

ESTTA Tracking number: **ESTTA537285**

Filing date: **05/10/2013**

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

Proceeding	91203730
Party	Plaintiff Zillow, Inc.
Correspondence Address	MATTHEW D SCHNELLER BRACEWELL GIULIANI LLP 701 FIFTH AVENUE, SUITE 6200 SEATTLE, WA 98104 7043 UNITED STATES docketing@bgllp.com, matt.schneller@bgllp.com, jennifer.ashton@bgllp.com, erin.hennessy@bgllp.com, stephanie.blair@bgllp.com
Submission	Testimony For Plaintiff
Filer's Name	Matt Schneller
Filer's e-mail	docketing@bgllp.com, matt.schneller@bgllp.com, erin.hennessy@bgllp.com, jennifer.ashton@bgllp.com, stephanie.blair@bgllp.com
Signature	/Matt Schneller/
Date	05/10/2013
Attachments	Lantz deposition cover sheet public.pdf (1 page)(10551 bytes) Lantz deposition public.pdf (1 page)(42651 bytes) ERIN_LANTZ-CERTIFICATE.pdf (1 page)(15125 bytes) Lantz signature page.pdf (1 page)(60682 bytes) Lantz deposition public Exhibits 1 of 2.pdf (1 page)(4227111 bytes) Lantz deposition public Exhibits 2 of 2.pdf (1 page)(2918956 bytes)

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

Deposition Transcript of Erin Lantz and
Exhibits

Application Serial No.: 85/316,446

Filing Date: May 19, 2010

International Class: 36

Opposer Zillow, Inc. hereby submits the Deposition of Erin Lantz and associated exhibits. The parties agreed on the date of the deposition, and stipulated that the deposition and date on which it occurred were to be considered as within Opposer's trial period.

Submitted: May 10, 2013

CERTIFICATE OF SERVICE

I hereby certify that this DEPOSITION TRANSCRIPT OF ERIN LANTZ and a PDFs of the transcript and exhibits thereto are being served via e-mail, as agreed between by the parties, to counsel for Applicant:

john@janewaypatentlaw.com,
marianne@janewaypatentlaw.com, and
ashley@emberip.com.

Signature: /Matt Schneller/

Date: May 10, 2013

Respectfully submitted,

BRACEWELL & GIULIANI
LLP

Signed: /Matt Schneller/

Matthew D. Schneller
Bracewell & Giuliani LLP
701 Fifth Avenue, Suite 6200
Seattle, WA 98104-7043
206-204-6200

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

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

ZILLOW, INC.,)
Opposer,)
vs.) No. 91203730
SUPER T FINANCIAL, INC.,)
Applicant.)
)

30(b)(a) TESTIMONY
OF
ERIN LANTZ
CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

Taken at
701 Fifth Avenue
Suite 6200
Seattle, Washington 98104

DATE TAKEN: Thursday, April 25, 2013
REPORTED BY: Sherilynn McKay, RMR, CRR, CCR 3236
JOB NO: 60267

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 A P P E A R A N C E S

3
4 FOR OPPOSER: MATT D. SCHNELLER, ESQ.
5 BRACEWELL & GIULIANI
6 701 Fifth Avenue
7 Seattle, Washington 98104

8 FOR
9 DEFENDANT: JOHN JANEWAY, ESQ.
10 MARIANNE DUTTON, ESQ.
11 JANEWAY PATENT LAW
12 2208 NW Market Street
13 Seattle, Washington 98107

14 *****
15
16
17
18
19
20
21
22
23
24
25

I N D E X

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

		PAGE
	ERIN LANTZ	
	EXAMINATION BY MR. SCHNELLER.....	4

- - -

EXHIBITS REFERENCED

		PAGE
	Exhibit A.....	9
	Exhibit B.....	6
	Exhibit E.....	29
	Exhibit F	7
	Exhibit G	19
	Exhibit H.....	21
	Exhibit I.....	23
	Exhibit J	28
	Confidential Exhibit	32

- - -

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 Seattle, Washington; Thursday, April 25, 2013

3 8:37 a.m.

4 ERIN LANTZ witness herein, having
5 been first duly sworn on
6 oath, was examined and
7 testified as follow:
8

9 EXAMINATION

10 BY MR. SCHNELLER:

11 Q. Good morning. So I will be asking a number of
12 questions about Zillow and its activities related to the
13 mortgage industry. If at any time you want a break or
14 to stop for a few minutes, just let us know, and we'll
15 take a quick break and reconvene. I guess we can start.

16 Maybe you can describe your current position at
17 Zillow, and how long you've been there.

18 A. Sure. I am the director of Zillow Mortgage
19 Marketplace. I've been there since July of 2010.

20 Q. Are you familiar with Zillow's mortgage-related
21 business activities from the period prior to which you
22 started working?

23 A. Yes. The activities have kind of fed into the
24 business as it is now, and I was brought on at a scale
25 of the business, once it was established, as something

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 that was going to be, you know, meaningful in the long
3 time. So I'm very familiar with most things that Zillow
4 has done related to mortgage. In my current role,
5 everything mortgage comes through me.

6 Q. Perhaps you can start with what Zillow was doing
7 around the time of the launch of Zillow.com in early
8 2006. Can you talk a little bit about the types of
9 mortgage-related information that Zillow was providing
10 at that time?

11 A. Sure. So Zillow started with a focus on home
12 values and home estimates. And so the idea from the
13 beginning was to try to put a value on every home, homes
14 for sale, and homes not for sale, so you had market
15 context of all of the market values in a neighborhood in
16 a region, for a property that you -- down to the
17 property that you're interested in. And so that was the
18 initial focus.

19 And that data doesn't make sense in a vacuum,
20 and without translating that into what does that cost to
21 you as a consumer to buy, what is the home price, what
22 would a mortgage on that be, what would that translate
23 into a monthly payment. That was part of the way that
24 home prices were communicated, as I understand, back
25 from the beginning, because a market price without

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 context, without market context, without neighborhood
3 context, or without translating that into how much it
4 would cost the consumer to own, it is not very
5 meaningful. Zillow was designed to try to give consumers
6 the data that they need to make informed decision about
7 buying homes.

8 Q. Can you take a look at what's labeled as
9 Exhibit B in the stack in front of you.

10 (Exhibit B was referenced.)

11 A. Sure.

12 Q. Are you familiar with what this document shows?

13 A. So this looks like an early version of Zillow's
14 home page.

15 Q. Can you point out where the types of different
16 mortgage information are being provided in the documents
17 in this?

18 A. Sure. So the financing tab, from the home page,
19 is where most of it starts, straight from the home page.
20 And then on the following page, where you see the
21 property, this is an earlier version of one of
22 Zillow's -- we call them home details pages. And so
23 this is what I was referencing before. So we give you
24 the price of that home, as well as the monthly payment
25 that you would have to pay to -- on a mortgage, to

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 purchase that home. So the monthly payment has been
3 displayed alongside the home price.

4 Q. So to the right again of the monthly payment,
5 can you describe what that information is?

6 A. So to the right is -- the ING Direct, is that
7 what you're referencing?

8 Q. Yes.

9 A. That is an advertisement from one of our
10 advertising partners, ING. So that would click off to
11 ING's mortgage home page.

12 Q. ING is a mortgage provider and broker?

13 A. Yes, yes.

14 And then there's also the mortgages tab that you
15 can access from the main navigation on this page.

16 Q. Maybe you can just describe what the mortgage
17 tab, what type of content it contains.

18 A. So without knowing the exact date, but that link
19 was there, but at the very minimum, it took you to
20 current market rates, and access to lending
21 professionals.

22 Q. If you could flip to Exhibit F.

23 (Exhibit F was referenced.)

24 MR. SCHNELLER: Just for the record, the parties
25 have stipulated to the various web-based documents that

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 were provided during production, so we're shortening the
3 normal authentication process with these documents.

4 BY MR. SCHNELLER:

5 Q. Can you take a quick look at the documents in
6 Exhibit F, and note how -- just sort of give a high
7 level summary of what type of documents are provided in
8 there as well.

9 A. Very odd looking at web pages on paper.

10 Q. I know. It just doesn't print out very well,
11 does it.

12 A. So it looks like these are some early versions
13 of Zillow's real estate search results.

14 Q. Okay.

15 A. And there's some more detail on a For Sale By
16 Owner, which is a particular type of listing that we
17 created on Zillow, or we publish on Zillow. So it's a
18 way for us to bring unique content to the site where you
19 can have not just listings that are for sale by agents,
20 or through the various publishing sites, but also trying
21 to bring in other types of listing.

22 So For Sale By Owner is one of those, Make Me
23 Move is another one of those, where buyers, homeowners,
24 can set a price at which they would be interested in
25 selling, and we think of that as a premarket value.

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 Q. If the user clicks on one of those links that's
3 provided, what type of page will it go to for a
4 particular property?

5 A. So these listings here look like they're in the
6 search results, so when you click on the search results,
7 it would take you to a property detail page. So if it
8 was a for sale home, it would have all the details of
9 that property, plus the list price, plus the mortgage,
10 estimated mortgage payment that we would calculate based
11 on that list price.

12 If it were a Make Me Move price, we would assume
13 that the Make Me Move is the sale price, and we would do
14 the same types of calculations, so this is what your
15 mortgage would be. This is -- and this is all the
16 information you might want to know about the property:
17 Square footage, previous transaction history, bedrooms,
18 baths, et cetera.

19 Q. So the type of information essentially from
20 Exhibit B that we looked at?

21 A. Yes.

22 Q. Can you also take a quick look at Exhibit A.
23 Sorry for the odd ordering.

24 (Exhibit A was referenced.)

25 A. That's okay.

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 Q. The printer wasn't cooperating.

3 Would you just describe the pages that you see
4 here.

5 A. Sure. So this is a later version of Zillow's
6 home page. So we had split for a period of time the
7 home page into Find Homes and Find Mortgage Rates,
8 because those have been our two core offerings. Real
9 estate is our first marketplace, mortgage is our second.

10 At this point those were the ones that we
11 considered mature enough to kind of showcase on the home
12 page, and also knew that consumers have come to know
13 Zillow as a place to find homes and find mortgages and
14 mortgage rates, and mortgage professionals. So that's
15 what you see on the home page there.

16 If you click to the Find Homes, you would go to
17 some of the things that we just talked through, so more
18 listings for different homes. If you clicked on Find
19 Mortgage Rates, we would take you to Zillow Mortgage
20 Marketplace.

21 So this is an example of what you would see if
22 you clicked on Find Homes. This is our search and maps
23 page, where you can see all of the homes listed on the
24 map, as well as details about those properties. If you
25 click on one of those properties, then you will get to

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 this page, which is a property detail page.

3 This the next page, with the charts, is you
4 scroll down in a property detail page, there's more
5 detailed information about prior transaction volume,
6 prior price changes. So that's kind of a historical
7 view of that particular property.

8 And then this is scrolling down further, so
9 below the graphs you'll see the price history, you'll
10 see the tax history, to the extent that we have it
11 available for that particular property.

12 If you keep scrolling down on the home details
13 page, you'll see this map view, which plots the home on
14 a map, and we've played around with different things
15 that show on the map. At this point we were showing
16 different amenities in that neighborhood.

17 And then below that module you'll see what we
18 call the financing module, where we have -- translating
19 that home price into a monthly payment. We estimate
20 what your mortgage payment would be, and we give you
21 some tools to play around with the scenarios of how much
22 do you want to put down, what kind of a mortgage product
23 do you want.

24 And then based on what you tell us, your pie
25 chart will change and we'll show you what your monthly

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 payment would be, we estimate what those taxes,
3 homeowners insurance, and mortgage insurance would be if
4 the mortgage insurance is applicable based on the down
5 payment that you tell us.

6 Q. Can you maybe describe the couple of links there
7 at the bottom of that section as well?

8 A. Sure. So if you click on See Personalized
9 Rates, that would take you to Zillow Mortgage
10 Marketplace.

11 And I believe if you clicked on Zillow Mortgage
12 Marketplace, that was also clickable, and then you can't
13 see it there, but I think if you click on the rate that
14 we're showing -- maybe not in this version. There was
15 another place within the finance module where if you
16 clicked on the rate that we were using from Zillow
17 Mortgage Marketplace to calculate the monthly payments
18 we were showing you, that also took you to Zillow
19 Mortgage Marketplace.

20 So the finance module is meant to drive people
21 who are interested in even more detail about mortgage
22 information related to that home, to take them over to
23 Zillow Mortgage Marketplace, which is we have our core
24 mortgage data.

25 Q. Is Exhibit A in the documents roughly

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 representative of the current site functionality?

3 A. Yeah. The design is a bit different, but the
4 functionality is roughly the same.

5 Q. A little bit more information about Zillow's
6 overall business model, and then we can talk a little
7 bit more specifically about the mortgage-related
8 business.

9 A. Okay.

10 Q. First, I just wanted to verify that the
11 financial revenue and monthly unique site user figures
12 in the 2011 and 2012 annual reports are, to the best of
13 your knowledge, accurate.

14 A. Yeah.

15 Q. Maybe you could describe a little bit both who
16 Zillow's target consumers are, who's using the site, and
17 who Zillow is making its money from, where the revenue
18 streams come from. And if those are different from the
19 mortgage side from the business overall, if you could
20 just talk about that a bit.

21 A. So it probably makes sense to step back and talk
22 about what is Zillow's overall business strategy, and
23 the strategy -- and I can talk through how do we make
24 money on the real estate side of the business, and how
25 does that strategy translate into the mortgage side of

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 the business, and our other emerging marketplaces.

3 So Zillow's overall strategy is to build some
4 sort of technology software product that attracts
5 consumers, that consumers want. So the initial thing
6 that we started with was this thing we called the
7 Zestimate, which was a price on every home. So that
8 information wasn't available through other free consumer
9 facing sites at the time, and so once we put that
10 information out there, that data out there, then we got
11 a ton of people coming.

12 So the idea is to build something that people
13 like, and bring in consumers. So that's the first step
14 of the strategy.

15 The second step is to bring in professionals who
16 want access to those consumers. So that's the second
17 side of the marketplace. So on the real estate side of
18 the business, that means real estate agents who want to
19 advertise their listings to those consumers that are on
20 our site. On the mortgage side of the business, that
21 means mortgage lenders who want to advertise their
22 quotes and their loans to consumers who are shopping on
23 our site, or visiting our site.

24 You can play the same thing out for our newer
25 marketplaces, like rentals professionals who want access

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 to people looking for rental homes, or home improvement
3 professionals who want access to people for remodeling
4 ideas. So the same end concept.

5 So build something people like, bring in
6 consumers, bring in professionals, and then build some
7 sort of monetization models, some sort of advertising
8 model, where we can charge professionals for access to
9 our consumers. So that's kind of next piece of the
10 strategy.

11 And then we typically realize we've got that
12 strategy wrong, and we play around with different
13 monetization models, and iterate and iterate until we
14 get something that works. And then once we have that
15 piece in place, then we aim to try to provide software
16 to those professionals to help them do a better job of
17 converting the contacts that we send them. So that's
18 kind of the approach that we take.

19 And then take that money that we're earning and
20 plow it back into investing into new products that we
21 can build to attract new consumers, and invest in our
22 team and our marketing and all that sort of thing.

23 So who comes to Zillow when we build this
24 product; that's the first part of the question. So it's
25 primarily people who are interested in buying a home,

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 actively or within the next six to nine months, people
3 who are interested in selling a home, people who are
4 homeowners who want to see the value of their home,
5 people who are looking for rental homes, and then people
6 who are looking for -- this is a smaller but growing
7 piece -- of people looking for home improvement ideas,
8 or looking at kind of estimates of home improvement,
9 remodeling projects they want to take in. But the core
10 group is the people who are home shoppers, thinking
11 about or actively in the home search process.

12 So with that in mind, kind of that's the
13 audience that we have there. So that's why the real
14 estate professionals are interested in access to those
15 consumers.

16 So the way that we make money on the real estate
17 side of the business is that we have a number of
18 different advertising products, but the core one is what
19 we call our premier agent advertising program. And so
20 what that gives agents is an impression-based amount of
21 advertising in the zip codes where they want to be
22 featured.

23 So if a consumer comes in and shops, you know,
24 puts a search in, wants to look at a property in a
25 particular zip code, if that's one of the zip codes

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 where that agent is a premier agent in a zip code,
3 they'll be featured in our list of -- we call it buyer's
4 agent list. They'll be featured in the buyer's agent
5 list. And in that list, it's a contact form.

6 So if the shopper is interested in contacting
7 that agent about that property, they put in their name,
8 their e-mail address, and their phone number, and they
9 send a contact to the agent, and we send that contact to
10 the agent.

11 As part of the premier agent program, the agents
12 also get to feature their own listings. So if there's a
13 listing agent on a property, they will be the only agent
14 that's in there, they'll get prominent featuring next to
15 that property. And if they're interested, they'll also
16 get a free agent website that we build for them.

17 So long story short, it's a bundle of
18 advertising services that they buy as part of this
19 premiere agent advertising package, and that's how we
20 make money, advertising, spending by agents who want to
21 be featured in the zip codes where they work.

22 On the mortgage side, it's kind of similar,
23 similar concept. So those same consumers, you saw kind
24 of all throughout the real estate search, we try to
25 translate the home price into a mortgage price, into a

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 monthly payment for them. And when they're ready to
3 actually transact or start thinking about mortgage
4 transactions, they want to get preapproved, throughout
5 the site we're trying to let them know, here's where you
6 go to learn more about mortgage, here's how you can find
7 out what's the right mortgage for you, and, you know,
8 which lending professionals should you connect with.

9 So we have the mortgage destinations, we call
10 Zillow Mortgage Marketplace, which I'll refer to as ZMM,
11 so we send them over to ZMM when they're interested in
12 mortgage information.

13 The borrower fills out a loan request, we
14 transmit that loan request information to our network of
15 lenders in the marketplace. If they're interested in
16 quoting that borrower's request, they'll return a quote.
17 We sort those quotes in a list view for the consumers to
18 view.

19 If the consumer is interested in a particular
20 quote, they click on that quote to either learn more
21 about that quote or click to the lender's website. When
22 they do, we charge for that click. So that's the
23 advertising spend, kind of to advertise that quote to
24 the consumer. And that's the way we monetize our
25 mortgage business.

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 So same concept, build this great comparison
3 shopping site, which was something that when we launched
4 it was revolutionary in terms of the ability to shop for
5 mortgage quotes from a whole set of different lenders
6 without printing any of your personal identifiable
7 information, like your name, your phone number, your
8 social, and to receive all of these quotes back. So
9 that comparison shopping tool is what attracted
10 consumers.

11 We're kind of back to the strategy concept.
12 Build something that's great, that attracts consumers,
13 that's unique, that offers them a compelling value, the
14 consumers will come in. Once we got the consumers in,
15 then the lenders wanted access to those consumers, and
16 then two years after we launched it, we started charging
17 lenders for those clicks.

18 Q. Would you take a look at Exhibit G.

19 (Exhibit G was referenced.)

20 A. Sure.

21 Q. Describe the content. Essentially two different
22 pages which would account for the weirdness of the web
23 printout.

24 A. So this is the footer on the ZMM. Here we're
25 trying to highlight, you know, four of the ways that we

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 regulate our marketplace. So we have a confirmation
3 process. We have a ratings and review system where
4 borrowers can rate lenders based on the services they
5 receive. We have a quote flagging system, where anyone,
6 borrower or lender, can flag a quote that they think is
7 suspicious and we'll investigate it. We also have a
8 mystery shopping program.

9 These are things we do to make sure that the
10 marketplace is well regulated and that the quotes that
11 are displayed are accurate.

12 Q. How about the page titled How It Works For
13 Borrowers?

14 A. Yeah. So this is on our -- in one of our -- in
15 our help center. And this is a longer version of what I
16 was describing before.

17 So a borrower comes to ZMM, they create a loan
18 request. By that I mean they fill out our loan request
19 form on ZMM, which has -- requests a bunch of different
20 information, like the loan purpose, the property type,
21 the loan amount, the down payment, their self-reported
22 estimated FICA score, et cetera, but it does not request
23 their name or their phone number or their social.

24 Then like I said, this is kind of walking
25 through, fill out your request. We transmit your

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 request to a network of lenders. If they want a quote,
3 they return a quote. Then in -- this is how it works
4 for borrowers -- the next one is choose one of those
5 quotes, and then the last step is if you're interested,
6 contact a lender about that quote.

7 Q. Okay. Thank you.

8 Can you take a look at Exhibit H now. It's the
9 page titled Lender Reviews. If you could just talk a
10 little bit about how the Lender Review lists work and
11 how they interact with the Zillow Mortgage Marketplace
12 services generally.

13 (Exhibit H was referenced.)

14 A. When we launched ZMM in 2008, we launched with
15 ratings and reviews, which was and it still continues to
16 be a very important part of our model.

17 So lenders receive reviews from borrowers who
18 have had an experience with them, and we ask them
19 questions about their experience, and we rate them on a
20 number of different dimensions, on the star ratings one
21 to five, and we ask them to write some sort of free form
22 text.

23 When they submit that review, it goes through a
24 set of automated checks to detect whether it might be
25 fraudulent or duplicate and that sort of thing. And

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 then every review is moderated by a human, who reads
3 through it, and is looking for authenticity, sufficient
4 detail, and a whole number of other things. Assuming it
5 passes those scrubs, we publish the review on our site.

6 This is a listing of lenders in our directory.

7 In our directory, we show all of the reviews associated
8 with that lender. We also publish that lender's
9 reviews, their star ratings, and then access to the full
10 content of their reviews on every quote that they see in
11 ZMM.

12 We think this is a really important part of the
13 way consumers should be shopping for mortgages, because
14 the reviews give you a sense of this service level that
15 you can expect from this provider. And if a lender
16 delivers poor service, if the consumer perceives as
17 though they didn't follow through on what they said they
18 were going to do, they'll get a low star rating, and
19 they will get fewer contacts from subsequent visitors to
20 ZMM.

21 And so it's kind of -- it's a self-regulating
22 feedback mechanism. So the better lenders get more
23 reviews. When they get more reviews, they get more
24 contacts from consumers, and it works in the reverse as
25 well.

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 Q. You mentioned the directory of real estate
3 mortgage professionals. Did that launch at the same
4 time as ZMM in 2008, or is that something that had been
5 around beforehand?

6 A. So when we launched Zillow, I don't know if it
7 was the moment we launched, but very early on, we had a
8 directory of real estate professionals. So we started
9 seeding that with real estate professionals. Most of
10 those were agents. We had an option for lenders to join
11 that directory as well.

12 When we launched Zillow Mortgage Marketplace,
13 you'll see on here we had about confirmed lender badge.
14 So there was kind of a new segment within the directory
15 that we created for lenders that were quoting in ZMM.
16 So the directory of professionals, lenders, as one
17 segment, and real estate professional as another, has
18 been there for a long way back.

19 Q. In addition to consumers reaching the Zillow
20 Mortgage Marketplace and Zillow.com, can you take a look
21 at Exhibit I and maybe describe some of the other ways
22 that consumers may access some of those same services.
23 You don't have to specifically talk about any of the
24 documents.

25 (Exhibit I was referenced.)

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 A. So in Exhibit I here, it looks like you're
3 showing some of our mortgage -- our mobile aps. So we
4 built a similar experience but redesigned it for the
5 different form factors of different mobile devices.

6 And so the mortgage calculator, the mortgage
7 rate data, and the mortgage shopping experience that we
8 have on our site is also available on our mobile aps.
9 We have stand-alone mobile aps for mortgage, so if you
10 go to iPhone, iTunes for iPhone or iPad or Android, you
11 can go down Zillow's mortgage mobile aps.

12 Also if you download Zillow's real estate ap on
13 iPhone or Android or iPad, there's a section for
14 mortgage, and then you will have access to the mortgage
15 calculators, the mortgage rates, and the mortgage
16 shopping. So it's the same approach, it's just a
17 different design.

18 Q. Are those visitors, or users, accounted for in
19 the average monthly user metric? Is that website only?

20 A. What we release in our annual report I believe
21 combines the two. You'll have to double-check that, but
22 I'm fairly sure.

23 Q. Can you talk a little bit about how Zillow
24 advertises and publicizes its mortgage-related service
25 offerings?

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 A. Sure. So we advertise it on Zillow primarily.
3 That's our -- the core way that historically we have let
4 people know about ZMM.

5 So from the home page, from the search and
6 results page, from the home details pages, and then
7 through -- and the directory and through our mortgage
8 kind of helping and content pages.

9 We also do nonpaid advertising. So I do a lot
10 of, you know, speaking to consumer facing media,
11 industry facing media, letting them know about the
12 product, explaining its benefits, trying to attract
13 lenders, trying to attract -- more importantly try to
14 attract consumers to use it, and explain to them the
15 benefits.

16 And we also are found, I couldn't say we're
17 advertising, but we're found largely through Google,
18 through SEO. If you type in "mortgage rates" into
19 Google, we are the No. 1 result that you'll see in the
20 organic results. If you type in "mortgage calculator,"
21 which is one of Google's largest key words, we rank
22 No. 2.

23 So a lot of people find us when they're just
24 looking for mortgage rates or mortgage content by
25 searching organically for it, for help.

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 Q. One follow-up question. Can you describe a
3 little bit the consumer facing media that you mentioned,
4 just what sort of outreach that is, and how frequently
5 Zillow is doing that sort of --

6 A. For mortgage or for real estate?

7 Q. For mortgage in particular, I guess. Maybe you
8 can answer both, actually.

9 A. Sure. We have a PR team at Zillow whose main
10 objective is to get consumer facing media to write about
11 us, to do radio stories, do TV stories about us.

12 Up until recently Zillow had not spent a cent on
13 advertising. Our approach to advertising is build
14 products that people like, and then get people who are
15 influential to write about us so that people learn about
16 us. So PR is our core advertising strategy.

17 So we use our data, trends in real estate
18 prices, trends in down payment amounts, trends in
19 lending behavior, and we reach out to the media
20 proactively and say, hey, we've got some interesting
21 data that we want to share with you, we think this might
22 be an interesting story. Want to write about it?

23 We also, now that we're well-known, field
24 inbound inquiries. Hey, I'm doing a story about, you
25 know, credit availability for lower income households,

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 do you have some data about that, do you have anything
3 to say about that. So we field a lot of those inbound
4 requests.

5 We publish a weekly press release around where
6 mortgage rate data -- where mortgage rates are based on
7 the data we receive from ZMM. I write a quote about
8 what has happened, what we think may or may not happen
9 in the following week, and that's picked up fairly
10 regularly by outlets like Wall Street Journal, NASDAQ,
11 Dow Jones, that sort of thing. So I'm -- if you Google
12 Erin Lantz Zillow, you can see the type of publications
13 where we're regularly quoted.

14 Q. Can you describe how the mortgage marketplace
15 business has grown since its launch in 2008?

16 A. It's been pretty astronomical, the growth that
17 we've seen. So when we started, it was free for lenders
18 to quote, so, you know, we had a lot of lenders come in,
19 but it was -- it was not the breadth of lenders that we
20 have now. And also consumers were just starting to
21 learn about Zillow.

22 So we started out with less than a hundred
23 thousand loan requests a month. Now we're at -- our
24 last month we had over 1.6 million loan requests
25 submitted in ZMM. So millions of people now are

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 shopping on ZMM for lenders.

3 So that's been kind of the hockey stick growth
4 that we've seen, so that when we look at the growth, we
5 look at consumer engagement as, you know, our primary
6 metrics for how fast is the business growing, how
7 engaged are consumers, how well do people know about our
8 product and are they using it.

9 Q. One related business topic that I guess I'd like
10 to talk about, take a look at the document in Exhibit J,
11 and describe how the activities described there are --

12 A. Is this J?

13 Q. Yes. Sorry.

14 (Exhibit J was referenced.)

15 A. Okay. So we acquired Mortech at the end of last
16 year. Mortech is a mortgage technology company that
17 provides software solutions to lenders.

18 If you recall back to my discussion around
19 Zillow's strategy, step one was consumers, step two was
20 lenders, step three is monetization model, step four is
21 software tools to help professionals do a better job of
22 converting the contacts that we send them.

23 So Mortech is step four for us in the mortgage
24 space. So they have a CRM system, a lead management
25 system, that helps lenders do a better job of managing

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 all the contacts that they get, following up with them,
3 incubating those contacts, and marketing to them over
4 time, so that when a borrower is actually ready to
5 transact, to lock a rate, that that lender has stayed in
6 touch with them, has a better chance of having that
7 consumer decide to work with them.

8 Q. One thing, it will be a step back. We should
9 have probably talked about it at the beginning, but
10 didn't.

11 If you could take a quick look at Exhibit E. I
12 just wanted to talk a little bit about the Zillow brand
13 and mark. Can you describe the document you see in
14 Exhibit E.

15 (Exhibit E was referenced.)

16 A. So this is our mission at Zillow. It's to
17 empower consumers with information and tools to make
18 smart decisions about their homes, real estate and
19 mortgage. So that was our mission at launch, and the
20 mission of ZMM is largely the same, just with the focus
21 on the mortgages. So to empower consumers with data and
22 tools to make smart decisions about their mortgages.

23 ZMM was really a natural extension of what we
24 did at Zillow, which was give people better data about
25 this very complex and confusing industry, and try to

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE
2 give them a tool to make sense of that data, and make
3 better decisions about their home, about their home
4 financing, and then to connect them to a professional
5 that can help them actually do their transaction.

6 Q. Like the bottom bullet point says, what's with
7 the name?

8 A. So it's the "Z" is for the zillion data points
9 that you need to figure out what to do with your home;
10 the "illow" is like pillow, because home buying is not
11 just data, it's emotional, it's something that people
12 are connected to, it's where you want to lay your head
13 down at night, like a pillow.

14 Q. On that soft and fuzzy note, I think that's the
15 last question that I had.

16 Is there anything else that we should know about
17 Zillow Mortgage Marketplace that we haven't already
18 covered?

19 A. Nope.

20 Q. All right. That's all I got.

21 MR. SCHNELLER: I don't know if you guys have
22 any follow-up questions.

23 MR. JANEWAY: I don't.

24 Do you?

25 MS. DUTTON: (Shakes head in the negative.)

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 MR. JANEWAY: All right. We all get to go home
3 early.

4 (Discussion off the record.)

5 (The remainder of the deposition of ERIN LANTZ
6 is designated Trade Secret, and continues on page 32.)

7 - - -

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 C E R T I F I C A T E

3
4
5 I, SHERILYNN V. MCKAY, a Certified Shorthand
6 Reporter in and for the State of Washington, do hereby
7 certify that the foregoing TRADE SECRET portion of the
8 transcript of the deposition of ERIN LANTZ, having been
9 duly sworn on April 25, 2013, is true and accurate to the
10 best of my knowledge, skill and ability.

11 IN WITNESS WHEREOF, I have hereunto set my hand
12 May 7, 2013.

13
14 

15 _____
16 SHERILYNN V. MCKAY, RMR, CRR

17
18
19
20
21
22
23
24
25

1 ERIN LANTZ - CONTAINS TRADE SECRET PORTIONS BOUND SEPARATE

2 WITNESS ERRATA SHEET

3 Case Name: ZILLOW, INC. v. SUPER T FINANCIAL, INC.,

4 Deposition Date: April 25, 2013

5 Deponent: ERIN LANTZ

6

7 CORRECTIONS:

8	Pg.	Ln.	Now Reads	Should Read
9	_____	_____	_____	_____
10	_____	_____	_____	_____
11	_____	_____	_____	_____
12	_____	_____	_____	_____
13	_____	_____	_____	_____
14	_____	_____	_____	_____
15	_____	_____	_____	_____
16	_____	_____	_____	_____
17	_____	_____	_____	_____
18	_____	_____	_____	_____
19	_____	_____	_____	_____
20	_____	_____	_____	_____
21	_____	_____	_____	_____

22 

24 ERIN LANTZ

25 Signed on the 9th day of May 2013

EXHIBIT *A*

Zillow - Real Estate, Homes for Sale, Home Prices & Values - Windows Internet Explorer

http://www.zillow.com

Convert Select

Favorites Suggested Sites UK B&G Login UK B&G Website UK Bracewell & Giuliani Chris Login CT Consearch DomainTools Whois Loc... Outlook Web App Seattle Printers USPTO WIPO World Intellectual...

Zillow - Real Estate, Homes for Sale, Home Prices...

My Zillow Sign out

Zillow

Your Edge in Real Estate

Homes Rentals Mortgage Rates Advice Professionals Local Info Blog more

Find Homes

Address or Neighborhood or City or ZIP

For Sale, Rentals, Home Values, Rentals

Seattle Homes For Sale

-  **119 Virginia St**
1 beds, 1.185 sqft, 1.0 baths
For Sale \$475,000
-  **119 Virginia St UNIT 1018**
2 beds, 1.315 sqft, 2.0 baths
For Sale \$500,000
-  **119 Virginia St UNIT 2411**
1 beds, 954 sqft, 1.0 baths
For Sale \$359,950

Seattle Homes For Sale

Find Mortgage Rates

Washington

Low Rates, Trusted Lenders, Anonymous

"I Want A Home" Sweepstakes

Win a New Home!

A new, \$350k home from Pulte Homes



Brought to you by Zillow Pulte

Home Loans About Zillow How to Use Zillow Careers Privacy Policy Terms of Use Press Investor Relations Contact Us

Zillow Mobile  Download the #1 Real Estate app

Done Internet | Protected Mode: On 100%

Windows Internet Explorer
 http://www.zillow.com/homes/for_sale/Seattle-WA/house/apartment_condo_type/16037_16/3_beds/1_baths/47.655818...
 File Edit View Favorites Tools Help
 Convert Select
 Favorites Suggested Sites BC B&G Login BC B&G Website KC Bracewell & Giuliani Citrix Login CT Consearch DomainTools Whois Loo... Outlook Web App Seattle Printers USPTO WPO - World Intellectual...
 #homes/for_sale/Seattle-WA/house/apartment_... Page Safety Tools

Zillow
 Home Mortgage Rates Advice Professionals Local Info Mobile Blog more
 My Zillow Sign out

Seattle WA GO

Seattle
 Only showing 500 homes. Zoom in, or use filters to refine your search.
 688 results 3 unmapped
 For Sale (659)
 For Rent (77)
 Make Me Move (360)
 Recently Sold (128)
 Price Min Max
 Beds Baths
 3+ 0+
 Other Filters Home Type 5th condo
 Save More filters

Sort Featured Map Share E-mail alerts

	2004 34th Ave S, Seattle, WA (Apt. 204)	Beds: 3 Baths: 2.25 Sqft: 2,380 Lot: 4,791	Days on Zillow: 104 Built: 1924 Single Family Price/sqft: \$460	
	1814 48th Ave SW, Seattle, WA (Address)	Beds: 4 Baths: 3.0 Sqft: 3,700 Lot: 6,000	Days on Zillow: 78 Built: 1931 Single Family Price/sqft: \$255	

Done Internet | Protected Mode: On 100%

115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow® (real estate, site map, bubble photos) - Windows Internet Explorer

http://www.zillow.com/real-estate/115-W-Smith-St-Seattle-WA-98119-40218750_zpid/#photo-hp-site-map-bubble-photos

File Edit View Favorites Tools Help

Convert Select

Favorites Suggested Sites BC B&G Login BC B&G Website BC Brauerwell & Grafani Cdnis Login CT Consearch DomainTools Whois Leo Outlook Web App Seattle Printers USPTO WIPD - World Intellectual

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

Page Safety Tools

Zillow Homes Mortgage Rates Advice Professionals Local Info Mobile Blog more - My Zillow - Sign out

Neighborhood City or ZIP Code or Address **GO**

Map Washington Seattle North Queen Anne Homes for Sale Views: 2,023

115 W Smith St
Seattle WA 98119

Pending Sale: \$765,000

Zestimate®: 5728,600

Mortgage: \$4,115/mo

See current rates on Zillow

Easy Orange Mortgage: 2.61% APR

Beds: 4
Baths: 2.5
Sqft: 2,500
Lot: 3,600 sq ft / 0.08 acres
Type: Single Family
Year built: 1908

Parking: Garage Detached
Cooling: -
Heating: Forced air
Fireplace: Yes
On Zillow: 93 days
Last sold: January 14, 2009
MLS #: 240568

[More facts](#)

[View Virtual Tour](#) (opens new tab)

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

Contact agent Save E-mail Edit Share Map Print

Charts and Data

Contact agent

Andrew Marzahl
★★★★☆ (5 reviews)
Windermere Real Estate
Call: (425) 445-1509
Contributions: 43

Name Phone number

Your e-mail

Message (optional)

I am interested in 115 W Smith St, Seattle, WA.

Contact Agent

Save BIG
on bank-owned homes
Properties available near you
Click here

HUDSON

Done

Internet | Protected Mode: On

100%

115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow#zcid=help_sae-map-bubble-photos#pside - Windows Internet Explorer

http://www.zillow.com/homedetail/115-W-Smith-St-Seattle-WA-98119/#zsid=help_sae-map-bubble-photos

File Edit View Favorites Tools Help

Convert Select

Favorites Suggested Sites BK B&G Login BK B&G Website BK Bracovelli & Giuliani Citrus Login CT Corsearch DomainTools Whois Loo... Outlook Web App Seattle Printers USPTO WFO - World Intellectual...

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

Charts and Data

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

Show ● This home ■ North Queen Area ▲ 98119 ▼ Seattle

- Zestimate (5)
- Zestimate (% change)
- Rent Zestimate (3)
- Listing price
- Tax assessment
- Tax paid
- Page views

Time period

- 1 month
- 1 year
- 5 years
- 10 years

Year 2011 [Chart Scores Free](#)

Price History

Date	Description	Price	% Chg	\$/sqft	Source
08/25/2011	Pending sale	\$765,000	-	\$306	-

Click here

HUDSON & MARSHALL

HIGH PERFORMANCE AUC THIEVES

Similar Homes for Sale [E-mail me](#)

219 W McGraw St, Seattle

For Sale \$669,950

Monthly Payment \$2,615

Beds 5 Sqft 2890

Baths 3.0 Lot 2360

15 Photos [See home info](#)

2117 4th Ave W, Seattle

For Sale \$679,950

Monthly Payment \$2,669

Beds 3 Sqft 2430

Baths 2.0 Lot 3620

12 Photos [See home info](#)

114 Queen Anne Dr, Seattle

For Sale \$769,000

Monthly Payment \$3,149

Beds 4 Sqft 2430

Baths 3.0 Lot 3620

14 Photos [See home info](#)

[See listings near 115 W Smith St](#)

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

Price History

Date	Description	Price	% Chg	\$/sqft	Source
02/25/2011	Pending sale	\$765,000	-	\$306	-
08/01/2011	Price change	\$765,000	-4.3%	\$306	-
07/06/2011	Price change	\$799,000	-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

More entries

Tax History

Year	Property taxes	% Change	Tax assessment	% Change
2010	\$6,917	13.0%	\$655,000	-
2009	\$6,087	-8.0%	\$655,000	-19.1%
2008	\$6,619	3.8%	\$810,000	13.0%
2007	\$6,374	5.1%	\$717,000	12.6%
2006	\$6,065	1.4%	\$637,000	5.1%

More entries

Maps and Views

Map | Birds Eye View | Street View

Monthly Payment \$4,149
Beds 4 Sqft 2430
Baths 3.0 Lot 3680

Local Showcase

Tom Whitbanks
Condo Specialist
206-284-1354
Call: (800) 502-7403

Christina Goddard
Looking to Sell?
13 Feature Your Home
Call: (800) 393-3515

Nearby Similar Sales

121 W Smith St, Seattle, WA 98119
Sold on 07/25/2011: \$741,000
Beds 5 Sqft 2770 Built 1909
Baths 2.5 Lot 3920

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

115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow#field+hdp+site+map+bubble+photos# - Windows Internet Explorer

http://www.zillow.com/homedetails/115-W-Smith-St-Seattle-WA-98119-4818750_zpid/#?zpid=hdp+site+map+bubble+photo

File Edit View Favorites Tools Help

Convert Select

Favorites Suggested Sites BK B&G Login BK B&G Website BK Bracewell & Giuliani Cma Login CT Corsearch DomainTools Whois Lo... Outlook Web App Seattle Printers USPTO WPO - World Intellectual

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

More entries

Maps and Views

Map Bird's Eye View Street View

Zestimates
 Schools
 Grocery Stores
 Coffee and Bakery
 Parks
 Restaurants
 Gas Stations

Walk Score™
 Very Walkable 82

Transit Score™
 Good Transit 66

Drive time
 Enter address

View home on larger map

2455 3rd Ave W, Seattle, WA 98119
 Sold on 06/17/2011 \$621,500
 Beds 4 Sqft 2520 Built 1910
 Baths 2.25 Lot 3484

300 W Halvaday St, Seattle, WA 98119
 Sold on 08/17/2011 \$634,500
 Beds 3 Sqft 2820 Built 2003
 Baths 3.5 Lot 3727

See sales similar to 115 W Smith St

Mortgage Services

The Easy Orange Mortgage
 2.550% Rate, 2.609% APR. Apply online now!
 mortgage.com

See Your Credit Score 10
 View your 2011 credit score instantly in two easy steps
 www.fractadecredit.com

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

3 DAYS / 2 NIGHTS
 From **\$86** per person, per day, based on a Family of 4 in a Good Neighbor Hotel
 Includes Hotel & Park Tickets
 CONTACT BOOK TRAVEL AGENCY OR CONTACT HOTEL

Monthly Payment
 Home price \$766,000
 Percent down: 10% (\$76,600)

Estimated Payment \$4,115

Principal & Interest	\$3,236
Taxes	\$491

Internet | Protected Mode: On

115 W Smith St, Seattle, WA 98119 MLS# 240568 Zillow [x] [hdp-site-map-bubble-photos] [x] [x] Windows Internet Explorer

http://www.zillow.com/homedetails/115-W-Smith-St-Seattle-WA-98119-4818750_zpid/# [x] [hdp-site-map-bubble-photos]

File Edit View Favorites Tools Help

Convert Select

Suggested Sites: BK: B&G Login BK: B&G Website BK: Bracewell & Giuliani Citrix Login CT Certsearch DomainTools Whois Lookup Outlook Web App Seattle Printers USPTO WIPO - World Intellectual Property Organization

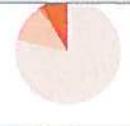
115 W Smith St, Seattle, WA 98119 MLS# 240568

Estimated Payment **\$4,115**

- Principal & Interest \$3,236
- Taxes \$491
- Homeowners Insurance \$50
- Mortgage Insurance \$339

Program: 30yr fixed 3.870%

[See personalized rates](#)



Zillow Mortgage Marketplace

\$86 per person, per day, based on a family of 4 at a Good Neighbor Hotel

Includes Hotel & Park Tickets

CONTACT YOUR TRAVEL AGENT OR [CLICK HERE](#) FOR MORE DETAILS

Disneyland

Contact agent



Andrew Marzani REALTOR

★★★★★ 3 reviews

Windermere Real Estate

Call (425) 445-1509

License# 43

Name Phone number

Your e-mail

Message (optional)

I am interested in 115 W Smith St, Seattle, WA

[Contact Agent](#)

Home Services

-  **BNC DIRECT** Mortgages. Save time. Save money. Low rates. Learn more.
-  Making Moving Easier
-  Save with State Farm

Listing provided by



Andrew Marzani

Website [See listing website](#)

Brokerage Windermere Real Estate

115 W Smith St, Seattle, WA 98119 MLS# 240568 - Zillow#(cid=hdp:site-map-bubble-photos#jocda - Windows Internet Explorer

http://www.zillow.com/homedetails/115-W-Smith-St-Seattle-WA-98119-48013790_zpid-9161d1hdp:site-map-bubble-photos/

File Edit View Favorites Tools Help

Convert Select

Favorites Suggested Sites BK B&G Login BK B&G Website BK Bracewell & Giuliani Citra Login CT Consearch DomanTools Whori Leo... Outlook Web App Seattle Printers USPTO WFO World Intellectual ...

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

Call (425) 445-1388
Candubone 43

Name Phone number

Your e-mail
jennashen21@hotmail.com

Message (optional)
I am interested in 115 W Smith St, Seattle, WA

Contact Agent

Making Moving Easier
Save with State Farm

Listing provided by

Andrew Marzahn Website Brokerage See listing website Windermere Real Estate

Report problem with listing

you start something social with one touch

AT&T htc

Atlanta real estate Phoenix real estate Baltimore real estate San Antonio real estate Denver real estate San Diego real estate ACSomax real estate San Jose real estate Daphnia Lay real estate Leadit real estate Stamps Drivee Rentals

About Us Blog Real Estate Research Jobs Press Investors Help Advertise with Us

© 2006-2011 Zillow, All Rights Reserved Zillow.com Yahoo! & Associated Companies Terms of Use Privacy Policy Yahoo! Zillow Real Estate Network

Internet | Protected Mode: On 100%

EXHIBIT B

Free, Instant Valuations and Data for 67,000,000+ Homes

(...and you don't have to enter any personal info and no one will contact you)

Value Any Home

Address OR Street OR Neighborhood

City, State OR ZIP

GO

[Advanced Search](#)

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.



Cool Maps and Images!

- **NEW!** Compare neighborhood values on [heat maps](#) in 17 sample cities. Check out [Boston](#), [Los Angeles](#), [Chicago](#), or [other cities](#).
- 3D-like images show homes up close from all angles. See a [sample home](#), a [famous home](#), or [find out more](#).



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](#)

About Zillow.com:

[About Us](#) | [Questions](#) | [Press Room](#) | [Jobs](#) | [Give Feedback](#) | [Get Updates](#) | [Local Real Estate](#) | [Blog](#) | [Labs](#)

Partner with us:

[Real Estate Professionals](#) | [Advertise With Us](#) | [Link to Us](#)

Legal:

[Terms of Use](#) | [Privacy Policy](#) | [Accessibility](#)



Welcome! [Sign In](#) or [Register](#)

[Map & Search](#) [Mortgages](#) [Guides](#) [Discussions](#) [Find a Pro](#) [My Zillow](#) [Post a home for sale](#)

Find homes:

Back to Search Results US Washington Seattle Olympic Hills Real Estate Views: 918

- Overview**
- Photos
- Home Info
- Zestimate & Charts
- Home Q&A
- Birds Eye View & Map

- Tools**
- E-mail agent
 - Edit posting info
 - Save as favorite
 - Ask a question
 - Map this home
 - Send to a friend
 - More tools

The Partner Center

The Orange Mortgage
 Low Closing Costs
 Great Rates. [Learn More.](#)

No-hassle loan quotes
 No personal info required

Liberty Mutual

Zillow Dueling Digs

Today's Hottest Exterior

1716 NE 125th St Seattle WA 98125
 3 beds, 1.0 baths, 1,850 sq ft
For Sale: \$355,000
 My Estimate:
 Monthly Payment: \$ 1,970 **ING DIRECT Mortgages with Low Rates**
 Buying a home? [Get custom loan quotes anonymously.](#)

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](#)

Schools:
 District: --
 Primary: [Olympic Hills Elemen ...](#)
 Middle: [Kellogg Middle Schoo ...](#)
 High: [Middle College High ...](#)
[See more Olympic Hills schools](#)

Neighborhood:
[Olympic Hills](#)

Similar For Sale Homes

1/ 25 **2902 NE 179th St**
 Lake Forest Park, WA 98155
For Sale \$396,000
 4 bd 2.0 ba 1,500 sqft
 Days on Zillow: 84

Map these homes

Learn More About This Home

CENTURY 21 North Homes Realty, Inc.
 - Michiko Mochizuki

Reach Me By: e-mail phone both

*First Name *Last Name

E-mail

Phone #

Advertise with Showcase Ads

MARKET YOUR LISTING
 Reach thousands
 Target by ZIP
[Advertise on Zillow.com](#)

Comparable Homes

How this home stacks up
 This home \$ per sq ft: **\$193**
 Comps avg \$ per sq ft: **\$245**
[How to use these comps](#)

Recent comparable sales

1716 NE 125th St, Seattle, WA 98125 | Zillow Real Estate - Mozilla Firefox

File Edit View History Bookmarks Tools Help

http://www.zillow.com/homedetails/1716-NE-125th-St-Seattle-WA-98125/48708172_zpid

Most Visited Trademark Electronic ... United States Patent ...

[See more pictures](#)

[See all home info](#)

[See more Olympic Hills schools](#)

For Sale by Agent

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

[Flag listing](#)

Charts & Data

ZESTIMATE®: **\$356,000** [?](#)
 Value Range: \$297,140 - \$383,060

30-day change: \$17,000
 Zestimate updated: 11/14/2008
 Last sale and tax info
 2007 Property Tax: **\$516**

[See all charts & data](#)

Home Q&A

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

Subject*

Message

SUBMIT * = Required

Some information on page provided by Century 21

Street Map

1716 Northeast 125th Street, Seattle, WA

Microsoft Virtual Earth NE 125th St Zillow.com

How to use these comps

Recent comparable sales

- Sold 08/28/2008: **\$353,000**
12329 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:
 Interest Rate:
 Repayment Period:
Monthly Payment \$1,979 [Recalculate](#)
Payment includes estimated taxes and insurance.

Get custom quotes - anonymously **GO**

Quick Rates [?](#) Loan Amount: [?](#)

APR	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

[Get quotes on Zillow Mortgage Marketplace](#)
[See more rates](#)

Who Lives In Olympic Hills? [?](#)

The main types of people are: [?](#)

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

[See more Olympic Hills Real Estate Data](#)

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

Subject*

Message

SUBMIT * = Required

	Dis/Orig	APR	Points	Rate	Fees	Date	Estimated Payments
ING Direct		6.04	0.0/0.0	5.250	\$0	11/14	\$1,806
AimLoan.com		5.92	0.0/0.0	5.250	\$1,995	11/18	\$1,763
National Mortgage Alliance		5.91	0.0/0.0	5.975	\$2,425	11/17	\$1,782

Get quotes on Zillow Mortgage Marketplace
 See more rates

Some information on page provided by Century 21

Street Map

1716 Northeast 125th Street, Seattle, WA

[Zestimate® Values & Accuracy](#)

Bird's eye view and larger map

Who lives in Olympic Hills?

The main types of people are:

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

See more Olympic Hills Real Estate Data

ZIP REALTY Search for Seattle real estate listings! **SEARCH NOW**

[Zestimate® Values & Accuracy](#) | [Real Estate Market Reports](#) | [Advertisers](#) | [RE Pros](#) | [Mortgage Calculators](#) **New!** | [Listings Feed](#)

<p>Nearby Cities</p> <ul style="list-style-type: none"> Shoreline Real Estate Kennedy Real Estate Northside Tenacre Real Estate Bay Real Estate Woodway Real Estate 	<p>Nearby Neighborhoods</p> <ul style="list-style-type: none"> Cedar Park Real Estate Victory Heights Real Estate Riverview Real Estate Headerview Real Estate Matthews Beach Real Estate 	<p>Nearby ZIP Codes</p> <ul style="list-style-type: none"> 98155 Real Estate 98115 Real Estate 98137 Real Estate 98105 Real Estate 98028 Real Estate 	<p>Nearby Home Types</p> <ul style="list-style-type: none"> Olympic Hills Single Family Olympic Hills Condominium Olympic Hills Multi Family Olympic Hills Mobile Olympic Hills Vacant Residential Land 	<p>Home Values</p> <ul style="list-style-type: none"> Shoreline Home Value Kennedy Home Value Northside Tenacre Home Value Bay Home Value Woodway Home Value
---	---	--	---	--

© 2006-2008 Zillow.com. All Rights Reserved

EXHIBIT *C*

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.

[Learn about Zestimates](#)

[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

United States

Mortgage Rates > Current Mortgage Rates and Home Loans

Current Mortgage Rates and Home Loans

Loan purpose

Purchase

ZIP code



[See Your Credit Score-50](#)

View your 2012 credit score instantly in two easy steps
www.freecreditscore.com

SPONSORED

Purchase price

Down payment

20 %

Credit score

720-739

Advanced

Sort by: Popular APR Fees more

Get Alerts

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.

EXHIBIT *0*

Homes (/homes/for_sale/) Rentals (/homes/for_rent/) Mortgage Rates (/mortgage-rates/) Advice (http://www.zillow.com/advice/)

Find a Pro (http://www.zillow.com/directory/) Local Info (http://www.zillow.com/local-info/) Blogs (http://www.zillow.com/blog/)

Web Tools (/webtools/widgets/) More v

For Pros v Mobile (/mobile/)

Sign In (/webtools/facebook-apps/index,\$border.\$links.\$loginLink.sdirect?form.webtools/facebook-apps/index=ZH4slAAAAAAAAAFvzloG1PIWBgYGfkcFDxSm%2FKCW1SK8kv8AvsUxPJS%2BxTMU3sSg7ISQzL90%2FLyozJye%2FXE8lJzMvu1glJbMoNbkv6hSxSs%2FM88FvxvMBSjllF6QWFwWl6SmBCSmp%2FqV5ialFhWUJzJeyeBFIRbW%2BZbEUNcSxrglw7FJQXIUdQMJJTDAQGczEaMAQAA)

Location: City, State, or ZIP

Agent Hub (/agents/)

Get an Agent Website (/agent-websites/)

Buy Ads (/advertising/agent-advertising/)

Widgets / Facebook Apps

Widgets Overview (/webtools/)

Facebook Apps (/webtools/facebook-apps/)

Widgets for Your Site (/webtools/widgets/)

Badges for Your Site (/webtools/badges/)

Data for Your Site (/howto/api/APIOverview.htm)

WordPress Plugins (/webtools/plugins/)

Facebook Real Estate 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.

[\(/webtools/facebook-apps/listings-app/\)](/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/)

[\(/webtools/facebook-apps/reviews-app/\)](/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/)

[\(/webtools/facebook-apps/local-info-app/\)](/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/)

[\(/webtools/facebook-apps/contact-form-app/\)](/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 \(/wikispaces/Most-Popular-Zillow-Questions/\)](http://wikispaces.com/Most-Popular-Zillow-Questions/).

Integrating this widget on your blog? Check out [Zillow Widget Tips \(/wikispaces/Zillow-Widget-Tips/\)](http://wikispaces.com/Zillow-Widget-Tips/).

[About Us \(/corp/About.htm\)](/corp/About.htm) [About Zestimates \(/howto/DataCoverageZestimateAccuracy.htm\)](/howto/DataCoverageZestimateAccuracy.htm) [Jobs \(/jobs/\)](/jobs/)
[Press \(http://zillow.mediaroom.com/\)](http://zillow.mediaroom.com/) [Investors \(http://investors.zillow.com/\)](http://investors.zillow.com/) [Help \(/help/Advertising/\)](/help/Advertising/) [Advertising \(/advertising/\)](/help/Advertising/)
[Terms of Use \(/corp/Terms.htm\)](/corp/Terms.htm) [Privacy Policy \(/corp/Privacy.htm\)](/corp/Privacy.htm)
Yahoo!-Zillow Real Estate Network © 2006-2012 Zillow

[Zillow Research \(http://www.zillow.com/blog/research/\)](http://www.zillow.com/blog/research/)
[Zillow Blog \(http://www.zillow.com/blog/\)](http://www.zillow.com/blog/)

[Homes \(/homes/for_sale/\)](#) [Rentals \(/homes/for_rent/\)](#) [Mortgage Rates \(/mortgage-rates/\)](#) [Advice \(http://www.zillow.com/advice/\)](http://www.zillow.com/advice/)

[Find a Pro \(http://www.zillow.com/directory/\)](http://www.zillow.com/directory/) [Local Info \(http://www.zillow.com/local-info/\)](http://www.zillow.com/local-info/) [Blogs \(http://www.zillow.com/blog/\)](http://www.zillow.com/blog/)

[Web Tools \(/webtools/widgets/\)](#) [More ▾](#)

[For Pros ▾](#) [Mobile \(/mobile/\)](#)

Sign In ([/webtools/Index.\\$Border.\\$links\\$LoginLink.sdirect?form:webtools/Index=ZH4slAAAAAAAAAFvzloG1PIWBgYGFkcFDxSm%2FKCW1SK8kv8AvsUxPJS%2BxTMU3sSg7tSQzL90%2FLyoz.Jye%2FXE8lJzMvu1gUjMoNbkv6hSxSs%2FM88FvMBSjHIF6QWFwCw6SmBCSmp%2FqV5iaIFhWUJzEyeBFIRbwB%2BzbEUNcSXgIwIFJQXlUdQMJTDAQGczEaMAQAA](/webtools/Index.$Border.$links$LoginLink.sdirect?form:webtools/Index=ZH4slAAAAAAAAAFvzloG1PIWBgYGFkcFDxSm%2FKCW1SK8kv8AvsUxPJS%2BxTMU3sSg7tSQzL90%2FLyoz.Jye%2FXE8lJzMvu1gUjMoNbkv6hSxSs%2FM88FvMBSjHIF6QWFwCw6SmBCSmp%2FqV5iaIFhWUJzEyeBFIRbwB%2BzbEUNcSXgIwIFJQXlUdQMJTDAQGczEaMAQAA))

Location:

[Agent Hub \(/agents/\)](#)

[Get an Agent Website \(/agent-websites/\)](#)

[Buy Ads \(/advertising/agent-advertising/\)](#)

[Widgets / Facebook Apps](#)

[Widgets Overview](#)

[Facebook Apps \(/webtools/facebook-apps/\)](#)

[Widgets for Your Site \(/webtools/widgets/\)](#)

[Badges for Your Site \(/webtools/badges/\)](#)

[Data for Your Site \(/howto/api/APIOverview.htm\)](/howto/api/APIOverview.htm)

[WordPress Plugins \(/webtools/plugins/\)](#)

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.

Badges for Your Site (/webtools/badges/)

Show off your expertise and profile by adding professional and whimsical badges to your site. Get free co-branding with all badges.

Widgets for Your Site (/webtools/widgets/)

Use Zillow's widgets to enhance your site or blog. Plus, take advantage of free co-branding to market yourself and your site on Zillow.

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)

[\(/howto/api/APIOverview.htm\)](/howto/api/APIOverview.htm)

Join the Zillow API Network and get free data to put on your site. Zillow receives tens of millions of searches for home values each month, and now you can add our Zestimates to your site, plus much more.

MORTGAGE RATES — Select A Loan Program

[30 Year Fixed](#)

[25 Year Fixed](#)

[20 Year Fixed](#)

[15 Year Fixed](#)

[10 Year ARM](#)

[7 Year ARM](#)

[5 Year ARM](#)

[3 Year ARM](#)

[10 Year Interest Only](#)

[7 Year Interest Only](#)

[5 Year Interest Only](#)

[3 Year Interest Only](#)

PACIFIC
FINANCE GROUP, LLC

NAEL # 119153.5.107.17

[About Us \(/corp/About.htm\)](#)[About Zestimates \(/howto/DataCoverageZestimateAccuracy.htm\)](#)[Jobs \(/jobs/\)](#)
[Press \(http://zillow.mediaroom.com/\)](http://zillow.mediaroom.com/)[Investors \(http://investors.zillow.com/\)](http://investors.zillow.com/)[Help \(/help/\)](#)[Advertising \(/advertising/\)](#)
[Terms of Use \(/corp/Terms.htm\)](#)[Privacy Policy \(/corp/Privacy.htm\)](#)

Yahoo!-Zillow Real Estate Network © 2006-2012 Zillow

[Zillow Research \(http://www.zillow.com/blog/research/\)](#)
[Zillow Blog \(http://www.zillow.com/blog/\)](http://www.zillow.com/blog/)

85 tweets 18 likes 0 comments



Facebook social plugin



ABOUT ZILLOW BLOG

Glad you're here. We cover everything from real estate news and advice to how to navigate the complex world of mortgages. Not to be forgotten is our popular celebrity real estate coverage. Got a celebrity tip? Please email us at celebrity@zillow.com.

Interested in Zillow content for your site? Email us at bizdev@zillow.com

[About Us](#) - more about Zillow

[For questions or feedback](#) - Zillow Advice

ZILLOW MOBILE



MORE FROM ZILLOW

[Shop Homes for Sale](#)

[Shop Homes for Rent](#)

[See Mortgage Rates](#)

[Ask Real Estate Advice](#)

[Get Home Improvement Tips](#)

Also available on iPhone and Android, Zillow Mortgage Marketplace apps can be downloaded for free from the [Google Play store](#) and [iTunes App store](#)

Let us know what you think!



TAGS: ZILLOW, ZILLOW MORTGAGE MARKETPLACE, ZILLOW MORTGAGE MARKETPLACE APP FOR IPAD

« PREVIOUS POST

Halloween Extra: Seriously Spooky Properties

NEXT POST »

House of the Week: Architectural Triplex in Hollywood Hills

RELATED POSTS



DEC 18 | 21 RESPONSES
30-Year Fixed Mortgage Rate Rises



DEC 18 | 10 RESPONSES
The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!



DEC 14 | 20 RESPONSES
Refinancing? It'll Likely Take Longer Than 30 Days

Get Zillow to Go! [Download](#)



Zillow Real Estate Research
Click here for Zillow research briefs and data analysis

HOT RIGHT NOW

Ways to Get Creative in a Real Estate Transaction
BY BRENDON DESMONT | DEC 14

The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!
BY ZILLOW TEAM | DEC 18

Refinancing? It'll Likely Take Longer Than 30 Days
BY SCOTT SIBLDON | DEC 14

30-Year Fixed Mortgage Rate Rises
BY CAMILLE SLEAMA | DEC 18

RECENT POSTS

- 30-Year Fixed Mortgage Rate Rises
- Can a Landlord Force Tenants to Have Renter's Insurance?
- The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!
- Bob Hope Real Estate Bonanza Begins With 2 Homes Listed, 2 More on Deck
- Most Popular Posts of 2012: NFL Stars, Value-Killing Home Renovations, 'Fifty Shades of Grey' and Much More!

[Zillow](#) gives you an edge in real estate. [Find homes](#) »



NEW: Zillow Mortgage Marketplace App for iPad

5
 [Tweet](#) 85
 Like 10
 [Share](#) 19
 [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.

CONNECT WITH US

Like You and 327,860 others like this. 327,860 people like this.

[Follow](#)

[Follow @zillow](#) 86K followers

Follow us here:

[Get Zillow Mobile Apps »](#)

Zillow News

[Click here](#) to get the latest Zillow Corporate News

The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!

BY ZILLOW TEAM | DEC. 18

Zillow to Acquire HotPads to Grow Rental Marketplace For Consumers and Pros

BY SPENCER RASCOFF | NOV. 26

Location: City, State, or ZIP



It's like take-out, only free. Get Zillow to go.

See real estate listings and Zestimate® home values on 100+ million homes.



iPad

Download

BlackBerry

Download

iPhone

Download

Android

Download

Windows Phone

Download

Kindle Fire

Download

Android Tablet

Download

[E-mail a download link](#) to your phone or visit our [mobile-optimized Zillow.com site](#) from your device browser

EXHIBIT *E*

Location:

About Us

What is Zillow?

[Corporate Officers](#)

[Directors](#)

[Partner Relations](#)

[Advisory Boards](#)

[Zillow Timeline](#)

[Find Us](#)

Jobs

Press

Investors

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](#)

EXHIBIT F

(FSBO) For Sale By Owner

Largest FSBO Website. No Commissions. No Realtors. www.Owners.com

Ads by Google

[Advertise on this site](#)



Welcome! Please [Sign In](#). New to Zillow? Register [here](#).

- Home
- Map & Search
- Post For Sale
- Real Estate Guide
- My Zillow

Find Homes

Address OR Street OR Neighborhood (optional)

City, State OR ZIP

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

\$1.18M	\$1.92M	\$1.32M	\$726K	\$1.29M	\$120K
\$1.21M	\$32K	\$700K	\$1.1K	\$145M	\$2.28M
\$1.26M	\$939K	\$65K	\$98K		

advertisement

Best Rates & Service



Mike Eskenazi
206-382-9974
[Email for Free Quote](#)

[Advertise with EZ Ads](#)



[2501 Canterbury Ln E APT 407](#)

Recently Sold



\$1,285,000

\$1,422,155

3

2.5

2,926

--



[2501 Canterbury Ln E APT 322](#)

Recently Sold



\$310,000

\$372,712

2

1.0

891

--



[2501 Canterbury Ln E APT 415](#)

Recently Sold



\$300,000

\$307,002

1

1.0

694

--



[2501 Canterbury Ln E APT 120](#)

Recently Sold



\$375,000

\$382,144

2

1.0

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

advertisement

(FSBO) For Sale By Owner - Largest FSBO Website.
Good Homes. Good Prices. www.Owners.com

Ads by Google

Advertise on this site

About Zillow.com: [About Us](#) | [Help](#) | [Press Room](#) | [Jobs](#) | [Give Feedback](#) | [Get Updates](#) | [Blog](#) | [Labs](#)

Partner with us: [Real Estate Professionals](#) | [Advertise With Us](#) | [Link to Us](#) | [API Network](#)

Local Real Estate: [Denver Real Estate](#) | [Las Vegas Real Estate](#) | [Phoenix Real Estate](#) | [Other Local Real Estate](#)

Legal: [Terms of Use](#) | [Privacy Policy](#) | [Accessibility](#) | [Good Neighbor Policy](#) | [What's a Zestimate™ value?](#)

© 2006-2007 Zillow.com. All Rights Reserved



About Zestimate™ values and accuracy - © 2007 NAVTEQ | © 2007 GlobeXplorer and Suppliers | © 2007 ProxiX

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

- For Sellers
 - ▶ Home Sellers' Fearbusters
 - ▶ Questions for Your Listing Agent
 - ▶ Resources for Sellers
 - ▶ Seller's Marketing Tools

advertisement

National Mortgage Rates

Updated 4/5/2007

Mtg Loan	Today	+/-
30 yr fixed	5.74%	▲
15 yr fixed	5.46%	▲
30 yr fixed jumbo	6.08%	▲
15 yr fixed jumbo	5.72%	▲
5/1 ARM	5.48%	▲
3/1 ARM	5.31%	▲
3/1 jumbo ARM	5.62%	▲

Provided by [Bankrate.com](#)

advertisement

Raynproof Roofing

We re-roof even in the winter! Call us for a free estimate!

www.raynproofroofing.com Feedback: Ads by Google

About Zillow.com: [About Us](#) | [Help](#) | [Press Room](#) | [Jobs](#) | [Give Feedback](#) | [Get Updates](#) | [Blog](#) | [Labs](#)
Partner with us: [Real Estate Professionals](#) | [Advertise With Us](#) | [Link to Us](#) | [API Network](#)
Local Real Estate: [Denver Real Estate](#) | [Las Vegas Real Estate](#) | [Phoenix Real Estate](#) | [Other Local Real Estate](#)

Primary name

Property \$ value

State

Get Quote

From **LendingTree**

advertisement

Local Interest Rates

Loan type

Loan product

Loan amount \$

State

Metro region

Get Rate

Provided by **Bankrate.com**

Search

- Click here to search the Real Estate Guide
- (Note: We're working on a search box, but for now, Google is helping out.)

Real Estate Road Map

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

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

Top Pages for Buyers

- Finding Home Listings
- Can You Afford to Buy?
- Best Times to Buy
- Home Buying One Step at a Time

Popular Categories

- Financing
- Real Estate Scams
- Local Real Estate
- International Real Estate
- Home Types and Styles
- Real Estate Investing
- For Sale By Owner
- Help
- Glossary
- Suggestion Box

- ▶ **Whats Happening in Hawaii Real Estate**
Created 11 hours ago
- ▶ **What's Really Happening in Hawaii Real Estate**
Created 11 hours ago
- ▶ **Home Equity Management**
Created 21 hours ago

Financing

- ▶ Basic Mortgage Questions
- ▶ Understanding Mortgage Types
- ▶ Qualifying for a Mortgage
- ▶ Types of Lenders
- ▶ Choosing a Lender
- ▶ Home Equity Loans and Lines
- ▶ Refinancing Your Home

Real Estate Tools

For Buyers

- ▶ Home Buyers' Fearbusters
- ▶ Questions for Your Buyer's Agent
- ▶ Resources for Buyers
- ▶ Understanding Mortgage Types

For Sellers

- ▶ Home Sellers' Fearbusters

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

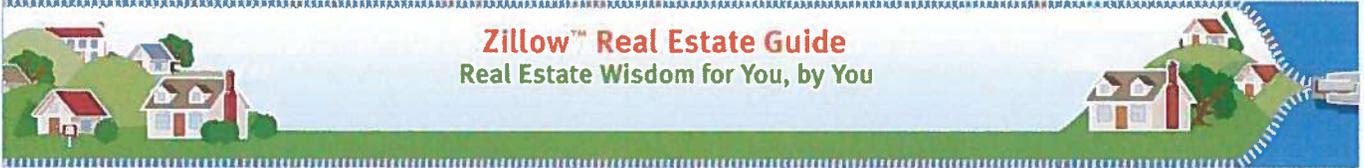
Select A Loan: \$150,000
 Select Credit Type: Excellent



Welcome! Please [Sign In](#). New to Zillow? Register [here](#).

- Home
- Map & Search
- Post For Sale
- Real Estate Guide
- My Zillow

Find Homes



- [Real Estate Guide](#)
- [A-Z List of Pages](#)
- [Guidelines](#)

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.

Tips on Loading/Editing

- [Getting error messages when working in the Real Estate Guide? Please read these tips and tricks.](#)

Search

- [Click here to search the Real Estate Guide](#)

- [Create a new page](#)
- [Print page](#)

Recently Created Pages

- ▶ [It's a great time to buy in Grand Rapids](#)
Created 13 minutes ago
- ▶ [San Antonio Texas Real Estate](#)
Created 9 hours ago
- ▶ [Whats Happening in Hawaii Real Estate](#)
Created 11 hours ago

advertisement

Get a Loan Quote

Loan purpose

Property type

Property \$

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

◀ 1 - 25 ▶ of 50 results [View map](#)

About Zillow.com: [About Us](#) | [Help](#) | [Press Room](#) | [Jobs](#) | [Give Feedback](#) | [Get Updates](#) | [Blog](#) | [Links](#)
Partner with us: [Real Estate Professionals](#) | [Advertise With Us](#) | [Link to Us](#) | [API Network](#)
Local Real Estate: [Denver Real Estate](#) | [Las Vegas Real Estate](#) | [Phoenix Real Estate](#) | [Other Local Real Estate](#)
Legal: [Terms of Use](#) | [Privacy Policy](#) | [Accessibility](#) | [Good Neighbor Policy](#) | [What's a Zestimate™ value?](#)
 © 2006-2007 Zillow.com. All Rights Reserved



About Zestimate™ values and accuracy - © 2007 NAVTEQ | © 2007 GlobeXplorer and Suppliers | © 2007 Proxix

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

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

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

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



Welcome! Please [Sign In](#). New to Zillow? Register [here](#).

- Home
- Map & Search
- Post For Sale
- Real Estate Guide
- My Zillow

Find Homes

Address OR Street OR Neighborhood (optional)

City, State OR ZIP

2501 canterbury ln, e #221

98112

GO

Showing comparable homes for **2501 Canterbury Ln E APT 221, Seattle, WA 98112**
[Back to search](#)

1 - 25 of 50 results

View: Street Aerial Hybrid Heat map



advertisement

Denny Blaine Gem



\$2.85m

View, private, finished
[Come See](#)

[Advertise with EZ Ads](#)

Value Range:

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

Last updated: 03/27/2007

Zestimate is based on public home facts



GO

Zillow™ Real Estate Guide



Get info from the pros and real estate veterans. Read, edit, and contribute!

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

advertisement

Search **SEATTLE** homes for sale!

FEED/BATH: SQ. FT.:

ZIP REALTY. We give you **20%** of our commission.*
*See website for details

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

About Zillow.com: [About Us](#) | [Help](#) | [Press Room](#) | [Jobs](#) | [Give Feedback](#) | [Get Updates](#) | [Blog](#) | [Links](#)
Partner with us: [Real Estate Professionals](#) | [Advertise With Us](#) | [Link to Us](#) | [API Network](#)
Local Real Estate: [Denver Real Estate](#) | [Las Vegas Real Estate](#) | [Phoenix Real Estate](#) | [Other Local Real Estate](#)
Legal: [Terms of Use](#) | [Privacy Policy](#) | [Accessibility](#) | [Good Neighbor Policy](#) | [What's a Zestimate™ value?](#)

© 2006-2007 Zillow.com, All Rights Reserved

[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

Residence:	Single family
Bedrooms:	4
Bathrooms:	3.5
Sq ft:	3,740
Lot size:	9,070 sq ft / 0.21 acres
Year built:	1904
Year updated:	2003
# Stories:	3
Total rooms:	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](#)

advertisement

Mortgage Rates Fall Again!

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

Click Your Loan Amount:

- [\\$310k for \\$999/Month!](#)
- [\\$430k for \\$1399/Month!](#)
- [\\$510k for \\$1699/Month!](#)

[LowerMyBills.com](#)

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 01/29/2007: \$1,200,000
- 4 [930 30th Ave](#)
Sold 02/28/2007: \$757,000

[See all comparable homes](#)

Sale History & Tax Info



Serving the small investor since 1991
rentseattle.com

Advertise with EZ Ads

advertisement

Get a Loan Quote

Loan purpose

Refinance Mortgage

Property type

Primary Home

Property \$ value 2,850,000

State WA

Get Quote

From **LendingTree**



Gordon provided image - [Flag content](#)

[See all 10 photos](#) | [Add or edit photos](#)



Gordon Stephenson
 Real Property Associates, Inc.
 Business phone: (206) 577-0824
 Cell phone: (206) 999-1982
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



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](#)

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

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



Welcome! Please [Sign In](#). New to Zillow? Register [here](#).

- Home
- Map & Search
- Post For Sale
- Real Estate Guide
- My Zillow

Find Homes

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

2501 canterbury ln, e #221

98112

GO

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](#)

♥ Save favorite to My Zillow

📍 Map this home

🗨️ Go to this home's Q&A

📄 Create an estimate

📄 Get Home Report

✉️ E-mail page

🖨️ Print page

advertisement

Condo Specialist :)



Seattle/Bellevue BrianLee
253.222.2943
agentminlee@hotmail.com

Photos

Bird's Eye View

Map View



For Sale by Agent





[Home](#) [Map & Search](#) [How to Use Zillow](#)

Free, Instant Valuations and Data for 65,000,000+ Homes

(...and you don't have to enter any personal info and no one will contact you)

Value Any Home

Address OR Street OR Neighborhood

City, State OR ZIP

GO

[Advanced Search](#)

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](#)

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 verified and interested borrowers
www.doublepositive.com

Mortgage Lead Generation

Find people who need to refinance or need home or debt relief loans
leads.quinstreet.com



Zillow™ Essentials

A little vitamin Z will help you become a knowledgeable home buyer, home seller or homeowner.

- [Types of Lenders](#) **NEW!**
- [About Bird's Eye View](#) **NEW!**
- [Bird's Eye View of Famous Homes](#) **NEW!**
- [What's a Zestimate?](#)
- [What's a Zindex?](#)
- [About My Zestimator](#)
- [Data Coverage and Zestimate Accuracy](#)
- [All About Comps](#)
- [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:

- [Made General Improvements](#)
- [Did a Valuation Assessment](#)
- [Remodeled, Rather Than Move](#)
- [Bought a FSBO](#)
- [Sold our Home](#)
- [We Did a FSBO](#)

Texas Home Mortgage

Find the Right Loan for Your Needs No Lender Fee Approval in Minutes
www.eloan.com

Mortgage Companies Texas

Looking for Ideal Home Loan Rate? Get Quick Solutions. Free Quotes!
SavingsRoad.com/Houston_Brok

[Advertise on this site](#)

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

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

Lower My Bills.com



Home Map & Search How to Use Zillow

Value Any Home

Address OR Street OR Neighborhood City, State OR ZIP

washington, dc

GO Advanced Search

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



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

Ads by Google

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

Live Call Mortgage Leads

Live call transfers of double verified and interested borrowers
www.doublepositive.com

Mortgage Lead



Welcome! [Sign In](#) or [Register](#)

[Map & Search](#) [Mortgages](#) [Guides](#) [Discussions](#) [Find a Pro](#) [My Zillow](#)

Find homes:

- For Sale (540)**
540 matching results
- Open Houses Only
- Listing Type:**
 - Any
 - For Sale By Owner
 - New Construction
 - 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)**
- Recently Sold (740)**
- Most Popular**
- Tools**
 - Link to this page
 - Print page
 - Send to a friend
 - E-mail alerts

WA » King county » Seattle » Showing Neighborhoods

Want the latest results, fast? [Get E-mail alerts](#) when new homes are added that match this search

Street Aerial Hybrid List E-mail Alerts

1 of 84 [See homes in a list](#)

219 17th Ave E

For Sale: \$159,900

0 bd 1 ba 0 sqft

Days on Zillow: 4

[Zoom to see homes in Capitol Hill](#)

Sorted by most matching results [See homes in a list](#)

Broadway (191)
Region
Median Price: \$399,950 Zindex: \$393,000
Population: 4,792

Ads by Google

First Time Home Buyers

Receive up to \$40,000 to put towards your new home.

www.gparmy.com

Advertise with Showcase Ads

MARKET YOURSELF
Reach thousands
Target by ZIP
[Advertise on Zillow.com](#)

Quick Rates | Loan Amount: \$300,000

APR	Points	Rate	Fees	Date	Estimated Payments
6.04	0.0/0.0	5.230	\$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

Get quotes on Zillow Mortgage Marketplace
[See more rates](#)



Compare:

This home 98125 Seattle

King WA USA Show sales

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

Tax Information

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

How This Home Stacks Up

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

- 30% of homes in 98125 ZIP code \$307,000
- 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
30 days	↑5.0%	↓-3.0%	↓-2.6%	↓-2.6%	↓-1.2%	↓-0.9%
1 year	↓-6.2%	↓-7.7%	↓-7.7%	↓-9.5%	↓-4.5%	↓-8.8%
5 years	↑43.2%	↑38.0%	↑39.8%	↑42.4%	↑49.7%	↑22.4%
10 years	↑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

Dis/Orig	APR	Points	Rate	Fees	Estimated Date	Estimated Payments
ING Direct	6.04	0.0/0.0	5.250	\$0	11/14	\$1,806
AmLoan.com	5.92	0.0/0.0	5.250	\$1,995	11/18	\$1,783
National Mortgage Alliance	5.91	0.0/0.0	5.975	\$2,425	11/17	\$1,782

Get quotes on Zillow Mortgage Marketplace
 See more rates



See more Olympic Hills Real Estate Data



Welcome! [Sign In](#) or [Register](#)

[Map & Search](#) [Mortgages](#) [Guides](#) [Discussions](#) [Find a Pro](#) [My Zillow](#) [Past a home for sale](#)

Find homes:

Back to Search Results US » Washington » Seattle » Olympic Hills Real Estate » Views: 921

- Overview
- Photos
- Home Info
- Zestimate & Charts
- Home Q&A
- Birds Eye View & Map

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

The Partner Center

The Orange Mortgage
Low Closing Costs. Great Rates. Learn More.

No hassle loan quotes
No personal info required

Liberty Mutual

1716 NE 125th St Seattle WA 98125
3 beds, 1.0 baths, 1,850 sq ft
For Sale: \$355,000
My Estimate: [CHARTS](#)

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

Market Value Change
Show: [Dollar](#) | [Percentage](#)
Time frame: [1Y](#) [5Y](#) [All](#)



Compare: This home 98125 Seattle
 King WA USA Show sales

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

Tax Information

Learn More About This Home

CENTURY 21 North Homes Realty, Inc.
Michelle Macbride

Reach Me By: e-mail phone both

First Name Last Name

E-mail

Phone #

Advertise with Showcase Ads

Looking for Buyers?
Target by ZIP code
Buy percentage of ad views
[Zillow Showcase Ads](#)

Quick Rates Loan Amount:

APR	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	11/16	\$1,783
5.91	0.0/0.0	5.875	\$2,425	11/17	\$1,782

Get quotes on Zillow Mortgage Marketplace
See more rates

Neighborhood Home Values
Olympic Hills home pricing



Welcome! [Sign In](#) or [Register](#)

[Map & Search](#) [Mortgages](#) [Guides](#) [Discussions](#) [Find a Pro](#) [My Zillow](#) [Post a home for sale](#)

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"/>		

Add Home Improvements

Feature type*

Description

Completed* Cost* \$ Market value \$

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

Choose Comparable Homes

Add Comments

Estimate Total

\$	358,000	Original Zestimate
\$	0	Home Facts
\$	0	Home Improvements
\$	0	Comp Selection
<hr/>			
\$	358,000		
Value Range: \$263,000 - \$389,000			

Are you the owner of this home? * Yes No

* = Required

EXHIBIT 6

United States

Mortgage Rates > Current Mortgage Rates and Home Loans

Current Mortgage Rates and Home Loans

Loan purpose

Purchase

ZIP code

Enter your ZIP code to get the most accurate rates.

Purchase price

Down payment

20 %

Credit score [?]

720-739

[Advanced](#)



[See Your Credit Score \\$0](#)
View your 2012 credit score instantly in two easy steps.
www.freecreditscore.com

SPONSORED

[Get Alerts](#)

Sort by: **Popular** · [APR](#) · [Fees](#) · [more ▾](#)

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	

Mortgage Products

- [Mortgage rates](#)
- [Purchase loans](#)
- [Refinancing](#)
- [Home equity loan](#)
- [FHA loan](#)
- [15 Year Mortgage Rates](#)
- [30 Year Mortgage Rates](#)

Mortgage Calculators

- [Mortgage payment calculator](#)
- [How much home can you afford?](#)
- [Mortgage refinancing calculator](#)
- [Credit score estimator](#)
- [Tax savings calculator](#)
- [ARM mortgage calculator](#)
- [Closing costs calculator](#)
- [More calculators](#)

Mortgage Help Center

- [How Zillow Mortgage Marketplace is different](#)
- [Can you afford a mortgage?](#)
- [Qualifying for a mortgage](#)
- [What to ask mortgage lenders](#)
- [Credit reports](#)
- [Fees and closing costs](#)
- [Mortgage glossary](#)
- [What is an underwater mortgage?](#)
- [More mortgage help](#)

Mortgage Lenders

- [Learn how it works](#)

Other

- [Sitemap](#)
- [US Pat. 5756328](#)

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

Streamline Government Refinance Program

2.5%
APR

Continue >>

Ratezip.com

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](#)

Mortgage Advice

[See all Mortgage Advice](#)

Mortgage decisions made easy
Instant answers on the go!



Download the Apps for
Zillow Mortgage Marketplace

[Android »](#)

[iPhone »](#)

Sponsored Links

[Check your credit score with Experian BEFORE you apply for a home loan](#)

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](#)

[About Us](#) [About Zestimates](#) [Jobs](#) [Press](#) [Investors](#) [Help](#) [Advertising](#) [Terms of Use](#) [Privacy Policy](#) [Zillow Research](#) [Zillow Blog](#)

Yahoo!-Zillow Real Estate Network © 2006-2012 Zillow

EXHIBIT *H*

Location: Keyword:

US > State

Agents **Lenders** **Home Improvement** **Property Management** **Other**

Purchase Loan Refinancing Home Equity Mortgage Planning Other
 All-Stars Local Experts

Lender Reviews

30,570 results

Sort by **Ratings**

Join the directory



RoundPoint Mortgage
 Roundpoint Mortgage
(800) 234-8012
 Refinancing, Purchase Loan



1944 reviews Write a review



National Bank of KC
 National Bank of Kansas City
(913) 383-6493
 Refinancing, Purchase Loan



1514 reviews Write a review



American Federal
 American Federal Mortgage Corp
(862) 259-3214
 Mortgage Planning, Refinancing, Purchase Loan



506 reviews Write a review



First Financial Serv
 First Financial Services, Inc.
(866) 827-2730
 Home Equity, Refinancing, Purchase Loan



449 reviews Write a review



New American Funding
 New American Funding
(877) 331-5786
 Mortgage Planning, Refinancing, Purchase Loan, Other



350 reviews Write a review

Gold Star Financial CRIB RATED
 Goldstar Financial Mortgage
 (954) 626-6408
 Refinancing Purchase Loan

56



425 reviews Write a review

FirstIB CRIB RATED
 First Internet Bank
 (317) 713-4583
 Refinancing Purchase Loan



258 reviews Write a review

Myers Park CRIB RATED
 Myers Park, part of CertusBank
 (704) 549-0724
 Refinancing Purchase Loan



328 reviews Write a review

BNC National Bank CRIB RATED
 BNC National Bank
 (877) 262-6580
 Refinancing Purchase Loan



224 reviews Write a review

CBC National Bank CRIB RATED
 CBC National Bank
 (877) 700-4427
 Home Equity Refinancing Purchase Loan



236 reviews Write a review

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%	★★★★★

[Get Personalized Mortgage Rates](#)

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

[See all US Mortgage Advice](#)

Zillow® Dueling Digs

Swimming Pool



[See more pictures](#)

Atlanta real estate
Phoenix real estate

Baltimore real estate
San Antonio real estate

Denver real estate
San Diego real estate

Jacksonville real estate
San Jose real estate

Oklahoma City real estate
Seattle real estate

Orlando real estate
Sitemap
Browse Rentals

[About Us](#) [About Zestimates](#) [Jobs](#) [Press](#) [Investors](#) [Help](#) [Advertising](#) [Terms of Use](#) [Privacy Policy](#) [Zillow Research](#) [Zillow Blog](#)

Yahoo!-Zillow Real Estate Network © 2006-2012 Zillow

EXHIBIT I

Real Estate Data, Mortgage Data, API - Zillow Developer Tools - Mozilla Firefox

File Edit View History Bookmarks Tools Help

Real Estate Data, Mortgage Data, API - Zi

http://www.zillow.com/howto/api/APIOverview.htm

Most Visited Getting Started Latest Headlines

Homes Rentals Mortgage Rates Advice Professionals Local Info Blog Web Tools more

Zillow Neighborhood or City or ZIP Code or Address GO

Overview

- Facebook Apps
- Widgets for Your Site
- Badges for Your Site
- Data for Your Site
 - API Benefits
 - API Partners
 - Branding Requirements
 - Home Valuation API
 - Neighborhood Data
 - Mortgage API
 - Property Details API
 - Neighborhood Boundaries
 - Technology Providers
 - FAQ
 - Terms Of Use
- WordPress Plugins



Real Estate and Mortgage Data for Your Site

Turn Your Site Into a Real Estate Portal With Zillow

The new Zillow API Network turns member sites into mini real estate portals by offering fresh and provocative real estate content to keep people coming back.

Home Valuation

Search results list, Zestimate®, Rent Zestimate®, home valuations, home valuation charts, comparable houses, and market trend charts

API calls of interest

- [GetZestimate](#)
- [GetSearchResults](#)
- [GetChart](#)
- [GetComps](#)

Property Details

Property-level data, including historical sales price and year, taxes, beds/baths, etc.

API calls of interest

- [GetDeepComps](#)
- [GetDeepSearchResults](#)
- [GetUpdatedPropertyDetails](#)

Neighborhood Data

**REAL ESTATE
+
TECHNOLOGY
=
GEEK ESTATE**



Real Estate Apps - Zillow - Windows Internet Explorer

zillow.com

Convert Select

Favorites Suggested Sites BK, B&G Login BK, B&G Website BK, Bracewell & Giuliani Citim Login CT Corsarch DomainTools Whois Loc... Outlook Web App Seattle Printers USPTO WFO - World Intellectual ...

Real Estate Apps - Zillow

My Zillow Sign out

Homes Rentals Mortgage Rates Advice Professionals Local Info Blog more

Neighborhood or City or ZIP Code or Address GO

Zillow

Zillow Real Estate and Mortgage Apps

Zillow's free real estate and mortgage apps give you instant answers about homes and mortgages as you go. See data and info on all U.S. homes — not just homes for sale with Zillow's real estate apps. Plus, get answers to your mortgage questions in real time, using Zillow's iPhone mortgage app. Choose your platform.

Zillow Real Estate iPhone App
Get the most popular real estate app on the iPhone. Share homes on Facebook and Twitter.

Zillow Real Estate Android App
Use Android's unique voice search feature and Google Street View to see homes.

Zillow Mobile  [Download the #1 Real Estate app](#)

Done Internet | Protected Mode: On 100%

Real Estate Apps - Zillow - Windows Internet Explorer

http://www.zillow.com

Convert Select

Favorites Suggested Sites BC B&G Login BC B&G Website BC Bracovell & Guhani Citra Login CT Corsearch DomainTools Whois Loo Outlook Web App Seattle Printers USPTO WIPO - World Intellectual

Real Estate Apps - Zillow

Twitter



Zillow Real Estate iPad App
Home Shopping Re-invented. Enjoy shopping and photo gazing on a large, multi-touch screen.



Zillow Mortgage Marketplace iPhone App
Get instant answers to your mortgage questions with Zillow's live rates, dynamic calculators and network of reputable lenders.



Zillow Windows Phone 7 App
Stop for homes for sale or rent - see Zestimate® home values, and more.



Zillow Real Estate BlackBerry App
Find info on Zestimate® home values, homes for sale, homes for rent, and more.

About Us Blog Real Estate Research Jobs Press Investors Help Advertise with Us

© 2011 Zillow. All Rights Reserved. Zestimate® Values & Accuracy Terms of Use Privacy Policy About Zillow Real Estate Network

Zillow Mobile Download the #1 Real Estate app

Internet | Protected Mode: On 100%

Zillow gives you an edge in real estate. Find homes »



EYE CANDY TIPS & ADVICE MARKET TRENDS FINANCE



NEW: Zillow Mortgage Marketplace App for iPad

5 Tweet 85 Like 10 Share 19 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.

CONNECT WITH US

Like You and 327,860 others like this. 327,860 people like this.

Follow

Follow @zillow 86K followers

Follow us here: Pinterest LinkedIn

Get Zillow Mobile Apps »

Zillow News

[Click here to get the latest Zillow Corporate News](#)

The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!

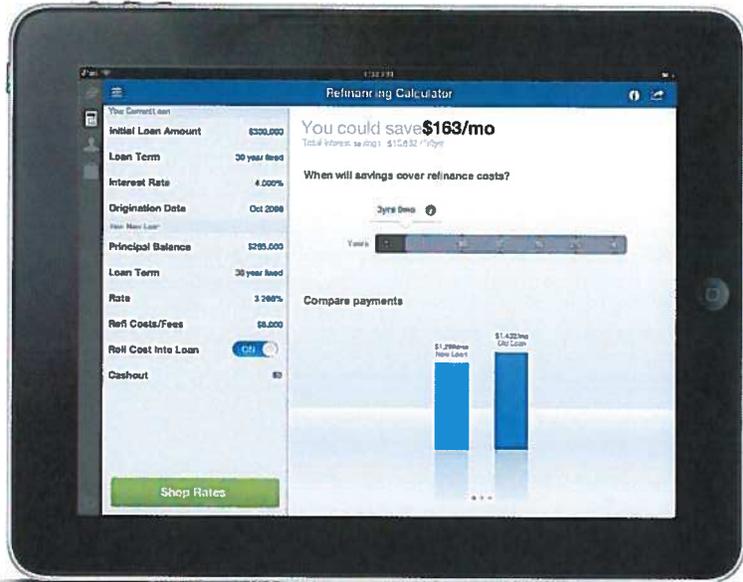
BY ZILLOW TEAM | DEC 18

Zillow to Acquire HotPads to Grow Rental Marketplace For Consumers and Pros

BY SPENCER RASCOFF | NOV. 26

Also available on iPhone and Android, Zillow Mortgage Marketplace apps can be downloaded for free from the [Google Play store](#) and [iTunes App store](#).

Let us know what you think!



TAGS: ZILLOW, ZILLOW MORTGAGE MARKETPLACE, ZILLOW MORTGAGE MARKETPLACE APP FOR IPAD

« PREVIOUS POST

Halloween Extra: Seriously Spooky Properties

NEXT POST »

House of the Week: Architectural Triplex in Hollywood Hills

RELATED POSTS



DEC 18 | 21 RESPONSES
30-Year Fixed Mortgage Rate Rises



DEC 18 | 39 RESPONSES
The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!



DEC 14 | 20 RESPONSES
Refinancing? It'll Likely Take Longer Than 30 Days

Get Zillow to Go! [Download](#)



Zillow Real Estate Research
Click here for Zillow research briefs and data analysis

HOT RIGHT NOW

Ways to Get Creative in a Real Estate Transaction

BY BRENDON DESIMONE | DEC 14

The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!

BY ZILLOW TEAM | DEC 13

Refinancing? It'll Likely Take Longer Than 30 Days

BY SCOTT SHELTON | DEC 13

30-Year Fixed Mortgage Rate Rises

BY CAMILLE SALAMA | DEC 13

RECENT POSTS

- 30-Year Fixed Mortgage Rate Rises
- Can a Landlord Force Tenants to Have Renter's Insurance?
- The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!
- Bob Hope Real Estate Bonanza Begins With 2 Homes Listed, 2 More on Deck
- Most Popular Posts of 2012: NFL Stars, Value-Killing Home Renovations, 'Fifty Shades of Grey' and Much More!

Location:

- Agent Hub
- Get an Agent Website
- Buy Ads
- Widgets / Facebook Apps
 - Widgets Overview
 - Facebook Apps
- Widgets for Your Site
 - Badges for Your Site
 - Data for Your Site
 - WordPress Plugins

Real Estate and Mortgage Widgets

Add a Zillow widget to your website or blog to enhance your visitors' experience. You'll also get [co-branding](#), which means free advertising for you! The content options below are all free and very easy to install. If you run into any issues please visit the [Zillow Widget Tips](#) page for more info.

- 1 Choose a widget**
Something that you like
- 2 Copy HTML code**
You can also tweak it's params
- 3 Paste onto your site**
Compatible with most websites & blogs

You on Zillow

- Reviews Widget Hot!**
Zillow professionals can display their best testimonials on their own website using this widget.
- Contact Form Widget Hot!**
Create a comparative market analysis request form, a loan request form or really a form for anything you like. Customize the colors to match your site and embed it with ease.
- Map My Listings Widget**
With this widget, you can put a map on your website that will show only your listings. It is very customizable and best of all, it's free!
- My Zillow Listings New!**
All you need is a Zillow profile and at least one listing. Display your listed properties on your blog or website using the My Listings Widget.
- My Zillow Profile**
Get a customized widget with your latest activity on Zillow.

Mortgage Widgets

- Mortgage Calculator Widget Hot!**
Add a simple mortgage calculator to your site. Enter loan amount, select loan type and get an estimated monthly mortgage payment based on current interest rates.
- Mortgage Rate Table**
Show real, instant mortgage rates on your site. Select your own color and state for this clean, simple rate table.
- Mortgage Rate Chart**
Get real, instant mortgage rates on your site by adding this rate chart. Shows mortgage rates over time by state, program and time frame.
- Monthly Payment Calculator**
Provide your visitors with an advanced calculator to help them figure out their monthly payments. The widget includes detailed, customized reports that can be printed or sent to your clients.
- Affordability Calculator**
Use this calculator to input your income, expenses, and down payment and determine how much house you can afford.
- Rate Table With Graph New!**
Show real, instant mortgage rates on your site with the graph and table combination.



Live Streaming Rates Widget *New!*

Rate table widget that includes a scrolling ticker of the latest Zillow Mortgage Marketplace rates in each state



Market Vibrancy Widget *New!*

Mortgage rate chart and table that also includes the latest quotes in Zillow Mortgage Marketplace. See current volume and new rates as they are submitted



Large Rate Table Widget

Show real, instant mortgage rates on your site from Zillow Mortgage Marketplace



Mortgage Resources Widget

Help your visitors with mortgage information. Add this widget and get links to quality, up-to-date mortgage information



Payment Breakout Calculator

See mortgage rates for 30-yr fixed, 15-yr fixed and a 5/1 ARM all in one place

Data and Stats



Home Value Estimate Chart

Put a search box on your site that shows the trend in the value for a single home in any city, neighborhood or ZIP



Median Listing Price Widget

This widget lets you select a region and then shows a simple chart with the median listing price over the last year. You can place two regions next to each other for comparison. Mouse over the chart to see what the exact dollar amount was at that time



Newest For Sale Homes Widget

Get a custom widget showing a slideshow of the most recently listed for sale homes for any state, city, or neighborhood



Real Estate Statistics Chart

Get a custom chart showing any number of real estate market trends including home values and median listing prices in any city, neighborhood or ZIP



Rent Valuation Widget *New!*

This free widget displays the Rent Zestimate for a given address

Listings



Large Zillow Search Box

Add a large Zillow home valuation search box to your site



Most Expensive Homes Widget

Get a custom widget showing a slideshow of the most expensive homes for any state, city, or neighborhood



Real Estate on a Map Widget

Customize a Map that shows the listings that are on Zillow for a specific area. Now it's easy to get a map on your website!



Recently Sold Homes Widget

Get a custom widget showing the most recently sold homes for any state, city or neighborhood



Rentals on a Map Widget *Hot!*

Showing apartments for rent on a map has never been easier.



Small Zillow Search Box

Add a small Zillow home valuation search box to your site



Zillow Search Box *New!*

This 300x300px widget is beautifully styled and intended to fit in the right column of your website. It includes the option to co-brand your users' experience on Zillow

Polls & Quizzes



Do You Qualify for a Refinance? Quiz

If you are making your mortgage payments but cannot refinance to a lower interest rate because your home value has decreased, there may be help for you. Take this quiz to find out



Mortgage Quiz Widget

Test your knowledge of mortgage processes by taking this 8 question quiz



Buyer IQ Quiz

Install this quiz on your site to challenge your users' home buying knowledge



What Kind of Neighbor Are You? Widget



HARP Eligibility Calculator *New!*

EXHIBIT *T*

Zillow gives you an edge in real estate. Find homes »



EYE CANDY TIPS & ADVICE MARKET TRENDS FINANCE



Zillow to Acquire Mortech to Add Professional Services to Zillow Mortgage Marketplace

0
 Tweet 33
 Share 24
 Pin it

DATE: NOVEMBER 5, 2012 | CATEGORY: ZILLOW NEWS | AUTHOR: ERIN LANTZ

Today, we're excited to announce we've entered into an agreement to acquire [Mortech](#), a mortgage technology company that provides software tools to mortgage professionals. This acquisition represents a tremendous leap forward in the building of [Zillow Mortgage Marketplace](#).



In 2008, we launched Zillow Mortgage Marketplace as the first lending marketplace that puts the needs of borrowers first. We were the first site to allow borrowers to submit a loan request without being required to share any personal information, and shop and compare rates, loans and fees from hundreds of lenders nationwide, instantly. We set up the system so the borrower contacts the lender — not the other way around. What's more, we created a [lender review](#) system — an industry

first — where borrowers could review the lenders based on their service level. Today, we have more than 22,000 lender reviews on the site.

What's so exciting about today's announcement is that we are acquiring a company that gives mortgage professionals valuable technology tools to help them better manage their business and serve their customers — ultimately enhancing the consumer experience.

You can read more about the acquisition in our [press release](#) today.

We are thrilled to welcome Mortech's talented team, based in Lincoln, Nebraska, to Zillow.

« PREVIOUS POST

NEXT POST »

Mauricio Umansky on Real Estate, 'Real Housewives' & More

Zillow Announces Record Q3 Results and Acquisition of Mortech

RELATED POSTS



DEC. 19 | 21 RESPONSES
Zillow Named Among "Best Places to Work" by Seattle Met



DEC. 18 | 42 RESPONSES
The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!



NOV. 26 | 123 RESPONSES
Zillow to Acquire HotPads to Grow Rental Marketplace For Consumers and Pros

CONNECT WITH US

You and 327,870 others like this. [Sign Up](#) to see what your friends like.

Follow

Follow @zillow 86K followers

Follow us here:

Get Zillow Mobile Apps »

Zillow News

[Click here](#) to get the latest Zillow Corporate News

Zillow Named Among "Best Places to Work" by Seattle Met

BY SPENCER RASCOFF | DEC. 19

The Big Reveal: Announcing the 2012 'I Want a New Home' Sweepstakes Winner!

BY ZILLOW TEAM | DEC. 15

EXHIBIT



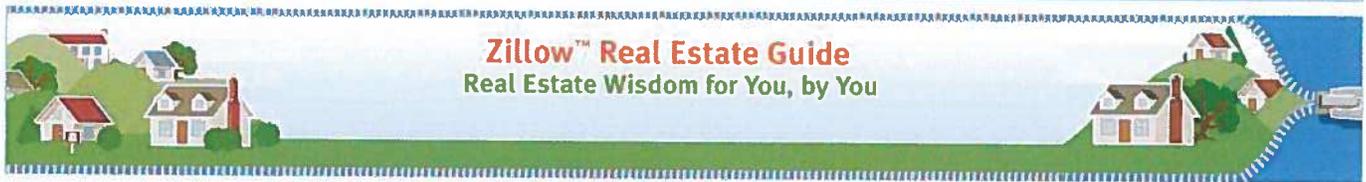
ACT NOW!  **REFINANCE** Select A Loan Select Credit Type **\$300,000 For \$996** per month **Bad Credit OK!**



Welcome! Please [Sign In](#). New to Zillow? Register [here](#).

- Home
- Map & Search
- Post For Sale
- Real Estate Guide
- My Zillow

Find Homes Address OR Street OR Neighborhood (optional): City, State OR ZIP:



- [Real Estate Guide](#)
- [A-Z List of Pages](#)
- [Guidelines](#)

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.

Tips on Loading/Editing

- Getting error messages when working in the Real Estate Guide? Please [read these tips and tricks](#).

Search

- Click [here](#) to search the Real Estate Guide

-
-

Recently Created Pages

- ▶ [It's a great time to buy in Grand Rapids](#)
Created 13 minutes ago
- ▶ [San Antonio Texas Real Estate](#)
Created 9 hours ago
- ▶ [Whats Happening in Hawaii Real Estate](#)
Created 11 hours ago

advertisement

Get a Loan Quote

Loan purpose

Property type

Property #

Primary home

Property \$ value

State

Get Quote

From **LendingTree**

advertisement

Local Interest Rates

Loan type

Loan product

Loan amount \$

State

Metro region

Get Rate

Provided by **Bankrate.com**

Search

- [Click here to search the Real Estate Guide](#)
- (Note: We're working on a search box, but for now, Google is helping out.)

Real Estate Road Map

Buyers | **Sellers** | **Owners** | **Agents**

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

Top Pages for Buyers

- [Finding Home Listings](#)
- [Can You Afford to Buy?](#)
- [Best Times to Buy](#)
- [Home Buying One Step at a Time](#)

Popular Categories

- [Financing](#)
- [Real Estate Scams](#)
- [Local Real Estate](#)
- [International Real Estate](#)
- [Home Types and Styles](#)
- [Real Estate Investing](#)
- [For Sale By Owner](#)
- [Help](#)
- [Glossary](#)
- [Suggestion Box](#)

- ▶ [Whats Happening in Hawaii Real Estate](#)
Created 11 hours ago
- ▶ [What's Really Happening in Hawaii Real Estate](#)
Created 11 hours ago
- ▶ [Home Equity Management](#)
Created 21 hours ago

- Financing**
- ▶ [Basic Mortgage Questions](#)
 - ▶ [Understanding Mortgage Types](#)
 - ▶ [Qualifying for a Mortgage](#)
 - ▶ [Types of Lenders](#)
 - ▶ [Choosing a Lender](#)
 - ▶ [Home Equity Loans and Lines](#)
 - ▶ [Refinancing Your Home](#)

- Real Estate Tools**
- For Buyers**
- ▶ [Home Buyers' Fearbusters](#)
 - ▶ [Questions for Your Buyer's Agent](#)
 - ▶ [Resources for Buyers](#)
 - ▶ [Understanding Mortgage Types](#)
- For Sellers**
- ▶ [Home Sellers' Fearbusters](#)

For Sellers

- ▶ Home Sellers' Fearbusters
- ▶ Questions for Your Listing Agent
- ▶ Resources for Sellers
- ▶ Seller's Marketing Tools

advertisement

National Mortgage Rates

Updated 4/5/2007

Mtg Loan	Today	+/-
30 yr fixed	5.74%	▲
15 yr fixed	5.46%	▲
30 yr fixed-jumbo	6.08%	▲
15 yr fixed-jumbo	5.72%	▲
5/1 ARM	5.48%	▲
3/1 ARM	5.31%	▲
3/1 jumbo ARM	5.62%	▲

Provided by [Bankrate.com](#)

advertisement

Raynproof Roofing
We re-roof even in the winter! Call us for a free estimate!
www.raynproofroofing.com

Feedback - Ads by Google

About Zillow.com: [About Us](#) | [Help](#) | [Press Room](#) | [Jobs](#) | [Give Feedback](#) | [Get Updates](#) | [Blog](#) | [Labs](#)
Partner with us: [Real Estate Professionals](#) | [Advertise With Us](#) | [Link to Us](#) | [API Network](#)
Local Real Estate: [Denver Real Estate](#) | [Las Vegas Real Estate](#) | [Phoenix Real Estate](#) | [Other Local Real Estate](#)

Zillow Homes Rentals Mortgage Rates Advice Find a Pro Local Info Blogs More For Pros Mobile Sign In

Keyword: Location:

US State

All Real Estate Advice Topics

Ask a Question Start a Discussion RSS

Sort by: Last updated

Big Screen for the Big Game Sweepstakes
in [Other Posts](#) | Edited 1 hour 46 minutes ago

Buyer's Roadmap
in [Buying Process](#) | Edited November 15

Flip Homes for PROFIT
in [Investing](#) | Edited October 12

Home Inspection
in [Buying Process](#) | Edited October 12

Miami Real Estate's Global Reach
in [Investing](#) | Edited October 12

Discount Point
in [Mortgage Rates](#) | Edited October 12

Prime Rate
in [Mortgage Types](#) | Edited October 12

THE TEARDOWN PAGE
in [Buying Process](#) | Edited October 12

What Can You Do When Faced With Foreclosure?
in [Home Ownership](#) | Edited October 12

Selecting a Buying Agent
in [Home Buying](#) | Edited October 12

Real Estate and Taxes
in [Taxes](#) | Edited October 12

What Kind of Loan Should a First-Time Buyer Get?
in [Mortgage Types](#) | Edited October 12

Truth-in-Lending
in [Lenders](#) | Edited October 12

Home Inspections are they Important?
in [Buying Process](#) | Edited October 12

The Art of the Deal The Short Sale
in [Selling Process](#) | Edited October 12

SELLING YOUR HOME? FIVE HELPFUL TIPS
in [Selling Process](#) | Edited October 12

Navigating Open Houses for the Buyer
in [Buying Process](#) | Edited October 12

Insurance
in [Insurance](#) | Edited October 12

How To Stage A Home
in [Selling Process](#) | Edited October 12

Introduction to Condo Hotels
in [Investing](#) | Edited October 12

1 2 3 4 5 6 7 ... 46 Next page »

All Topics 1k
Zillow Questions 151
Home Buying 260
Home Selling 197
Mortgage 225
Rentals 16
Local Topics 47
Home Ownership 80
Pro-to-Pro 84

Zillow® Dueling Digs
VOTE FOR YOUR FAVORITE HOME PHOTOS!
See kitchens, bathrooms, bedrooms and more!
VS.
Launch Duels



Zillow Mortgage Marketplace

Active in Zillow Advice? You Should Be!

Did you know that consumers looking for mortgage advice actively post questions in the [mortgage section of Zillow Advice](#)? These visitors are seeking help and are usually in the market for a mortgage. By answering their questions, potential borrowers get to see your mortgage expertise and you can attract new contacts -- just by offering your advice!



Can you roll your debt into a mortgage?



yright24
Contributions: 1

April 17 - Staten Island

[EDIT](#)  

 E-mail  Share  Tweet  E-mail me  RSS [Post Reply](#)

We want experts like you providing mortgage advice on Zillow, and you want a free source of mortgage customers. Come share your knowledge with our community -- and find some new customers in the process!

To learn more about how to post comments in Zillow Advice, check out [this short video](#) and [this list of tips](#).

» [Go to Zillow Advice](#)

Connect with Zillow on [Facebook](#), [Twitter](#), [Zillow Blog](#) and [Zillow Mobile](#).

Zillow Homes Rentals Mortgage Rates Advice Find a Pro Local info Blogs More For Pros Mobile Sign In

Keyword: Location:

US > State

All Topics 1K
Zillow Questions 151
Home Buying 246
Home Selling 197
Mortgage 225
Mortgage Rates 35
Refinance 0
FHA and VA Loans 6
Home Equity Loans 0
Credit Scores 23
Approval Process 45
Mortgage Types 96
Loan Modifications 0
Costs and Fees 31
Rentals 10
Local Topics 27
Home Ownership 66
Pro-to-Pro 54

Zillow® Dueling Digs
VOTE FOR YOUR FAVORITE HOME PHOTOS!
See kitchens, bathrooms, bedrooms and more!
VS
Launch Duels

Mortgage

Ask a Question Start a Discussion RSS

Sort by Last updated

Interest-Only and Deferred-Interest Loans
in [Mortgage Types](#) | Edited October 12

Prime Rate
in [Mortgage Types](#) | Edited October 12

Discount Point
in [Mortgage Rates](#) | Edited October 12

What Kind of Loan Should a First-Time Buyer Get?
in [Mortgage Types](#) | Edited October 12

How Private Mortgage Insurance Affects a Mortgage
in [Costs and Fees](#) | Edited October 12

The Fed
in [Mortgage Rates](#) | Edited October 12

Stated Income Loans Five Things You Need To Know
in [Approval Process](#) | Edited October 12

FHA loans may be what you are looking for
in [Mortgage Types](#) | Edited October 12

Home Loan Qualification - What you need to know
in [Approval Process](#) | Edited October 12

How Does a Fed Cut Affect Home Mortgage Rates?
in [Mortgage Rates](#) | Edited October 12

How Do Adjustable Rate Mortgages (ARMs) Work?
in [Mortgage Types](#) | Edited October 12

Home Equity Loans vs Home Equity Lines Of Credit
in [Mortgage Types](#) | Edited October 12

Mortgage Loan Approval At Times Need A Human Touch
in [Approval Process](#) | Edited October 12

You Can't Get a Mortgage With Blemished Credit
in [Approval Process](#) | Edited October 12

How to Shop for a Loan with Bad Credit
in [Credit Scores](#) | Edited October 12

Why Do I Need to Pay Private Mortgage Insurance?
in [Costs and Fees](#) | Edited October 12

What the Buzz in the Mortgage Market Really Means
in [Mortgage Rates](#) | Edited October 12

Too Much Debt is Bad for Your Credit
in [Credit Scores](#) | Edited October 12

Getting a Mortgage -- Step by Step
in [Approval Process](#) | Edited October 12

ARM Payment Adjusting? Get Your New Payment
in [Mortgage Rates](#) | Edited October 12

1 2 3 4 5 6 7 ... 12 [Next page »](#)

Mapwood: Title Neighborhood, City, or State

Back to Results

Views: 1902

- All Topics 416k
- Zillow Questions 91k
- Home Buying 39k
- Home Selling 44k
- Mortgage 32k
 - Mortgage Rates 2k
 - Refinance 8k
 - FHA and VA Loans 3k
 - Home Equity Loans 588
 - Credit Scores 1k
 - Approval Process 2k
 - Mortgage Types 1k
 - Loan Modifications 2k
- Costs and Fees 736
- Rentals 6k
- Local Topics 8k
- Home Ownership 190k
- Pro-to-Pro 6k

Cap

A limit, such as that placed on an adjustable rate mortgage, on how much a monthly payment or interest rate can increase or decrease.

Related Links

- Basic Mortgage Questions
- Understanding Mortgage Types

Last edited December 07 2006

Contributors to this article include:

-  GreggA 0
-  Daniel 0
-  Theresa 0

Have a question? Ask it

Or start a discussion?

Pages That Link Here

[Glossary - Real Estate Terms](#)

[Back to Results](#)

Views: 1809

- All Topics** 416k
- Zillow Questions** 91k
- Home Buying** 39k
- Home Selling** 44k
- Mortgage** 32k
 - [Mortgage Rates](#) 2k
 - [Refinance](#) 8k
 - [FHA and VA Loans](#) 3k
 - [Home Equity Loans](#) 588
 - [Credit Scores](#) 1k
 - [Approval Process](#) 2k
 - [Mortgage Types](#) 1k
 - [Loan Modifications](#) 2k
 - [Costs and Fees](#) 736
- Rentals** 6k
- Local Topics** 8k
- Home Ownership** 190k
- Pro-to-Pro** 6k



mortgage payoff

A payoff is the entire amount required to satisfy the mortgage in question.

A mortgagor can request a "payoff amount" at any time if they would like to pay the loan in full. Payoff amounts are commonly requested when homes are sold to prepare for the [closing](#). They may also be used in default situations where a [Lis Pendens](#) has been filed and an owner is in need to pay off a loan quickly to avoid [foreclosure](#).

Last edited December 08 2006 ✎

Contributors to this article include:


Leslie 2

Have a question? Ask it

[Or start a discussion ?](#)

[VA Home Loan for Veterans](#) Get a Quote in 2 Minutes! VA Loans now Up to \$729,000 with \$0 Down. [www.VAMortgageCenter.com](#)
[2% 30 Year Term Mortgage*](#) Local to Washington, 2.871% APR A Rated By BBB! *5/1 ARM [www.pacificfinancenw.com](#)
[Mortgage Forgiveness Plan](#) (Check your Eligibility Online Now) Reduce Payment & Avoid Foreclosure. [HomeReliefProgram.com](#)
[2.25% 30-Year Mortgage](#) No Hidden Fees Ever - 2.69% APR BBB Member No Credit Check No SSN 30-Year. [MortgageAdChoices](#) ▶

[Atlanta real estate](#)
[Baltimore real estate](#)
[Denver real estate](#)
[Jacksonville real estate](#)
[Oklahoma City real estate](#)
[Orlando real estate](#)
[Sitemap](#)
[Phoenix real estate](#)
[San Antonio real estate](#)
[San Diego real estate](#)
[San Jose real estate](#)
[Seattle real estate](#)
[Browse Rentals](#)

Back to Results

Views: 756

- All Topics 416k
- Zillow Questions 91k
- Home Buying 39k
- Home Selling 44k
- Mortgage 32k
 - Mortgage Rates 2k
 - Refinance 8k
 - FHA and VA Loans 3k
 - Home Equity Loans 58k
 - Credit Scores 1k
 - Approval Process 2k
 - Mortgage Types 1k
 - Loan Modifications 2k
 - Costs and Fees 73k
- Rentals 6k
- Local Topics 8k
- Home Ownership 190k
- Pro-to-Pro 6k



Removing contingencies on purchases

It used to be that the mortgage contingency or financing date was one of the most important parts of the purchase and sales contract. This is the date when all conditions have been met, in a satisfactory manner to the investor, and is generally the last hurdle to be cleared before the closing date.

But with the increases in residential house values and the subsequent increase in home owners "net equity", there is a new dilemma involved in buying and selling a home simultaneously. Obviously using the net equity from the sale of the current home to purchase the new primary residence is the ultimate goal, but all too often these days we are seeing contingency clauses in contracts, making the sale or purchase reliant upon another purchase or sale – and us reliant upon the abilities of another agent.

There are two solutions which allow the purchase to take place without the contingency on the sale of the current home. The first is a **bridge loan**, the second are **transition loans**.

A bridge loan lets you borrow a portion of the current home's equity, and use it to purchase the new residence. These loans require excellent FICO scores (typically 720) and a good equity position. They allow the borrower to borrow up to 80% of the appraised value. From these funds the investor pays off all current mortgages, collects 6 months of interest payments and then pays the costs of the loan. The remaining funds are available for use towards the new purchase. Because the mortgages are paid off and six months of payments have been taken, the borrower has no payments on the loan for the next 6 months. If the house sells before 6 months are up the borrower is refunded the unused pre-paid interest. If the loan stays in place after 6 months the borrower makes interest-only payments through months 7 to 12. After 12 months the bridge loan needs to be refinanced in to a longer term mortgage as an investment property.

Bottom line – the bridge loan is a segue loan, for up to 12 months, designed for borrowers with great credit and a great equity position, to utilize the proceeds to purchase a new primary residence.

Transition loans are geared towards borrowers who do not have the equity position or the credit scores to qualify for a bridge loan, and they enable the borrower to purchase the new primary residence without having to sell the current home. These loans typically require FICO scores of 620 or better, and make use of several of the low/no documentation programs that are available. They allow the purchase of the new home without it being contingent upon the sale of the current home, with minimal income and asset documentation. These programs can finance 100% of the purchase, which is key, and the loan is typically paid down and refinanced once the old primary residence sells.

Additionally, some borrowers are taking advantage of programs that allow up to 100% refinancing of their current home, as soon as it is off the market. By taking the property off the market and doing this type of refinance, the borrower can access funds to put down against the new property using one of the low/no documentation loans – securing a better rate and removing the need to refinance immediately upon the sale of the old home.

As you can see, while they may take different paths, both options carry the same vision of eliminating the need to have the purchase and sales contract contingent upon the sale of the current home.

These are short term loans, with long range results, and give the Real Estate industry a positive solution to an ongoing challenge.

For more information email gmorfill@ftmc.net

Last edited December 08 2006

Contributors to this article include:

EXHIBIT 4

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.

- [Learn about Zestimates](#)
- [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

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](#)

Mortgage Advice

[See all Mortgage Advice](#)

Mortgage decisions made easy
Instant answers on the go!



Download the Apps for
Zillow Mortgage Marketplace

[Android »](#)

[iPhone »](#)

Sponsored Links

[Check your credit score with Experian BEFORE you apply for a home loan](#)

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](#)

United States

Mortgage Rates > Current Mortgage Rates and Home Loans

Current Mortgage Rates and Home Loans

Loan purpose

Purchase

ZIP code



See Your Credit Score \$0
View your 2012 credit score instantly in two easy steps
www.freecreditscore.com

SPONSORED

Purchase price

Down payment

20 %

Credit score [?]

720-739

Advanced

Get Alerts

Sort by Popular APR Fees more ▾

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.

EXHIBIT

M



California Mortgage Rates

30 Year Fixed

[View Rates](#)

15 Year Fixed

[View Rates](#)

5/1 Arm

[View Rates](#)

Zillow[®] Mortgage Marketplace

Mortgage decisions made easy

30 Year Fixed Rates

California

● 3.71% APR

National Avg

● 3.74% APR

[Compare Rates](#)



Need a Mortgage?

Enter
ZIP Code:

[View Live Rates](#)

EXHIBIT *N*

Location:

- Overview
- Audience
- Websites
- Mortgage advertising
- Other
- Ad Gallery
- Ad Specs
- Training Videos

Mortgage Advertising

Grow your business with high-quality borrowers

Zillow Mortgage Marketplace

Custom Quote Contacts

Zillow Mortgage Marketplace delivers qualified borrower contacts that convert.

- Quick and easy set up
- Inbound consumer-initiated contacts
- Dedicated account executives to help you succeed

Display and Cost-Per-Click Ads

Lots of exposure to highly-qualified borrowers

- Complete click to contact solution, including a custom landing page
- Generate quality purchase and refinance contacts
- Premium placements, including top of search

Call us today to learn how Zillow Mortgage Marketplace can help fill your pipeline!

CALL: 1-877-661-3171



“

Zillow's model is a complementary fit with our culture of customer service and transparency having established themselves as a credible and trusted resource for homeowners. The high quality of Zillow customer combined with the strategic account management has made for a solid business partnership. It is not uncommon for our account executive to contact my team with a suggestion or advice – a proactive and consultative approach we appreciate and gain value from.

”

Jessica Manna,

Chief Marketing Officer, Residential Finance Corporation



“

Zillow has been great to work with. The ease of set up and use has made for a great experience. Also, having an account manager to help you every step of the way has proven to make this a successful venture. I highly recommend ZMM.

”

McKay Shoell,

Sales Manager, Box Home Loans

“

When a Homeowner is looking for a mortgage, they



want choices, a good deal, and to know that they are dealing with a reputable firm. Mortgage companies want to deal with intelligent, qualified, and ready to act customers. Zillow Mortgage Marketplace provides each exactly what they want.



Kyle Kilpatrick,

Executive Vice President, First Financial Services, Inc



We have enjoyed working with Zillow and appreciate the transparency and level playing field that their platform provides. Borrowers can compare lenders side by side for real time rates, APR figures, payments, and fees structures in a no-pressure sales environment. Consumers can additionally gain a glimpse into the business practices between these lenders. The star rating system allows a consumer the opportunity to tap into the community pulse to gauge the overall perception of a lender from those individuals who have utilized its services previously. From a lender perspective, this rating information is priceless and is heavily scrutinized as a management tool for the monitoring of best practices. It is also impressive that Zillow maintains data integrity by occasionally mystery shopping various lenders offers to ensure truth in advertising.



Joseph Pepe,

Chief Revenue Officer, Roundpoint Mortgage



We've been active on Zillow Mortgage Marketplace for a few months and our experience thus far has been great! Set up was quick and easy and as expected we started generating new business from ZMM almost immediately. The system has proven to be user friendly and successfully supplies valuable, accurate, and up-to-date information to the quality potential customers we're always trying to reach on a daily basis. There's always an attentive account manager available to offer assistance and recommendations when needed. We can say without question that our partnership with Zillow Mortgage Marketplace has been a success.



Justin Davitch,

Mortgage Loan Originator, Home Finance of America



Being a major partner with Zillow this year has really helped us reach potential customers who are ready to act quickly. Zillow's Mortgage Marketplace matches us with potential borrowers who are interested in the exact offer we have available on any given day. There is never any concern that they contacted us based on a teaser rate they saw somewhere else.



Dan Stevens,

Sales Operation Manager, National Bank of Kansas City



“

Zillow mortgage market place offers an unparalleled lead generation that produces true warm leads as the client does their research on you as a lender. They see that they are dealing with a quality lender by reading your reviews. I have been with Bankrate off and on and they cannot match the technology, customer service or lead generation that Zillow brings. You become like family and I feel they truly want me to succeed and are not looking to waste my money. For every dollar I put into Zillow I generally make 4-5 dollars back. This is the best thing I have ever spent my money on in my entire mortgage career. This, along with my data base and referral partners will keep me in this business for years to come.

”

Michael King,
Branch Manager, First Priority Financial



“

I want to take a moment to express how fortunate Myers Park feels with the strong relationship we have built with the Zillow Mortgage Marketplace over the past 18 months. Not only do our key metrics (cost/closing-contact & closing rate) far exceed any partner I have ever used for online mortgage leads in the past 20 year, but the expertise and effort the Sales team has devoted to help us improve and close more loans is unprecedented. You are no viewed as a sales person, but a true business partner and marketing consultant. Your advice, guidance, and willingness to recommend creative marketing ideas have had a tremendous positive impact on our business. I look forward to continually working together to strengthen our relationship to deliver the industry leading service and pricing to Zillow Marketplace clients. We view this partnership as the future of our business.

”

John Paxton,
Executive Vice President, Myers Park



“

I have been a lender in the Zillow Mortgage Marketplace for over 4 years. The quality and intentionality of the Zillow borrower far exceeds that of other websites. Zillow mortgage advertising now accounts for 75% of my monthly loan origination and I couldn't be happier. I would strongly recommend using Zillow.

”

Val Nuttall,
Branch Manager, Red Rock Home Loans



“

I just wanted to say thank you for providing a great platform for our company to advertise our rates and costs in order to help the consumer get the best possible deal. I know there are many options online to do this. I have tried them all. In my opinion Zillow is the only platform that has the best interest of the consumer in mind. The fact your system allows us to automatically credit overages to help reduce the borrowers costs is amazing. This feature allows us to always be putting our best deal out there. We have been advertising on Zillow for a long time now. I have never had an issue with our advertised rates and costs not matching what

we can actually offer the consumer. This has made a big difference in our conversion ratios from application to lock compared to the other platforms we were on. All these things combined with the fact it super easy to manage makes Zillow the best online resource out there. Keep up the great work!



Michael S. Cox,
Chief Marketing Officer, GoGSF.com



Zillow Mortgage Market place has made me a better loan originator and has always provided the most amazing leads in the industry. Keep up the good work. There is not a lead generation company out here compares to the level of service and commitment. Zillow has single handedly change the mortgage lead industry for the better.



Steve Nakash,
National Retail Manager, Nationwide Direct Mortgage



Zillow provides us with clients who are actively looking to buy or refi and qualified to do so. It is a good place to find leads you can convert quickly.



Matt Hess,
President, Patriot Financial

Want to learn more? Contact a sales representative today

877-661-3171

Want to learn more?
Contact a sales representative today
877-661-3171

Zillow Borrowers

Zillow visitors actively seeking a loan in the next 3 months ⁽⁷⁾	3.8 million
Average loan amount requested ⁽²⁾	\$284,000
Zillow consumers' average credit score (very good rating) ⁽³⁾	722
Zillow users who are "in the market" - buying, selling, helping others buy/sell or planning to rent ⁽⁶⁾	75%

Zillow Audience

Monthly unique users ⁽¹⁾ (as of Nov. 2012)	33 million
Year-over-year growth	47%
Median household income ⁽²⁾	\$67,158
Median age ⁽²⁾	42

[See more audience details](#)

Display and Cost-Per-Click Ad

Samples

[300x600 ad unit](#)

[728x90 ad unit](#)

[Featured Partner Text ad unit](#)

[300x250 ad unit](#)

Sources: (1) Internal tracking via Google Analytics November 2012. (2) comScore Plan Metrx Site Audience Profile, July 2012. (3) Zillow users who submitted loan requests on Zillow Mortgage Marketplace during March 2011. (4) Independent study conducted by the WAV group. (5) California Association of Realtors study 2008. (6) Zillow site survey, September 2012. (7) Zillow Internal, April 2011. Questions asked of home shoppers on Zillow.

[About Us](#) [About Zestimates](#) [Jobs](#) [Press](#) [Investors](#) [Help](#) [Advertising](#) [Terms of Use](#) [Privacy Policy](#) [Zillow Research](#) [Zillow Blog](#)

Yahoo!-Zillow Real Estate Network © 2006-2012 Zillow



Zillow Mortgage Marketplace

New Quoting Opportunities on Zillow Mortgage Marketplace

Dear Zillow Mortgage Marketplace Lender,

In response to lender and borrower demand for new mortgage products, we are excited to announce that we are adding HARP and FHA Streamline quoting to Zillow Mortgage Marketplace (ZMM).

Beginning the evening of Wednesday, June 27, borrowers shopping on ZMM will be able to indicate whether their loan is owned/backed/insured by Fannie, Freddie or the FHA and when appropriate, receive HARP or FHA Streamline loan requests.

What do I need to do?

If you'd like to quote HARP and/or FHA Streamline products, please:

1. Contact your API pricing partner to find out what changes you need to make to your account.
2. After speaking to your pricing partner, please contact your ZMM account representative to discuss strategy and best practices for HARP and FHA Streamline quoting.

Are there any quoting policy changes that accompany this update?

Yes, there are three new policies:

1. Lenders can only quote FHA Streamline loan requests if the borrower selects the FHA button in the "Your Current Loan" section. Similarly, lenders can only quote HARP if the borrower selects Fannie or Freddie.
2. For FHA Streamline, assume typical FHA Streamline characteristics apply – specifically, pricing assuming no appraisal and no credit pull is required.
3. For HARP, assume pricing for cross-servicer HARP refis (not same-servicer pricing). We are not collecting or passing the current servicer information, so please assume the loan request is for cross-servicer HARP refi quote.

Like all quoting policies, lenders that post quotes that do not adhere to these guidelines will risk temporary or even permanent removal from ZMM.

Who do I contact if I have questions?

If you have any questions, contact your account representative or email us at mortgagesales@zillow.com.

We're excited about the opportunity these products present for lenders to source more business through ZMM and for borrowers to find lenders that can help them improve their financial situation.

Thank you,

The Zillow Mortgage Marketplace team

[Homes](#)[Mortgage](#)[Advice](#)[Directory](#)[Local Info](#)

NEWS ALERT: The average rate for a 30-year fixed mortgage dipped below 4 percent.

Zillow's Monthly Real Estate Report for Springfield

According to Zillow's Real Estate Market Reports for June 2011, Springfield home values were:

- **Down 1.7%** compared to May 2011
- **Down 15.8%** compared to June 2010

» [See Springfield Values](#)

» [Check Your Home's Value](#)

» [Read Summary of Latest Reports](#)



Get Up to a \$1,000 Gift Card From Lowes®

Shopping for a home, or refinancing? If you submit an eligible loan request on **Zillow Mortgage Marketplace** and contact any participating lender, you could qualify for a gift card from Lowe's valued up to \$1,000. It's a nice little bonus, just for getting a loan.

» [Get Started](#)

(Look for red "Special Offer" tags)

» [Learn More About This Special Offer](#)



Advertising Solutions from Zillow - Windows Internet Explorer

http://www.zillow.com/advertising/

Convert Select

Favorites Suggested Sites BK B&G Login BK B&G Website BK Bracewell & Giuliani Citrus Login CT Consearch DemandTools Whois Loc... Outlook Web App Seattle Printers USPTO WFO - World Intellectual ...

Advertising Solutions from Zillow Page Safety Tools

Zillow Homes Rentals Mortgage Rates Advice Professionals Local info Blog Advertising more My Zillow Sign out

Neighborhood or City or ZIP Code or Address GO

Overview

Audience

Agent advertising

Mortgage advertising

Other

Ad Gallery

Ad Specs

Training Videos

Zillow Advertising Solutions

Real estate marketing solutions tailored to meet your goals

Want to learn more?
Contact a sales representative today
866.374.4005 or [contact us](#)

Agent Advertising

Reach more buyers and sellers with targeted local advertising

- Learn more about agent advertising
- View agent testimonials
- Learn more about the Zillow Refer An Agent Program

Mortgage Advertising

Drive leads and get exposure through Zillow's mortgage advertising products

- Learn more about mortgage advertising

Zillow Audience

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

[See more audience details](#)

National Advertisers

Get premium placements

Rental Advertising

Post your home for rent in

Zillow Attracts Buyers

Zillow consumers' average credit score (very good rating)	722
Zillow's click conversion compared to Google ⁽¹⁾	3.4x better
Home buyers who visit Zillow ⁽¹⁾	55%
Zillow users who are "in the market" - buying, selling, helping others buy/sell or planning to rent ⁽¹⁾	75%
Zillow visitors actively seeking	3.8 million

Zillow Mobile

Download the #1 Real Estate app

Done Internet | Protected Mode: On 100%

Location:

- Overview
- Home Buyers
- Renters
- Home Sellers
- Homeowners
- Professionals
 - Real Estate Agents
 - Real Estate Brokers
 - Property Managers/Landlords
 - Mortgage Lenders

Why Use Zillow?

Zillow is one of the largest real estate websites in the U.S. and has become the premier destination for buyers, sellers, renters, homeowners, landlords, and real estate professionals.

How can you capitalize on this traffic?

Join the hundreds of thousands of real estate professionals who are already active on Zillow! To get started, click the appropriate link below.

- Real Estate Agents
- Real Estate Brokers
- Lenders
- Property Managers/Landlords

- 2% 30 Year Term Mortgage***
www.pacificfinancenw.com
Local to Washington, 2.871% APR A Rated
By BBB! *5/1 ARM
- 2.25% 30-Year Mortgage**
30-Year.MortgageLoan.com
\$200,000 for Less Than \$765 a Month No
Hidden Fees - Get a Quote Now!
- VA Home Loan for Veterans**
www.VAMortgageCenter.com
Get a Quote In 2 Minutes! VA Loans now
Up to \$729,000 with \$0 Down.
- 2.3% Fha Home Loans**
www.FHAmortgage.org
\$150,000 for \$365 a Month 2.75% APR No
Fees of Any kind - Get a Quote!