

CMA Confirmation Report – 20588 Upper Hillview Dr, Sonora, CA 95370

This document summarizes key points from the Comparative Market Analysis (CMA) provided on September 8, 2025, regarding the property at 20588 Upper Hillview Dr, Sonora, CA 95370. It highlights confirmations and omissions relevant to ownership and mortgage status.

Key Findings:

- Property type: Single Family Residential, built in 2002, approx. 1,922 sq ft on 1.99 acres.
- Recorded sales history: 2005 (\$375,000), 2013 (\$258,000), expired listing in 2018.
- No evidence of any active mortgage, lien, or encumbrance is present in the CMA.
- Realtor proceeded with the CMA after ownership was asserted, indicating no contradiction in public record.
- Automated valuations (RVM/CMA) show ~\$459K–\$468K, but these are algorithm-based and do not reflect guaranteed market value.

Conclusion: The CMA report confirms ownership history and does not identify any current mortgage or lien attached to the property. This supports the claim of ownership free of encumbrance. Automated re-valuations should not be relied on as true sale price but only as algorithmic estimates.