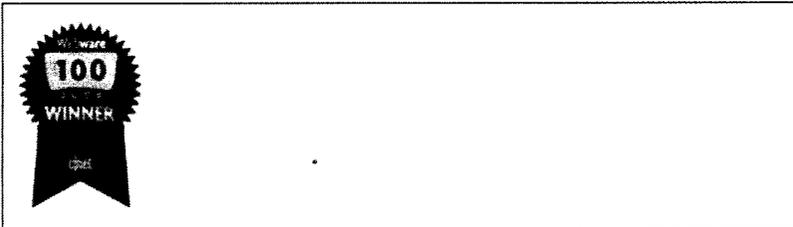
Zillow is featured as a leading technology company in Nollenberger Capital Partners "Top 200 Report" for 2008.

**Washington CEO**

Zillow has been named one of Washington's Best 100 Companies to Work For by [Washington CEO Magazine](#).

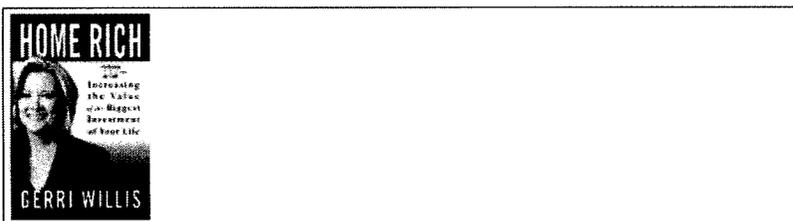


Zillow is the top Webby in the Real Estate category. The Webby Awards recognize excellence on the Internet.



**Webware 100 Winner**

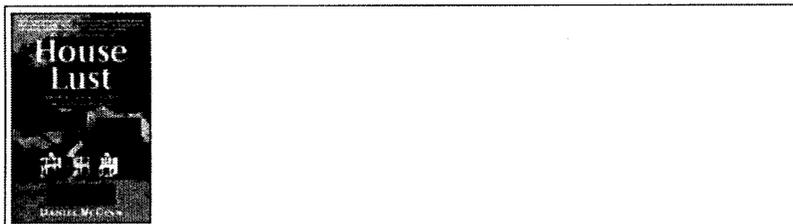
Zillow is a Webware 100 winner in the Commerce and Events category.



**Home Rich**

"Home Rich" author Gerri Willis names Zillow as a tool for researching on the web.

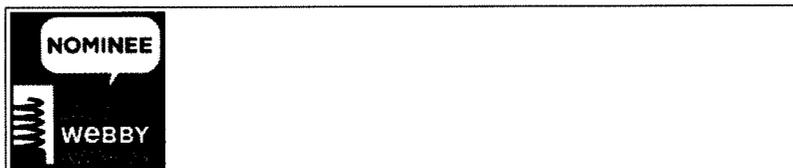
"To drill down, go to [www.zillow.com](http://www.zillow.com), where you'll actually be able to see the neighborhoods that have drawn your interest."



**House Lust**

Zillow is referenced in Daniel McGinn's book "House Lust-America's Obsession With Our Homes"

"In creating a case that millions of Americans have a burning obsession in other people's houses, Zillow's popularity is the smoking gun."



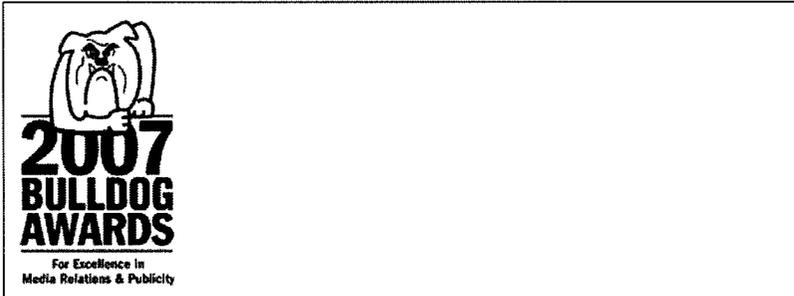
**Webby Award Nomination**

Zillow was nominated for a Webby Award in the real estate category. Vote for your favorite site in the People's Voice Awards through May 1st.

**NW Jobs People's Picks 2007 - Best Start UP**

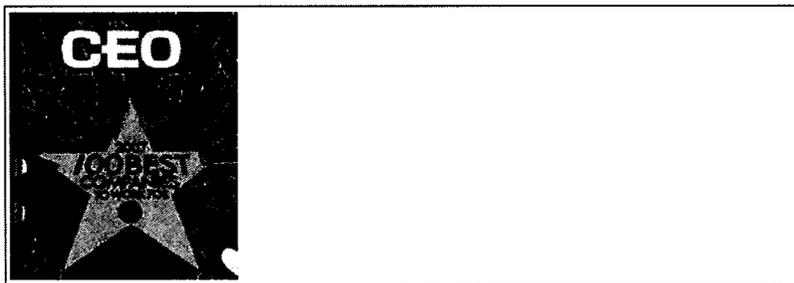


Zillow won the 2007 NW Jobs People's Pick for the Best Start Up company. Zillow was also runner up for Best Office Space.



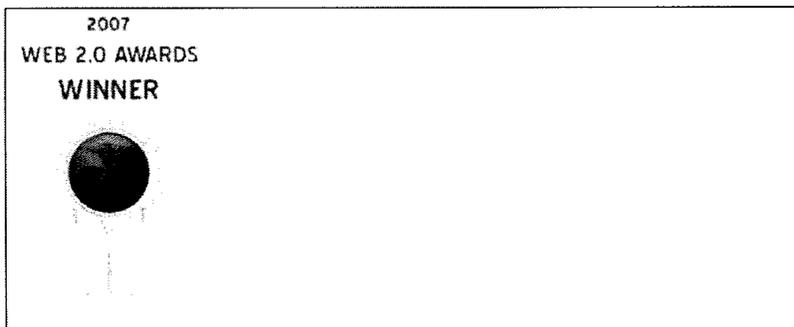
**Bulldog Awards**

Zillow was recognized for excellence in media relations and publicity in Bulldog Reporter's "Blog, Business Gold" award category.



**Washington CEO—100 Best Companies to Work For**

Washington CEO Magazine ranked Zillow as the No. 2 Best Medium Sized Company to Work For in 2007 and featured Zillow as the cover story of their August issue.



**Web 2.0 Award Winner- 2007**

Zillow was the winner for the second year in the Real Estate category of SEOMoz's Web 2.0 Awards.



**PR Week Awards - Technology Campaign of the Year**

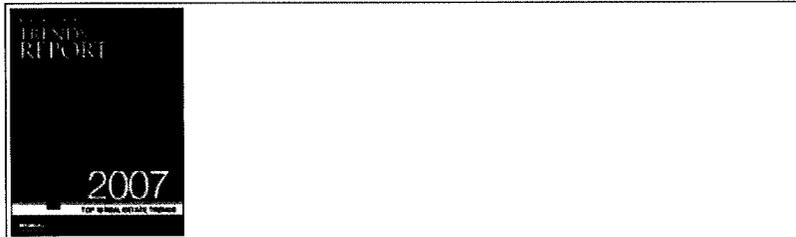
Zillow was awarded an honorable mention in the 2007 PR Week Awards, in the Technology Campaign

of the Year category.



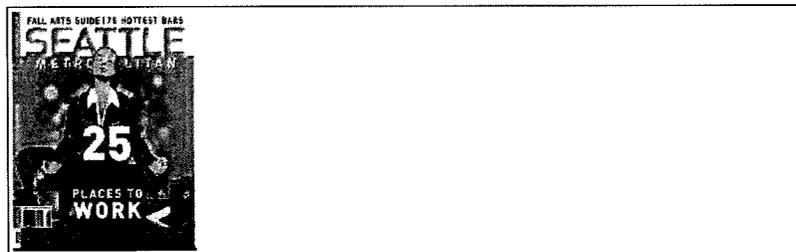
**AdvertisingAge's Marketing 50 Awards**

Zillow was the only online brand to receive AdAge's Marketing 50 Award, which honors products that "broke through the clutter and delivered real impact"



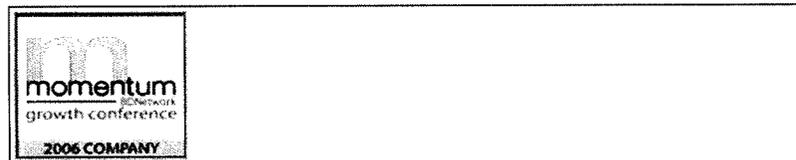
**Top 10 Trendsetter Within The Real Estate Industry**

Zillow was named one of the top trendsetters of 2006 by the Swanepoel TRENDS Report for Real Estate



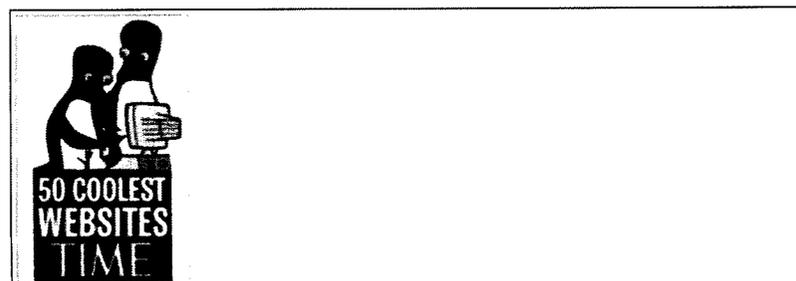
**Seattle's 25 Best Places To Work**

Zillow was named one of the top 25 best places to work in Seattle by Seattle Metropolitan Magazine.



**Momentum 2006 Company**

Zillow was named a Momentum 2006 Company by IBDNetwork.



**TIME's 50 Coolest Websites 2006**

In August 2006, Zillow is chosen as one of TIME Magazine's "50 Coolest Websites" of 2006.



### **Inman Innovator Award Finalist**



### **Web 2.0 Awards Winner**

In March 2006, Zillow placed first in the Real Estate category of [SEOMoz's Web 2.0 Awards](#), which uncover the most useful and popular Web 2.0 sites and recognize the top three in each category for their innovation.



### **InfoCommerce Model of Excellence Award**

In April 2006, Zillow is awarded the [InfoCommerce Model of Excellence](#), designed for "the best in database information publishing."



### **Teach Your Computer to Dance**

Zillow is included in the spring 2006 release of the book, *Teach Your Computer to Dance* by Don and Susan Silver:

"Product Tip: Real Estate Valuation Site

Zillow.com gives you its "Zestimate" of real estate values for properties in its database. It's being beta-tested as this book is being written. Zillow, [www.zillow.com](http://www.zillow.com)"

## Latest Press Release

[Most Economists Agree Home Prices Will Bottom by 2013, But Majority Surveyed Expect Homeownership Rate To Dip Further](#)

Jun 25, 2012

[Home Values Continue to Rise; May Marks Third Consecutive Month of Increases](#)

Jun 20, 2012

[Zillow Announces Agent Advisory Board](#)

Jun 19, 2012

## In the News

### **For Home Buyers, an App to Assess a House's Attributes**

The New York Times, April 4, 2012

### **What Should Obama Do Differently on Housing Policy?**

The Wall Street Journal, April 4, 2012

### **Online Features Expanded**

The New York Times, March 29, 2012

### **Is housing near that elusive bottom?**

MSN Real Estate, March 27, 2012

### **Slide in home prices slows, so bottom may be near**

USA Today, March 27, 2012

### **Home Prices Set to Drop Again in 2012: Zillow**

Yahoo! Finance, March 26, 2012

### **Mixed Messages for Would-Be Buyers in Spring Housing Market**

U.S. News and World Report, March 20, 2012

### **Half-Price Houses: Available All Over the Country**

Good Morning America, March 20, 2012

### **Soaring rents a "silver lining" in a down market?**

The Boston Globe, March 14, 2012

### **Rising rents may signal a housing market recovery**

The Los Angeles Times, March 13, 2012

### **New Rent Report Suggests Possible Bubble**

CNBC, March 12, 2012

### **House hunters must do their homework about real estate Web sites**

The Washington Post, March 8, 2012

### **10 apps to simplify home-buying process**

Chicago Tribune, February 19, 2012

### **America's 20 Most Powerful CEOs 40 And Under**

Forbes, February 14, 2012

## Search Press Room

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## Contacts

Media Contacts:

Email [press@zillow.com](mailto:press@zillow.com) or call 206-757-2701

## Zillow Blog

[How Much House Can I Afford?](#)

[Tammy Faye Bakker Messner's Spirit Lives on in Newly Listed Dream House](#)

[Zillow Home Price Expectations Survey: Home Prices Will Bottom by 2013](#)

**Zillow: No housing bottom before 2013**

MSN Real Estate, February 9, 2012

**Going Beyond Price Cuts**

The New York Times, February 9, 2012

**Forecast: Drops in Home Values Less Severe in '12**

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Reuters, January 23, 2012

**The Bachelor Mansion Up for Rent**

People, January 21, 2012

**Florida primary turns spotlight on housing bust's fallout**

USA Today, January 23, 2012

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CNN, January 13, 2012

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ESPN, December 28, 2011

**Tim Tebow: America's Most Wanted Neighbor?**

People, December 28, 2011

**Tebow tops 'most desirable celebrity neighbor' list**

CNN, December 28, 2011

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**Housing bust nearly over as prices, incomes balance**

USA Today, December 21, 2011

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**Helping Homeowners Dig Out**

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**Yahoo! Study: Homeowners Want Political Action**

Yahoo! Real Estate, December 12, 2011

**The Best 'Bang for Your Buck' Real Estate Markets**

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**Zillow sponsors home price expectation survey**

Housing Wire, December 8, 2011

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**Nearly 29% of mortgaged homes underwater, report finds**

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The Wall Street Journal, June 20, 2011

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New York Daily News, June 15, 2011

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**Ready to be fleeced? Many still clueless about mortgages**

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**HEADLINE:** Doing Research Before Buying

**BYLINE:** By JENNIFER SARANOW SCHULTZ

**BODY:**

Americans spend more time researching a car purchase than they do researching a home mortgage, according to a survey that the online lending marketplace **Zillow** Mortgage Marketplace recently released.

The survey results show that, on average, borrowers who obtained a home in the past five years spent five hours researching a mortgage, half the amount of time they spent researching a new car and the same amount of time they spent researching a vacation. The five-hour average research time was unchanged since March 2008.

Harris Interactive conducted the online survey of 2,729 adults in April for **Zillow**.

According to **Zillow**, two to five hours generally isn't enough time for people to perform the two steps necessary to make sure they are getting the best mortgage. Here are those two recommended steps: Shop around for different types of loans and get quotes from multiple lenders. Take the time to gain a thorough understanding of loan terms. In fact, according to the survey results, borrowers solicited three quotes on average, down from four in 2008, and half of the respondents said they received formal proposals or rate quotes from only one to two lenders.

'The last few years should have driven home the lesson that understanding one's home loan is critically important, but mortgages continue to be something that most people don't want to spend time thinking about,' **Zillow's** chief economist, Stan Humphries, said in a statement.

According to Mr. Humphries, a rule of thumb for mortgage shoppers is to first get quotes for at least two different types of products and then get quotes for the preferred loan type from at least four different lenders. It's also a good idea to go to a variety of lenders to get quotes -- at least one mortgage broker, one big national bank, one local community bank and a credit union.

It's no surprise, though, that **Zillow** Mortgage Marketplace, which provides a forum where borrowers can anonymously submit a loan request and receive an un-

limited number of quotes from lenders, is encouraging borrowers to seek more quotes.

How long did you spend researching your mortgage? Was that enough time? Why or why not?

This is a more complete version of the story than the one that appeared in print.

**URL:** <http://www.nytimes.com>

**GRAPHIC:** PHOTO: A survey shows people spend 10 hours researching a new car.  
(PHOTOGRAPH BY JOSHUA LOTT/REUTERS)

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**HEADLINE:** U.S. HOMEOWNERS LOST \$5.9 TRILLION SINCE 2006

**BYLINE:** Dan Levy, Bloomberg News

**BODY:**

U.S. homeowners have lost about \$5.9 trillion in value since the housing market's peak in March 2006 as mounting foreclosures and the recession weighed on prices, according to **Zillow.com**.

Almost half a trillion dollars was wiped out this year through November as housing headed for a third consecutive annual decline. New foreclosures and higher mortgage rates in 2010 may hinder a rebound, the property data service said in a statement.

"A phenomenal amount of wealth has been erased since the housing bust," Stan Humphries, chief economist for Seattle-based **Zillow**, said. "For many households, most of their wealth is tied up in real estate."

The net worth of U.S. households at the end of June fell 19 percent from two years earlier to \$53.1 trillion, according to Federal Reserve data. Employers have cut more than 7.2 million jobs since the start of the recession in December 2007. Unemployment was 10 percent in November as payrolls declined by 11,000, the Labor Department said.

LaVonna Gottschall paid \$260,000 for her Merced, Calif., home in September 2007. She put down more than half the price and financed the rest with a 30-year fixed loan. Today, houses in her neighborhood are worth 59 percent less, according to **Zillow**.

"I almost wiped out all my savings," said Ms. Gottschall, 64, a retired insurance-company clerical worker. "I did the right thing. I didn't get in over my head. Now I'm living month-to-month."

The slowing of property declines because of a government tax credit for first-time buyers and record-low mortgage rates will be tested as more foreclosures reach the market and borrowing costs rise, Mr. Humphries said. More than two-thirds of the 154 markets tracked by **Zillow** have lost value this year.

Home foreclosure filings surpassed 300,000 for the eighth straight month in October, according to RealtyTrac Inc. More defaults and job losses "loom over any nascent housing recovery," said James Saccacio, chief executive officer of the Irvine, Calif.,-based seller of default data.

The value of U.S. housing today is about \$24.7 trillion, down 19 percent from the market's peak, according to **Zillow**. Homes declined \$489 billion in the first 11 months of the year.

Merced had the biggest percentage loss in house value from January through November with an estimated 37 percent decline, according to **Zillow**. Las Vegas

U.S. HOMEOWNERS LOST \$5.9 TRILLION SINCE 2006 Pittsburgh Post-Gazette  
(Pennsylvania) December 13, 2009 Sunday

was second at 25 percent. The loss was 21 percent in Fort Myers, Fla.; 17 percent in Stockton, Calif.; and 16 percent in Orlando, Fla,

Values dropped 16 percent in Bakersfield, Calif., and Anderson, S.C., and Phoenix; and 15 percent in Naples, Fla., and Modesto, Calif., rounding out the 10 biggest declines, **Zillow** said.

Los Angeles had the biggest dollar loss with an estimated \$60.8 billion wiped out, **Zillow** said. Chicago followed with a decrease of \$49.6 billion, New York was third at \$49 billion, Miami-Fort Lauderdale was fourth at \$45.9 billion and Phoenix fifth at \$45.1 billion.

Boston had the biggest dollar gain, at \$23.3 billion, and values increased 1.5 percent, according to **Zillow**. Increases were estimated at \$12.4 billion in Providence, R.I.; \$10.7 billion in Denver; \$7.6 billion in Atlanta; and \$4.7 billion in Rochester, N.Y.

The Pittsburgh metropolitan market was down 1.9 percent through the end of October and the median home price was \$108,300, **Zillow** reported.

Ms. Gottschall's house on a cul-de-sac in Merced has three bedrooms, two bathrooms and a gray-tiled roof. She bought it to be "more comfortable" and now regrets that she didn't wait another year before purchasing.

The median home price in Gottschall's ZIP code sank to \$95,800 in October, the latest **Zillow** data show.

**NOTES:** Dan Levy can be reached at 1-415-617-7077 or [dlevy13@bloomberg.net](mailto:dlevy13@bloomberg.net)./

**GRAPHIC:** PHOTO: Norm Betts/Bloomberg: The net worth of U.S. households at the end of June fell 19 percent from two years earlier.

**LOAD-DATE:** December 17, 2009



Copyright 2009 The Seattle Times Company  
The Seattle Times

November 22, 2009 Sunday  
Fourth Edition

**SECTION:** ROP ZONE; Real Estate; Pg. D5

**LENGTH:** 1133 words

**HEADLINE:** Real estate weaving a big Web;  
A growing universe of information - Issue discussed at NAR convention

**BYLINE:** Matt Carter, Inman.com

**DATELINE:** San Diego

**BODY:**

SAN DIEGO Call it the real-estate Web portal arms race.

With consumers now expecting to see a comprehensive set of for-sale listings, agents, brokerages, multiple listing services and third-party aggregators are seeking to differentiate themselves from their competitors by pulling onto their Web sites anything and everything from the growing universe of information that might conceivably be connected with a home purchase.

Public property records, foreclosure filings, sold listings data, comparative market analyses, U.S. Census data, demographics, psychographics, school ratings, "walkability" scores, crime stats it seems hardly a week goes by without a major real-estate portal announcing it's adding to the arsenal of information at the beck and call of users.

"Listings are almost so ubiquitous today, they are not a differentiator," said Sara Bonert, Zillow.com's director of brokers services. Zillow, based in Seattle, has about 4 million listings, and it's become "pretty easy to get them," with multiple listing services (MLS) and brokerages feeding the site directly. "The next question is: 'OK, we've got listings ... what else?'"

Bonert was among a panel of experts who agreed to share their views on the subject during a "Going Beyond Listing Data" panel discussion at the National Association of Realtors' annual convention in San Diego this past week.

**Zillow's "Zestimates"**

Before it joined the ranks of powerhouse listing aggregators, Zillow created a sensation with consumers by offering access to a database of public property records and property valuations, or "Zestimates" derived from those records. Suddenly, it was possible to go online and see what your neighbors paid for their house and get a rough idea of how much your own might be worth. Zillow has continued to tweak its business model and offerings to consumers, notably with a mortgage marketplace where consumers can solicit quotes from thousands of participating loan originators.

NAR, seeing an opportunity to get into the business of providing public property records and valuations to its members, has purchased some of the technology and licensed data used by one of Zillow's competitors, Cyberhomes.com.

If MLSs agree to provide active and sold listing data, NAR's Realtor Property Resource database is expected to eventually include records on every parcel in

Real estate weaving a big Web; A growing universe of information - Issue discussed at NAR convention The Seattle Times November 22, 2009 Sunday

the U.S., residential and commercial, combining public property and other records with active and sold listings data from MLSs and commercial information exchanges (CIEs).

NAR says its property database will be available only to Realtors helping them to better serve their customers as the most knowledgeable source of information in their marketplace.

But Seattle-based brokerage Redfin, which offers one of the most sophisticated consumer-facing real-estate Web sites on the Internet, recently began offering registered users access to MLS sold data, which the company thinks consumers can use to build their own comparative market analyses.

What does it mean?

As real-estate Web portals make more information available to consumers, it can become increasingly challenging to deliver it to consumers in a meaningful way.

Sites that overwhelm consumers with information may lose them to other, easier-to-use sites. Those that offer a simple interface, but don't deliver the depth of information consumers have come to expect may also find themselves at a competitive disadvantage.

Eric Bryn, vice president of strategic development for the Leading Real Estate Companies of the World, a network of about 600 local and regional real estate firms, brought a mock-up of a hypothetical state-of-the-art real estate Web portal to the discussion.

The site's home page was a mix of elements allowing users to see the results of "long tail" searches with links to pull them deeper into the site; a quadrant displaying a "tag cloud" of neighborhoods where other users are doing the most searches; links to videos about neighborhoods where they might be interested in buying properties; and many other options, including an invitation to follow site updates via Twitter.

Bryn's mock-up had Jim Marks, president and chief executive of Virtual Results, a Laguna Beach, Calif.-based Web site design firm, yearning for something simpler.

"The vendors are all racing to see who can get 2020 technology the fastest," he said. "Your consumers want 1920."

Marks said consumers want to go to a Web site, "crank the handle on the screen once, and their ideal property comes out. They don't want tag clouds ... they don't want to go to school they want to sit in their underwear and find a home."

Keeping it simple

Information is good give them as much as possible, Marks said but in the most simple user interface possible. Most important, a user interface should deliver what consumers expect when they click on it.

"You better give them what they expected, or they are going to bounce off," he said.

Sophisticated Web site interfaces, combined with Web metrics the monitoring of Web site usage can help deliver the results consumers expect.

At the other extreme of the simplicity-complexity scale, Bryn cited an earlier presentation by San Diego-based broker-owner Kris Berg. He said Berg has a very simple Web site, but it also includes a chat box capability that Berg says has generated business for her since she installed it nine months ago.

In Marks' view, a chat box like Yelp or other social media sites is more 1920 than 2020.

"To me, that's conversation, and referral and recommendation," techniques Realtors have always used to land business, Marks said.

Real estate weaving a big Web; A growing universe of information - Issue discussed at NAR convention The Seattle Times November 22, 2009 Sunday

Darrin Clement, founder and chief executive of Maponics, a provider of custom mapping services and geographic information system data, defended the concept of putting power in the hands of users through a sophisticated interface.

"For me, personally, the last thing I want to do is talk to somebody," Clement said. "I want to be in control, navigating that dashboard, so I can do all my research ahead of time and make my decision."

Too much information

While there's seemingly no limit to the type of information that consumers might find useful the idea of providing earthquake plate tectonics data was raised half seriously there are practical and legal limits to what sellers and real-estate professionals will find acceptable.

For example, sellers might object to crime data being displayed next to a listing, panelists said.

"What happens when you go to a listing presentation, and the (seller) sees your Web site showing that a sex offender lives in the house next door?" Marks asked.

Spencer Rascoff, **Zillow's** chief operating officer, who attended the session as an audience member, said **Zillow** has school data, but not crime statistics.

"The question is: How important do you think it really is for consumers?" Rascoff said.

**GRAPHIC:** photo; Tony Dejak / The Associated Press: Searching for a home has gone increasingly high-tech, but there still is a place for a low-tech approach to sell a home, as illustrated by this sign in Shelby, Ohio. (0410544061)

**LOAD-DATE:** November 25, 2009



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**THE WALL STREET JOURNAL**

The Wall Street Journal

October 12, 2009 Monday

**SECTION:** Pg. A2

**LENGTH:** 446 words

**HEADLINE:** U.S. News: Foreclosures Grow in Housing Market's Top Tiers

**BYLINE:** By Nick Timiraos

**BODY:**

New data suggest that foreclosures are rising in more expensive housing markets.

About 30% of foreclosures in June involved homes in the top third of local housing values, up from 16% when the foreclosure crisis began three years ago, according to new data from real-estate Web site **Zillow.com**. The bottom one-third of housing markets, by home value, now account for 35% of foreclosures, down from 55% in 2006.

The report shows that foreclosures, after declining earlier this year, began to accelerate in the late spring and that more expensive homes have more recently accounted for a growing share of all foreclosures. "The slope of that curve in recent months is much sharper than it was recently," said Stan Humphries, chief economist for **Zillow**. Rising foreclosures among more-expensive homes could create added pressure for a housing market that has shown signs of stabilizing in recent months as sales of lower-priced homes pick up.

The **Zillow** research compared homes against the median values for their local market and broke each market into three tiers by value. **Zillow** then looked at the share of monthly foreclosures in each tier over the past decade.

Foreclosures are rising in more expensive markets as home values in those areas fall, leaving more homeowners with mortgages that exceed the value of their properties. Prime loans accounted for 58% of foreclosure starts in the second quarter, up from 44% last year, according to the Mortgage Bankers Association. Subprime mortgages accounted for one-third of foreclosure starts, down from one-half last year.

The prime category includes so-called exotic mortgages that were increasingly used to buy more expensive homes, including interest-only mortgages that allowed borrowers to defer principal payments during an initial period. Borrowers often aren't able to refinance out of these products because the drop in home values has left them with little equity in their homes.

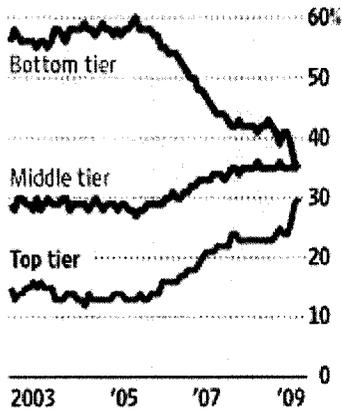
Default rates are particularly high and expected to rise on option adjustable-rate mortgages, which allow borrowers to make minimum payments that may not cover the interest due. Monthly payments can increase to sharply higher levels after five years or when the outstanding balance reaches a certain level. A

study by Fitch Ratings found that 46% of option ARMs were 30 days past due last month, even though just 12% of such loans have reset to higher monthly payments.

Zillow estimated that nearly one in four homes with mortgages was worth less than the value of the property at the end of June. Mr. Humphries said he didn't expect to see foreclosure volumes level off until later in 2010.

### Moving Up

Share of foreclosures by price tier, based on median price in the local market



Source: Zillow.com

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**NOTES:**

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LOAD-DATE: May 31, 2010



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**DallasNews.com**  
THE DALLAS MORNING NEWS

May 14, 2009 Thursday  
FIRST EDITION

**SECTION:** BUSINESS; Pg. 5D

**LENGTH:** 409 words

**HEADLINE:** Survey: Most think the worst is over **Zillow** exec calls many homeowners 'pretty starry-eyed' over values

**BYLINE:** STEVE BROWN, Real Estate Editor [stevebrown@dallasnews.com](mailto:stevebrown@dallasnews.com)

**BODY:**

Three out of four U.S. homeowners think the worst is over in the housing market.

And half of the homeowners in Southern states - including Texas - say home prices will stabilize in their areas in the next six months, according to a new survey by **Zillow.com**.

Researchers for the Internet real estate marketing company quizzed almost 1,400 homeowners around the country in early April about where they thought the housing market was headed.

Almost half of the homeowners who live in Southern states said their home prices have fallen in the last year. That's about the same percentage the company reported at the end of 2008.

Nationwide, 60 percent of homeowners interviewed last month said their houses were worth less.

The National Association of Realtors reported earlier this week that median home sales prices across the country were down almost 14 percent in the first quarter from a year ago.

**Zillow** estimates that about 70 percent of homes in the U.S. Southern region have actually lost value in the last 12 months.

Almost a quarter of homeowners in the South said they think their properties will increase in value during the next six months.

"While homeowners are now more realistic when looking backward, they are still pretty starry-eyed when looking forward, with three out of four homeowners believing that their own homes' prices will increase or be flat over the next six months," Dr. Stan Humphries, **Zillow's** vice president of data and analytics, said in the report. "Unfortunately, there are few markets we expect to perform this well."

Thousands of potential sellers are waiting on the sidelines, **Zillow** said.

More than 30 percent of homeowners said they would be likely to put their houses up for sale at the first sign of a market rebound. That's bad news for prices.

Survey: Most think the worst is over **Zillow** exec calls many homeowners 'pretty starry-eyed' over values THE DALLAS MORNING NEWS May 14, 2009 Thursday

"With almost a third of homeowners poised to jump into the market at the first sign of stabilization, this could create a steady stream of new inventory adding to already record-high inventory levels, thus keeping downward pressure on home prices," Humphries said.

Harris International conducted the research for **Zillow's** report April 6-8.

What's your home worth?

**Zillow** surveyed homeowners nationwide in April about their homes' values.

During the past year, my home's value has ...

U.S. South

Decreased 60% 49%

Stayed the same 22% 29%

Increased 18% 22%

During the next six months, I expect my home's value to:

U.S. South

Decrease 26% 26%

Stay the same 47% 50%

Increase 27% 24%

SOURCE: **Zillow**

**GRAPHIC:** CHART(S): What's your home worth?

**LOAD-DATE:** May 14, 2009



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 Los Angeles Times

February 3, 2009 Tuesday  
 Home Edition

**SECTION:** BUSINESS; Business Desk; Part C; Pg. 2

**LENGTH:** 352 words

**HEADLINE:** Zillow says home values aren't down as much as stated

**BYLINE:** Peter Y. Hong

**BODY:**

Home prices are way down in Southern California. But the real estate information service Zillow.com says the median values in Los Angeles and Orange counties may not have fallen quite as much as is often reported.

That's because the median sale price -- which provides a quick market snapshot and is reported each month in the Los Angeles Times and other media -- can exaggerate the extent of a market downturn, economists say. This can occur when low-priced homes constitute the vast majority of home sales in an area.

Last month, the real estate research firm MDA DataQuick reported that the median price of a home sold in Southern California in December -- \$278,000 -- was down 47% from the peak price of \$505,000 set in 2007. That month, 56% of homes sold were foreclosures.

Zillow has its own home value index that's based not only on sale prices but also on the size and characteristics of homes in the area -- whether they were sold or not -- and other factors.

Using this proprietary formula, the website says the median value of homes for the fourth quarter of 2008 was \$387,021 in Los Angeles County and \$474,560 in Orange County.

Both figures are substantially higher than the December median sale prices reported by MDA DataQuick: \$320,000 for Los Angeles County and \$397,000 for Orange County.

The combined median value for the entire Los Angeles-Orange County area was \$410,692 at the end of the year, a 32% drop from the peak, according to Zillow. That's close to another measure, the Case-Shiller index, which uses its own complex formula to gauge area home prices. Case-Shiller, which has data through November, shows Los Angeles and Orange County home prices down 27% from the peak.

Zillow's numbers certainly show that the market is rapidly correcting by pushing home prices down. Additionally, the company reports:

- \* 94% of homes in Los Angeles and Orange counties lost value in 2008.
- \* 52% of homes sold last year in L.A. and Orange counties were sold at a loss.
- \* 21% of homeowners in L.A. and Orange counties owed more on their homes than their market value at the end of 2008.

Zillow says home values aren't down as much as stated Los Angeles Times February  
3, 2009 Tuesday

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peter.hong@latimes.com

**LOAD-DATE:** February 3, 2009



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The AFP logo is the letters "AFP" in a white, bold, sans-serif font, centered within a black rectangular box.

Agence France Presse -- English

January 8, 2009 Thursday 7:46 PM GMT

**LENGTH:** 397 words

**HEADLINE:** White House valued at 308 million dlrs

**DATELINE:** WASHINGTON, Jan 8 2009

**BODY:**

The White House is valued at more than 308 million dollars, making it the most expensive residence in the United States, a real estate research firm said Thursday.

It is still about 23 million dollars less than its value a year ago, **Zillow.com** said in an indication that the White House has not been spared from the US home mortgage meltdown, the epicenter of the global financial crisis.

Using a formula that determines a home's current estimated worth based on public data and recent sales, **Zillow** valued the residence of the US president at 308,058,000 dollars.

It "would make this by far the most expensive residence in the United States," the Seattle-based firm said in a statement ahead of president-elect Barack Obama's January 20 inauguration.

Obama takes over the sprawling presidential residence when incumbent George W. Bush officially vacates it on that day.

**Zillow**, which estimates values for 84 million homes or more than 90 percent of the US residential market, said it decided to put a figure for the White House just for fun.

"We thought it would be fitting to provide a (estimate) value for the most famous US home of all as president-elect Obama and his family prepare to move in," said Stan Humphries, **Zillow's** vice president of data and analytics.

"Obviously the White House will never be for sale, but given the immense amount of public data on this home, we thought it would be fun to crunch the numbers and say, 'what if.'"

The White House includes 55,000 square feet (5,109 square meters) of indoor space, 132 total rooms, 35 bathrooms, 16 bedrooms, three kitchens and 18 acres (7.3 hectares) of premium downtown Washington land.

Aside from studying the home's physical characteristics to determine its value, **Zillow** considered the most expensive home sales in Washington in 2008, as well as other historic homes in the DC area recently for sale, and calculated the premium historic homes typically fetch.

White House valued at 308 million dlrs Agence France Presse -- English January  
8, 2009 Thursday 7:46 PM GMT

**Zillow's** statisticians deemed the White House "the most historic home in America and applied a maximum historical premium to their models to determine" its current estimated value.

The White House's estimated value has decreased by 7.2 percent, or more than 23 million dollars, in the past year, the company said.

However, the home's value has nearly doubled from the 167.86 million **Zillow** estimated it was worth in January 2001 when Bush was sworn in as president.

**LOAD-DATE:** January 9, 2009

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**The Washington Post**

**washingtonpost.com**

The Washington Post

November 15, 2008 Saturday  
Every Edition

**SECTION:** FINANCIAL; Pg. F08

**DISTRIBUTION:** Prince George's County

**LENGTH:** 799 words

**HEADLINE:** A Good Place to Start -- but Not to Stop -- Shopping for a Mortgage

**BYLINE:** Jack Guttentag

**BODY:**

My first impression of the Web site Mortgage Marvel was that it was a multi-lender mortgage shopping site, the fourth new one that I have reviewed this year. When viewed this way, it has problems.

My second impression was that Mortgage Marvel was more of a referral Web site than a multi-lender shopping site. There are plenty of these out there, too, but this one could be a good choice for some borrowers.

A multi-lender shopping site is one on which the user can get all the information required to select the best deal from multiple loan providers and apply for the loan on that site alone. The site is self-contained in that it at least purports to provide sufficient information to allow the borrower to make a rational choice without going anywhere else. The other three I've reviewed this year are Loan.com, Mortgage Grader and Zillow Mortgage.

A referral site, in contrast, is a portal to the sites of the individual loan providers that it lists. Referral sites are designed to provide just enough information to induce the user to visit individual lender Web sites, where the selection decisions will be made. Referral sites can list hundreds or even thousands of loan providers.

Mortgage Marvel has one feature that I look for in a multi-lender shopping site: It protects the user against lowballing, which is the widespread practice of quoting an unrealistically low price to land the client, then finding a reason to raise the price later. Borrowers using Mortgage Marvel can always check their posted price on the lock day.

But the site lacks many other essential features of a good multi-lender shopping site. One is clarity regarding the assumed characteristics of the transactions that are priced. The prices shown on the site apply only to borrowers with good credit who can fully document their income and assets, but this is not stated anywhere.

A good shopping site should also help the user determine which lender offers the best deal. The deal includes lender fees, but those shown on Mortgage Marvel are mixed with third-party fees, and separate totals are not provided. In addition, some lender price quotes are for 30-day lock periods, while others use 60-day periods.

Comparing prices on adjustable-rate mortgages is particularly difficult. Mortgage Marvel does not report the index used by the ARM in adjusting the rate, the margin that is added to the index to determine the new rate or caps on rate

changes. The site refers the user to each lender's site for "Additional Information About ARMs," but that is a fruitless quest. Nine of the 10 that I checked had nothing, and the 10th had nothing useful.

The mortgage payment shown on Mortgage Marvel includes mortgage insurance where it is required, but the amount is not broken out. The only way I could determine whether or not mortgage insurance was required was to calculate the payment of principal and interest and subtract it from the total. Many users don't know how to do this.

Another feature that I look for on a multi-lender shopping site is protection against overcharges on lender and third-party fees. Many Internet-based lenders guarantee their own fees. On Mortgage Marvel, in contrast, lender fees are shown as estimates. There is no way for a user to know whether the lender will stand by the fees shown or raise them at closing when it is too late for the borrower to back out.

Third-party fees quoted on Mortgage Marvel are also vulnerable to abuse. Among 10 lenders estimating the title insurance charge on my \$400,000 ARM in Valley Forge, Pa., seven quoted \$2,750, one quoted \$2,329, one quoted \$2,123, and one quoted \$700. The last was clearly a mistake, but whether it was a deliberate mistake I don't know. The other two lenders with lower prices may have negotiated deals for their customers, which should earn them gold stars. On the other hand, these firms may be lowballing the price to make their offers look better and revert to a higher price at closing. The borrower doesn't know which explanation applies, and clearly Mortgage Marvel doesn't either.

As a referral site, though, Mortgage Marvel looks better. It has only about 15 lenders, but that's enough. All use the same format to display mortgage information on their sites, which makes it easy for users to go from one to another. Compared with other referral sites, that's a plus. The lenders are mainly credit unions, plus a few small banks. For someone who has decided to borrow from a credit union, which in the current state of the market is not a bad idea, Mortgage Marvel could be a good place to start.

Jack Guttentag is professor of finance emeritus at the Wharton School of the University of Pennsylvania. He can be contacted through his Web site, <http://www.mtgprofessor.com>.

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**LOAD-DATE:** November 15, 2008



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The Cincinnati Enquirer (Ohio)

September 9, 2008 Tuesday  
Final Edition

**SECTION:** BUSINESS; Pg. 8A

**LENGTH:** 271 words

**HEADLINE:** Scripps joins network of online housing ads

**BYLINE:** John Eckberg jeckberg@enquirer.com

**BODY:**

jeckberg@enquirer.com

A handful of newspaper companies, including Cincinnati-based E.W. Scripps Co., have teamed with real estate Web site **Zillow.com** to create a national online real estate advertising network.

The deal to create the **Zillow** Advertising Network means members have access to premium ad spots at newspaper Web sites and the **Zillow** site, and **Zillow** advertisers expand their reach onto news sites.

Newspaper industry analyst John Morton was skeptical about the deal, as classified advertising sales have fallen by as much as 35 percent at many newspapers over the last year.

"Newspaper companies are placing bets on every horse in the Internet race," said Morton, president of Morton Research, a Silver Spring, Md., consulting firm and a columnist at the American Journalism Review.

Besides Scripps, companies in the deal include Hearst Newspapers, Lee Enterprises Inc., Media General Inc., MediaNews Group Inc., Morris Communications Co. and Philadelphia Media Holdings.

"**Zillow** will help Scripps newspapers provide additional value to our fast-growing online audience," Timothy A. King, vice president communications at Scripps, said in a statement.

**Zillow** says its real estate site offers estimated values of about 80 million houses and 3.1 million homes currently listed for sale in the United States.

Newspaper advertisers will have access to **Zillow's** 5 million unique visitors each month. About 90 percent own a home and two of three are planning to buy or sell a home within two years, according to **Zillow**.

The July tally of 5.3 million unique visitors at **Zillow.com** was an increase of 22 percent from the previous year.

**LOAD-DATE:** September 11, 2008

# SIGNON

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## Web sites conjure mortgage quotes, play up privacy

&lt;

**By Alex Veiga**

ASSOCIATED PRESS

10:44 a.m. August 15, 2008

LOS ANGELES – Mortgage lenders have raised the bar on what it takes to qualify for a home loan the last couple of years, but shopping for a loan online has actually gotten a bit easier, if not necessarily less confusing.

Where mortgage-scouting Web sites traditionally required users to enter a swath of personal information to generate rate estimates, the newest sites offer users a way to comparison shop for a loan under the cozy blanket of anonymity.

< This can help allay concerns over turning over too much personal information online or of being hounded for weeks by mortgage lenders soliciting your business.

Question is, do these rates hold up once real names, credit scores and other personal details come into the picture?

“My gut instinct is that there will be a wide disparity about what rates are quoted on these sites and what they actually end up with, and not necessarily due to the borrower,” Robert Statnick, chairman of the California Mortgage Bankers Association. “All the sites may not collect all the data that’s necessary to give an actual price quote.”

In fact, the lenders ultimately do collect the data they need to figure out what to charge for a loan, but these sites have made it possible to delay that step to give the prospective borrower enough time to shop incognito.

**Zillow.com** and **MortgageMarvel.com** have embraced this consumer-friendly concept in the past year, although that’s where their similarities end.

Mortgage Marvel bills itself as the mortgage-shopping version of travel sites Orbitz.com or Expedia.com.

The site, which officially launched in the spring of this year, is operated by Milwaukee, Wis.,-based Mortgagebot LLC, a provider of online loan-origination technology for banks and other lenders.

Like the online travel sites, Mortgage Marvel lets users enter details on the kind of mortgage loan they need and the site rounds up real-time rate and lender fee quotes directly from hundreds of lenders.

The site boasts that users don't need to punch in personal details to get real rates, not teaser rates used to bait visitors. But the catch is users must have a credit score of 720 or better.

Mortgage Marvel says it can make this claim because it's tapped directly into the 250 banks and credit unions' own automated loan pricing databases. (It gets a fee every time a user fills out an application with a lender on the site.)

The site requires users to enter only three pieces of information: the loan amount, the property's value and its ZIP code. Users can toss in a few more variables, including specifying whether they're looking to buy a condo or a detached home, whether they'd prefer a 30-year, fixed-interest rate loan or an adjustable rate mortgage.

The site then displays a list of any lenders offering quotes on the loan.

But there's where your anonymity ends. To find out whether you qualify for the rate, you must now fill out an application full of personal information with the lender.

"It's easy, reliable, accurate and fast – there's no bait-and-switch," says Dan Welbaum, chief marketing officer for Mortgagebot.

**Zillow's** Mortgage Marketplace page also doesn't ask for identifying information. It only requires an e-mail address.

Instead, **Zillow** relies on the honor system, counting on users to fill in accurate information about their personal financial profile, such as their credit score – unlike sites that actually ask you for your Social Security Number so they can run the credit check themselves – and their annual income, how much money they've saved, and so on.

Of course, **Zillow** users are also asked to enter how much money they're looking to finance, as well as preferences on their loan type.

The site broadcasts this information to its roster of participating mortgage brokers and lenders – 3,332 as of Friday – who then e-mail you with loan rate quotes.

Once you select the broker whose offer you like the best, you'll have to submit a formal application with personal information.

**Zillow** says loan queries will garner six rate quotes, on average, with 97 percent of all queries receiving at least one rate quote.

With several brokers vying for a sale, it's not hard to imagine that some might have incentive to low-ball their quotes in hopes of luring in business.

**Zillow**, which makes its money by selling ads on the site, encourages participating mortgage brokers to "stick you your quote."

Spencer Rascoff, chief financial officer for Seattle-based **Zillow**, says the company girds against this by encouraging consumers to give brokers ratings, much like the reputation rankings sellers rack up on auction giant eBay.com.

“All those (dubious) loan requests, they can be flagged by the community,” Rascoff says.

**Zillow's** online forums buzz with posts from users discussing favorable and negative experiences with brokers. The site also highlights which brokers have amassed the highest positive ratings.

Since launching its mortgage search product in April, **Zillow** has reviewed hundreds of red flags and barred more than a dozen lenders for employing bait-and-switch tactics with their loan rates, Rascoff says.

That system has worked well on eBay, where a bad reputation can make it very tough to unload even the most-prized tchotchkes.

Overall, being able to shop for loan rates without having to risk opening oneself to endless phone solicitations from lenders is a welcome relief.

But experts say don't stop shopping once you step away from the PC. You might be missing out on a better deal.

“There is a plus in not having to give personal information, but you still have to ask yourself who's in and who's not included in the system,” suggests Gail Hillebrand, a senior attorney for Consumers Union, the publisher of Consumer Reports.

“Just like some of the big travel sites don't have Southwest (Airlines),” she says. “You have to ask the same question. Who else is out there?”

**Find this article at:**

<http://legacy.utsandiego.com/news/business/20080815-1044-ca-realestatetech.html>



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The Washington Post

July 5, 2008 Saturday  
Every Edition

**SECTION:** FINANCIAL; Pg. F07

**DISTRIBUTION:** Prince George's County

**LENGTH:** 841 words

**HEADLINE:** Anonymity Carries a Price at New Zillow Site

**BYLINE:** Jack Guttentag

**BODY:**

Zillow, a popular real estate Web site, now has a complementary mortgage site where neither lenders nor borrowers pay for the service.

Prospective borrowers fill out a long questionnaire, similar to a mortgage application, except the borrower's identity is not disclosed. The questionnaire is made available to all participating loan providers, who are defined as individual loan officers or brokers rather than firms. Any lender may submit price quotes along with information about itself. Borrowers also have access to ratings other borrowers have given the loan providers. The borrower's identity is revealed only when he contacts specific lenders, and only to those lenders.

The anonymous process allowed me to kick the tires, and I received quotes from six loan providers on my fictitious house purchase in Valley Forge, Pa.

The Web site, Zillow Mortgage Marketplace, has some features I really like. One is placing the initiative to select a loan provider in the borrower's hands. This is in sharp contrast to lead-generating sites such as LendingTree.com and LowerMyBills.com, where three or four firms selected by the site pay for the right to contact the borrower. Identifying loan providers as individuals rather than firms is a good idea. Real estate agents have always used this approach because even the best firms may harbor incompetents or rogues.

Zillow has also done a good job in designing a uniform format that all loan providers must use to quote prices. All quotes are comparable and are shown on one screen. Each shows the type of loan, interest rate, annual percentage rate, total lender fees and monthly payment. The user can click on the quote of any provider and get more information, including critically important details about adjustable-rate mortgages.

Shopping anonymously should appeal to borrowers because it means they can control the process, select who they want to deal with and not be harassed by others. But anonymity comes at a price. No loan provider is going to invest a significant amount of time on anonymous borrowers, so they provide a quick

quote, include a prepackaged testimonial about how good they are and how much they would enjoy working with you, and leave it at that. They don't even bother keeping their quotes up to date.

For example, I signed on over Memorial Day weekend. On Tuesday, I received quotes from six loan providers. I didn't get to check back until Thursday, and over those two days, market rates had jumped almost 0.25 percent. None of the providers had bothered to update their quotes. Maybe if rates had gone down instead of up, they would have. I don't know.

The major weakness of Zillow Mortgage Marketplace from a borrower's perspective is that the price quotes don't really mean anything, so using them as the basis for selecting a loan provider is hazardous. Further, Zillow is unhelpful in indicating what the price quotes do and don't signify.

Why don't they mean anything? Because, at best, a quoted price is the price the loan provider could deliver, provided that the borrower could be approved for the loan and that when given approval, the price could be locked immediately.

But the loan provider is guessing about approval. It is an educated guess, based on the information provided by the borrower, which is extensive. The loan provider can't confirm the information, however, and can't run it through an automated underwriting program because that would require an identifiable borrower.

In a world where underwriting requirements have substantially tightened, this is a problem. It is not unique to Zillow, but I would expect the site to explain it.

The second assumption underlying a price quote is that the loan can be locked immediately, which of course it can't -- the borrower has to apply and be approved first. This means the loan provider can't be held to a quote, which creates a temptation to lowball the price to be the provider the borrower contacts.

Zillow does have some things to say to loan providers about this. First, it warns providers not to lowball because it will be reflected in poor ratings, which will hurt in the long run. That's fine.

Unfortunately, Zillow also tells loan providers, "We expect you to stand by your quote if the information provided by the borrower is accurate." That says price quotes are locks, which is ridiculous. No lender can lock a price in a volatile market without a commitment. This impossible standard can only confuse borrowers.

Zillow should explain to borrowers the assumptions underlying price quotes and impose reasonable requirements on lenders. I would have it quote prices for a minimum of three days, which would be highly educational for borrowers. Zillow can also suggest that when borrowers contact a provider, they ask that quotes be kept current until the price is locked.

Jack Guttentag is professor of finance emeritus at the Wharton School of the University of Pennsylvania. He can be contacted through his Web site, <http://www.mtgprofessor.com>.

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April 13, 2008 Sunday  
Late Edition - Final

**SECTION:** Section RE; Column 0; Real Estate Desk; MORTGAGES; Pg. 10

**LENGTH:** 588 words

**HEADLINE:** A One-Stop (Online) Shop

**BYLINE:** By BOB TEDESCHI

**BODY:**

MANY Internet users are accustomed to going to **Zillow.com** to see a rough approximation of their home's value. Now the site is offering a way to find mortgages.

Early this month, the company introduced a mortgage service that, analysts believe, could help borrowers save money and, perhaps, protect them from multiple calls from aggressive lenders.

"This is one of those things that may not be good for mortgage brokers generally, but it will be good for consumers," said Rob Atkinson, president of the Information Technology and Innovation Foundation, a Washington-based research institution. "I like the innovation."

The service, found near the top of **Zillow's** home page, is somewhat similar to one popularized by **LendingTree.com**, through which users enter financial details and loan preferences, and receive offers from prospective lenders. On **Zillow**, users enter slightly more detailed information, including their credit score, but not their name or any other identifiable information.

For those who do not know their credit scores, **Zillow** offers a rudimentary scoring estimator from **Credit.com**. This may be an imperfect tool, however. For one recent user, the estimate understated a credit score by more than 50 points. A more reliable, but costlier, method is to visit the Web site of a major credit bureau and pay for one's score. **Equifax**, for instance, charges \$16.

**Zillow** circulates the borrower's information to a network of more than 1,100 brokers and lenders, who are free to submit offers. Prospective borrowers may receive these offers by e-mail or log onto **Zillow** to read them and contact, either by e-mail or telephone, the lenders or brokers.

That process, according to **Zillow's** chief executive, Rich Barton, cuts down on sales calls. "In focus groups, we heard an earful from people who said they thought about changing their phone numbers because of all the calls they got after filling out a form on some site," he said.

Mr. Barton added that since a borrower's application on **Zillow** is highly detailed, and lenders must provide **Zillow** estimates of all loan processing fees, "consumers can compare apples-to-apples quotes from lenders."

Unlike **LendingTree**, which charges lenders a commission for providing them with prospective customers, **Zillow** charges lenders and brokers a one-time fee of \$25. **Zillow** uses the fee to cover the cost of a background check on the businesses.

A One-Stop (Online) Shop The New York Times April 13, 2008 Sunday

Mr. Atkinson said that because lenders pay no commission, and because they compete against other lenders for business, borrowers should pay less.

One potential area of concern for consumers is that "when it comes to brokers, you're not exactly sure who you're dealing with," Mr. Atkinson said. "The risk is that if Zillow ends up with some bad apples, it could affect the system."

Mr. Barton of Zillow said the company would ban any lender or broker who breaches the site's code of conduct, which prohibits bait-and-switch tactics, among other things. The site is also promoting an evaluation service; it will enable borrowers who have interactions with lenders and brokers to leave public feedback about those businesses.

Brad Strothkamp, an analyst with Forrester Research, a technology consulting firm, said the site can help borrowers save time.

"What I like the most is the opportunity to integrate the home shopping and home financing process online," he said. "That's the way it works in the off-line world, where I work with a real estate agent, then that agent hooks me up with a broker."

**URL:** <http://www.nytimes.com>

**GRAPHIC:** CHART: A comparison of 30-year Fixed Rate, 15-year Fixed-Rate, 1-Year treasury security index, and 1-Year Adjustables. (Source: HSH Associates)

**LOAD-DATE:** April 13, 2008



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April 3, 2008 Thursday  
Chicago Final Edition

**SECTION:** BUSINESS ; ZONE C; The Ticker ; Pg. 2

**LENGTH:** 148 words

**HEADLINE:** Real estate site adds loan marketplace

**BYLINE:** -- Page compiled from Tribune staff, wire reports

**DATELINE:** NEW YORK

**BODY:**

Citing research that showed Americans spend as much time researching a vacation as they do a mortgage loan (answer: five hours), **Zillow.com** is launching a mortgage marketplace that allows consumers to anonymously receive custom loan quotes and rate their lenders.

**Zillow.com**, which created a buzz in the real estate industry two years ago with its online home value "zestimates," hopes to add transparency and information to the mortgage application process, while making it easier and faster to get mortgage quotes.

How it works: On its Web site, potential borrowers can fill out a detailed loan request form, which doesn't ask for any identifiable information.

Registered lenders can respond with quotes and rates, which are displayed on **Zillow's** standardized quote form aimed at making comparisons easier.

The prospective borrower then has the option to contact lenders about their quotes.

**NOTES:** ZILLOW.COM

**LOAD-DATE:** April 3, 2008

**Zillow's Next Play: Lead Generation; Zillow Inc. American Banker March 11, 2008**

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American Banker

**March 11, 2008**

**SECTION:** Pg. 1 Vol. 173 No. 48 ISSN: 0002-7561

**ACC-NO:** 176451579

**LENGTH:** 769 words

**HEADLINE:** **Zillow's** ↵Next Play: Lead Generation;  
**Zillow** Inc. ↵

**BYLINE:** Launder, William

**BODY:**

**Zillow.** ↵com could shake up the market for online mortgage leads by capturing information from prospective borrowers who use its Web sitewhile shopping for a home and then giving the data to lenders.

The Seattle company said it plans to begin generating and offering leads to lenders for free in a few weeks. Its site, best known for providing consumers with free rough estimates of property values according to tax assessments and other sources, attracts 5 million visitors a month.

Despite numerous entrants, the mortgage lead business is dominated by three players: IAC/InterActiveCorp's ↵ LendingTree LLC, ↵ NexTag Inc., and Experian Group Ltd.'s ↵ LowerMyBills.

Most generators make their money by charging lenders and mortgage brokers \$10 to \$175 per lead. But **Zillow** ↵ says it plans to continue relying on advertising for revenue. (Some of its ads come from lenders.)

Though some analysts expressed skepticism about how long the company could use an ad-driven model in the lead business, observers said **Zillow** ↵ is well positioned to compete there.

Its founders have formidable experience. Rich Barton, its chairman and chief executive, founded Expedia.com, ↵ and Lloyd Frink, **Zillow's** ↵ president, led major divisions of the travel site, which is credited with helping to pioneer online lead generation.

And in an industry that abounds with privacy concerns and complaints about lead generators that resell the same contact information to multiple lenders, **Zillow** ↵ appears to be pitching itself as a more scrupulous alternative.

"We've built our product around **Zillow's** ↵ model of openness and transparency that is in-

creasingly important in today's home lending environment," Jorrit Van der Meulen, its vice president of partner relations, wrote in a posting on the company's blog last week. "And, consistent with our information-based model, we have no intention of being part of the transaction."

A spokeswoman for **Zillow** said that charging for leads was "not in the plans at all," but that the company would not provide further details until next week.

Steve Kropper, who founded Domania.com, a site that lets consumers check home values, and sold it to LendingTree in 2004, said **Zillow's** model looked superior to those of other lead generators, because it combined "early stage" and "late stage" information on borrowers.

Early in the process, homebuyers are interested in price information, but later they want to know about loan terms and rates, said Mr. Kropper, now the president of Bank on Real Estate Inc., a Lexington, Mass., company that helps lenders and real estate brokers acquire and retain customers. "What **Zillow** is doing makes sense. I would call it joint customer acquisition."

**Zillow** is likely to get better leads than competitors, he said, because visitors to the site, who are already shopping for homes, are more likely to take out a loan in the near term.

Because the site offers information on home values, which visitors are more likely to look at repeatedly, **Zillow** may have a leg up in retaining the 80% of borrowers who are not prepared to get a loan when they start the shopping process online, Mr. Kropper said.

"They are like dough that hasn't been cooked yet," he said. "If **Zillow** can detect when they go from cold to the buy zone ... they will do something" that providers like LowerMyBills and LendingTree have not done yet.

However, other observers called free leads problematic, because of mounting industry concerns about lead quality and conversion rates.

"A free lead raises the question of what is the value ... whereas in paid leads there is some incentive on the part of the seller of leads to provide" greater value, said Craig Focardi, an analyst in San Francisco for TowerGroup, an independent research firm owned by MasterCard Inc.

Mr. Kropper said he assumed that providing free leads was a "transition strategy" that probably would make sense for a while.

But Mr. Focardi predicted that **Zillow** eventually would have to expand its business model "from free to fee in order for it to be a value for them and the lenders they hope to deliver the leads to" - even though **Zillow's** "fortunes are still rising" and the company has succeeded in "aggregating consumer eyeballs."

In his blog posting, Mr. Van der Meulen invited lenders and brokers to register for the service so they could begin using it as soon as it is launched. Lenders and brokers will be charged only a \$25 application fee to allow a third-party service to verify that they are valid industry professionals, he wrote.

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**LOAD-DATE:** June 12, 2008



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## San Francisco Chronicle

The San Francisco Chronicle (California)

February 12, 2008 Tuesday  
FINAL Edition

**SECTION:** Main News; Pg. A1

**LENGTH:** 1069 words

**HEADLINE:** WHAT'S IT WORTH?;

Is your house gaining or losing value? It depends on where you live in the Bay Area

**BYLINE:** Carolyn Said, Chronicle Staff Writer

**BODY:**

The Bay Area is known for its microclimates. That's as true for the real estate market as for weather patterns.

While home values have tumbled across the country, the San Francisco region has pockets of strength where prices continue to rise, albeit modestly compared with the double-digit appreciation of recent years. Not surprisingly, those strongholds are uniformly in affluent areas.

An analysis of home-price changes in Bay Area ZIP codes to be released Tuesday by **Zillow.com** shows a map of the region as a virtual checkerboard of good news and bad news.

Homes in many parts of Silicon Valley, San Francisco and Marin County appreciated in value as of the fourth quarter, compared with a year ago, **Zillow** said. But foreclosure-heavy, low-income areas such as east Contra Costa and southern Alameda counties had more dismal changes - many ZIPs there show home values down 5 to 10 percent, even more than 20 percent, in the space of a year.

The price volatility "is a sobering reminder of what's going on," said Stan Humphries, vice president of data and analytics for Seattle's **Zillow**. "It's pretty dramatic."

However, he said, the Bay Area map actually *is* a pretty picture compared with many other places.

"There are a lot of colors indicating price fluctuations both up and down in the San Francisco Bay Area, which means there is a lot of regional variation," he said. "The Detroit area, for example, is more monochromatic, but it's all bad. The San Francisco Bay Area at least has some bright spots."

Overall, though, values in the Bay Area are definitely down for the year, according to **Zillow**. Home values fell 6.7 percent in the metropolitan area that includes Alameda, Contra Costa, Marin, San Francisco and San Mateo counties. That's a steeper drop than throughout the nation, where all homes are down 3 percent year-over-year, **Zillow** said.

WHAT'S IT WORTH?; Is your house gaining or losing value? It depends on where you live in the Bay Area The San Francisco Chronicle (California) February 12, 2008  
Tuesday

Of the core Bay Area counties, only San Francisco shows appreciation for the year by **Zillow's** reckoning. Median home values were up 3.7 percent, to \$857,274. And that still falls short of inflation, which was just over 4 percent.

Alameda County was down 7.2 percent, to \$573,458, and Contra Costa fell an alarming 15.3 percent, to \$482,70. The story was not much better in San Mateo County, which had values down 3.2 percent, to \$779,702, or Santa Clara County, down 2.1 percent, to \$724,354.

For many people, knowing their home is worth less on paper is just an academic exercise. But for anyone considering selling or withdrawing equity, a lower value translates into immediate, real-world effects. Sue McCullough, a computer programmer with Wells Fargo, "**Zillowed**" her home in Oakland's Laurel District on Tuesday and was dismayed to see it valued at \$417,000 - about a 16 percent drop from a couple of years ago.

"It makes me very much more definite: I'm going to have our open, available line of home-equity credit shut down so we can't get into trouble," she said.

McCullough and her husband, Donald Barks, had planned to tap home equity to convert their tumble-down garage into a home recording studio. They got as far as tearing down the garage and then realized that building a new structure would max out their home equity.

"The last few years we used that home-equity line of credit for fun things, like vacations," she said. "That's not going to happen anymore. We have not exceeded the value of our home, but I don't want to go there. That scares me."

**Zillow** takes masses of real estate data - such as county records, MLS listings, its users' own information - and crunches them with proprietary algorithms to arrive at price estimates, or "**Zestimates**," for about 67 million homes nationwide.

The voyeuristic ability to check out not just your own house but your neighbor's, your boss', your friends' and the one you grew up in has made **Zillow** an instant water-cooler hit since its release two years ago. The site had about 4.6 million unique visitors in January.

**Zillowing** has entered the lexicon, a la Googling. Many people rely on the Web site to get a gut feeling about their home's worth.

"I check it quite insanelly," Marcy Orosco, a social worker at the North Bay Veterans Resource Centers, wrote in an e-mail. "Our home is all we have, and we are desperately trying to hang on to it at this time. I wish I could shrug it off. Our home is right on the Russian River, therefore it has held value very well. If you are across the street from me, on the other hand, your home has really gone down in value."

But **Zillow** has taken a lot of fire for valuations that can seem too far off base.

"As a real estate attorney who obtains appraisals regularly, I have found that **Zillow's** results are always significantly off of appraised value, occasionally far off," said William Warhurst, a partner at Redwood City's Hannig Law Firm. He thinks the site's **Zestimates** are off by 10 to 15 percent.

**Zillow** said that its price estimates are just that - estimates, not appraisals. Any real estate transaction involving a mortgage, such as selling or refinancing, almost always requires a professional appraisal.

The company said it continually works to improve its accuracy, most recently adding new data, such as local market conditions, and new algorithms. In the Bay Area, 35 percent of home sales come within 5 percent of the **Zestimate**, while 61 percent of sales come within 10 percent, it said.

**Zestimates**

- **What is Zillow?** A 2-year-old Web site that provides an automated home-valuation service offering "**Zestimates**" - estimated market values -

WHAT'S IT WORTH?; Is your house gaining or losing value? It depends on where you live in the Bay Area The San Francisco Chronicle (California) February 12, 2008  
Tuesday

for 67 million homes nationwide. **Zillow** has data on 80 million homes in 48 states, or 88 percent of all homes in the country.

- . **How does it work?** **Zillow** collects data from a wide variety of sources, such as county recorder and assessor offices and real estate listings, then uses proprietary algorithms to arrive at automated models for estimating home values. Users can tweak property information to fine-tune the valuations.
- . **How does it differ from other pricing reports?** Most real estate reports provide data on homes that recently changed hands, which means median price can be skewed depending on whether the mix of homes tilted toward more-expensive or less-expensive homes. **Zillow** gives information on all homes, not just those recently sold.

"I check it quite insanely. Our home is all we have, and we are desperately trying to hang on to it."

Marcy Orosco, a social worker at the North Bay Veterans Resource Centers

**LOAD-DATE:** February 12, 2008



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January 28, 2008 Monday  
Late Edition - Final

**SECTION:** Section C; Column 0; Business/Financial Desk; E-COMMERCE REPORT; Pg. 5

**LENGTH:** 993 words

**HEADLINE:** Despite Housing Slide, Real Estate Sites Sell

**BYLINE:** By BOB TEDESCHI

**BODY:**

TALK about an uh-oh moment.

It was late October, and Redfin, an online real estate brokerage firm based in Seattle, had received just three months earlier a \$12 million investment led by the marquee venture capital firm Draper Fisher Jurvetson. In the interim, the mortgage industry melted down, foreclosures spiked and housing sales slowed to a crawl. Now, one of Redfin's biggest markets, Los Angeles, was battling a series of wildfires and Redfin's sales had stopped cold.

Redfin was not the only victim of bad timing. Venture capitalists poured about \$50 million into three other real estate Web sites last year -- **Zillow**, Terabitiz and Trulia -- only to watch the market enter a historic slide.

Now, although most of the real estate industry wishes it could fast-forward through 2008, these online start-ups are surviving nicely. Each company recently reported strong sales and increases in Web traffic. Trulia surged to the top by the end of 2007, from sixth place in 2006, according to Nielsen Online.

Although these sites are not growing as quickly as they might have during a bullish market, they are at least growing.

"In September, we thought it was maybe the beginning of a very long downturn," said Glenn Kelman, Redfin's chief executive. "But for whatever reason, the last few months have been very strong for us."

Executives of Trulia, **Zillow** and Terabitiz said they, too, were encouraged by recent results. Online real estate companies, they added, could be today's version of the online travel agencies that flourished after the Sept. 11 attacks: a cheap alternative for suppliers looking to market a product that is suddenly in low demand.

In this case, brokers and agents have seen their marketing budgets shrink in lock step with their commissions as they struggle to sell homes.

"There's no doubt that a lot of brokers are feeling some pain right now," said Pete Flint, chief executive of Trulia, a real estate search service based in San Francisco. "They're spending less on advertising than they were, but they're spending a significantly larger portion online, because it's cheaper, and it's where the audience is."

Mr. Flint would not disclose sales figures, but he said traffic was growing more than 10 percent monthly, "and revenues are growing much faster than that."

Despite Housing Slide, Real Estate Sites Sell The New York Times January 28,  
2008 Monday

Redfin is a slightly different story because it does not accept advertising from brokers and agents. Rather, the site competes with traditional brokerage firms to offer people a way to buy and sell homes without face-to-face contact with an agent.

Buyers and sellers communicate with Redfin's agents -- in effect, customer service representatives on the Web -- by phone and through e-mail to negotiate deals and arrange house visits, among other things. Customers pay far lower fees to Redfin than they would pay to traditional agents.

With home sales slowing, Mr. Kelman said that 'we had to get very serious about figuring out what works and what doesn't for sellers.' The company's analysts pored through sales data and found that, among other things, listings that make their debuts on Fridays draw 7.7 percent more visitors than those introduced on Thursdays. In addition, listings priced at \$351,001 receive significantly less attention online than those listed at \$350,000, because of how real estate search engines filter their results.

The company began disseminating such tips to clients in December, around the same time Redfin's results began improving. Since late September, the site's share of real estate sales in which Redfin represented the buyer rose by 23 percent in Seattle, to nearly 2.5 percent, and jumped by 176 percent in the San Francisco area, to nearly 1 percent.

**Zillow**, which in September raised \$30 million from Legg Mason Capital Management and others, attracted 20 percent more visitors in December 2007 than in December 2006, according to Spencer Rascoff, **Zillow's** chief financial officer.

'Our growth actually accelerated in the back half of the year,' he said. 'In a down market, buyers, sellers and agents need more tools.'

The amount of advertising revenue that **Zillow** generates for every 1,000 pages on its site has more than doubled from a year ago, Mr. Rascoff said, as the site has added more sales agents and advertising products that allow marketers to reach homeowners at specific addresses. (People wishing to see **Zillow's** appraisal of a home type in the address).

Terabitiz, which raised \$10 million from Tudor Capital in July, builds and maintains online portals for real estate brokers and agents. The business only began selling its services in September, but Ashfaq Munshi, Terabitiz's chief executive, said he was pleased with the progress. The company this month introduced its first six brokerage sites, including that of Century 21 Abrams, Hutchinson and Associates, [www.century21ah.com](http://www.century21ah.com), which serves Middlesex and Mercer Counties in New Jersey.

Whether the success of the newcomers will spread to more established sites is an open question, said Kenneth Cassar, an analyst with Nielsen Online. 'There's dichotomy with what's going on in this category, when it comes to visitors and advertisers,' he said. While the number of visitors is up, the number of ads run on real estate sites dropped 31 percent last year when compared with 2006.

In past years, Mr. Cassar said, consumers who visited these sites were usually in the market for a house, a new mortgage or goods to help them complete a remodeling. 'Today, they want to understand the impact of the broader market on their local market,' he said. And as consumers find mostly bad news on that front, they are not exactly great targets for marketers who want to sell them new couches, new homes or a new mortgage.

'But people still need to live someplace and move from time to time,' Mr. Cassar said. 'So there will be a consistent base of activity that'll keep a number of these players quite happy.'

**URL:** <http://www.nytimes.com>

**GRAPHIC:** PHOTO: Glenn Kelman, chief executive of Redfin, a site that competes with realty agencies by offering a way to market homes. (PHOTOGRAPH BY STUART ISETT FOR THE NEW YORK TIMES)

Despite Housing Slide, Real Estate Sites Sell The New York Times January 28,  
2008 Monday

**LOAD-DATE:** January 28, 2008



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 USA TODAY

December 21, 2007 Friday  
 FINAL EDITION

**SECTION:** MONEY; Pg. 3B

**LENGTH:** 1318 words

**HEADLINE:** Internet renovates how homes get sold;  
 Web changes how sellers and buyers communicate

**BYLINE:** Noelle Knox

**BODY:**

Rich Barton, CEO of **Zillow.com**, was lying on a table with needles in his back a few weeks ago, talking to an acupuncturist who mentioned he'd sold his home through **Zillow.com**. Around the same time, Glenn Kelman, CEO of Redfin, had inadvertently irked his neighbors with a moving sale that turned into a free-for-all. Meantime, Charlie Young, chief operating officer of Coldwell Banker, decided to pull the plug on one of the firm's most cutting-edge Internet strategies.

In the process, each of the three men learned some surprising lessons about the risks and rewards in how the Internet is reshaping the housing industry. Their experiences shed light on the power and potential of the Internet to change how real estate buyers and sellers connect, gather information and communicate in both real and virtual worlds.

Be careful what you wish for

Barton, who had thrown his back out, was getting his first acupuncture treatment in Jim Blair's Seattle office when he started talking about **Zillow.com**. The company, which Barton co-founded last year, initially provided estimates -- dubbed "zestimates" -- of home values across the country. Then, earlier this year, **Zillow.com** started letting people advertise their homes for sale on the site for free. It included a fun feature that let homeowners set their "Make Me Move" price.

"I think I just sold my home on your site," Blair says he told Barton.

Blair had put a \$699,000 Make Me Move price on his home on **Zillow.com** in late spring, thinking he might downsize to a town house. Weeks later, as he was getting ready to put the four-bedroom house on the market through an agent, for \$659,000, a woman who'd found his home on **Zillow.com** sent an e-mail.

"She knew the area, knew the home, liked the area for her children for school," Blair recalls. "She had been looking for quite some time in the area and wanted to see the inside."

She made an offer; they settled on \$619,000.

Instead of paying a 6% commission to the agent, Blair -- who'd listed his house and found the buyer himself -- gave the agent 0.5% of the price, \$3,095, to handle the paperwork for the sale, which closed at the end of last month.

Internet renovates how homes get sold; Web changes how sellers and buyers communicate USA TODAY December 21, 2007 Friday

He hadn't expected to sell so quickly. He's now living with friends until his custom town home is ready.

During the same period, Barton had also put a Make Me Move price on his family's multimillion house in the Hamptons on Long Island, N.Y. But when a potential buyer, a hedge fund manager in London, contacted Barton to see if he was serious about selling, suddenly Barton wasn't.

"It was a dumb thing to do," Barton said. He had underestimated how much money it would take to make him, and his family wants to sell the home they'd built on the beach. Barton has since jacked up his Make Me Move price by more than 50%.

#### The power of Craigslist

Kelman has been in the hot seat since he opened his discount real estate brokerage in early 2006. Redfin has defied the traditional business model of charging sellers a 6% commission on a home price.

Instead, Redfin charges sellers a flat fee of \$3,000 for listing and marketing a home. For buyers, it collects the 3% commission from the seller's agent and refunds two-thirds of the money to the buyer.

Redfin operates in seven major cities and will open in Chicago and Sacramento next year. In every market, Kelman says, the company has run into resistance from some traditional agents who wouldn't show Redfin's listings or badmouthed Redfin to potential clients.

Redfin has represented a buyer or seller in more than 1,000 transactions this year. That's scant business compared with the national brands, but Kelman says he still received hundreds of threatening and angry phone calls and e-mails from Realtors after Redfin was featured in a program by CBS' 60 Minutes this year about a looming end to the 6% commission.

Asked which websites Redfin agents find are best for listing homes for sale (besides the company's own site) and Kelman has a surprising reply: Craigslist.

The free classified site, which simply lists ads in the order they were posted, isn't geared for real estate searches. Yet Kelman says when his agents put a listing on Craigslist, it brings an average of seven more online visitors to Redfin in search of more details.

But Kelman learned the hard way just how many people who use Craigslist are looking for a steal -- on anything. At the end of summer, he and his wife were preparing to move. He placed an ad for "free stuff" on Craigslist, including a Weber grill, an Ikea rug and two beat-up dressers. He also included his home address in the genteel Queen Anne neighborhood of Seattle and went to run errands. He assumed people would send e-mails if they were interested in any of the stuff. Instead, "Hundreds came knocking on the door like locusts," he says. Some knocked on a neighbor's door, looking for the grill.

His neighbors, Kelman says, were "furious."

His lesson proved that on Craigslist at least, one man's junk is another man's treasure: "We later unloaded a 20-year-old bike with a flat tire, an old-fashioned reel lawn mower, a weed eater, used cardboard boxes, a pair of bicycle handlebars, a 2003 Civic car stereo, a biochemistry textbook from a class I took last year, and a Sony VCR with no remote."

#### Real cash for fake property

If Craigslist is the cheap-o version of Internet marketing, on the luxury end are the "virtual worlds" of Second Life and Entropia Universe, where 3-D graphics provide a rich "infotainment" experience.

A few weeks before Kelman's chaotic giveaway, Coldwell Banker announced that it would become the first national real estate company to market one of its agents' homes for sale on Second Life. A software program was designed to give visitors a "virtual tour" of the \$3.1 million home on Mercer Island, Wash., replicated down to the light fixtures.

Internet renovates how homes get sold; Web changes how sellers and buyers communicate USA TODAY December 21, 2007 Friday

"Not only does this open up a whole new way of marketing a home, but it also exposes Coldwell Banker to an entirely new pool of potential customers who embrace technology and collaboration," COO Charlie Young said at the time.

As more people join Second Life and other Internet communities, Young says, "It becomes even more crucial for us to have this type of online presence."

In March, Coldwell Banker bought land on Second Life to build a virtual branch office, which has drawn more than 300,000 visits. But this week, Young told USA TODAY, his company is getting out of Second Life.

Though he says Coldwell Banker "had a great experience," he says it was "cost-prohibitive," and "there's not a critical enough mass of people on Second Life."

Instead, the company is investing more in its own site and putting listings on other sites, such as Trulia, Yahoo Classifieds and the new FrontDoor.

It may be too soon to sell an actual home in a virtual world. Yet some real estate speculators are making cold hard cash by buying virtual land. Jon Jacobs, who worked in independent films, refinanced his Miami home in 2005, took \$100,000 of his equity and bought an asteroid in Entropia Universe. It came with a shopping mall, apartment towers and a nightclub.

He says 10,000 visitors come to his asteroid every month to hunt animals and mine ore, which they use to make other products for sale, and to relax at his club. The visitors pay an automatic 5.5% tax on what they take from his asteroid, which earns Jacobs \$10,000 a month in real dollars, he says.

Entropia Universe "is obviously a fabrication," says Jacobs, 41, who recently moved to Los Angeles and says that managing his virtual real estate investments is a full-time job. "We're all happily participating in a mass delusion because there is a stable, growing economy. I don't think that's much different from real life."

Take luxury products and services.

"You go to a restaurant in L.A. and spend \$180 to feed yourself, whereas if you go to the store to buy the food, you will spend \$8," he notes. "It's the community experience we're paying for."

**GRAPHIC:** GRAPHIC, B/W, Source: ComScore Media Metrix (CHART)  
PHOTO, B/W, Tim Matsui for USA TODAY

**LOAD-DATE:** February 13, 2008

*Tech-phobic NAR alters its attitude on Net Chicago Tribune December 2, 2007 Sunday*

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December 2, 2007 Sunday  
Chicagoland Final Edition

**SECTION:** REAL ESTATE ; ZONE C; Pg. 1

**LENGTH:** 642 words

**HEADLINE:** Tech-phobic NAR alters its attitude on Net

**BYLINE:** Mary Umberger

**BODY:**

Google executive ↘Justin McCarthy smiled, looked out upon a vast room packed with Realtors and noted that my, my how times had changed.

Just four years earlier, he said, he had spoken to a real estate industry conference on technology trends and got the message that Google ↘was viewed with suspicion

"There was this notion of a lion coming over the hill," he said, evoking a phrase widely heard in the industry at the time. It was shorthand for any number of developments -- particularly the emergence of technology -- that were rumored to be positioning themselves to take real estate agents' livelihoods away.

"Anything that looked and smelled new was immediately the lion," McCarthy said.

But you'd never sense that at the recent convention of the National Association of Realtors in Las Vegas. Not only did McCarthy and **Zillow**. ↘com founder Richard Barton fill the room with hundreds of attendees, but those who couldn't get in formed a line that snaked down a hallway, waiting for someone to leave so they could enter. It was an unfamiliar sight at such industry confabs.

"Maybe a year ago, I felt this change [in the industry's attitude]. Maybe it's the economy," McCarthy said.

Sentiment finally shifts

Whatever the reason, there certainly does seem to be -- at long last -- an understanding that technology can be a real estate agent's friend.

As McCarthy and Barton spoke, I watched the sea of agents around me nod vigorously and take notes, many of them muttering in agreement with just about everything the duo said.

Barton, in particular, seemed to evoke a reaction from the crowd. The **Zillow** ↘chief executive

said his company's huge home-valuation Web site, which took off almost instantly after its debut less than two years ago, now has about 4 million visitors a month. In apparent understatement, he says things "happened a lot faster than we expected."

That day, **Zillow** ↘ had launched its free listings-feed program, in which a dozen major brokerages and listings-services were pouring for-sale data into the site. "Free" is a word that speaks volumes in the real-estate business and Barton said that on its first day, the site had 500,000 listings.

**Zillow** ↘ also plans next year to launch its Virtual Sold Sign program, in which agents can go into the site's database (which the company says contains every residence in the country) and mark the homes they've sold.

That kind of interactivity is undoubtedly a drawing card, and **Zillow** ↘ has plenty of devices that encourage the public to comment on, update or otherwise change its content. Barton said the site gets 25,000 to 30,000 contributions a day.

At another convention venue, Realtor.com was touting its newest features. The online behemoth -- it claims 4 million listings -- is the NAR's official site, run by Move Inc.

"Neighborhood" is a hot word at the site: House-hunters can search for data about schools, crime, etc., on 50,000 neighborhoods in 34 metro areas, including Chicago.

There, too, interactivity is key. Visitors can add and update information about their neighborhoods or even upload videos about them. Sure, everybody searches neighborhoods by school data and demographics, but now the site can search for listings based on an area's vaguely defined "family-friendliness" or "hipness."

Clearly these and dozens of other sites are trying to outdo one another: One-upmanship is the word of the day.

As fun as these sites are to play with, I'm starting to wonder whether the once-shy industry is heading too hard in the other direction. If "hipness" is a major worry for you, help appears to be at hand.

But at the end of the day, my gut tells me home buyers really just want to know how to find homes for sale and how much they cost.

Hear Mary Umberger on WBBM Newsradio 780 at 6:21 p.m. and 10:22 p.m. each Thursday and Friday and 7:20 a.m. each Saturday and Sunday.

mumberger@tribune.com

**LOAD-DATE:** December 2, 2007



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**THE WALL STREET JOURNAL**

The Wall Street Journal

October 30, 2007 Tuesday

**SECTION:** MARKETING & MEDIA; Pg. B5

**LENGTH:** 273 words

**HEADLINE:** Zillow Taps Love of the Home

**BYLINE:** By Kevin J. Delaney

**BODY:**

Zillow.com is tapping Americans' ongoing obsession with their home values to bring a new approach to online ad targeting.

The closely held Seattle company discovered that people looking up their own homes make up more than half of the searches for specific addresses on its site, which offers estimates of values and other information for the 70 million homes it tracks. Now Zillow is letting advertisers pay to have their ads displayed on its pages for specific homes as a way to reach the people who own or are in the market.

With its Home Direct Ads program, advertisers can target homeowners by address, estimated home value, demographic classifications and the likelihood that they are planning to move. Zillow says it can predict when someone is gearing up to move, based on site-visitation patterns for a specific home's page, such as a big increase in page views. It is betting that companies with products and services commonly used around the sale or purchase of a home -- such as mortgage brokers, moving services and furniture retailers -- will be attracted to the program.

Sony Corp.'s electronics division has purchased Zillow ads targeted at people who own homes or who are looking at homes valued over \$1 million, says David Cohen, U.S. director of digital communications for Interpublic Group's Universal McCann.

The ads, which Sony started buying about two months ago, are aimed at marketing Vaio laptop computers to upscale consumers. "This is the next layer of targeting," says Mr. Cohen. "It's about actual data, and we think there's a lot of value there."

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**THE WALL STREET JOURNAL**

The Wall Street Journal

April 26, 2007 Thursday

**SECTION:** Pg. D2

**LENGTH:** 388 words

**HEADLINE:** Web Tools Let Homeowners Update Their House's Value

**BYLINE:** By Lauren Baier Kim

**BODY:**

Homeowners can research the resale value of their homes -- or their neighbors' -- by going to Web sites like **Zillow.com**, **RealEstateABC.com** and **Cyberhomes.com**.

All three allow house hunters to price properties, and can guide sellers in setting an asking price -- but they aren't 100% accurate. They all rely on public records that may not be complete or available in some locations.

To counter these issues, the sites invite consumers to update their homes' data. Follow these steps to update home profiles:

**Zillow.com:** Homeowners can advertise their home at no cost or suggest a "Make Me Move" price (a dollar amount that might convince a homeowner who isn't selling to move). For properties for which **Zillow** has a "Zestimate" -- or market-value estimate -- adding details will create an "owner's estimate" of its value.

Type in the address, click "Claim your home" and register by selecting the property owner's legal name and agreeing to an affidavit.

Then go to your home's details page by clicking on your address and hitting "Edit Facts." Type in the new data and save. Anyone can view a property's revised profile on **Zillow**, so the site may be a useful marketing tool for sellers.

**Cyberhomes.com:** Type in the address. Click "Refine Value" to adjust the number of bedrooms/bathrooms, square feet and other details.

To factor in a remodel, click on the plus sign next to "Home Improvements," choose an improvement type and enter its cost. Hit "Apply Changes & Continue." Then hit "Choose Comparable Home Sales." Select similar properties and hit "Apply Changes & Continue."

Select "Adjust Market/Home Conditions" to rate the lot size, view and other features and the strength of the local market. Click "Update."

A new home value will be listed under "Your Changes" on the search results page, though it won't be public. While homeowners may want a measure of their residences' value, not all want that estimate to be public.

RealEstateABC.com: Type in an address. If there is an "ABC Value," adjust it by clicking on "Adjust Value." Rate the residence's interior, exterior, lot size and other variables and modify features by clicking "Edit." Select homes most like the property from the list. Click "Done."

The new ABC Value can only be seen by you.

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## **The Mercury News**

Found on BayArea.com  
San Jose Mercury News (California)

March 5, 2007 Monday

**SECTION:** PT; Pg. 4

**LENGTH:** 159 words

**HEADLINE:** Real estate search site **Zillow** gains popularity

**BYLINE:** Detroit News

**BODY:**

Launched just a year ago, Seattle-based **Zillow.com** has broken from the pack of Web sites that allow surfers to enter a property's address and obtain its estimated value. **Zillow** has received national attention, and last month captured 4 million visitors -- adding 400,000 users in February alone.

Generally aimed at those looking to buy or sell a home, **Zillow** often fascinates users for hours as they check values of neighbors' homes, price houses in upscale enclaves and of local celebrities -- or grit their teeth as they see if their own homes' values have increased or decreased in the past month.

**Zillow** uses public assessments, sales of comparable homes and publicly available information on the property to derive its ``Zestimates.''' Homeowners can add specific information, such as a new deck or remodeled kitchen, to get a more accurate Zestimate.

But critics complain the estimates aren't always accurate, and don't even exist for thousands of homes.

**LOAD-DATE:** March 5, 2007



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## What's your house really worth?

**How Zillow is turning online voyeurism into a real estate revolution. Fortune's Jeffrey M. O'Brien reports.**

**By Jeffrey M. O'Brien, Fortune senior editor**  
February 15 2007: 11:55 AM EST

**FORTUNE**

(Fortune Magazine) -- This is what usually happens the first time you visit **Zillow.com**: You type in your address to check out the Zestimate, an approximation of your home's market value. It appears in a little pop-up superimposed on a photographic map of your neighborhood. The number might make you smile; it could make you angry.

Next, you realize that the information on your property is incomplete. What about the kitchen upgrade? Your new deck? The landscaping? All that work's gotta count for something. You've spared no effort to convince the assessor that your house is worth less than the official report, but now it's time to primp. So you tap in some modifications and watch your home's value rise.

Next, you check your neighbors' Zestimates. Then your childhood home, a best friend's place, your boss's house. Just as you open your address book in search of more targets, your spouse calls out from the bedroom, wanting to know what the hell you've been doing for the past two hours. "Nothing, honey," you say, shutting the laptop and trudging off to bed, caught red-handed in a loop of real estate yuppie porn.

If you haven't heard of **Zillow** by now, it's probably because you don't own a home. Or maybe you're just not as prurient and narcissistic as the rest of us. The national real estate market is in flux: Prices fell last autumn; new-home sales have risen for the past two months.

But what does that have to do with you? **Zillow** knows. With 52 million house valuations across the U.S., the site attracts as many as four million visitors a month. In less than a year since launch, the Seattle company has become one of the Internet's biggest real estate destinations. There are many listing sites on the Web, but **Zillow** is more of a media play. It makes money by selling ads to brokers, banks, contractors, appliance retailers and anyone else interested in reaching data-obsessed homeowners and -buyers.

And now the company is trying to create something even more ambitious: a perfect market for real estate. Mix E\*Trade, Craigslist and the Multiple Listing Service together, and you begin to get the idea.

### **A pair of disruptors**

The two men behind **Zillow**, a pair of former Microsoft executives named Richard Barton and Lloyd Frink, don't exactly cut the image of moguls intent on upsetting a \$2.27 trillion industry. On the day of my visit to **Zillow's** headquarters, Frink, who's 42 and president of the operation, is wearing a Seahawks jersey and seems most interested in talking about football. And Barton, the company's 39-year-old chairman and CEO, couldn't look less threatening - put a pool cue in his hand and he'd be perfect in a Dockers ad.

But the two entrepreneurs know an industry in transition when they see it. They've placed \$5 million of their own money, \$1 million from early employees, and another \$51 million in venture capital on a bet that real estate is ripe for some good old-fashioned Internet repositioning.

Barton and Frink (not to be confused with "Barton Fink," the most excellent 1991 Coen brothers film) have had this feeling before. Thirteen years ago Barton convinced Bill Gates that consumers would benefit from a more transparent process of booking flights and hotel rooms. With his boss's backing, Barton launched Expedia, hired Frink, took the company public, and proceeded to massively disrupt the travel industry.

When Barry Diller bought the site for \$1.5 billion in 2003, the duo cashed out. They won't say how much they made, but let's just say it was enough to take some time off and figure out what to do next. (Nor will they say much about **Zillow**'s finances, except that the company still has half of its VC money and that an IPO is probable, but not this year.)

Now they're taking on the wobbling, punch-drunk world of real estate. "When we were doing focus groups on Expedia, consumers would tell us they could hear the tap-tap-tap of the keyboard when talking to a travel agent, and they wanted to jump through the phone and look at the screen," says Barton, sitting in his office in the company's Seattle headquarters. "Expedia was about satisfying that impulse, and that's also what we're doing at **Zillow**. The hunger for information about real estate is infinite, at least among adults."

"There are a lot of parallels with Expedia and **Zillow**," adds Frink, who plays the technical guru to Barton's visionary. (Frink was hired by Bill Gates at 14 - not a typo - and his first big project was coding the DOS-based program Doodle.) "In the real estate industry you have tools and systems built for the professionals. We're trying to build something for consumers."

Until recently **Zillow** was read-only. But now Barton, Frink and their 133 employees are introducing new features to keep people coming back and, in the process, protect the site from downcycles in the real estate market. In September, **Zillow** opened the site to enable visitors to edit home records for everyone to see.

In December the site began accepting listings from homeowners and agents, and unveiled an intriguing feature called Make Me Move. Everyone has heard the heartwarming tale of the newlyweds who luck into a dream home while driving through an idyllic neighborhood. They get out of the car and slide a note under the door: "If you're ever interested in selling, we can offer you x. We promise to love your house. Please call." Two days later an elderly woman phones to tell the couple their timing was impeccable and the price is right. The couple buys the home, raises a family and lives happily ever after. Make Me Move - which, as it sounds, lets **Zillow** users post the figure that would cause them to pack up and go - is intended to make that fairy tale a lot more common.

We all have our price. Judging by some of the Make Me Move listings that have cropped up in a few months, that price is often ridiculous. But **Zillow** officials say the average Make Me Move figure is just 17 percent over the Zestimate. That's a relatively modest premium, so users are clearly taking the feature seriously. Which got me thinking. My wife and I have entertained thoughts of moving. We're not restless enough to go through the stress of interviewing agents, listing our home and opening it to visitors. But if someone made the right offer, sure.

I've paid attention to the market since we moved into our 101-year-old two-bedroom, two-bath Victorian in San Francisco, so I had an idea of what our house could sell for. I looked at the Zestimate, sized up my place against comparable homes, factored in the hassle of finding a new place to live and came up with my own Make Me Move figure. Sure enough, it was pretty close to 17 percent above the Zestimate. Not wanting to sell myself short, I nudged it up and put my house on the market in the most passive-aggressive way possible. All in the name of research. My price? A cool \$1 million.

### **A transparent market**

The real estate industry is based on what economists call information asymmetry, which simply means that one party (typically the seller) knows more about a product than the other (the buyer). It's an opaque market that encourages obfuscation and leads to flawed pricing.

The big idea behind **Zillow** is to make real estate more like a stock exchange, a transparent market where all information about every property is readily available, and as a result pricing is perfect. The problem with building such a system, Barton explains, is that "the best information about the real estate market is locked up in people's heads. It's happening in conversations in backyard barbecues."

For a buyer, the best way to root out the true value of a property is to tap into that communal knowledge, interviewing neighbors about how well the home has been cared for, barking dogs, loud buses, crime, buzzing power lines. For a seller looking to price a home properly, the key is knowing how many people showed up at every nearby open house for the past six months, analyzing overbids and price reductions, knowing the average time on the market and walking through every comparable home that has sold recently.

Doing all that legwork is unrealistic, of course, which is why we use agents. If **Zillow** does what Barton and Frink say it will, however, all that information will be as readily available as the number on the mailbox.

Needless to say, **Zillow** has a tendency to put real estate people on edge. "There is something really quite scary," reads a post from last summer on 0DotZero, a real estate blog, "about the fact that Joe and Jill Consumer [are] perfectly willing to give their frikkin' cell phone numbers to **Zillow.com**, when they wouldn't even be willing to accept a cookie from my Web site."

The blogger, who claims to oversee interactive technology and marketing for a large unnamed commercial real estate agency, sees trouble ahead for his business. "He who holds the primary customer relationship controls the customer," he says. "From that perspective, **Zillow** is well poised to control the customer."

Both founders have heard this type of angst endlessly, and they swear they're not trying to obliterate the middleman. (They're much more intent on stealing one of the last great cash cows of newspaper advertising - like Craigslist with a profit motive.)

"At Expedia we were the agent," says Barton, whose mother was a real estate broker. "With **Zillow** we're not. There's speculation that we're going to charge commissions and sell houses. That is not what we're doing." He goes on to say that a broker is less like a travel agent than an attorney. You have access to every bit of legal information that a lawyer does, but none of the training - would you really choose to represent yourself?

It's clearly in the company's short-term interest to maintain the current power structure. Brokers, agents and developers spend upwards of \$8 billion in advertising a year. By 2010 a greater percentage of that money will go to the Internet than to newspapers, according to the media consultancy Borrell Associates.

So Frink spends his time convincing the professionals that their ads on **Zillow** will attract new clients. "If you have a good agent, they'll say, 'I know about the barking dogs,'" says Frink. "If we can get the agents to share that kind of information with the public and they get a benefit from it, they'll get more clients and gain more trust."

### **Agent outreach**

For the most part, Frink's outreach seems to be working. The site is getting more ads from agents every day, and the

National Association of Realtors is sold on the concept. "**Zillow** is lighting up the imagination of consumers, getting them engaged in the real estate process. If you're marketing anything, it's good to have an interested user base," says Mark Lesswing, a senior vice president at NAR. "Many realtors don't fear **Zillow** anymore. They use it as a way to show how their services are more valuable than something you can get for free on the Web."

If Christopher Guest ever films a mockumentary about real estate agents, he could do worse than to make the trip to Phoenix and get a load of Brett Barry. With a George Michael beard, bleach-white teeth, perma-tan and a smattering of gold jewelry, Barry darts around his office in a strip mall, his face lighting up whenever another human comes within shouting distance.

Specializing in a planned community near Scottsdale, Barry lords over his territory in a canary-yellow Porsche Boxster whose vanity plate reads SAYSOLD. "It's a realtor thing," he says, half apologizing for, half drawing attention to his chariot. Locals tell me today is the coldest day of the year in Phoenix, but that doesn't dampen Barry's enthusiasm. "Let's put the top down!" he calls out as we get in the sports car for a tour of his domain.

Barry is skeptical of **Zillow's** valuations, especially in a market like Phoenix, where so many properties are languishing. If the Zestimates are based on sales, then **Zillow** is missing a whole lot of data. He points at a stack of pages from the MLS (for Multiple Listing Service, the nationwide database of properties for sale). "Look, 213 days, 353 days, 529 days," he says, referring to how long each house has been available. "There's a lot of fat in the market. Prices are still too high."

For any homeowner looking to sell, it's a gloomy message: These are the worst of times. Not long ago, Phoenix was the nation's fastest-growing market. The median price rose 55 percent in 2005. Agents were closing deals on the hoods of cars; investors flipped homes without ever moving in.

Fast-forward to early 2007: Throw a rock in any direction, and it'll bounce off a FOR SALE sign. "There are 45,000 listings in the Phoenix MLS, and that number hasn't changed in six months," Barry says as we cruise among lookalike stucco homes. With every passing week, the number of houses on the market rises, increasing the downward pricing pressure. "It's like a freeway pileup."

But Barry's not glum. The way he sees it, his services are even more valuable in a down market. (He says he made \$100,000 more last year than in 2005, the height of the boom.) And he's taking me along on his rounds to show me why that's true. At each place he quickly identifies shortcomings, punching numbers into his cell phone calculator and revealing that a house is overpriced by \$25,000, \$40,000, \$90,000.

Scouting trips like this one give Barry valuable knowledge. Same for the kibitzing he does with fellow agents, telling stories, listening to what types of properties are moving. Add such anecdotal data to his access to professional valuation services, his intuition on how much to discount a house that backs up to a road instead of a golf course, and his presence in the community, and you get an agent who has repeatedly ranked in the top 1 percent nationwide.

And yet even Barry has problems persuading clients to follow his advice. Homeowners too often become emotionally attached to the price they could have fetched at the top of the market - especially if they've taken home-equity loans.

"You look out on the street and see five to ten houses for sale, but many people still don't believe things have changed," he says, shaking his head at a dirty carpet. "The average seller says, 'I need to get this much out of our house to move up.' But the market doesn't care."

By giving consumers real-time updates on the value of their homes, **Zillow** intends to improve the dynamic between

homeowners and agents like Barry. "We're going to change the nature of the communication," says Frink. "When real estate agents are talking to clients, it's going to be more of a two-way conversation."

### **Improving accuracy**

The first step on that road is improving the accuracy of the Zestimates. Overall, **Zillow** has Zestimated the value of 57 percent of U.S. housing stock, but only 65 percent of that could be considered "accurate" - by its definition, within 10 percent of the actual selling price. And even that accuracy isn't equally distributed.

For example, 85 percent of homes in Los Angeles have Zestimates, and two-thirds have been accurate. But only 53 percent of homes in metropolitan New York have Zestimates, and only half of those are accurate. In Louisiana, where one in 50 homes is listed on **Zillow**, the site is just about worthless. (In at least one case, questions about **Zillow's** accuracy have taken on a political charge: A community activist group, the National Community Reinvestment Coalition, accused the site of discriminatory valuations in minority neighborhoods. "A lot of people have thrown rocks at us," Barton says. "Have we been sued yet? No, but I'm sure we will be.")

Squirreled away five floors below Barton's office, the company's VP of data and advanced analytics, Stan Humphries, is trying to improve those percentages. Each night his formulas churn through two terabytes of data, comparing every home with similar nearby properties and factoring in newly reported sales.

"When you want to see comparable homes - when you ask, 'What homes are like this house?' - realtors do that with intuition," Humphries says. "We do it with machine learning. You can infer information. If one house always sells for more than everything around it, we might be able to infer that it has a view. This is a really hard problem to solve, but at some point in the next year we are going to produce valuations that people are going to be completely stunned by."

Barry remains dubious. **Zillow** has Zestimates for 99 percent of all Phoenix homes and claims that 72 percent are accurate to within 10 percent. But Barry tells of a family who recently came to him believing their home was worth a lot more than it was. **Zillow** told them it would sell for \$505,000; Barry and another agent each independently put the figure at \$440,000. He doesn't discourage clients from looking at **Zillow**, but he definitely suggests they take the numbers with a grain of salt. "It's a tool," he says dismissively. "These folks said they looked at **Zillow**, but after seeing the Zestimate, they knew they wanted someone with knowledge of the area to see their house."

### **Finding the fairy tale**

Back to my million-dollar pricetag. By now, it's early January, almost a month since I first visited Barton and Frink in Seattle. I haven't heard a peep about my Make Me Move price, and suddenly, just as I'm wrapping up this article, an e-mail hits my in-box. It reads, "Hello, we are neighbors of yours, looking to buy a home in Potrero Hill. In an effort to not waste your time, we are wondering if your million-dollar price quote is at all flexible. We are able to buy in a range close to there, but not quite there. Thank you very much in advance for your time."

Whoa. Now what? My wife and I discuss whether we have any wiggle room and decide that the first order of business is to call the woman and see if she's serious. The following morning, that's what I do. She is. As it turns out, the potential buyer and her husband are perfectly suited to play the role of the house-seeking couple in the fairy tale. They love the neighborhood and have been frustrated by their inability to buy. With the help of an agent, they've made three offers in three years, only to be outbid each time. Oh, yeah, and she's pregnant. They want a place to raise their family and are sick of going through the usual routine. "I've seriously considered putting a note up at Farley's," she says, referring to the local coffee shop, "or writing a form letter and putting it in mailboxes."

She's been a fan of **Zillow** since she found the site several months ago and immediately identified Make Me Move as a great way to draw a bead on houses before they go up for sale. Scouring the site, she found six pricetags in my neighborhood and inquired about mine and one other. As soon as she talked to the other guy, he decided it would actually

take more to make him move after all, and he chickened out. I remain convinced that my number is fair. But she can't get there.

So I propose an idea that'll take \$60,000 right off the top: Let's cut out the middlemen. She's torn. She feels loyalty to her agent but is not sure how much he's really worth. "We're doing 95 percent of the looking and all the legwork. He really just comes in when we're ready to make an offer," she says, adding that she'd be nervous about not having a pro to see the process through to the end.

Ultimately, the buyer and I decide to chill, think about how we could make the transaction happen, and pledge to strike up the conversation anew in the spring. Which is fine by me. With a buyer on hold, I'm able to begin scouting a dream property for my family. Just five years ago such a search would have started in a newspaper and ended in the office of an agent, where we would have probably competed with dozens of other bidders. Today I might be able to hop on **Zillow** and buy a house that's not even on the market - without dealing with open houses, bidding wars or buyer's remorse. Or even an agent.

In an opaque market, where the closest approximation of the value of a home lies in the head of a knowledgeable broker - say, Phoenix circa early 2007 - an agent can easily be worth the standard 6 percent commission. But in a perfect market, where the true value of a home is crystal clear to all parties and the fairy-tale note on a napkin comes in the form of an anonymized e-mail, 6 percent begins to look an awful lot like a luxury. Kind of like a canary-yellow Porsche.

*Doris Burke contributed to this article.*

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**Real estate: Who's buying now ■**

From the February 19, 2007 issue

**Find this article at:**

[http://money.cnn.com/magazines/fortune/fortune\\_archive/2007/02/19/8400262/index.htm](http://money.cnn.com/magazines/fortune/fortune_archive/2007/02/19/8400262/index.htm)



Copyright 2006 Los Angeles Times  
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Los Angeles Times

December 7, 2006 Thursday  
Home Edition

**SECTION:** BUSINESS; Business Desk; Part C; Pg. 1

**LENGTH:** 970 words

**HEADLINE:** Zillow is for sales, not just snooping;  
The much-hyped website, which provides home values, now allows sellers to post listings.

**BYLINE:** Annette Haddad, Times Staff Writer

**BODY:**

Real estate website **Zillow.com** became an instant hit by telling homeowners -- and their nosy neighbors -- how much their houses might be worth.

Now, the Seattle-based company will help owners get the word out about how much they want in a sale.

Starting today, **Zillow Inc.** joins a growing list of websites that allows homeowners and real estate agents to post virtual "For Sale" signs for free. The feature also plugs a hole on the site, which touts a database of more than 60 million U.S. residences but no information on what most viewers want to know: Is this home for sale?

The addition could pose yet another threat to the traditional system for buying and selling homes, analysts said.

"It's just one more chink in the armor of the established brokerage industry," said Steve Murray, an industry consultant based in Littleton, Colo. "It provides consumers with more choices."

But too much choice could work against **Zillow**, one of hundreds of real estate websites. Property listings are among the chief reasons consumers and advertisers seek out real estate sites, and those with the biggest inventories of homes for sale are capturing the most viewers. The No. 1 real estate site is Realtor.com, which is sponsored by the Realtor trade group and offers one of the largest collections of for-sale listings.

Adding a listings service was necessary for **Zillow** to bring in new viewers and bring back old ones, said Greg Sterling of Sterling Market Intelligence, a San Francisco-based research firm.

But **Zillow** needs to build inventory quickly to give viewers a full picture of the for-sale market, analysts said. Unlike some sites that aggregate listings from the industry's multiple-listing service, **Zillow** is depending on sellers to voluntarily post information.

"It's all contingent on people actually showing up and doing these things," Sterling said.

Co-founded by Richard Barton, the creator of consumer-travel website Expedia.com, **Zillow** was launched in February amid much hype about its potential to

**Zillow** is for sales, not just snooping; The much-hyped website, which provides home values, now allows sellers to post listings. Los Angeles Times December 7, 2006 Thursday

reshape the real estate transaction process into something more transparent and less costly.

Barton had already helped upend one industry and many figure that by applying the same formula -- providing consumers access to information previously controlled by agents -- **Zillow** will eventually lead to industrywide changes.

"The availability of this information online is starting to change expectations," Sterling said. "It doesn't mean an agent won't be involved in the transaction. But maybe there will be downward pressure on fees, or at least agents will be asked to justify their commissions."

David Andreone said he would probably use **Zillow** to help sell his Beverly Hills home, currently on the market for \$1.6 million. Andreone is marketing the property himself on Forsalebyowner.com and not using a broker. He sold his previous home three years ago the same way and found the process easy and less expensive than using a traditional agent.

"I would definitely be interested if **Zillow** is doing this," said Andreone, who has used **Zillow** to check the values on his and his parents' homes.

Even without its new feature, **Zillow** had rocketed into the top 10 most-visited real estate sites. For the week that ended Saturday, **Zillow** was No. 7, with 2.1% of visits, among 1,766 real estate websites, according to research firm Hitwise.

By giving away free market data, including instant valuations and sale histories on individual homes, the website tapped into a potent consumer "snoop" factor that has made it Topic A at many cocktail parties and backyard barbecues. But some of the discussions weren't flattering; many of its valuations have been off the mark.

On **Zillow**, sellers working with or without brokers will be able to set a price, post photos and descriptions of their properties, link to other websites and communicate with potential buyers via e-mail. When a listing is posted, a flag will pinpoint its location on a community map.

**Zillow** executives said it already had lined up Realtors who were prepared to post their listings on the site.

Vince Malta, a former president of the California Assn. of Realtors and a San Francisco-based real estate agent, said he would probably use the site for his clients' listings.

Malta already checks out home values on **Zillow**, so he is prepared to answer questions from clients who have done the same. He also posts listings on Craigslist.com, which accepts them for free, and on the official multiple-listing service, which is accessible only to other agents.

The **Zillow** feature "sounds like another tool at the agents' and clients' disposal," he said.

**Zillow** is also launching a feature called Make Me Move, which lets less-motivated homeowners post a price tag -- however far-fetched -- alongside other data about their home.

"What number would it take for you to call the movers and hand over your keys?" said Lloyd Frink, **Zillow's** co-founder and president.

It's another gimmick that **Zillow's** leaders hope will keep viewers returning to the site. The company, which has yet to turn a profit, makes its money by selling advertising. The more traffic it receives, the more it can charge for ad space. "We're like a hit TV show," Frink said. "Can we continue to produce the hit shows?"

annette.haddad@latimes.com

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**Zillow** is for sales, not just snooping; The much-hyped website, which provides home values, now allows sellers to post listings. Los Angeles Times December 7, 2006 Thursday

Precious real estate in cyberspace

Most visited real estate websites and their share of visitors in that category, for week that ended Saturday

1. Realtor.com---www.realtor.com---9.64%
2. RealtyTrac---www.realtytrac.com---2.89
3. Rent.com---www.rent.com---2.59
4. Homegain---www.homegain.com---2.51
5. Yahoo Real Estate---realestate.yahoo.com---2.31
- 6 .Re/Max Real Estate---www.remax.com---2.26
7. **Zillow**---www.**Zillow**.com---2.05
8. Apartment Guide---www.apartmentguide.com---2.02
9. Apartments.com---www.apartments.com---1.81
10. Zip Realty---www.ziprealty.com---1.47

Source: Hitwise

**GRAPHIC: PHOTO: FOUNDERS:** Some analysts say **Zillow.com**, created by Lloyd Frink, left, and Richard Barton, could pose a threat to the traditional system for buying and selling homes. **PHOTOGRAPHER:** Bryan Chan Los Angeles Times

**LOAD-DATE:** December 21, 2006



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## **THE KANSAS CITY STAR**

Found on [KansasCity.com](http://KansasCity.com)  
The Kansas City Star

August 29, 2006 Tuesday

**SECTION:** D; Pg. 8

**LENGTH:** 641 words

**HEADLINE:** A little **Zillow** talk

**BODY:**

Those predisposed to handwringing when it comes to the value of their home need go no further than **Zillow.com**.

The nationwide housing value Web site - which coughs out a "zestimate" for anyone willing to punch in an address - inspires an odd mix of admiration and bemusement.

I'm a big believer in the notion that more information inevitably leads to more efficient markets. And no other public Web site I've found has made a more concerted effort to gather and distribute housing sales and value data.

The folks at **Zillow** have gathered information from multiple listing services across the country, combined that with county property tax appraisal and sales records, and applied a "proprietary algorithm" to build an interactive Web site offering real-time value estimates for 67 million homes across the country.

Put simply, it's an open house snoop's guiltiest pleasure. Punch out an estimate for your house. Check out the neighborhood. Look in on your buddy's house across town. Ponder potential moves to other cities. And take comfort in the fact that, while the local housing market is definitely softening, we're not on the hard landing path that seems increasingly inevitable in some boom-and-bust coastal markets.

Among other things, **Zillow** offers color-coded "heat maps" of selected areas around the country that plot housing values per square foot. Not surprisingly, maps for Silicon Valley, San Diego and Miami are ablaze, albeit not for long. Kansas City hasn't been mapped yet.

**Zillow** is not perfect, and the folks running it are pretty forthright in admitting it. They have the quality of their Kansas City area data rated with two stars on a five-star scale. At this point, 35 percent of the homes in the metro area are on **Zillow**, and its "zestimates" are within 10 percent of the selling price 56 percent of the time. But they are updating and refining the data all the time.

I, for one, think **Zillow** misses our house on the high side. Notably, the Web site has our house listed with four bathrooms, which is 1.5 more bathrooms than I've found since we moved in seven years ago. The reason is that our friends at the Jackson County appraiser's office - shockingly - have it wrong. (Memo to Jackson County: Please take note and adjust our tax appraisal valuation downward accordingly. Thank you.)

Such data flaws show that **Zillow** clearly is still in the build-out phase. Moreover, the site is trying to do something far better than the virtual vacuum of information that homeowners once dealt with in ascertaining property values.

In fact, the only thing that really troubles me about **Zillow** is the underlying pretense that Joe Sixpack can literally punch up an accurate, real-time home value estimate.

The site actually has the gall to change your house value on a daily basis and show how much you've "gained" or "lost" on your house this week. According to **Zillow**, we "lost" \$2,360 on our house during the past week, which was marked by a series of chilly housing market reports. The site will even generate a graphic akin to a stock chart to show how your house has done over the last 10 years.

Indeed, the mere existence of **Zillow** may speak to a psychological shift that has changed the relationship that many Americans have with their homes. For many folks, their home is no longer simply needed shelter for them and their loved ones. Instead, it's become a piggy bank, an investment, an inanimate object with a value that can be checked daily with the click of a mouse - just like some bleary-eyed day trader.

And that, my friends, isn't a healthy attitude to have toward something as illiquid in the marketplace as your home. Indeed, some housing market handwringers might argue it's the latest sign of the apocalypse.

To reach Chris Lester, assistant managing editor-business, call (816) 234-4424 or send e-mail to [clester@kcstar.com](mailto:clester@kcstar.com).

**LOAD-DATE:** August 29, 2006



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July 16, 2006 Sunday  
Chicagoland Final Edition

**SECTION:** REAL ESTATE ; ZONE C; Pg. 1

**LENGTH:** 551 words

**HEADLINE:** The verdict is in for Internet assessment sites

**BYLINE:** Mary Umberger

**BODY:**

**Zillow.com** has entered the halls of ivy.

The online service, which promises a free, instant estimate of your home's worth, burst onto the scene last winter with huge media buzz. Shortly thereafter, it turned into a parlor game: Get a notion--presto!--of what your home might fetch. Check your neighbor's house, your dentist's beach house, Aunt Edna's condo!

Now **Zillow** has moved beyond Internet-toy status and into academe. Professor John McDonald, director of the Center for Urban Real Estate at the University of Illinois at Chicago, recently test-drove **Zillow** and other online valuation tools for a scholarly journal. And a few weeks ago, he assigned them as homework.

"When **Zillow** was introduced in February, I was teaching a graduate-level real estate course at UIC," McDonald said. "All the students were trying it. It was the talk of the hallways--this Web site where you type in an address and up pops an estimate."

Curious, he invested a weekend in tinkering with the valuation sites to determine whether they were worth the time. As printed in the current *Journal of Real Estate Literature*, the short answer is: Generally.

He concentrated on **Zillow**, he wrote, because provided free, instant estimates; the other is *Domania.com*, which he said offered "far less" information. He also looked for "comps," or sales records for comparable properties, on *HomeGain.com*, *ZipRealty.com* and *HouseValues.com*, which are also free.

He concluded that **Zillow** is a cool tool for getting a basic price estimate, but when you experiment by changing such factors as the age of the house, roofing composition, etc, some of those estimates seemed out of whack. And **Zillow** clearly has a long way to go before it matches up with time-honored appraisal methods, McDonald wrote.

On the other hand, put the five sites through their paces, he suggested, and collectively, the user can get a "a great deal of information quickly, and best of all, at no charge."

This summer, he assigned 60 grad students in his class at the University of Chicago School of Business to do the same thing: Pick a property, take what they had learned about real estate appraisal and use those sites plus others, if they chose, to determine a value.

The consensus from the students, most of whom also focused on **Zillow**: "Pretty good," McDonald said. "I had 42 people who took **Zillow** seriously" and derived

most of their research from it. "Thirty-four thought **Zillow** gave a good estimate of value. Four thought **Zillow** was too low. Four thought it was too high."

The other 18 students used various Web sources, and generally they, too, were satisfied with the numbers they got, he said.

The biggest complaints: The sites didn't have enough data on condos, and some suburbs' data also seemed skimpy, he said.

McDonald knows these Web sites are constantly tinkering with their offerings, so he's going to give it another go this fall, to see whether anybody is gaining on **Zillow**, the perceived top dog.

Whatever they find, the professor urges them not to believe everything they read on the screen.

"It's only an estimate," McDonald said. "But that's all you have for any of this stuff" in the appraisal category.

Hear Mary Umberger on WBBM Newsradio 780 at 6:21 p.m. and 10:22 p.m. each Thursday and Friday and 7:20 a.m. each Saturday and Sunday.

mumberger@tribune.com

**LOAD-DATE:** July 16, 2006



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April 24, 2006  
 Correction Appended  
 U.S. Edition

**SECTION:** PERISCOPE; Pg. 12

**LENGTH:** 282 words

**HEADLINE:** Real Estate: Prepare to Be Zillowed

**BYLINE:** Karen Breslau

**BODY:**

Plug in your address at **Zillow.com**, and you get an aerial photographic map that shows the home's estimated market value. Or, you can check out the value of someone else's home, which explains why the site is winning a rabid following in the cities where the raw data used for the valuation are best: Seattle, L.A., San Francisco and Boston. Spencer Raskoff, **Zillow's** CFO, spoke with NEWSWEEK's Karen Breslau:

**Zillowing** might become the new Googling. Did you deliberately choose a name that would be a pop-culture verb?

That was our hope. **Zillow** stands for "zillions of pillows." The zillion stands for the massive amount of data we have to calculate the valuations of 65 million homes. Pillows is evocative of the home. Every real-estate transaction has the hard, analytical side, as well as the soft, squishy side.

Who **Zillows** whom?

**Zillowers** are looking at their boss, ex-wife, the girl they didn't marry. We've heard great stories about people **Zillowing** blind dates or job candidates. I knew we made it when my mother-in-law told me the ladies at her beauty parlor **Zillowed** each other's houses.

One complaint is that the valuations are off in some markets.

The "zestimate" is only as strong as the data available. In San Francisco, we have transaction data for all homes that sell, including the number of bedrooms and bathrooms, square footage, roofing type, plumbing. We have a team working on a calculator that will allow individual homeowners to enter corrections.

Is this an invasion of privacy?

We, as a society, have decided info about home values should be publicly available to avoid unfair taxation and to contribute to an efficient real-estate market. We've had surprisingly few complaints.

**CORRECTION-DATE:** May 4, 2006

**CORRECTION:**

In "Prepare to be **Zillowed**" (Periscope, April 24), we misspelled the surname of **Zillow** CFO Spencer Rascoff. NEWSWEEK regrets the error.

**GRAPHIC:** Net worth: Zillow.com lets you see just how sweet a home really is

**LOAD-DATE:** May 4, 2006



Copyright 2006 The New York Times Company  
The New York Times

April 2, 2006 Sunday  
Late Edition - Final

**SECTION:** Section 14NJ; Column 4; New Jersey Weekly Desk; WHERE WE LIVE; Pg. 9

**LENGTH:** 775 words

**HEADLINE:** For What It's Worth, You Can Look It Up

**BYLINE:** By DEBRA WEST

**BODY:**

WHEN the real estate Web site Zillow.com began in February, it made a big splash with \$32 million in financing and a high-profile chief executive, Rich Barton, a creator of Expedia.com.

The site allows users to type in an address anywhere in the country and get an aerial or satellite picture of the house along with statistics like square footage, property tax, sales history and current estimated value. It promises to put the secrets of 60 million homeowners online for anyone to see.

So far, though, residents of the New York suburbs have responded with a collective ho-hum. That may be because, as of early March, the site's coverage in the region was still spotty.

"We have 85 percent of the homes in the New York metropolitan area identified," said Amy Bohutinsky, Zillow's director of communications. "In 53 percent of those, we have enough information for a Zestimate," the company's term for a home's estimated value.

In New York and Connecticut, the accuracy varies from county to county and town to town. The site creates price estimates for only about 40 percent of New Jersey homes because previous sale prices are not part of the public record in the state, Ms. Bohutinsky said.

Zillow is "kind of underwhelming for us in northern New Jersey right now," said Liz George, a blogger who writes about the Montclair real estate market on baristanet.com. "Here it's only giving tax assessment information."

Much of the information is presented in a snappy real estate version of pig Latin; besides the Zestimate of a home's current value, Zillow creates a "Zindex" of home values in a given neighborhood or town, charting a home's value over 1-, 5- or 10-year periods and giving a list of comparable homes and what they have sold for in recent months.

"The thing with Zillow that's so exciting is that you don't have to give any information about yourself," Ms. George said. "It's anonymous. We call it 'real estate porn' because you can go there in the middle of the night, look at it and not disclose to anyone that you're interested in this kind of thing."

P. Gilbert Mercurio, chief executive of the Westchester County Board of Realtors and the Westchester-Putnam Multiple Listing Service, said he doesn't think real estate brokers will lose business because of Zillow.

'Sellers are going to continue to need very current and timely data,' Mr. Mercurio said. 'Zillow's information is based on public records. It's a question of how fast the town clerk or the county clerk is going to file the deed. That could be months.'

The Westchester Board of Realtors, on the other hand, requires its 7,500 members to file a sales report within 24 hours after every real estate closing.

Zillow has become a licensed real estate brokerage in some states because that allows it to gain access to more information, but the company has no plans to act as an agency or sell real estate, Ms. Bohutinsky said. The company plans to earn revenue by selling advertising to real estate brokers, mortgage brokers and other home-related services, she said.

Jean O'Neill, a real estate broker in Danbury, Conn., with William Pitt Sotheby's International Realty, said the more information customers have at their disposal, the better for everyone. Most buyers already do research on the Internet before beginning their home search, she said, so Zillow will be another resource. 'Its Zestimates are a little high, I think,' Ms. O'Neill said. 'But it comes up with very good comparables that would take me hours to put together. The comparables in general seem to be more accurate than the Zestimates.'

But because it relies on public records, Zillow knows only as much about a house as the local assessor knows.

Take Russell Cereola's 80-year-old Dutch colonial in Sayville, N.Y., on the South Shore of Long Island; Mr. Cereola says he thinks Zillow underestimates its value by about \$200,000. He bought the house nearly a decade ago as a fixer-upper, and while he hasn't put on any additions or made changes that required him to file permits with the town, he has renovated just about every inch of the interior, he said. That kind of information -- the condition of the inside of a house -- is not available from town records.

'Does he know if my basement is finished?' Mr. Cereola asked, referring to Mr. Barton, Zillow's chief executive. 'Does he know if I have custom cabinets or stainless steel appliances in my kitchen?'

He added: 'It's interesting to see how much they think your property or your neighbor's property is worth. But in the end, a house is only worth what people are willing to pay for it.'

URL: <http://www.nytimes.com>

GRAPHIC: Photo: The Web site Zillow takes a bird's-eye view of real estate.

LOAD-DATE: April 2, 2006

**Location:**

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**What is Zillow?**

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## What is Zillow?

### Our Mission

Our mission is to empower consumers with information and tools to make smart decisions about homes, real estate and mortgages.

### What We Do

Zillow is a home and real estate marketplace dedicated to helping homeowners, home buyers, sellers, renters, real estate agents, mortgage professionals, landlords and property managers find and share vital information about homes, real estate and mortgages. We are transforming the way consumers make home-related decisions and connect with real estate professionals.

It starts with our living database of more than 110 million U.S. homes\* - including homes for sale, homes for rent and homes not currently on the market. Add to that [Zestimate® home values](#), [Rent Zestimates](#) and lots of other useful information you won't find anywhere else, and as a result, consumers are given an edge in real estate.

In addition to Zillow.com, we also operate [Zillow Mortgage Marketplace](#), where borrowers connect with lenders to find loans and get the best mortgage rates; and [Zillow Mobile](#), the most popular real estate mobile platform today.

### What's With the Name?

The Zillow name evolved from the desire to make zillions of data points for homes accessible to everyone. And, since a home is about more than just data - it is where you lay your head to rest at night, like a pillow - "Zillow" was born.

\* Zillow Internal, November 2012

By [Diane Tuman](#)

Location: City State ZIP



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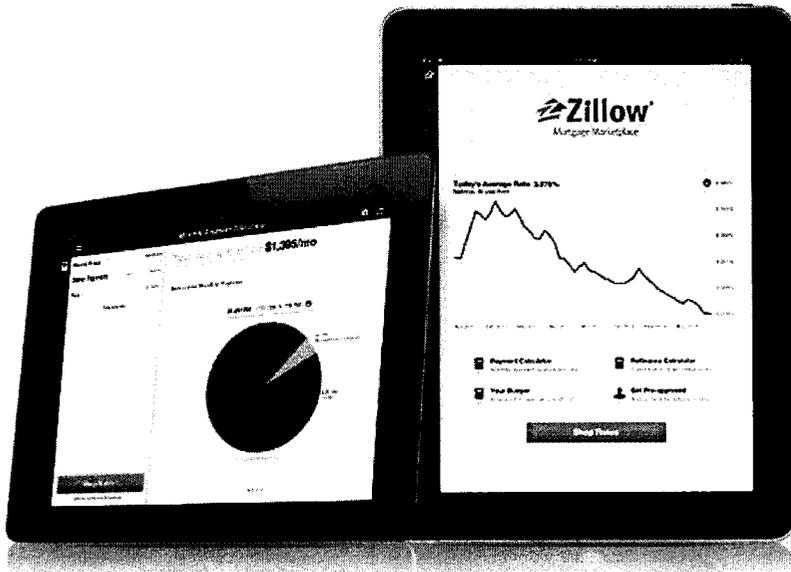
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## NEW: Zillow Mortgage Marketplace App for iPad

5 Tweet 85 Like 19 Share Pin it

DATE: OCTOBER 31, 2012 | CATEGORY: FINANCE | AUTHOR: ERIN LANTZ



For most, buying a home is one of the biggest purchases of a lifetime. As a result, mortgage shopping can be an equally daunting task, knowing that a wrong decision can cost you thousands of dollars. With the launch of Zillow Mortgage Marketplace in 2008, our goal was to reinvent this complex mortgage shopping landscape, providing a unique, transparent marketplace where borrowers could connect with reputable lenders and find personalized loan options, instantly and anonymously. Further innovating in the mortgage space, the Zillow Mortgage Marketplace iPhone App launched in 2009, introducing the ability to access Zillow's real-time rates and shopping experience on the go.

Today, we're excited to announce the launch of the Zillow Mortgage Marketplace App for iPad, a new personalized mortgage research and shopping app designed especially for the iPad's interactive, multi-touch capabilities.

Utilizing the device's large touch screen, we were able to introduce interactive calculators and animated graphs that help borrowers determine a more in-depth and customized understanding of what they can afford, monthly mortgage payments and refinancing costs. Additionally, the device enabled us to build an engaging visual interface for borrowers to compare personalized loan quotes side by side, and browse reviews of the lenders offering quotes — Zillow Mortgage Marketplace has more than 22,000 customer-submitted lender reviews.

Unique to the iPad app, consumers can also utilize the "Get Pre-Approved" section to connect with preferred Zillow lenders who can pre-approve borrowers for loans before they start shopping for a home. This is an important feature for buyers wanting an edge in today's competitive housing market.

So whether you're curious about what your budget looks like for a new home, interested in getting pre-approved before your house hunt starts or maybe even standing in the living room of your dream home at this very moment, let the Zillow Mortgage Marketplace App for iPad be your mortgage shopping sidekick.

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The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!

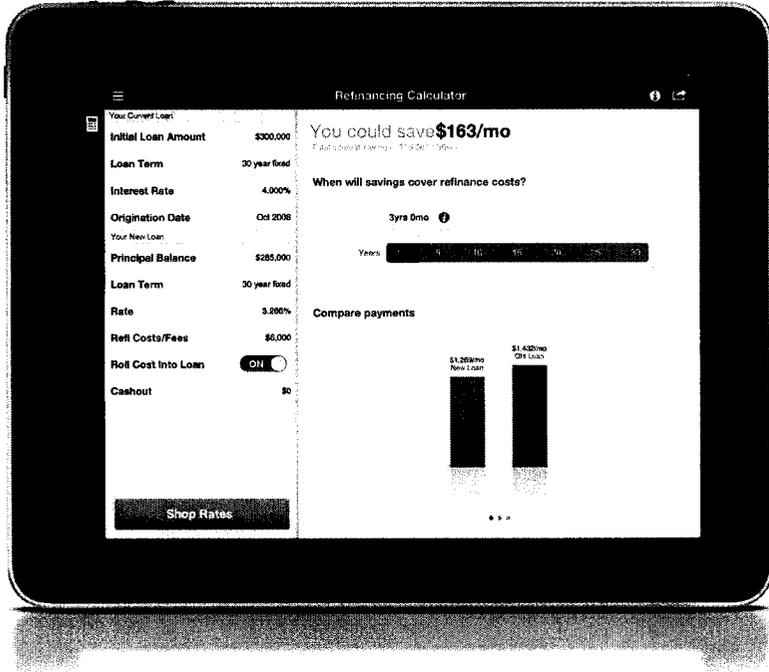
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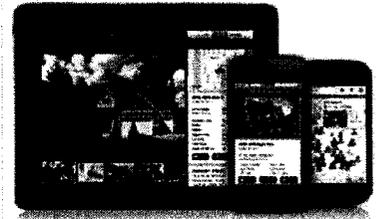
BY CHANDLER PASCARELLI | 10/29/12 11:15 AM

Also available on iPhone and Android, Zillow Mortgage Marketplace apps can be downloaded for free from the Google Play store and iTunes App store.

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**HOT RIGHT NOW**

Ways to Get Creative in a Real Estate Transaction  
 BY JULIA SHON DERIVONE | DEC 14

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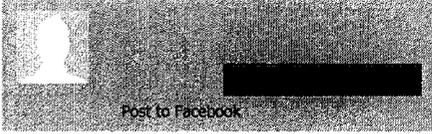


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Location: City, State, or ZIP



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Widgets / Facebook Apps

Widgets Overview

Facebook Apps (/webtools/facebook-apps/)

Widgets for Your Site (/webtools/widgets/)

Badges for Your Site (/webtools/badges/)

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### Widgets and Data for Your Site

Add real estate content that consumers love to your Web site or blog using Zillow's Web tools. In exchange, you get free co-branding on one of the leading online real estate sites. [Learn about co-branding \(/cobrand/\)](#)

#### Real Estate Apps for Your Facebook Page

(/webtools/facebook-apps/)

Connect with visitors and potential clients using Zillow's Facebook apps. With just a few clicks, you can enhance your Facebook business page with your listings, local market information, your reviews, and an easy-to-use contact form.

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#### Widgets for Your Site (/webtools/widgets/)

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#### WordPress Plugins (/webtools/plugins/)

Our Local Market Explorer instantly creates "city pages" inside the WordPress interface for your blog. Or create a mortgage resource center for your blog with the Mortgage Center plugin.

#### Data for Your Site (API)

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- [30 Year Fixed](#)
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- [5 Year ARM](#)
- [3 Year ARM](#)
- [10 Year Interest Only](#)
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Sign In ([/webtools/facebook-apps/Index,\\$Border.\\$links\\$LoginLink.sdirect?form:webtools/facebook-apps/Index=ZH4sIAAAAAAAAAFvzIoG1PIWBgYGFkcFDxSm%2FKCW1SK8kv8AvsUxPJS%2BxTMU3sSg7ISQzL90%2FLyozJye%2FXE8IzMvu1giJbMoNbkv6hSxSs%2FM88FvxMBSjllF6QWFWcWl6SmBCSmp%2FqV5ialFhWUJzEyeBFIRbwB%2BZbEUNcSXrglwIFJQXUdQMjTDAQGczEaMAQAA](#))

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Connect with visitors and potential clients using Zillow's Facebook apps. With just a few clicks, you can enhance your Facebook business page with your listings, local market information, your reviews, and an easy-to-use contact form.

[\(/webtools/facebook-apps/listings-app/\)](#)

**[Listings Tab \(/webtools/facebook-apps/listings-app/\)](#)**

Add the Listings tab to show potential clients your current listings.

Add this tab ([/webtools/facebook-apps/listings-app/](#))

[\(/webtools/facebook-apps/reviews-app/\)](#)

**[Reviews Tab \(/webtools/facebook-apps/reviews-app/\)](#)**

Add the Reviews tab to help personalize your page and build trust with potential clients.

Add this tab ([/webtools/facebook-apps/reviews-app/](#))

[\(/webtools/facebook-apps/local-info-app/\)](#)

**[Local Info Tab \(/webtools/facebook-apps/local-info-app/\)](#)**

Add the Local Info tab to give your visitors real estate data and information about your local market.

Add this tab ([/webtools/facebook-apps/local-info-app/](#))

[\(/webtools/facebook-apps/contact-form-app/\)](#)

**[Contact Form Tab \(/webtools/facebook-apps/contact-form-app/\)](#)**

Add the Contact tab so prospective clients can get in touch with you.

Add this tab ([/webtools/facebook-apps/contact-form-app/](#))

**Widget Help**

Have a question? Find help from a Pro [here \(/wikipages/Most-Popular-Zillow-Questions/\)](#).

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# dsSearchAgent

Mapping IDX Search

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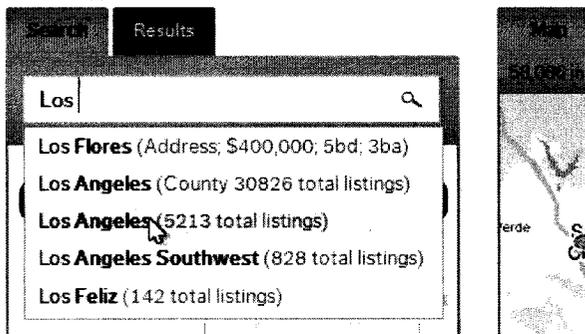
Demo

Introduction Buyers Tools Property Details Customize Dashboard Extras Reliability

dsSearchAgent IDX is the IDX search home buyers are been looking for. A solution in a class of its own, dsSearchAgent is the property search designed to make it easy to add MLS listings to a website. With effective lead capture tools, a Google Maps interface, and the advanced settings and features of a custom IDX search, dsSearchAgent is the best IDX solution available today for brokers and agents. Our mapping IDX solution is compatible with any website, making it easy to add an IDX feed to Joomla, WordPress, Drupal, or more traditional real estate web sites. To see how dsSearchAgent compares to our WordPress IDX plugin, check out our IDX product comparison chart or quick checklist. Below we've highlighted the features we include with our Mapping IDX. In addition, our site offers guides to help agents understand the importance of IDX, including IDX basics, how we use raw data feeds to get the listings from your MLS, and details on how IDX vendors work.

## intuitive location box

we've simplified idx with a field that accepts cities, communities, street names, mls numbers and more. it even auto-completes for you!

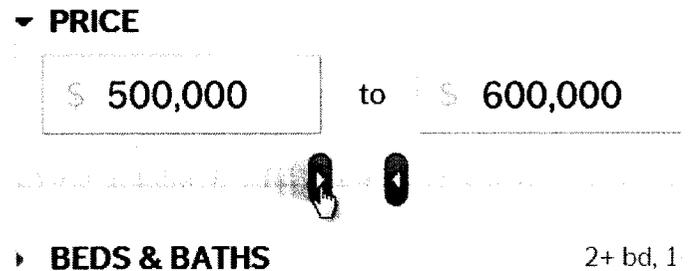


## view results button

with a live count of matching listings, our oversized "View Results"

## input sliders

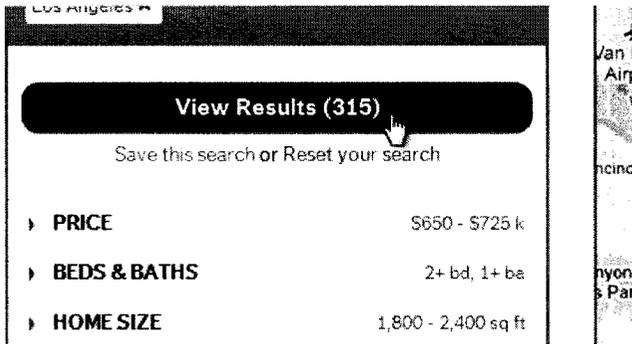
our exclusive sliders make it fun and easy to increase or decrease the beds, baths, and other values included in their idx search



## google maps

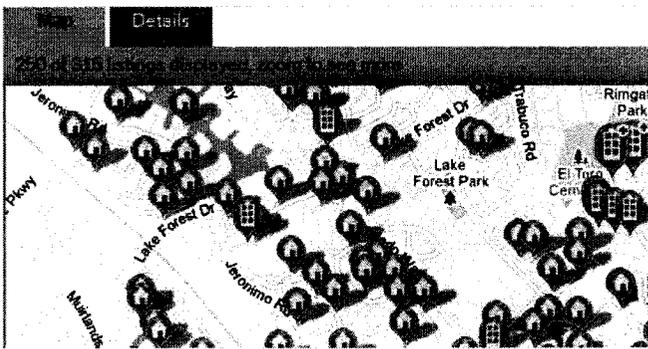
instant listing results combined with familiar Google Maps make

button is a clear call to action to get buyers to start their idx search



### live map results

live syncing lets buyers instantly see changes to their search results each time they change the map or their idx search criteria

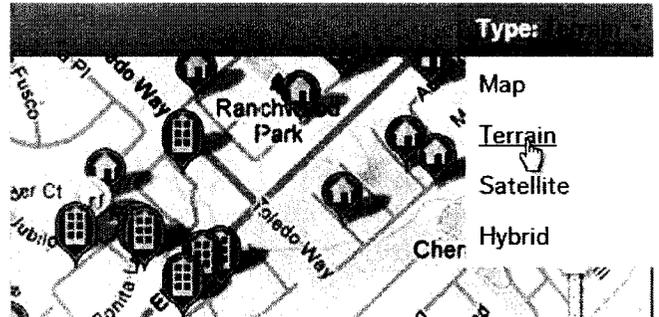


### property markers

hovering over any property marker lets buyers see lots of mls listing details at-a-glance instantly

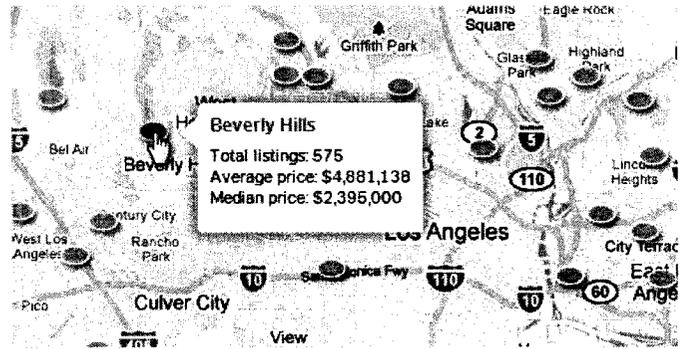


our IDX map interface easy for buyers to zoom and pan to areas of interest



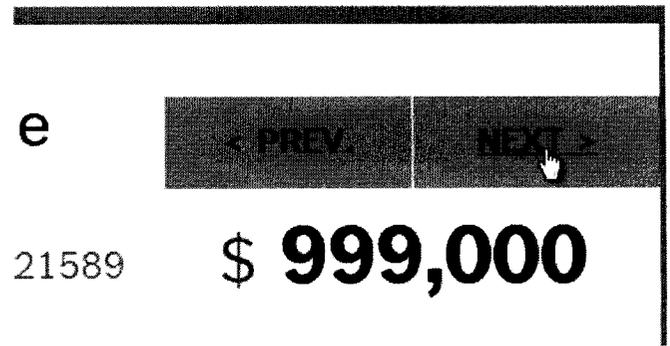
### city markers

optional city markers on the map give buyers quick access to area statistics and easy one-click city zoom



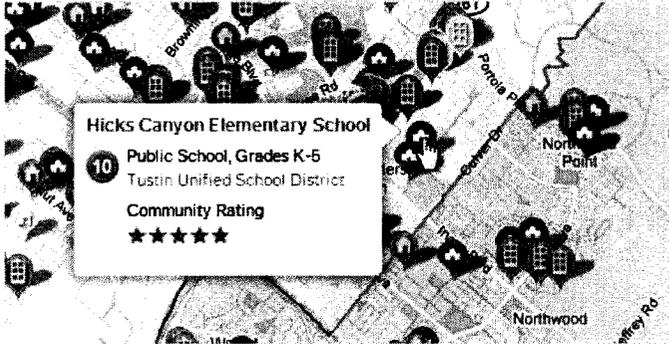
### browse buttons

prominent "next" and "previous" buttons at the top of each property make it quick and easy for buyers to browse through listings without returning to a search results page



## school info

optional school markers and school district outlines help buyers see where the area schools are, as well as local school ratings, right on the idx map



## combined data feeds

combine listings from multiple data feeds in a single idx map search interface with co-mingled results. (where available)



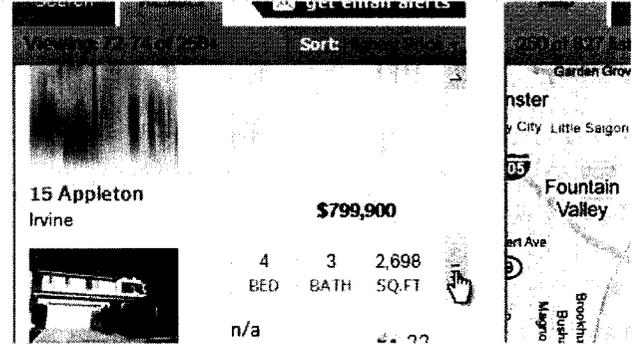
## sold listings

optional sold listing search makes it easy to see the prices of comparable homes that have recently sold in the mls



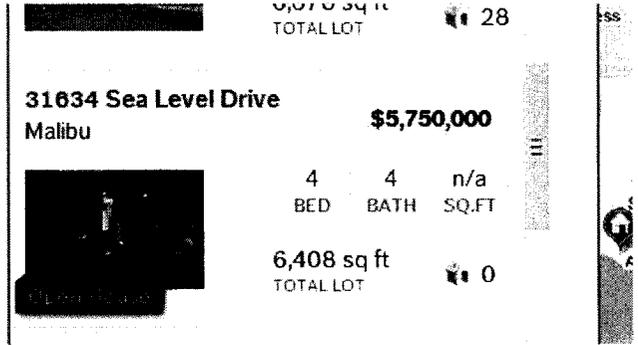
## infinite scroll

our exclusive "infinite scroll" technology allows buyers to scroll through hundreds of listings on our idx map page without any reloading. no page re-loads. ever



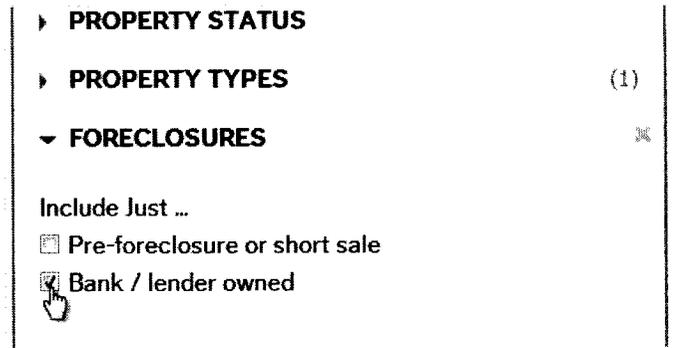
## open houses

optional open house highlighting helps home buyers see which mls listings have upcoming open houses in any time frame



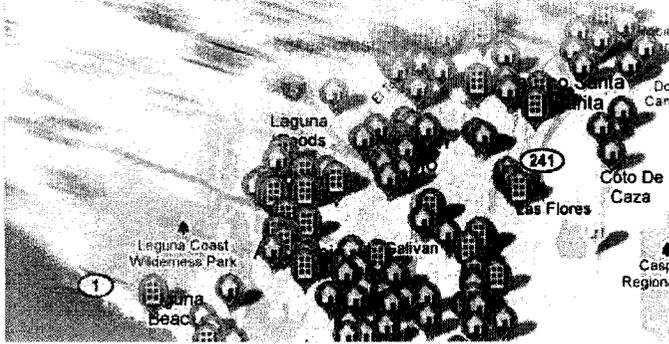
## foreclosures and short sales

filter through the idx feed for just foreclosures, short sales, or both



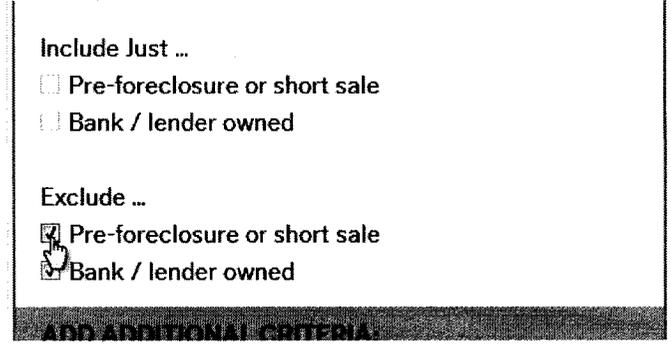
## interactive idx map

zoom, pan, and drag around inside our idx map interface and see listings appear as you search



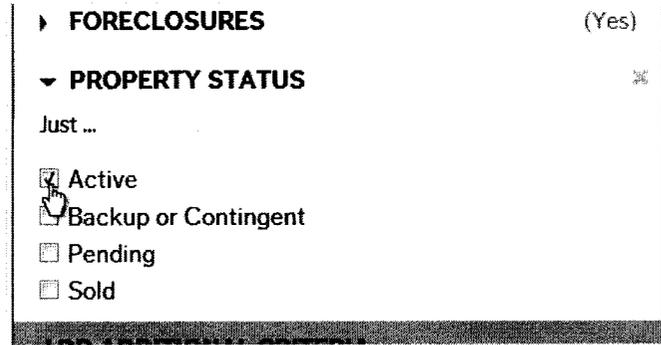
## no distressed listings

give buyers the option to exclude short sale and/or idx foreclose listings from their search (optional)



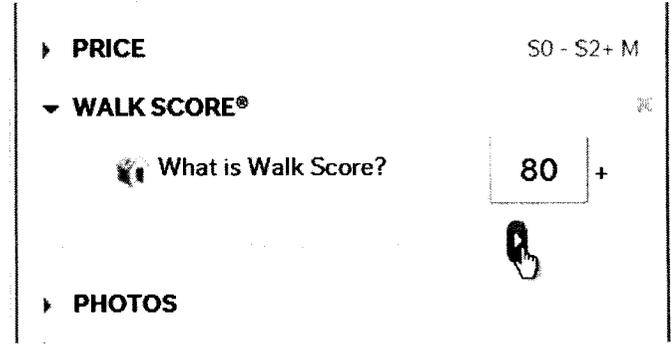
## show active listings only

let home buyers choose whether to include pending and backup mls listings in search results, or search just active listings only (optional)



## walkscore searching

search using Walkscore ratings combined with mls feed data to find the idx listings in the most walkable neighborhoods

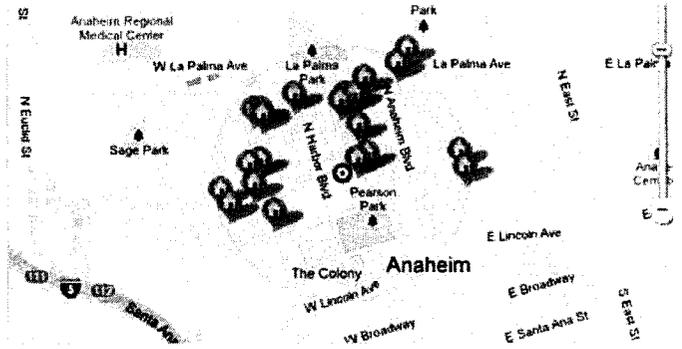
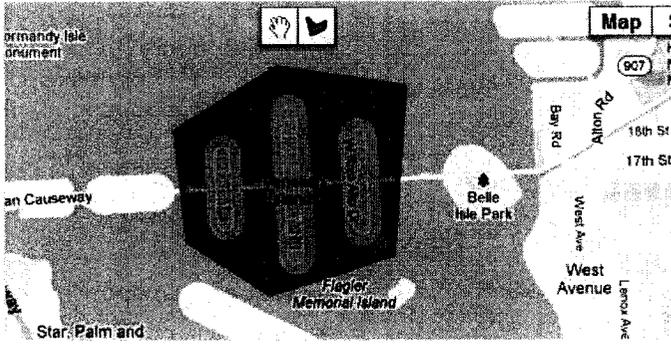


## custom polygon areas

draw custom polygons on your maps to limit IDX search results to specific islands, coastlines, or any other outlined area

## search within a radius

use your browser's auto-detected location or type in an alternate address to find listings within 1/2 mile, 1 mile, or up to 20 miles



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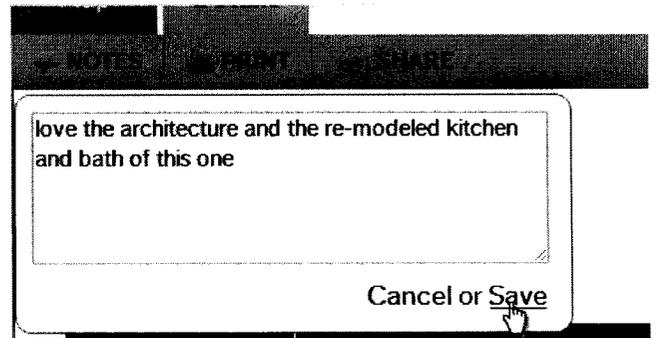
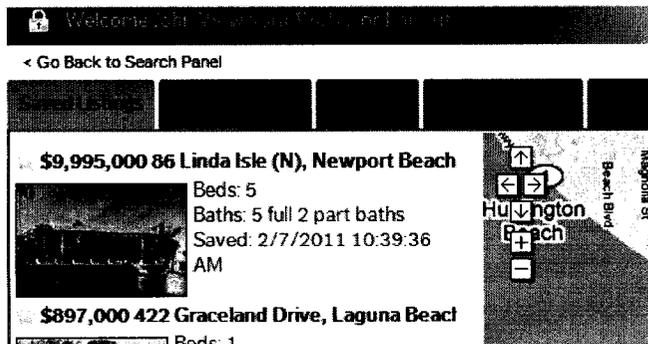
Use the dsSearchAgent mapping idx solution to add powerful buyer tools to your site. IDX listing alert emails, favorite listings, and saved searches are combined with IDX feeds via RSS, custom search notes, and fully customized profiles to give buyers the best IDX website experience.

### idx user profile

all users can login and manage their favorite listings and saved searches, update their contact information, and more on their custom idx profile page

### idx listing notes

every idx listing has a special notes area where home buyers can add reminders or comments for later



### idx email alerts

all users who save a search will automatically receive daily emails with new and updated listings from the mls idx feed that match their criteria

### rss feeds

new and updated idx listing alerts for any search are also available via RSS feeds for use with Google, Yahoo, Outlook, or any other XML feed reader

**Big Bear** NEW AND UPDATED LISTINGS

	<b>\$235,000</b> <small>PRICE REDUCED</small>	MLS 2112244
513 E ANGELES BIG BEAR CITY, CA 92314		<a href="#">DETAILS</a>
<small>beds: 3 baths: 2.0 baths sqft: 1,512</small>		
<small>Listed With: Boba Hackett, Keller Williams Big Bear City Team</small>		
	<b>\$139,000</b> <small>NEW</small>	MLS 2120197
572 WAYNOKA LANE BIG BEAR LAKE, CA 92315		<a href="#">DETAILS</a>
<small>beds: 2 baths: 1.5 baths sqft: 988</small>		
<small>Listed With: Carrie Baker, Realty Executives - Big Bear</small>		
	<b>\$89,000</b> <small>NEW</small>	MLS 2110277

Navigation **Condos in Boise** »

Show: **43 new items** - all items [Mark all as read](#) [Refresh](#) [Feed sett](#)

**\$529,900 :: 1413 Villa Norte, Boise ID, 83702** - 5 beds, 3.5 baths Home

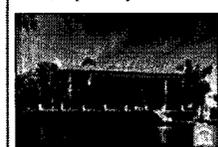
**\$549,000 :: , Boise ID, 83714** - 4 beds, 4 baths Home size: 4,397 sq ft

**\$688,000 :: 1615 E Warm Springs Avenue, Boise ID, 83712** - 4 beds, 2

**\$688,000 :: 1615 E Warm Springs Avenue, Boise**  
by mc@southorangecountyliving.com

### favorite listings

with a single click, registered idx users can save any mls listing to their favorites list

	<b>\$9,995,000</b> <b>86 Linda Isle (N), Newport Beach</b>	     
	Beds: 5 Baths: 5 full 2 part baths Saved: 2/7/2011 10:39:36 AM	
	<b>\$897,000</b> <b>422 Graceland Drive, Laguna Beach</b>	
	Beds: 1 Baths: 1 bath	

### saved searches

home buyers can save and name any search they perform for easy review later in their custom idx profile area

SEARCH NAME

Lakeside condos under \$600k

[Cancel](#) | [Save](#)

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# dsSearchAgent

Mapping IDX Search

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- Introduction
- Buyers Tools
- Property Details
- Customize
- Dashboard
- Extras
- Reliability

Take control of your leads with the powerful dsSearchAgent IDX dashboard. Profiles for all your IDX search users, new lead alerts, and listing suggestions make it easy for agents and brokers to stay in touch with their IDX website leads.

## buyer profiles

see contact information, automatic home evaluation, and full buyer search history and property suggestions for all your registered users



**John Doe**  
 Owner: Robert Larson [Change Owner](#)  
 First-time Buyer Seller IDX-Visitor  
[Edit Tags](#)

---

[Contact Info](#) [Contact Files](#) [IDX Report](#)

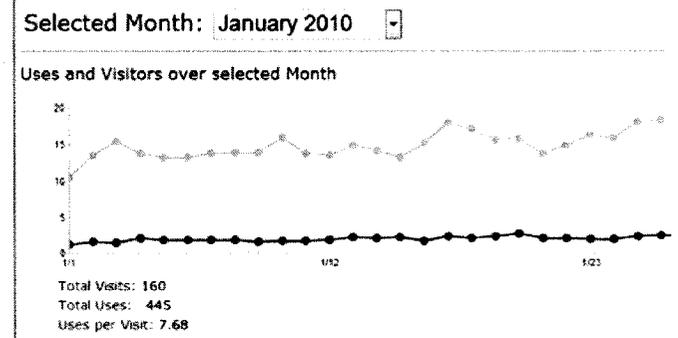
---

**History**

1 2 3 4 5 ...

## idx search traffic stats

get the numbers on which idx listings are viewed the most, what days and times home buyers are most active, and more analytic data



## contact management

sort, edit, and manage your contacts with custom tags, groups, and profiles for every user

## re-map listings

use our drag and drop interface to edit the map location of any of your idx listings; especially helpful for rural mls areas and land listings

Contact Groups

Quick Contact S

- Tags
- 1 to 7 Million (19)
  - 1 Year Out (67)
  - 150% (14)
  - 1st Email (30)
  - 2 Years Out (49)
  - 25% (294)
  - 50% (77)
  - 75% (5)
  - all over the map (1)
  - already bought (0)
  - bad email (0)
  - bad phone (208)
  - Beach Cities (12)
  - Blog Leads (97)
  - Buyer (17)

Map Your Properties

Latitude: 33.916678 Longitude: -118.210297

Submit Cancel

- (MLS#: P785119) 19392 McLaren Ln, Huntington Beach
- (MLS#: P785119) 19392 McLaren Lane, Huntington Beach
- (MLS#: P785034) 3316 Magnolia Avenue, Lynwood
- (MLS#: P785034) 3316 Magnolia Ave, Lynwood
- (MLS#: P784870) 3703 E Colorado St, Long Beach
- (MLS#: P784870) 3703 East Colorado Street, Long Beach
- (MLS#: P784679) 4757 Fidler Avenue, Long Beach
- (MLS#: P784974) 307 Ocean Avenue, Seal Beach

## lead alerts

sign up for automatic email idx alerts any time a new user registers on any of your search pages

Joseph Smith - New dsSearchAgent Visitor Registration Inbox | X

dsSearchAgent to me View Details 3:49 PM (6 minutes ago) Reply to all

**A Visitor has registered on your IDX-MLS Search!**

**Contact Information**

From MLS Search: CARETS

Name: Joseph Smith

Email: joe@gmail.com

Phone Number: (949) 456-7890

Referral: Google search

## idx registration controls

fully customized idx lead capture means you control how many searches and listing views each buyer can perform before they must register

**Registration Level**

Tips

- If your "Registration Level" is set to "Require on Property Details" both of the
- If your "Registration Level" is set to "Require on Search Results" only the "#

Require on Property Details

# of Searches Before Registration

# of Listing Views Bef

## contact impersonation

login as any search user to save or edit their searches, favorite listings, or edit contact information for your real estate leads

add some

## IDX Tools

Re-Send Welcome Email

Impersonate Idx Visitor

Tasks

## listing suggestions

find new listings in your mls to suggest to potential clients with our list of similar matching idx properties for each contact

**Similar Results**

Tips

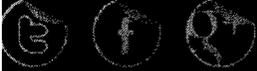
- "Similar Results" provides results based on the criteria this contact has selected in the past.
- You can use these results to find more properties the contact may be interested in.

- \$359,000 2920 West Elder Avenue, Santa Ana  
MLS #: P785194  
Beds: 4, Baths: 2  
Date Added: 6/13/2011 12:00:00 AM
- \$370,000 19371 Sidani Lane, Saugus  
MLS #: F11074735  
Beds: 4, Baths: 2 Full 1 Half  
Date Added: 6/13/2011 12:00:00 AM
- \$389,900 4415 Arabella Street, Lakewood  
MLS #: P7851384

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[Careers](#)

[IDX Coverage](#)

[What is IDX?](#)



dsSearchAgent  
Mapping IDX Search

Tour Features Pricing Demo

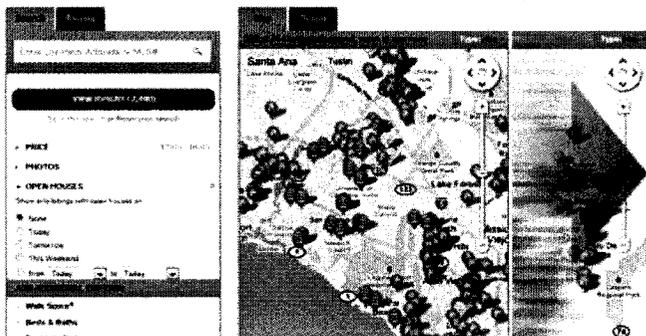
Try Free Trial Account

- Introduction
- Buyers Tools
- Property Details
- Customize
- Dashboard
- Extras
- Reliability

dsSearchAgent gives you the settings and control of a custom IDX website at a fraction of the cost. Customize the IDX map area and fields for all pages, create custom search pages, use custom sizing for easy IDX feed integration and fully customized user registration, and more.

### automatic sizing

our code automatically sizes all your IDX search maps to fix your pages for seamless integration into your real estate website



### custom colors

use our complete color controls to coordinate your IDX to match your existing website colors

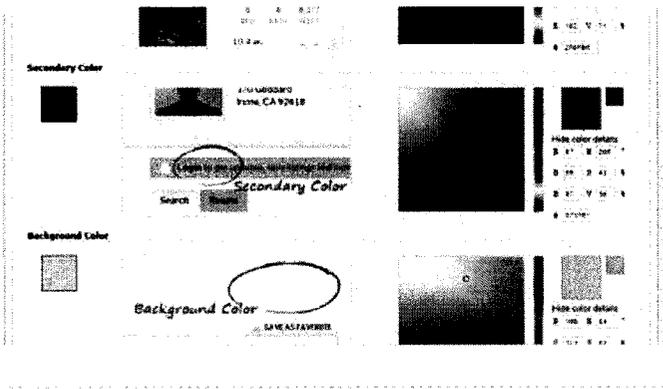
### branded emails

all idx registration and lead alert emails are fully customizable with Realtor contact information, logo and/or full HTML editing for advanced branding



### pre-built search maps

create unlimited custom search map pages that pre-filter by price, size, city, map, foreclosure, open house, or any other combination of mls search criteria



Title	Link	Results Page	Disal
Downtown - Harbor House West Condos	<a href="http://idx.diversesolutions.com/link/2900">http://idx.diversesolutions.com/link/2900</a>	Results Page	<input type="checkbox"/>
Downtown - Riva @ Ringling Condos	<a href="http://idx.diversesolutions.com/link/2903">http://idx.diversesolutions.com/link/2903</a>	Results Page	<input type="checkbox"/>
Downtown - Phoenix Condos	<a href="http://idx.diversesolutions.com/link/2903">http://idx.diversesolutions.com/link/2903</a>	Results Page	<input type="checkbox"/>
Downtown - Sarabande Condos	<a href="http://idx.diversesolutions.com/link/2892">http://idx.diversesolutions.com/link/2892</a>	Results Page	<input type="checkbox"/>
Downtown - 100 Central Condos	<a href="http://idx.diversesolutions.com/link/2864">http://idx.diversesolutions.com/link/2864</a>	Results Page	<input type="checkbox"/>
Downtown - 1350 Main Condos	<a href="http://idx.diversesolutions.com/link/2865">http://idx.diversesolutions.com/link/2865</a>	Results Page	<input type="checkbox"/>
Downtown - Alinari Condos	<a href="http://idx.diversesolutions.com/link/2866">http://idx.diversesolutions.com/link/2866</a>	Results Page	<input type="checkbox"/>
Downtown - Atrium on Ringling Condos	<a href="http://idx.diversesolutions.com/link/2867">http://idx.diversesolutions.com/link/2867</a>	Results Page	<input type="checkbox"/>
Downtown - Bay Plaza Condos	<a href="http://idx.diversesolutions.com/link/2864">http://idx.diversesolutions.com/link/2864</a>	Results Page	<input type="checkbox"/>
Downtown - Beau Del Condos	<a href="http://idx.diversesolutions.com/link/2869">http://idx.diversesolutions.com/link/2869</a>	Results Page	<input type="checkbox"/>
Downtown - Broadway Promenade Condos	<a href="http://idx.diversesolutions.com/link/2871">http://idx.diversesolutions.com/link/2871</a>	Results Page	<input type="checkbox"/>
Downtown - Burns Court Villas	<a href="http://idx.diversesolutions.com/link/2870">http://idx.diversesolutions.com/link/2870</a>	Results Page	<input type="checkbox"/>
Downtown - Central Park Condos	<a href="http://idx.diversesolutions.com/link/2875">http://idx.diversesolutions.com/link/2875</a>	Results Page	<input type="checkbox"/>
Downtown - City Place at Pineapple Square Condos	<a href="http://idx.diversesolutions.com/link/2872">http://idx.diversesolutions.com/link/2872</a>	Results Page	<input type="checkbox"/>
Downtown - Citivape Condos	<a href="http://idx.diversesolutions.com/link/2968">http://idx.diversesolutions.com/link/2968</a>	Results Page	<input type="checkbox"/>

## custom idx registration form

add your own custom fields, check boxes, and questions for buyers on your idx registration form

**Show Profile Fields On Registration** **Require**

Name:  Address  Add

One Field for Both Names  City  Sta

First and Last Name Fields  State  Phc

Zip  Phone  Referral

Email Update Dropdown

[Edit Custom Registration Fields](#)

## hand pick search fields

sort, add and remove idx fields from your search map to help buyers focus on properties you specialize in

### Active Panels used for search criteria

Price

Beds / Bath

Foreclosure / REO

Open Houses

Gar

Has

ch

Wa

### Additional Criteria that can be added as search criteria

Property Status

## easy idx integration

a single line of HTML code is all your need to add to your real estate site to get started with your new idx search

```

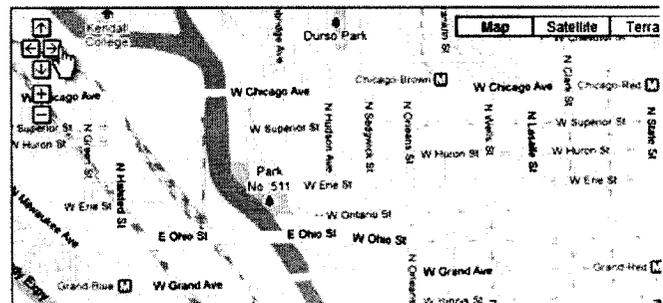
Frame HTML Code:
<script src="http://idx.diversesolutions.com/scripts/controls/Remote-Frame.aspx?MasterAccountID=504&SearchSetupID=74&LinkID=0&Height=2000"></script>

Direct Link:
http://idx.diversesolutions.com/searchions.com/search/504/74
    
```

## starting maps

customize the view type, location, and zoom level for every map your buyers see on your search

### Initial Map Center and Zoom Level



## edit property types

decide which property types and mls listing statuses home buyers

## promote listings

automatically highlight and promote your own idx listings, your

can choose from on your idx search pages

office's listings, or even individual MLS numbers in search results

Active Panels	Inactive Panel
Residential / All <input type="checkbox"/> Start Checked:	<div style="border: 1px solid black; padding: 5px;">                     Farm / Ranc                      Land                 </div>
Residential / Condo <input checked="" type="checkbox"/> Start Checked:	
Residential / Townhouse <input checked="" type="checkbox"/> Start Checked:	
Residential Lease <input type="checkbox"/> Start Checked:	
Multi-Family <input type="checkbox"/> Start Checked:	

Featured Listings by MLS Number	Featured Listings by AgentID
One MLS Number per line	One Agent ID per line
F4968112	SUZADAMS8
F5432851	ERICSMITH22
F9845079	
<hr/>	
Featured Office ID	
PRU12	

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Get a free IDX demo account to try out what Diverse Solutions can do for you





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dsSearchAgent  
Mapping IDX Search

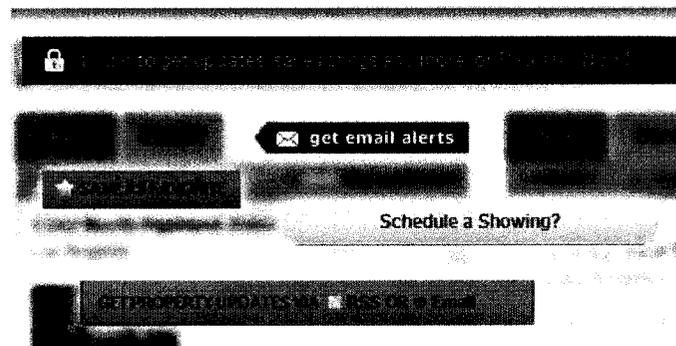
Tour Features Pricing Demo

Try Free Trial Account

The dsSearchAgent IDX search shows off listing details and provides excellent lead capture with clean listing page layouts and highly effective calls to action. Oversize property slide shows, instant messaging software, integrated Google Maps for every IDX feed page, and even price histories make dsSearchAgent the best IDX solution for impressing both buyers and sellers.

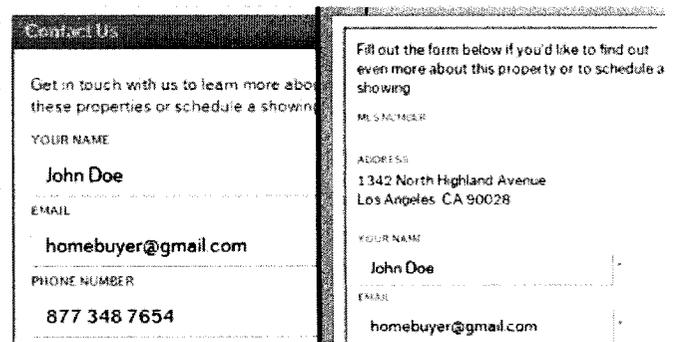
### calls to action

prominent buttons encourage buyers to register for your idx search, save searches, and perform other lead capture actions



### contact forms

a contact form on every listing and a bright Schedule a Showing button at the top are easy ways to engage buyers



### agent chat

use our instant messaging software to stay in touch with potential buyers seeking help and advice with their idx search

### bird's eye view map

a Bird's Eye View map from Bing gives an aerial view of each listing (where available)

## social integration

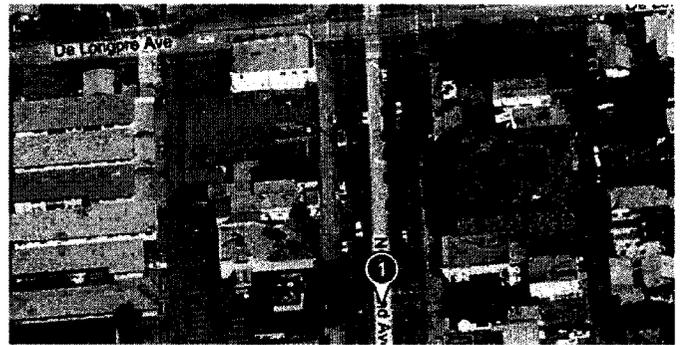
integrated tools from Dwellicious, Google Buzz, realPing, and Twitter promote engagement through mls listing sharing

## google map views

embedded into each listing are individual Google Maps and Google Street Views

## mortgage calculator

each listing includes a mortgage calculator with pre-filled price.



## full-screen idx photos

our exclusive full-screen photo viewer provides a fully immersive experience for browsing through photos for each idx listing



## large photo thumbnails

we generate larger than average thumbnails for every listing direct from the idx feed

## mls price history

review all past price fluctuations for each listing available in the idx

down payment, and customizable interest rate

mls data feed (optional, where available)

<b>Selling Price</b>		\$ 700,000
<b>Down Payment (10%)</b>		\$ 70,000
<b>LOAN</b>	<b>RATE</b>	<b>PAYMENT</b>
30yr Fixed	5.0 %	\$3,381 /mo
15yr Fixed	4.0 %	\$4,660 /mo
5/1 ARM	3.25 %	\$2,741 /mo

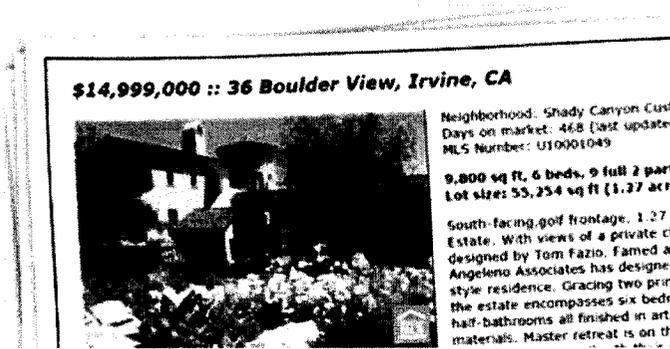
LISTING PRICE HISTORY	
<b>6/10/2011 - Today</b>	\$600,000
<b>4/25/2011 - 6/10/2011</b>	\$780,000
<b>3/2/2011 - 4/25/2011</b>	\$799,990
<b>2/10/2011 - 3/2/2011</b>	\$899,000
<b>Prior to 2/10/2011</b>	\$1,199,000

### print-optimized idx flyers

every property includes one-click access to printer-optimized idx listing flyers with listing photos, details, and a listing map

### school info and ratings

local ratings for area schools shown on each listing (where available)



NEARBY SCHOOLS	
<b>Bonita Canyon Elementary School</b> Irvine Unified School District Distance From Home: 1 mile Community Rating: ★★★★★ K-6, public <a href="http://www.usd.org/bc">www.usd.org/bc</a>	<b>Alderwood Basics Plus Elementary School</b> Irvine Unified School District Distance From Home: 1 mile Community Rating: ★★★★★ K-6, public <a href="http://www.usd.org/ab">www.usd.org/ab</a>
<b>Turtle Rock Elementary School</b> Irvine Unified School District Distance From Home: 2 miles Community Rating: ★★★★★ K-6, public <a href="http://www.usd.org/tr">www.usd.org/tr</a>	<b>Turtle Rock Kindergarten and Academy</b> Distance From Home: 2 miles Community Rating: ★★★★★ K, private
<b>Oak Creek Elementary School</b> Irvine Unified School District	<b>Tutor Time Learning Center</b> Distance From Home: 2 miles

### similar listings tab

each listing includes tabs for each comparison of similar active and sold properties from the idx feed

### upcoming open house data

view all upcoming open house dates available for each listing

Details	Maps	Tools	Similar & Sold	Schools
<b>SIMILAR ACTIVE LISTINGS</b>				
<b>28 Boulder View View</b> Irvine  6 BED 11 BATH 41,670 sq ft TOTAL LOT 3	<b>\$18,900,000</b>	<b>44 Blue Heron</b> Irvine 	15,002 SQ.FT.	

2 BEDS	2 BATHS	2 PARKING	1 HO
<b>OPEN HOUSE</b> Saturday June 18th 1:00pm to 4:00pm			
<b>OPEN HOUSE</b> Sunday June 19th 1:00pm to 4:00pm			

## virtual tours

easy access to virtual tours and videos (where available) all each mls listing page

[Details](#)
[Maps](#)
[Tools](#)
[Si](#)


**Virtual Tour:** view 

**Days on Market:** 36

**Year**  
**Last**

## walkscore area map

browse a WalkScore map for each mls listing to see local markets, restaurants, and more in each neighborhood

Los Angeles, CA 90015

• Active Listing MLS# P749159 **\$ 799,9**

**Walk Score® Information**

**Walk Score® 94** out of 100 ?

**Walker's Paradise**

[Check your 2011 Credit Score](#)

Restaurants: J Restaurant an... .08mi ↻

Coffee: Aladdin's Coffee Shop .05mi ↻

Groceries: ABC Produce .2mi ↻

Shopping: BJK Collecbon .08mi ↻



[Try a Free Demo](#) 

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Mapping IDX Search

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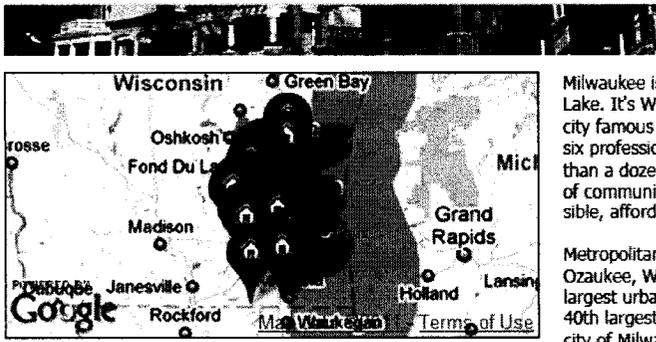
Tour | Features | Pricing | Demo

Introduction | Buyers Tools | Property Details | Customize | Dashboard | Extras | Reliability

IDX widgets are made easy with dsSearchAgent. Our mapping IDX solution allows you to create unlimited custom widgets for showcasing listings throughout your real estate website, including IDX search maps, listing slideshow widgets, and more ways to add buyer engagement to your IDX real estate website.

### featured map widgets

add a map of selected mls listings to any page of your site with our "featured idx map" widgets

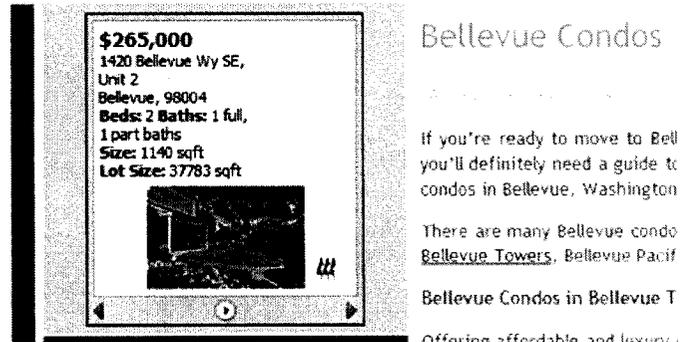


### quick search

great for your homepage, our idx quick search widgets can be customized with any fields, colors, and size to match the look of your site

### property slideshows

showcase mls listings with our animated slideshow widgets. choose any listings you'd like and even pick the color and size of each listing slideshow



### mini map search

use mini map search widgets to give home buyers a compact, quick and easy way to search the idx feed

**Saint Augustine Homes**

City:

Zip:

Price Min:

Price Max:

Bed:

Bath:

Property Type: **Choose an Option**

**Search**

all of the United States. As a that permeates all aspects of the on of Florida known as the First he the first City of Florida – both

state offers to people from variety of wonderful options. nd a wide variety of affordable St. Augustine. In addition, ous gated communities in St. spectacular residences that

**Scottsdale**

Price: 200000 - 300000 | Beds: 2+ | Baths: 0+ | SQFT: 0+

Search:  to  **Go**

\$0 to \$100,000  
 \$100,000 to \$200,000  
 \$200,000 to \$300,000  
 \$300,000 to \$400,000  
 \$400,000 to \$500,000  
 \$500,000 to \$600,000  
 \$600,000+

Map data ©2011 Google - eMcDowell

Showing top 50 (view all) ordered by Price, lowest first | Disclaimer

**Try a Free Demo** 

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PASSWORD:

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## FEATURES AND BENEFITS

### WHAT EXACTLY IS A POSTLET?

A postlet is a dedicated, search-optimized website for your property listing with a unique URL. By presenting simple-to-use forms, Postlets makes it fast and easy for just about anyone to create a classified ad like a pro.

### WHERE DOES IT GET POSTED?

We automatically submit your listing to several real estate and classified ads sites to maximize your reach across the Web. See our current list of syndication partners. You build your ad just once and essentially get several classified ads when you use Postlets.

### CAN I SHARE A POSTLET?

Postlets makes it quick and easy to post your listing on Facebook, Twitter, LinkedIn and others with just a few clicks. Each postlet also gives you the HTML code to post your formatted ad on Craigslist and other sites that accept HTML. Postlets also offers widgets that you can use on blogs and your own website.

### HOW LONG DOES IT LAST?

For sale postlets expire after 60 days and rental postlets after 30 days, but you can renew a postlet to keep it live for another 30 days as often as you want without needing to re-enter in any info.

### HOW MUCH DOES IT COST?

It's free! That's right, you get all this for the low, low price of zero. Zip. Zilch. Nada.

### HOW DO I GET STARTED?

[Click here to get started with your free Postlets account now.](#)

### WHAT FEATURES DOES A POSTLET INCLUDE?

-  **Multi-page format.** With Postlets you don't just get a single listing page, you get a multi-page, showcase website.
-  **Big photos.** It's no secret that photos help sell. Postlets gives you up to 25 photos to make your listing stand out above the rest. They're also 700px x 525px. Huge.
-  **Slideshow.** Postlets uses a best-in-class Flash slideshow viewer to put your property in the best light. Thumbnail previews, artistic transitions, simply beautiful.
-  **20 stylish themes.** Choose from one of 20 professionally designed themes. Take a peek.
-  **Full-size embedded map.** Large-format Google Maps is seamlessly integrated into your listing.

## FEATURE LIST

### Account

Cost	FREE
Active listings	FREE (Unlimited)
Total listings	FREE (Unlimited)
Listing renewals	FREE (Unlimited)
Personal Gallery	FREE
Email support	FREE

### Website

Page template	Multi-page
Template themes	20
Photos	25
Photo size	700x525
Agent photo	Yes
Custom logo	Yes
Map	Large
Embeddable video	Yes
MLS-compliant	Yes
Local information	Yes
Mortgage calculator	Yes
Advertising free	Yes
HTML code	Yes

### Sharing

External links	Yes
Widgets	Yes
Syndication	Yes
Tracking	Yes

## SEE SAMPLES [Real Estate](#) | [Rentals](#)



Already signed up? Log In

## Make your listing mobile.

**Vyoo.it will quickly and easily optimize your property listing for mobile access.**

Create a mobile-friendly landing page for any existing property flyer.

Get a short URL that's both easy to remember and share. You also get a QR code for your listing.

Print these on your marketing material and share them on social media sites.

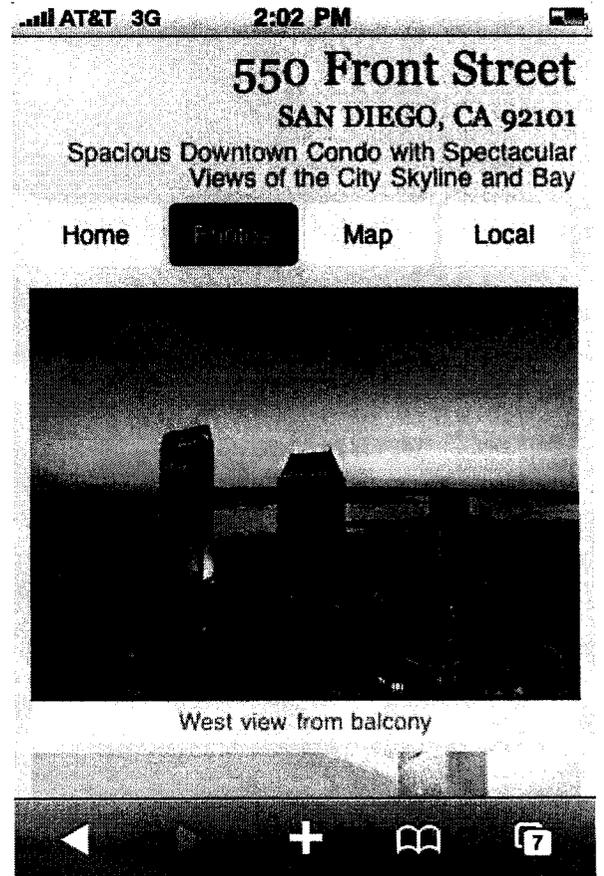
Visitors will see the version that's right for their viewing device.

**Sign Up Now!**

Still have questions? [Learn more.](#)

**We've integrated with BuildASign.com and Zazzle!**

Print your vyoo URL and QR code on sign riders, stickers and listing cards. Get noticed.





## Why Buyfolio

## Features

[Sign up](#)

**buyfolio delivers an unparalleled home shopping experience by providing all the tools and control you need to have an effective, collaborative, and successful home search.**



**Collaborate.** Save and share listings, in one central location, with whomever you're collaborating with on your home search - broker, spouse, or family.

Everyone searches in different places and at different times. Buyfolio brings them all together in one powerful, simple, and easy-to-manage hub.



**Share and Discuss.** Talk with your broker, spouse, or family by leaving property-specific notes and comments in your folio. No more clunky and hard to track email threads, just a daily notification to keep you in the loop.



**Organize and Track.** Save and categorize properties in your personalized folio to keep track of price changes, open houses, status changes, and more. We even notify you when changes occur!



**Intuitive NYC Listings Search.** Our easy-to-use and intuitive search interface gives you all the tools you need to find potential properties. Create a customized search, using as few or as many parameters as you want, and receive notifications when properties that meet your criteria come on the market.



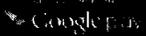
**Better Listing Data.** Buyfolio's proprietary building database and advanced data algorithms give our users the most accurate and detailed listing data in NYC. No other search tool has such comprehensive building data and co-op and lifestyle information.



**Mobile Applications for iPhone, iPad, and Android.** Manage your folio, just as you would online – perfect for on-the-go or when visiting a property. All actions are replicated in the online version!

**Get Started Today!**

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# buyfolio

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**Buyfolio delivers an unparalleled home shopping experience by providing you and your customers with all the tools necessary to have an effective, collaborative, and successful home search.**



**Be part of your customers' online search.**

Everyone searches in different places and at different times. Buyfolio brings them all together in one powerful, simple, and easy-to-manage hub.



**Build better relationships.** Stronger relationships build a stronger business. Buyfolio is unique in that it engages both the broker and customer with a powerful and interactive tool suite, while also providing crucial CRM capabilities to the broker.



**Give your customers an experience and tool suite that will blow them away.** Brokers who use Buyfolio are tech savvy and forward thinking - and that's exactly what customers want.



**Get more referrals.** Engaged customers are happy and successful in their home search - the same customers that recommend their broker to their friends and family.



**Engage your customers more and understand them better.** Comments, notes, and categorizations help both the broker and customer think critically about properties.



**Work better, look smarter, and save time.** Buyfolio helps you do better work in less time. Seamlessly manage multiple clients with varying needs. Buyfolio streamlines the broker's workflow.



**Be and stay relevant in your customers' home search.** Buyfolio provides multiple opportunities for the broker to add value and share their extensive knowledge and expertise - at all the right times.



**Grow your personal brand.** We want you to succeed! Buyfolio provides multiple opportunities, both in the online tool and mobile applications, to showcase your personal brand.

**Get Started Today!**

[Sign up](#)


City, State, or ZIP

Overview

Home Buyers

Renters

Home Sellers

Homeowners

Professionals

## What Zillow Offers

Whether you're a buyer, seller, owner, renter, or real estate professional, pick the appropriate section below to explore what Zillow offers for you.



### Home Buyers

Search homes for sale, get free mortgage quotes, and learn about buying.



### Renters

Find rentals for apartments, homes, townhouses, condos and more. Plus, get Rent Zestimates® for most homes.



### Home Sellers

Get help with pricing your home, then list it for sale. Not quite ready? Try Make Me Move®.



### Homeowners

Check your home's Zestimate®, edit your home facts, and get home improvement ideas.



### Professionals

Zillow is one of the most-visited real estate sites. See how you can capitalize on Zillow's traffic.

[Get a Premier Agent Website](#)



Location:

Overview

Home Buyers

Renters

Home Sellers

Homeowners

Professionals

## What Zillow Offers Home Buyers

Thinking about buying a home? Zillow can help every step of the way. Search for sale listings and Make Me Move® homes. Request free mortgage quotes — *anonymously*. Learn about homes and real estate from Zillow users. This page explains how.

### Find and Compare Homes for Sale



#### For Sale and Make Me Move Homes

Find homes for sale in any area, and filter by price, beds, baths, and more. Consider homes with Make Me Move prices as a unique buying option.

[Search homes for sale](#)

[Learn about Make Me Move](#)



#### Zestimates and Comparables

Get a feel for home values in your desired area with Zestimate® home valuations and comparables.

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[Learn about comparables](#)



#### Saved Search E-mail

Get notified by e-mail when new homes are added to Zillow that match your search criteria. Just complete a search and click the "E-mail Alerts" link above the map.

[Search homes for sale](#)



#### Neighborhood Pages

Moving to a new city or neighborhood? Visit Zillow's Neighborhood Pages to learn about schools, affordability, and the types of people who live there.

[See sample city page](#)



#### Zillow Special Offer Homes

Look for homes for sale that include a "Zillow Special Offer". Not only do you buy a house you love, but you get the added benefit of what is contained in the Special Offer.

[Learn more](#)

### Get Mortgage Quotes



#### Zillow Mortgage Marketplace

Get custom loan quotes — *anonymously* — no name or SSN required. Receive real quotes from an open marketplace of lenders. You call the lender; *they don't call you*.

[Create a loan request](#)

[Learn more](#)

### Search for Pros



### **Zillow Directory**

Looking for a real estate professional? Whether you're searching for a buyer's agent, lender, inspector, or other pro, find them in the Zillow Directory.

[See the directory](#)

## **Talk About Real Estate**



### **Discussions**

Post questions, read answers, and get valuable advice on buying from experienced buyers and real estate pros.

[Browse Zillow Advice](#)



### **Real Estate Guide**

Learn the ins and outs of buying a home, from where to start to closing the deal, in the Real Estate Guide.

[See guides](#)

**Location:**

**Create Free Listings**

- For Sale by Agent
- For Sale by Owner
- For Rent

**Make Me Move®**

**Submit a Feed**

**Set a Make Me Move® Price – For Free**

Not quite ready to sell? Add a Make Me Move price to your home on Zillow and see what happens. Potential buyers will be able to contact you via email, while you remain anonymous. You can change or remove your Make Me Move price at any time. [Learn more.](#)

**Why use Make Me Move?**

- **Pre-market:** Alert potential buyers
- **Dream price:** Everyone has a price – what's yours?
- **Free:** It's free to set a Make Me Move price

**Enter Your Listing Location**

**Street \***

**Unit**

**City \***

**State \***

**ZIP \***

I agree as follows: (i) I am (or I have authority to act on behalf of) the owner of this home; (ii) I will not provide incorrect information or state a [discriminatory preference](#); and (iii) I will comply with the Zillow [Terms of Use](#).

Keyword:

Location:

[Back to Results](#)

Views: 3897373

<b>All Topics</b>	416k
<b>Zillow Questions</b>	91k
<b>Zillow FAQs</b>	87
Zestimates	11k
For Sale Listings	2k
Rental Listings	457
Your Home on Zillow	3k
Using Zillow	14k
Zillow API and Widgets	2k
Bugs & Suggestions	24k
General Discussion	761
<b>Home Buying</b>	39k
<b>Home Selling</b>	44k
<b>Mortgage</b>	32k
<b>Rentals</b>	6k
<b>Local Topics</b>	8k
<b>Home Ownership</b>	190k
<b>Pro-to-Pro</b>	6k



## What is a Zestimate?

The Zestimate (pronounced ZEST-ti-met, rhymes with estimate) home valuation is Zillow's estimated market value, computed using a proprietary formula. It is not an appraisal. It is a starting point in determining a home's value. The Zestimate is calculated from public and user submitted data; your real estate agent or appraiser physically inspects the home and takes special features, location, and market conditions into account. We encourage buyers, sellers, and homeowners to supplement Zillow's information by doing other research such as:

- Getting a comparative market analysis (CMA) from a real estate agent
- Getting an appraisal from a professional appraiser
- Visiting the house (whenever possible)

Zillow also provides a Rent Zestimate estimated monthly rental price. Learn more about the Rent Zestimate.

### What's the Value Range?

The Value Range, which is related to the Zestimate, shows the high and low estimated values of a home (e.g., the Zestimate may be \$260,503, while the Value Range is \$226,638 -- \$307,394). The Value Range can vary in magnitude depending on our historical ability to estimate similar homes. A wider range indicates less data are available or there is more volatility in the data. A smaller value range means we have lots of information to help compute the Zestimate and Value Range. When thinking about a Zestimate for a home, we believe it is critical to consider the width of the Value Range for that Zestimate as this is giving you an important clue as to the anticipated accuracy of the Zestimate. For the statistically minded, the Value Range is actually a 70% confidence interval.

### My Zestimate is too low - or too high. What gives?

As mentioned previously, the Zestimate is a starting point in figuring out the true value of a house. The amount of data we have for the house affects the Zestimate accuracy. If your home facts are incorrect or missing, you can update your facts, which may affect your Zestimate value.

- Price history and tax history: Check to see if your price history (the sale price and date you bought your home) and your tax history are correct on Zillow. Depending on the area in which you live, this can be a big factor in your Zestimate. If data are missing or incorrect, please let us know. Click "Edit" on your home details page, then "Report Problem With Home."
- Updates and remodeling explained: Most upgrade information is not in the public records, and is not easily quantifiable. We do not know about home updates and remodels unless they have been reported to the local tax assessor, so those items are not used in Zestimate calculations. While we do utilize user-submitted data that is measurable, (e.g., additional bedroom count, bath count, and square footage) there is no way for us to systematically gather and verify the type of remodel or build information where the value is based upon how the final product appeals to the buyer. Because of this, the algorithm can't use that information.
- Your home icon on the map: Region boundaries usually do not affect the Zestimate. That being said, if the home icon is in the wrong spot, either Zillow staff or the home owner can correct that. Move Home Instructions

### **I just changed the home facts. When will my Zestimate update?**

Updates to your home facts will be factored into your home's Zestimate, but, if the updates are not significant enough to impact the home's value, your Zestimate may not change. In some cases, the altered data will affect the estimates slowly over about a two-month time period. You will not see the full impact of the revision during the next estimate cycle. We refresh Zestimates for all homes three times a week. On rare occasions, this schedule is interrupted by operations associated with algorithmic changes or the deployment of new analytic features.

### **How does the amount of data affect it?**

The number of transactions in a geographic area affects how much we know about prevailing market values of homes in that area. More transactions provide more data and improve the accuracy of the Zestimate. Also, we use public and user-provided data for house attributes, and some areas report more data than others. The more attributes we know about homes in an area (including yours), the better the Zestimate. Remember that homeowners can also update their home facts if they feel they are incorrect or there are missing values, and the updates may affect the Zestimate value.

### **Is a Zestimate an appraisal?**

No. The Zestimate is not an appraisal and you won't be able to use it in place of an appraisal, though you can certainly share it with real estate professionals. It is a computer-generated estimate of the worth of a house today, given the available data. Zillow does not offer the Zestimate as the basis of any specific real-estate-related financial transaction. Our data sources may be incomplete or incorrect; also, we have not physically inspected a specific home. Remember, the Zestimate is a starting point and does not consider all the market intricacies that can determine the actual price a house will sell for.

### **How do we come up with the Zestimate and what's in the formula?**

We use proprietary automated valuation models that apply advanced algorithms to analyze our data to identify relationships within a specific geographic area, between this home-related data and actual sales prices. Home characteristics, such as square footage, location or the number of bathrooms, are given different weights according to their influence on home sale prices in each specific geography over a specific period of time, resulting in a set of valuation rules, or models that are applied to generate each home's Zestimate. Specifically, some of the data we use in this algorithm include:

Physical attributes: Location, lot size, square footage, number of bedrooms and bathrooms and many other details.

Tax assessments: Property tax information, actual property taxes paid, exceptions to tax assessments and other information provided in the tax assessors' records.

Prior and current transactions: Actual sale prices over time of the home itself and comparable recent sales of nearby homes

Currently, we have data on 110 million homes and Zestimates and Rent Zestimates on approximately 100 million U.S. homes.\*

### **Why do I see home values for the past?**

We not only have Zestimates for homes now, we have used massive computing cycles to go back in time to generate historic Zestimates as well. Sound hard? It is, but it's critical because it allows you to see how a home (or an area) has changed in value over the years.

### **Do you ever change prior Zestimates?**

Yes. When major improvements to the algorithm are made, we do re-compute the historical Zestimates for affected homes. Our purpose in doing so is to provide consumers with the best estimate of historical property valuations. A historical Zestimate is not like a historical stock price, which doesn't change after being recorded. A stock price is a record of an actual empirical event (and, as such, shouldn't change). A Zestimate, on the other hand, is an estimate of the market value of a home, and can change when we have a better algorithm to estimate that value.

Note: We never allow future information to influence a historical Zestimate (for example, allowing a sale in 2009 to influence a Zestimate in 2008). Each historical Zestimate only uses information (e.g., prior sales, tax assessments) known prior to the date of a given Zestimate.

#### **Does the Zestimate algorithm ever change?**

Yes, a team of statisticians working every day to make the Zestimate more accurate. Since Zillow's inception in 2006, we have deployed three completely new versions of the algorithm (2006, 2008 and 2011), but incremental improvements are made between major upgrades with new iterations being deployed regularly.

#### **How often are Zestimates for homes updated?**

We refresh Zestimates for all homes three times a week. On rare occasions, this schedule is interrupted by operations associated with algorithmic changes or the deployment of new analytic features.

#### **Are foreclosure sales included in the Zestimate algorithm?**

No, the Zestimate is intended to provide an estimate of the price that a home would fetch if sold in a full-value, arms-length sale (e.g., the sale isn't for partial ownership of the property or between family members). Our extensive analysis of foreclosure re-sales (typically, but not always, real estate owned, or REO, sales) supports the conclusion that these sales are generally made at substantial discounts to comparable non-foreclosure sales. As such, these sales are not used by the algorithm to produce the Zestimate. That is not to say that foreclosure re-sales do not influence the Zestimate at all, as foreclosure re-sales do suppress the sale price of surrounding non-foreclosure homes, and the price signals from these surrounding homes are used by the algorithm to produce Zestimates in that area.

#### **Who calculates the Zestimate and how do they do it?**

The Zestimate is created by an automated software process, designed by statisticians, and there is no ability for humans to manually alter the Zestimate for a specific property.

#### **Does Zillow delete Zestimates? Can I get my Zestimate reviewed if I believe there are errors?**

We do not delete Zestimates. We monitor customer feedback for systematic issues with the algorithm, but do not change individual Zestimates in response to customer feedback. The Zestimate is designed to be a neutral, unbiased estimate of the fair market value of a home, based on publicly available and user-submitted data. For this purpose, it is important that it be based on identical information about homes (e.g., beds, baths, square footage, lot size, tax assessment, prior sale price) and that the algorithm itself be consistently applied to all homes in a similar manner. This ensures that there is no preference for some homes relative to others nor are there valuations based on facts that are not accessible to all Zillow users. Some homes may be very unique in ways that are not well captured by existing data, and the Zestimate may be less accurate on these homes. To provide more data on your Zestimate, you can post your estimated value and comment in the Owners Estimate section indicating your support for a different valuation.

#### **I don't know of any homes that have sold lately around me, how are you calculating my Zestimate?**

The number of transactions in a geographic area affects how much we know about prevailing market values of homes in that area. More transactions provide more data and improve the accuracy of the Zestimate. Also, we use public and user-provided data for house attributes, and some areas report more data than others. The more attributes we know about homes in an area (including yours), the better the Zestimate. Remember that homeowners can also update their home facts if they feel they are incorrect or there are missing values, and the updates may affect the Zestimate value.

Our estimating method differs from that of a comparative market analysis (CMA) done by real estate agents. Geographically, the data we use is much larger than your neighborhood. Often times, we use all the data in a county for calculation. So though there may be no recent sales in the "neighborhood", even a few sales in the area allow us to extrapolate changes in the local housing market. However, the data we gather does allow the models to incorporate the geospatial (neighborhood) patterns of recent sales.

#### **How accurate is the Zestimate overall?**

Our accuracy depends on the home data we receive; see our Data Coverage and Zestimate Accuracy table to see how accurate we are in your area. When it comes to unique homes (e.g., luxury mansions, unusual designs) we are less accurate in our Zestimates.

#### **Can I remove the Zestimate while I'm selling my home (it should be higher)?**

It's important to remember that Zestimates track the market, not drive it. People ultimately have more fundamental reasons that drive what they choose to buy or not buy. Our data shows that half of all sales are generally above the Zestimate. To provide more data on your Zestimate, you can post your estimated value and comments in the Owners Estimate section. The purpose of the Zestimate is provide data in a user-friendly format to promote transparent real estate markets and allow people to make informed decisions.

#### **Can I use the Zestimate to get a loan?**

No, you can't. To get a federally guaranteed loan, a law called FIRREA (the Federal Institutions Reform, Recovery and Enforcement Act) requires an appraisal from a professional appraiser. Without limitation, lending professionals and institutions are prohibited from using the services in making any loan-related decisions. The Zestimate is our estimate of fair market value, a starting point for home buyers and sellers and anyone just plain interested in the value of houses. You can use it in judging market trends, and in calculating all sorts of things for your personal purposes. Click here to view our terms of use.

#### **I have two Zestimates for my home? How do I fix this?**

If you see two Zestimates for the same property, you can click on Edit, Report a Problem, then choose incorrect facts from the drop-down menu. However, if you are a homeowner with multiple parcels, and this is the reason there is more than one Zestimate for your address, we match the parcels on record with the county. If you officially combine parcels with the county, they will send us the updated information.

\* Zillow Internal, November 2012

By Diane Tuman

Last edited 6 days ago

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Or start a discussion ?

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- About Bird's Eye View
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## All About Comps

At some point during a home buying or selling experience, you will come face-to-face with comps.

Comps, or comparables, are regarded as the single-best tool in determining a home's value. They contrast criteria from recently-sold properties in a neighborhood, such as sale price, age of house, size, and square footage. Real estate agents use comps to prepare a Comparative Market Analysis (CMA) for their clients. Zillow also identifies nearby similar sales of homes and uses that information to help calculate the Zestimate for homes.

### Similar recently-sold homes on Zillow

Every address has a set of nearby recently-sold homes. Since these homes might not exactly match yours, we make adjustments for any differences when we calculate the Zestimate. For example, there might be a recently-sold home nearby just like yours, but it has one more bedroom. Therefore, that house would probably be valued higher; we adjust for this in computing your home's Zestimate. Ditto for the square footage, etc.

### How a home stacks up

Cost per square foot is an important measure in determining a home's value relative to a set of comparable homes. For example, if your home's value per square foot is \$216 and the average per square foot of nearby similar recently sold homes is \$291, this will indicate your home is valued less per square foot than nearby similar homes.

And, if you go by real estate conventional wisdom, the mantra has been: Buy the least expensive home in the best neighborhood because the opportunity for appreciation is much greater.

### View nearby similar sales:

1. Go to your home details page and click on "Similar Homes for Sale." This page will map and list homes that recently sold near yours that we think are similar. You can click on each of the homes to get a closer look.
2. From your home details page, click "Edit" to update your home facts and if

the changes are big enough, a different set of similar homes for sale could be shown.

For more information about comps, read Picking the Best Comps.

By Diane Tuman

Last edited October 12

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**Location:**

**Overview**

**Home Buyers**

**Renters**

**Home Sellers**

**Homeowners**

**Professionals**

Real Estate Agents

Real Estate Brokers

Property  
Managers/Landlords

Mortgage Lenders

## Learn More About Special Offers FAQ

### Why do some listings have a Zillow Special Offer?

A listing agent and home seller can include a Zillow Special Offer on a home to bring added visibility to a listing. Some reasons include:

- The seller wants to give the new listing an added "splash" when it first becomes available.
- The home has been listed for a while and the seller is reconsidering moving if the home does not sell soon.
- The seller is buying a home contingent on selling his/her current one, and wants to sell quickly.

### Who is paying for it, the seller or the agent?

The seller pays for the Zillow Special Offer. As the buyer, you must ensure that the Special Offer is included in the Purchase and Sale agreement when you purchase the home. If it is not, you have no promise or guarantee that you will receive the Special Offer from the seller.

### How do I make sure I get the Special Offer?

- Contact the agent on the listing page and tell them you found the home on Zillow and ask about the Zillow Special Offer.
- Make sure you work with your agent to put the Special Offer in the Purchase and Sale agreement for the home.

### What is a typical Special Offer?

The Special Offer is a credit towards closing costs provided by the seller.

### How does a Special Offer affect me as a buyer?

It's an added bonus for a buyer. Not only do you buy a house you love, but you get the added benefit of what is contained in the Special Offer. Note that simply "seeing" the Zillow Special Offer does not make the offer yours – you must buy the home to qualify for the offer. Then, it is your responsibility to make sure the offer is included in the Purchase and Sale agreement during closing.

### Why doesn't the seller just cut the price?

In many markets, price cuts are not enough to make a house stand out. A Zillow Special Offer brings added visibility to a listing because it is highly noticeable. But, if you'd rather have a price cut than a Zillow Special Offer, talk with the seller's agent to see if they are open to that adjustment.

### What are other advantages of a Zillow Special Offer?

It can give a buyer more means to improve or furnish their home after the sale. Getting a loan can often require a sizable down payment, and after closing costs, the buyer may be left with little cash left over to buy items for the house.

Here's an example:

Take a buyer who has saved \$45,000 in cash. He wants to buy a \$200,000 home, and needs \$40,000 for a down payment (20%) and \$5,000 for closing costs. If the home's price was cut by \$5,000 to \$195,000, he still needs to pay \$44,000 to cover the reduced \$39,000 down payment and \$5,000 in closing costs. He would be left with only \$1,000 to spend on the home.

However, if he buys a home with a \$5,000 Special Offer that covers all of the closing costs, he would only need to cover the \$40,000 down payment, and he would have \$5,000 left to spend on the home after the sale is complete.

**Can I apply it to a gift card instead of use it for closing costs?**

Yes, you can. But, you should talk to your agent and lender to understand any potential impact to the loan, or loan approval process, and understand the process/timeline of receiving a gift card after closing.

**I'm an agent and I want to put a Special Offer on a home**

Only Zillow Premier Agents can put Special Offers on homes. [Learn more about becoming a Premier Agent.](#)

**How does Zillow benefit?**

Zillow is a media company and does not receive a part of the commission when a home sells. This also applies to home sales which involve a Special Offer. Only Zillow Premier Agents who are paying Zillow to advertise are able to put Special Offers on their listings.

United States

Mortgage Rates > Current Mortgage Rates and Home Loans

## Current Mortgage Rates and Home Loans

### Loan purpose

Purchase

### ZIP code

### Purchase price

### Down payment

20 %

### Credit score ?

720-739

Advanced

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### Why You Can Trust Lenders on Zillow

#### Lender confirmation

Lenders undergo a rigorous background check by Zillow and independent third-party site

#### Ratings and reviews

Borrowers review and rate lenders so others can benefit in finding the best lender

#### Quote flag system

Anyone can flag quotes for Zillow's Quality Assurance (QA) team to review

#### Mystery shopping

Zillow's QA team randomly shops lenders to ensure they are honoring their quotes on Zillow

**We love feedback.** [Email us](#) with any questions or comments.

**Washington mortgage rates remain stable at 3.23%**

Washington — Tuesday, December 18, 2012

Zillow Mortgage Marketplace's current mortgage rates in Washington for 30-year fixed-rate mortgages remained stable at 3.23% on Tuesday. State mortgage rates today ranged from the lowest rate of 3.21% (AL) to the highest rate of 3.43% (ND). Washington mortgage rates today are 4 basis points lower than the national average of 3.27%.

The Washington mortgage interest rate on December 18, 2012, is equal to last week's average Washington rate of 3.23%.

**Current Mortgage Rates by States**

United States	Indiana	Nevada	Tennessee
Alabama	Iowa	New Hampshire	Texas
Alaska	Kansas	New Jersey	Utah
Arizona	Kentucky	New Mexico	Vermont
Arkansas	Louisiana	New York	Virgin Islands
California	Maine	North Carolina	Virginia
Colorado	Maryland	North Dakota	Washington
Connecticut	Massachusetts	Ohio	Washington, DC
Delaware	Michigan	Oklahoma	West Virginia
Florida	Minnesota	Oregon	Wisconsin
Georgia	Mississippi	Pennsylvania	Wyoming
Hawaii	Missouri	Rhode Island	
Idaho	Montana	South Carolina	
Illinois	Nebraska	South Dakota	

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**WA Mortgage Rate Trends** ? 

4.85%

3.98%

3.10%  
2012

2010

2011

**30 Year Fixed**

**Market Average**

Washington

● 3.27%

National

● 3.26%

Interactive graph 

## Mortgage Help

### The basics

- Mortgage Checklist
- Choosing a mortgage lender

**Using the marketplace**

- How the marketplace is different
- Frequently Asked Questions
- More mortgage help

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See rates by location

Help Center > About Zillow Mortgage Marketplace > How it Works for Borrowers

**Mortgage Marketplace**

**Mortgage Calculators**

**Help Center**

Overview

**About Zillow  
Mortgage  
Marketplace**

Mortgage Roadmap

Mortgage Types

Mortgage Rates

Credit Reports

Mortgage Glossary

## How it Works for Borrowers

With Zillow® Mortgage Marketplace, **you're in control**: You remain **anonymous to mortgage lenders** throughout the loan request and quote process — no one will call you or e-mail you -- until **you** want to make contact.

### How it works:

#### 1. Create a Mortgage Request

You create an anonymous mortgage request to purchase a home, refinance, or take out a home equity loan. **Your name, address, phone number or Social Security number is not required**. However, you need to be accurate in providing other background information — such as the type of mortgage loan you want, your income level and an assessment of your credit rating — through Zillow's secure system. Being truthful and accurate is important since lenders base their loan quote on your information (see [Code of Conduct](#)). You submit your request to an open marketplace of mortgage lenders and they begin submitting mortgage loan quotes in real-time to your private account on Zillow. These loan quotes will appear adjacent to your loan request. Lenders compete for your business by providing competitive rates and good customer service.

A mortgage loan quote consists of an interest rate with specific lender fees, easily broken down into average monthly payments that meets the requirements of a particular loan product (e.g., 30-year fixed rate). While we expect a lender's mortgage quote to be as accurate as possible based on the information provided by the borrower, the lender has not yet had an opportunity to verify the borrower's credit rating and other information in order to provide a Good Faith Estimate.

#### 2. Choose the Best Quote

Based on the information you provide, customized mortgage quotes — from an unlimited number of confirmed mortgage lenders — will be sent to your "Quotes list" section on Zillow. You will not receive generic marketing rates; each quote will be customized to fit your loan request by confirmed mortgage lenders. Each lender that participates in the Zillow Mortgage Marketplace is required to divulge all quotes, rates, and fees in the mortgage quote that is returned to you. You compare the information provided — including rates, and lender ratings — and then you choose the mortgage lenders to contact.

A confirmed mortgage lender is a mortgage professional on Zillow whose professional status has been confirmed either by a leading independent third party hired by Zillow or by their mortgage institution. The review may include identity authentication, employment verification, broker license confirmation, and checking standard sources for complaints.

#### 3. Contact the Mortgage Lender

Contact the mortgage lender you like — either by e-mail or phone — and ask more questions about the loan quote or begin closing your loan. Please remember that once you contact the lender through our site, your e-mail (identity) will **no longer be anonymous to that lender**. Later, you can rate the lender based on quality of information and service provided so other borrowers can learn about your experience with the lender.

When a borrower contacts a lender, the lender is obligated to pay Zillow

for this connection; it's what we call a "customer-initiated contact."  
Zillow provides a service to bring lenders and borrowers together, and lenders pay for the opportunity to connect with borrowers.

**It's that simple and secure!**

**Compare Quotes**

- [See Sample Loan Quotes](#)
- [How Zillow Mortgage Marketplace is Different](#)
- [Code of Conduct](#)
- [Protecting Your Information](#)
- [Learn How it Works for Lenders](#)

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**Mortgage Discussions**

More questions? Discuss it in the Mortgages section of Zillow Discussions. Read what [borrowers are asking lenders](#). Or, [ask your own question](#).

**Mortgage Rates**

National Avg Rate	Current	Last Week
30yr fixed	3.29%	3.22%
15yr fixed	2.61%	2.60%
5/1 ARM	2.54%	2.44%

**Live Rates**

Mortgage Shopper Location	Lowest Rate	Lender Rating
Town of Hanover, NH	2.99%	☆☆☆☆☆
Zionsville, IN	3.12%	☆☆☆☆☆
Louisville, KY	3.12%	☆☆☆☆☆
Town of Plymouth, MA	2.99%	☆☆☆☆☆
Tampa, FL	2.99%	☆☆☆☆☆

Get Personalized Mortgage Rates



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**Samer Kuraishi** REALTOR®  
A-K Real Estate, Inc.  
**(240) 600-0699**

55 listings Listing Agent Buyer's Agent  
Foreclosure Short Sale

★★★★★  
92 reviews Write a review



**Kurt Wannebo** REALTOR®  
San Diego Real Estate & Investments  
**(888) 473-7324 x1**  
28 listings: Listing Agent, Buyer's Agent, Short Sale, Consulting

★★★★★  
90 reviews [Write a review](#)



**Douglas Holladay** REALTOR®  
Team One Group  
**(208) 505-6946**  
Listing Agent, Buyer's Agent, Foreclosure, Relocation

★★★★★  
93 reviews [Write a review](#)



**Matt Laricy** REALTOR®  
Americorp Real Estate  
**(708) 328-8953**  
17 listings: Listing Agent, Buyer's Agent, Foreclosure, Short Sale

★★★★★  
83 reviews [Write a review](#)



**Sam Shaffer** REALTOR®  
Chicago Properties  
**(773) 877-3990**  
11 listings: Listing Agent, Buyer's Agent

★★★★★  
75 reviews [Write a review](#)



**Vito Teti** REALTOR®  
Long Realty Company  
**(520) 314-9132**  
17 listings: Listing Agent, Buyer's Agent, Foreclosure, Short Sale

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82 reviews [Write a review](#)





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### US Home Buying Advice

Who is responsible for winterizing a home for Short Sale? And what about as is clause

I have a sale of agreement for a Short Sale. we looked at property when it was warm out and there ... 1 Answer

the first time homebuyer loan requires homebuyer education. where can i get that in new orleans?

3 Answers

I have noticed many homes are listed as "Short Sale" What are the Pros and Cons of buying process?

7 Answers

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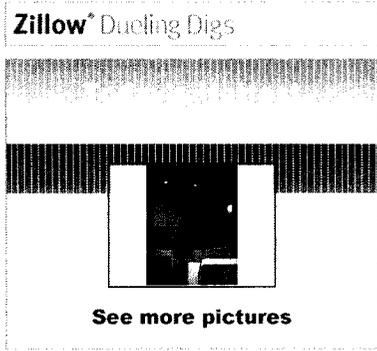
### Mortgage Rates

National Avg Rate	Current	Last Week
30yr fixed	3.29%	3.22%
15yr fixed	2.61%	2.60%
5/1 ARM	2.54%	2.44%

### Live Rates

Mortgage Shopper Location	Lowest Rate	Lender Rating
Townsend, DE	2.99%	★★★★☆
Phoenix, AZ	3.00%	★★★★★
Sunnyvale, CA	2.88%	★★★★★
Great Falls, MT	3.12%	★★★★★
Baton Rouge, LA	3.00%	★★★★★

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National Bank of Kansas City

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American Federal Mortgage Corp.

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First Financial Services, Inc.

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Refinancing, Purchase Loan

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Myers Park, part of CertusBank  
**(704) 549-0724**  
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 **BNC National Bank** Member FDIC  
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**(877) 262-6580**  
Refinancing, Purchase Loan

★★★★★  
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**(877) 700-4427**  
Home Equity, Refinancing, Purchase Loan

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**Mortgage Rates**

National Avg Rate	Current	Last Week
30yr fixed	3.29%	3.22%
15yr fixed	2.61%	2.60%
5/1 ARM	2.54%	2.44%

**Live Rates**

Mortgage Shopper Location	Lowest Rate	Lender Rating
South Berwick, ME	3.25%	★★★★★
Silver Spring, MD	3.00%	★★★★★
Stamford, CT	2.99%	★★★★★
Clive, IA	3.12%	★★★★★
Kenosha, WI	3.12%	★★★★★

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**US Mortgage Advice**

**What are my options for refinancing an FHA loan to a Conventional Loan**

I am planning to purchase a property in the coming weeks and at the moment I am going with FHA loan. 1 Answer

**Mortgage Question**

Greetings, I need some assistance with understanding HARP and other programs I may be able to use. 1 Answer

**Can FHA monthly mortgage insurance premiums be lender based?**

Hello We are looking to buy a house with FHA loan and are shopping around for the best available mortgage. 3 Answers

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17,147 results

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### Mortgage Rates

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Waikoloa, HI	3.12%	★★★★★
Stamford, CT	2.99%	★★★★★
Boulder, CO	2.88%	★★★★★
Birmingham, AL	2.99%	★★★★★

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### US Home Improvement Advice

🔗 I updated the profile on my home over a year ago, but Zillow continue to estimate the value of our h

1 Answer

🔗 shall I legalize an illegal addition?

Previous owner converted the garage to a living room, and it looks like building in code level

3 Answers

🔗 14 x 12 second floor addition with deck

Just trying to get a ballpark idea of what the right cost. A first floor addition of the same size

2 Answers

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