# **APPRAISAL OF**



Condominium Unit

# LOCATED AT:

7012 116th Ave NE #D Kirkland, WA 98033

# FOR:

Christine Moyer 1210 Kirkland Ave Kirkland, WA, 98033

# AS OF:

October 11, 2024

# APPRAISED VALUE:

\$570,000

BY:

Jason French Certified Residential Appraiser

# Evergreen Appraisal Group

# INDIVIDUAL CONDOMINIUM UNIT APPRAISAL REPORT File No. EVE24330

	Property Add	dress <b>701</b> 2	2 116th Ave	e NE				City	Kirkland		Sta	ate WA	Zip Code 98	033
	Legal Descrip	ntion See	Attached A	Addend	dum.			Cou	nty <b>King</b>		Un	it No. D		
			942990-013						Year <b>2024</b>	DE Touco	\$4,460.00		Assessments	¢ 0 00
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EC			. Willow R	un					Reference T			_	Tract 226.0	
В	Borrower N/	<u>/A</u>				Curr	ent Owner R	obert Moye			Occupant:	Owner	X Tena	nt Vacant
SU	Property righ	its appraise	ed XF	ee Simpl	le	Leasehold		Mon	thly Home Ov	wners' Associa	ition Unit Char	ge <b>\$ 418.36</b>	3	
	Sales Price \$		D	ate of Sa	ale		 Descri	otion and \$ amou	ınt of Ioan char	rges/concessior	ns to be paid by	seller		
	Lender/Clien	t Christin	ne Mover				Addre	s 1210 Kirk	dand Ave.	Kirkland. \	WA 98033			
	Appraiser Ja							s 11410 N				08033		
	Location		Jrban	X Su	ıburbar	n Rura		edominant		family hous		ominant	Condomi	nium housing
		=		$\cong$		_	" si	ngle family cupancy	PRICE \$ (000)	AC	GE   cond	ominium	PRICE \$ (000)	AGE I
	Built up	=	Over 75%	$\equiv$	-75%	$\overline{}$		$\neg$		(yr		pancy	1	(yrs)
	Growth rate	Ų F	Rapid	_	able	☐ Slow	ر   <u>ا</u>	<b>⊆</b> Owner	1110		-	Owner	264	LowO
	Property valu	ues 🔲 I	ncreasing	X St	able	□ Decl	ining   [	Tenant	3595	High	75	Tenant	3500	High 62
	Demand/sup	2 Vac	Shortage	X In I	balance	Over	supply [2	Vacant(0-5%)	Pr	redominant		Vacant(0-5%)	Pre	edominant
	Marketing tim		Under 3 mos.	=	6 mos.	$\equiv$	6 mos.	Vacant(over 5%)	1900		$\neg$	Vacant(over 5%)	940	30
													•	
	Present land		One Family		•	, —	, Apartments	<b>5</b> , Condo	minium	5, Commercia	l <u>10</u> , Indi	ustriai	, Vacant1	<u>10</u> , Other
	Land use cha		X Not likely		,		process to _							
8	Note: Race	and the r	acial compo	sition	of the i	neighborh	ood are not	appraisal fac	tors.					
٩	Neighborhoo	d boundari	es and charac	teristics	: No	orth: NE 8	5th St; So	uth: Hwy 52	20; West: I	Lake Wash	nington; Ea	st: 124th A	Ave NE	
호	J							•						
S	Factors that	affect the	marketahility	of the r	nronert	ties in the n	eighborhood	(proximity to e	mnlovment :	and amenities	s emnloymen	ıt stahility ar	neal to mark	et etc).
IGHBORHOOD	See Attac		,	01 1110 1	proport		eigiiboiiioou	(proximity to c	ompioyment (	and amonitos	s, employmen	it stubility, up	spear to mark	01, 010.).
Ĭ	See Allac	neu Auc	endum.											
2														
	Market cond	ditions in th	ne subject nei	ghborho	ood (in	cluding sup	port for the a	bove conclusi	ons related t	to the trend of	f property val	ues, demand	l/supply, and	marketing time
	such as o	data on co	mpetitive pror	perties f	or sale	e in the proje	ect and neigl	nborhood, desc	cription of the	e prevalence	of sales and	financing cor	ncessions, etc	c.):
							•	supply, at w	•	•		•		
				-		a nomes	purchase	price are ty	рісаі. поп	nes in the s	subject are	a are in re	asonable s	supply with a
	marketing	time of	under 3 m	onths.										
	Specific zonii		ation and desc	ription	RM	3.6 Resid	lential/Mu	ti Fa <u>mily</u>			Topography	Bas	sically Leve	el
	Zoning comp	oliance	X Legal (	l Lega	al nonco	onforming (Gra	andfathered us	e) 🔲 Illega	al 🔲 Noz	oning	Size	2.3	2 Ac	
	Highest & be	est use as ir	mproved X	Prese	nt use	Othe	er use (explair	)			Density	12.	94 Units/A	cre
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	Electricity	$[\mathbf{x}]$			_	Street	Asphalt				Drainage		pears Adec	luate
SITE	Gas	$\sqcup$				Curb/gutter	Concre				Apparent eas			
S	Water	$\mathbf{X}$	·			Sidewalk	Concre	е	<u>X</u>		FEMA Specia			Yes X No
	Sanitary sew	er X				Street lights	Electric		X		FEMA Zone	X	Map Da	te 8/19/2020
	Storm sewer					Alley	None		$\overline{}$		FEMA Map N			
						Allev								
	Comments	annaront a	dvarsa assan	nants a				mants slida ar	ادمواان عدم			zonina usa		adverse site
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Freddie Mac Form 465 10-94 PAGE 1 OF 2 Fannie Mae Form 1073 10-94

# Evergreen Appraisal Group

INDIVIDUAL CONDOMINIUM UNIT APPRAISAL REPORT File No. EVE24330

		418.36 per mo. x 12			I Assessment charge per y	ear/square feet of	gross living area = \$	5.46
S	Is the project subject to		Yes No If yes, \$		per year.			
<b>L ANALYSIS</b>	Utilities included in unit	charge: None than regular HOA charge		Air Conditioning	Electricity	∐ Gas ∐ V	Vater Sewer	
AL.			r quality and design, the su	phioet unit charge s	annoare:	High X Ty	pical Low	
AN	· ·		services anticipated, the b	-	X Adequate	Inadequat		
и.	Management Group:	Home Owners' A			anagement Agent (Ident		e Unknown	
OJE		_	ules and Regulations base				X Adequate Inade	equate
PRC							etability (if none, so state)	
_	Special of unusual cha	racteristics in the Condon	illium bocuments of other	illioillation know	in to the appraiser that w	rould affect marke	tability (ii florie, 30 state)	
	ITEM	SUBJECT	COMPARABLE N	VO 1	COMPARABLE I	NO 2	COMPARABLE N	0.3
	Address, Unit #,		7016 116th Ave NE		7014 116th Ave NE		211 Kirkland Ave #3	
	and Project Name	Willow Run	Willow Run	-, –	Willow Run	0	Kirkland Central	
	Proximity to Subject		0.03 miles NW		0.01 miles NW		1.00 miles NW	
	Sales Price	\$	\$	612,000	\$	625,000	\$	657,000
	Price/Gross Liv. Area	\$ 0.00 ⊭	\$ 511.71 ☑	,	\$ 680.09 🗷	·	\$ 832.70 ☑	·
	Data and/or		Realist/MLS#21773	374/Visual	Realist/MLS#18878	817/Visual	Realist/MLS#22100	54/Visual
	Verification Sources		King County, Agent	t	King County, Agen	t	King County, Agent	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
	Sales or Financing		Arm Lth;Conv		Arm Lth;Conv		Arm Lth;Conv	
	Concessions		\$0		\$0		\$0	
	Date of Sale/Time		2/16/2024		3/16/2022		4/19/2024	
	Location	Suburban	Suburban		Suburban		Suburban	
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
	HOA Mo. Assessment	\$418.36	\$459.00		\$418.36		\$465.00	
	Common Elements	Grounds	Grounds		Grounds		Gym	
	and Rec. Facilities	30/Condo	30/Condo		30/Condo		110/Midrico	
	Project Size/Type Floor Location	2nd	30/Condo 2nd		2nd		110/Midrise 3rd	
	View	Pastoral	Pastoral		Pastoral		Pastoral	
SIS	Design and Appeal	Twnhome/Good	Twnhome/Good		Twnhome/Good		Flat/Good	
λΤ	Quality of Construction	Average	Average		Average		Good	-32,850
×	Age	45 Years	45 Years		45 Years		18 Years	02,000
COMPARISON ANALYSI	Condition	Good	Good		Good		Good	
SI	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
۸AR	Room Count 150	5 1 1.00	5 2 2.00	-8,000	5 1 1.00		5 1 1.00	
MF	Gross Living Area	<b>919</b> Sq. Ft.	<b>1,196</b> Sq.Ft.	-41,550	<b>919</b> Sq.Ft.	0	<b>789</b> Sq.Ft.	19,500
$^{\circ}$	Basement & Finished							
ES.	Rooms Below Grade							
SAL	Functional Utility	Average	Average		Average		Average	
	Heating/Cooling	Elec Wall Split	Elec Wall	4,000	Elec Wall	4,000	Elec Wall	4,000
	0.7	None	None		None		None	
	Car Storage	G:1 /O:1	G:1 /O:1		G:1 /O:1		G;1	
	Balcony, Patio,	Deck,Porch 1 Fireplace	Deck,Porch 1 Fireplace		Deck,Porch 1 Fireplace		Similar 1 Fireplace	
	Fireplace(s), etc.	ГПеріасе	ГПеріасе		ГПеріасе		i Filepiace	
	Net Adj. (total)		+ X - \$	45,550	X + - ;\$	4,000	+ X - ;\$	9,350
	Adjusted Sales Price		Gross: <b>8.8%</b>	+0,000	Gross: <b>0.6%</b>	4,000	Gross: <b>8.6</b> %	3,000
	of Comparable		Net: -7.4% \$	566,450	Net: 0.6% \$	629,000	Net: -1.4% \$	647,650
	<u> </u>	omparison (including the s	subject property's compatib			orhood, etc. ):	See Attached Adden	
					Ţ.	_		
					<b>I</b>			
	ITEM	SUBJECT	COMPARABLE N	VO. 1	COMPARABLE I	NO. 2	COMPARABLE N	0.3
	Date, Price and Data	2/11/2015	None in past year		None in past year		None in past year	
Į	Source for prior sales	\$236,000						
	within year of appraisal		or licting of the authors	roporty and analysis	is of any prior color of subb-	oct and comparable -	within and year of the data -f	annraical
			i, or listing of the subject pi e <b>subject property i</b> n				within one year of the date of	appraisai:
	THEIR IS HOUSTIEL	namy or sale or the	s subject property in	1 1110 1031 30 III	ionina per ivila ana	County Recol	us.	
	INDICATED VALUE	BY SALES COMPARIS	ON APPROACH				\$	570,000
۱								3.0,000
	INDICATED VALUE	BY COST APPROACH	CH (If Applicable) Estima (Attach If Applicable)					
	This appraisal is made						o completion per plans and	specifications.
	Conditions of Appraisal:		ed for use in a marr					·
NO	Final Reconciliation: 5	See Attached Adder	ndum.					
AT								
ЭIГI			·		•		itions and the certification,	contingent
Ж			on that are stated in the att					
ECONCILIAT	, ,		S DEFINED, OF THE RE			OF THIS REPOR	•	)24
2	(WHICH IS THE DAT APPRAISER:	L OF INSPECTION AN	D THE EFFECTIVE DAT	I E OF THIS REPO	ORT) TO BE \$ UPERVISORY APPRAIS	SER (ONI YIF PF	570,000 . QUIRED):	
		war Junch				(5.12.1 11 11.	Did	Did Not
	Signature Name Jason Frence				ignature amo			
	Date Report Signed 10/				ame ate Report Signed		inspe	ect Property
	State Certification # 1		C		tate Certification #			State
	Or State License #			_	r State License #			State

#### Evergreen Appraisal Group

# INDIVIDUAL CONDOMINIUM UNIT APPRAISAL REPORT File No. EVE24330

ITEM	SUBJECT	COMPARABLE	NO. 4	COMPARABLE	NO. 5	COMPARABLE	NO. 6
Address, Unit #,		375 Kirkland Ave #		201 2nd St S, #407			
and Project Name	Willow Run	The Boulevard		Sunset East	•		
Proximity to Subject	Willow Itali	0.86 miles NW		0.97 miles NW			
Sales Price	\$	\$	600,000	\$	460,000	\$	
	'	· '	000,000	· ·	400,000		
Price/Gross Liv. Area	\$ 0.00 ⊭		00407	\$ 690.69 \(\pi\)	00507	\$ \(\overline{\pi}\)	
Data and/or		Realist/MLS#2267		Realist/MLS#2265			
Verification Sources		King County, Agen	t	King County, Agen	t		·
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		Arm Lth;Cash		Arm Lth;Cash			! 
Concessions		\$0		\$0			 
Date of Sale/Time		10/2/2024		8/8/2024			<del> </del> 
Location	Suburban	Suburban	1	Suburban	1		i
Leasehold/Fee Simple	Fee Simple	Fee Simple	<u> </u>	Fee Simple	<u> </u>		<u> </u>  -
	•						! !
HOA Mo. Assessment	\$418.36	\$443.00		\$459.00			i I
Common Elements	Grounds	Clubhouse		Pool			 
and Rec. Facilities							<u></u>
Project Size/Type	30/Condo	118/Midrise		49/Midrise			1
Floor Location	2nd	1st		4th			! 
View	Pastoral	Pastoral		Lake			I I
Design and Appeal	Twnhome/Good	Flat/Good		Flat/Good			!
Quality of Construction	Average	Good	-30,000	Average			i I
	45 Years	17 Years	-30,000	62 Years	<u> </u>		<u> </u> 
Age			<u> </u> 		 		; <del> </del>
Condition	Good	Good	1	Good	1		l !
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	; ;
Room Count	5 1 1.00	4 1 1.00		4 1 1.00	i !	1 1	 
Gross Living Area	<b>919</b> Sq. Ft.	<b>728</b> Sq.Ft.	28,650	<b>666</b> Sq.Ft.	37,950	Sq.Ft.	l 
Basement & Finished							
Rooms Below Grade							1 1
Functional Utility	Average	Average		Average			1
Heating/Cooling	Elec Wall Split	Elec Wall	4,000		4,000		! 
			4,000		4,000		<u> </u> 
Energy Efficient Items	None	None		None			! !
Car Storage	G:1 /O:1	G;1		Uncovered	15,000		! !
Balcony, Patio,	Deck,Porch	Similar		Similar			 
Fireplace(s), etc.	1 Fireplace	None	0	None	0		
					i I		i I
Net Adj. (total)		X + - \$	2,650	X + - \$	56,950	+ \$	
Adjusted Sales Price		Gross: 10.4%	,	Gross: 12.4%		Gross:	
of Comparable		Net: <b>0.4%</b> \$	602 650	Net: 12.4% \$	516,950		
		Net. <b>0.7</b> /0	002,000	INCL. IZ.T/O	310,330	INCL. P	
	omnorican (including the c	uhiaat propartula aampatik	sility to the peighbo	rhood ata ). Compare	bloc #4 and #		n noorby
Comments on Sales C				rhood, etc. ): Compara		5 are recent sales in	
Comments on Sales Competing compl				rhood, etc. ): Compara milar bedroom coun		5 are recent sales in	
Comments on Sales C						5 are recent sales in	
Comments on Sales Competing completing compl	exes, and are used	for their recent sale	e dates and si	milar bedroom coun	t and similar o	5 are recent sales in verall utility and ap	peal versus
Comments on Sales Competing completing completing completing the subject.	exes, and are used	for their recent sale	e dates and si	milar bedroom coun	t and similar o	5 are recent sales in	peal versus
Comments on Sales Competing completing compl	exes, and are used	for their recent sale	e dates and si	milar bedroom coun	t and similar o	5 are recent sales in verall utility and ap	peal versus
Comments on Sales Competing completing completing completing the subject.	exes, and are used	for their recent sale	e dates and si	milar bedroom coun	t and similar o	5 are recent sales in verall utility and ap	peal versus
Comments on Sales Competing completing completing completing the subject.  ITEM  Date, Price and Data Source for prior sales	SUBJECT 2/11/2015 \$236,000	for their recent sale	e dates and si	milar bedroom coun	t and similar o	5 are recent sales in verall utility and ap	peal versus
Comments on Sales Competing completing completing complethe subject.  ITEM  Date, Price and Data Source for prior sales within year of appraisal	SUBJECT 2/11/2015 \$236,000 King County	COMPARABLE None in past year	e dates and sin	COMPARABLE None in past year	t and similar o	5 are recent sales in verall utility and ap COMPARABLE	NO. 6
Comments on Sales Competing completing completing completing completing the subject.  ITEM  Date, Price and Data Source for prior sales within year of appraisal	SUBJECT 2/11/2015 \$236,000 King County	COMPARABLE None in past year	e dates and sin	milar bedroom coun	t and similar o	5 are recent sales in verall utility and ap COMPARABLE	NO. 6
Comments on Sales Competing completing completing completing completing the subject.  ITEM  Date, Price and Data Source for prior sales within year of appraisal	SUBJECT 2/11/2015 \$236,000 King County	COMPARABLE None in past year	e dates and sin	COMPARABLE None in past year	t and similar o	5 are recent sales in verall utility and ap COMPARABLE	NO. 6
Comments on Sales Competing completing completing completing completing the subject.  ITEM  Date, Price and Data Source for prior sales within year of appraisal	SUBJECT 2/11/2015 \$236,000 King County	COMPARABLE None in past year	e dates and sin	COMPARABLE None in past year	t and similar o	5 are recent sales in verall utility and ap COMPARABLE	NO. 6
Comments on Sales Competing completing completing completing completing the subject.  ITEM  Date, Price and Data Source for prior sales within year of appraisal	SUBJECT 2/11/2015 \$236,000 King County	COMPARABLE None in past year	e dates and sin	COMPARABLE None in past year	t and similar o	5 are recent sales in verall utility and ap COMPARABLE	NO. 6
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#### **ADDENDUM**

Borrower: N/A File No.: EVE24330		EVE24330	
Property Address: 7012 116th Ave NE Case No.:			
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Mover			

SITE: The subject improvements are in place (physically possible), comply with the County's Master Growth Plan and with current zoning (legally permissible), fall within the range of values within the subject's market (financially feasible), and enjoy the continued strength of the single family market (maximally productive). Based on these factors, the Highest and Best Use of the subject property is, as improved.

To the best of my ability and knowledge this appraisal was done according to the UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE and the PRINCIPLES OF APPRAISAL PRACTICE AND CODE OF ETHICS of the APPRAISAL INSTITUTE and the AMERICAN SOCIETY of APPRAISERS.

#### PERSONAL PROPERTY:

Any personal property involved in the transaction have been excluded from valuation of the real property. Should a transaction which includes personal property of sufficient value to affect the market value of the real property be evident, a separate assessment of the personal property, fixtures, or intangible items will be included with report as a separate valuation.

COMMENTS ON SIGNATURES: Signatures in this report may be electronic, requiring a password from each signor. These signatures are valid as authentic, and conform to USPAP guidelines.

COMMENTS ON PHOTOS: The digital photos of the subject property in this report are original photos that were taken at the time of inspection and have not been altered or enhanced in any way.

#### COMMENTS ON SALES COMPARISON:

Paired sales have been analysed in making adjustments for factors of dissimilarity. Other general adjustments are based on several thousand reports completed in our office to estimate what a typical purchaser will pay for differences in similarity between the subject and any comparable property. We have, in addition had extensive conversations with builders, realtors, and related professionals in order to establish trends in building and marketing.

#### LIMITATIONS AND INSPECTIONS:

The appraiser assumes the purchaser or homeowner is aware that (1) this appraisal on the subject property does not serve as a warranty on the condition of the property, (2) it is the responsibility of the purchaser to examine the property carefully and to take all necessary precautions before signing a purchase contract, and (3) the estimate for repairs is a non-warranted opinion of the appraiser unless otherwise stated.

#### **COMMENTS ON ADJUSTMENTS:**

Quality: Comparables #3 and #4 are newer condominiums and have superior quality and are adjusted -5% for such based on paired sales analysis versus past sales in the subject complex.

Age: Comparables are adjusted \$10,000 per year for the market reaction to newer homes, and considers physical and functional depreciation since new.

Bathroom Count: Bathroom count is adjusted at \$2,000 per fixture based on an estimated cost new since bathrooms tend to retain value in the marketplace.

Square Footage: An adjustment of \$150 per square foot was made for living space which is typical for homes of this quality and age.

Garage/Carport: Garage stalls are adjusted at \$15,000 per stall based on paired sales analysis studies.

Fireplace: Fireplaces are adjusted at \$2,000 per unit based on paired sales analysis studies.

# ALL ADJUSTMENTS WERE ROUNDED AND MADE TO REFLECT ESTIMATED MARKET REACTIONS. Legal Description

7012 D WILLOW RUN CONDOMINIUM PCT UND INT 3.090421 PLAT BLOCK: PLAT LOT:

#### **Neighborhood Market Factors**

Subject is located in the Houghton neighborhood of Kirkland. The subject has convenient access to community support services, shopping, restaurants, public schools, and city amenities, all of which are within a 2 mile radius. Access to arterials and freeways is good. Downtown Seattle is 25 minutes South West and is the major employment center for the area. Subject is walking or biking distance to Google campus, a major employer for the area, and Microsoft is a short drive from the subject. Market appeal for the subject area is good.

#### Condition of the unit

Subject is in good condition overall. Kitchen has a remodel of approximately 10 years and has stainless steel appliances, wood cabinets, slab granite counters. Bath room also is remodeled in a similar time, and has tile floors, tile shower, slab granite counter, vessel sink. Stairs have custom metal railing. Closet have built in drawers. Fire place in the living room is a wood burning unit. There is a storage area accessed from the den, and it is not living space as it is too short. Garage has electric door opener. There is a territorial and pastoral view from the subject unit.

#### **Comments on Sales Comparison**

Comparable #1 is the most recent sale in the subject complex and is a superior two bedroom unit. Comparable #2 is the most recent model match unit and is a dated sale from 2022 and is not adjusted for being a dated sale as there is no measurable change in prices since that time. Comparables #3 through #5 are recent sales in nearby competing complexes.

#### ADDENDUM

	ADDENDUM		
Borrower: N/A		File No.: EVE2	24330
Property Address: 7012 116th Ave NE		Case No.:	
	<b>.</b>	Case INU	7in. 00000
City: Kirkland	State: WA		Zip: 98033
Lender: Christine Moyer			
Adjusted sales price range of comparables #			
comparable #1 as it is the most recent sale in	n the subject complex and adjusts to \$5	66.450, rounded	d to \$570.000 as the
subjects estimated market value. See adder			
Subjects estimated market value. Gee adder	iddin for an explanation of all adjustine	ito.	
<b></b>			
Final Reconciliation			
Most consideration is given to the Sales Com	parison Approach which reflects a grea	ter accuracy in a	nalyzing buyers and
sellers reactions in the marketplace. The cos			
subjects estimated market value as it is not h			
	ow buyers of residences in the subject	ilea value illeli p	Durchases, and were
thus not used.			

# **USPAP ADDENDUM**

File No. EVE24330

Borrower: N/A	
Property Address: 7012 116th Ave NE #D	71.0.1.0000
City: Kirkland County: King Lender/Client: Christine Moyer	State: WA Zip Code: 98033
Echael Olione Olimbanio Moyor	
APPRAISAL AND REPORT IDENTIFICATION	
This appraisal report is one of the following types:	
	e requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
	e requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b).
·	e identified client. This is a Restricted Appraisal Report and the rationale for how the
appraiser arrived at the opinions and conclusion information in the appraiser's workfile.	ns set forth in the report may not be understood properly without the additional
information in the appraiser's working.	
ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
• The statements of fact contained in this report are true and correct.	
The report analyses, opinions, and conclusions are limited only by the reporter.	d assumptions and are my personal, impartial, and unbiased professional
analyses, opinions, and conclusions.	is the subject of this report and no (or specified) personal interest with respect to
the parties involved.	is the subject of this report and no (of specified) personal interest with respect to
· I have no bias with respect to the property or the parties involved with this assi	
My engagement in this assignment was not contingent upon developing or rep	
	evelopment or reporting of a predetermined value or direction in value that favors
the cause of the client, the amount of the value opinion, the attainment of a still intended use of this appraisal.	bulated result, of the occurrence of a subsequent event directly related to the
	een prepared, in conformity with the Uniform Standards of Professional Appraisal
Practice.	
This appraisal report was prepared in accordance with the requirements of Titl	e XI of FIRREA and any implementing regulations.
PRIOR SERVICES	
XI have NOT performed services, as an appraiser or in any other capacity, rec	parding the property that is the subject of this report within the three-year period
immediately preceding acceptance of this assignment.	paraling the property that is the subject of this report within the three year period
I HAVE performed services, as an appraiser or in another capacity, regarding	the property that is subject of this report within the three-year period
immediately preceding acceptance of this assignment. Those services are do	
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File No. EVE24330

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

#### STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated ) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

File No. EVE24330

#### **APPRAISERS CERTIFICATION:** The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

**SUPERVISORY APPRAISER'S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 7012 116th Ave NE #D, Kirkland, WA 98033

#### APPRAISER: SUPERVISORY APPRAISER (only if required) Signature: Signature: Name: Jason French Name: Date Signed: 10/22/2024 Date Signed: State Certification #: 1701310 State Certification #: or State License #: or State License #: State: WA Expiration Date of Certification or License: 07/05/2025 Expiration Date of Certification or License: Did Did Not Inspect Property Certified Residential Appraiser

#### **DIMENSION LIST ADDENDUM**

Borrower: N/A	File No	D.: EVE24330	
Property Address: 7012 116th Ave NE Case No.:		No.:	
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer			

GROSS BUILDING AREA (GBA) GROSS LIVING AREA (GLA) 919 919 % of GLA % of GBA 100.00 Living 919 83.13 83.13 Level 1 764 155 16.87 Level 2 \_16.87 Level 3 Other Basement 289 Garage Other 36

			36					
Area Me	3	Area Type						
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
22.20 x 4.80 27.00 x 8.00 20.10 x 8.00 17.40 x 3.90 14.40 x 14.00 14.00 x 10.60 2.60 x 2.50 24.30 x 10.30 10.50 x 3.70	X							

# SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: N/A
 File No.:
 EVE24330

 Property Address: 7012 116th Ave NE
 Case No.:

 City: Kirkland
 State: WA
 Zip: 98033

 Lender: Christine Moyer



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 11, 2024 Appraised Value: \$ 570,000



# REAR VIEW OF SUBJECT PROPERTY



#### STREET SCENE

Borrower: N/A	File N	0.: EVE24330	
Property Address: 7012 116th Ave NE	Case	Case No.:	
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer		·	



Living room



Stairs



Kitchen

Borrower: N/A	File No.: EVE24330		
Property Address: 7012 116th Ave NE	Case	Case No.:	
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer			



Kitchen



Kitchen



Bath room

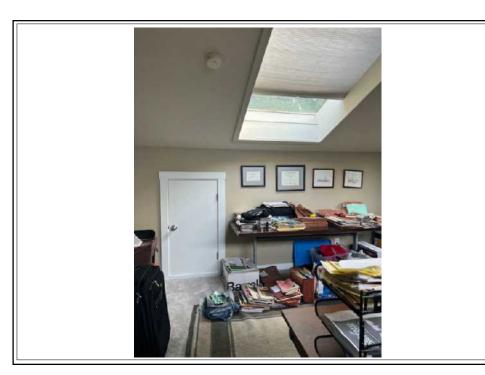
Borrower: N/A	File No.: EVE24330		
Property Address: 7012 116th Ave NE	Case	Case No.:	
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer			



Bed room



Utility



Den

 Borrower: N/A
 File No.:
 EVE24330

 Property Address: 7012 116th Ave NE
 Case No.:

 City: Kirkland
 State: WA
 Zip: 98033

 Lender: Christine Moyer





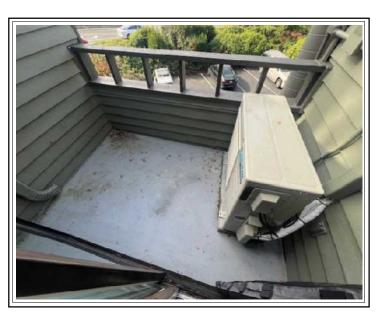
View Living room from above





Split AC unit Garage





Water heater Deck and AC condenser

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: N/A
 File No.:
 EVE24330

 Property Address: 7012 116th Ave NE
 Case No.:

 City: Kirkland
 State: WA
 Zip: 98033

 Lender: Christine Moyer



#### COMPARABLE SALE #1

7016 116th Ave NE, #D Willow Run Sale Date: 2/16/2024

Sale Date: 2/16/2024 Sale Price: \$ 612,000



#### COMPARABLE SALE #2

7014 116th Ave NE #C Willow Run

Sale Date: 3/16/2022 Sale Price: \$ 625,000



#### COMPARABLE SALE #3

211 Kirkland Ave #314 Kirkland Central Sale Date: 4/19/2024 Sale Price: \$ 657,000

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A	File N	0.: EVE24330	
Property Address: 7012 116th Ave NE	Case No.:		
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer		,	



# COMPARABLE SALE #4

375 Kirkland Ave #107 The Boulevard Sale Date: 10/2/2024 Sale Price: \$ 600,000



#### COMPARABLE SALE #5

201 2nd St S, #407 Sunset East Sale Date: 8/8/2024 Sale Price: \$ 460,000

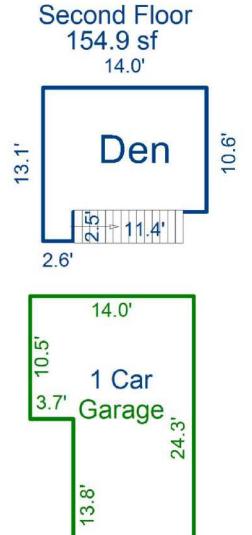
#### **FLOORPLAN SKETCH**

 Borrower: N/A
 File No.: EVE24330

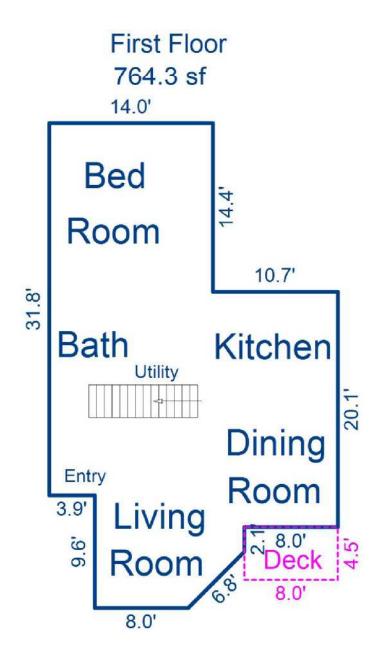
 Property Address: 7012 116th Ave NE
 Case No.:

 City: Kirkland
 State: WA
 Zip: 98033

Lender: Christine Moyer



10.3'

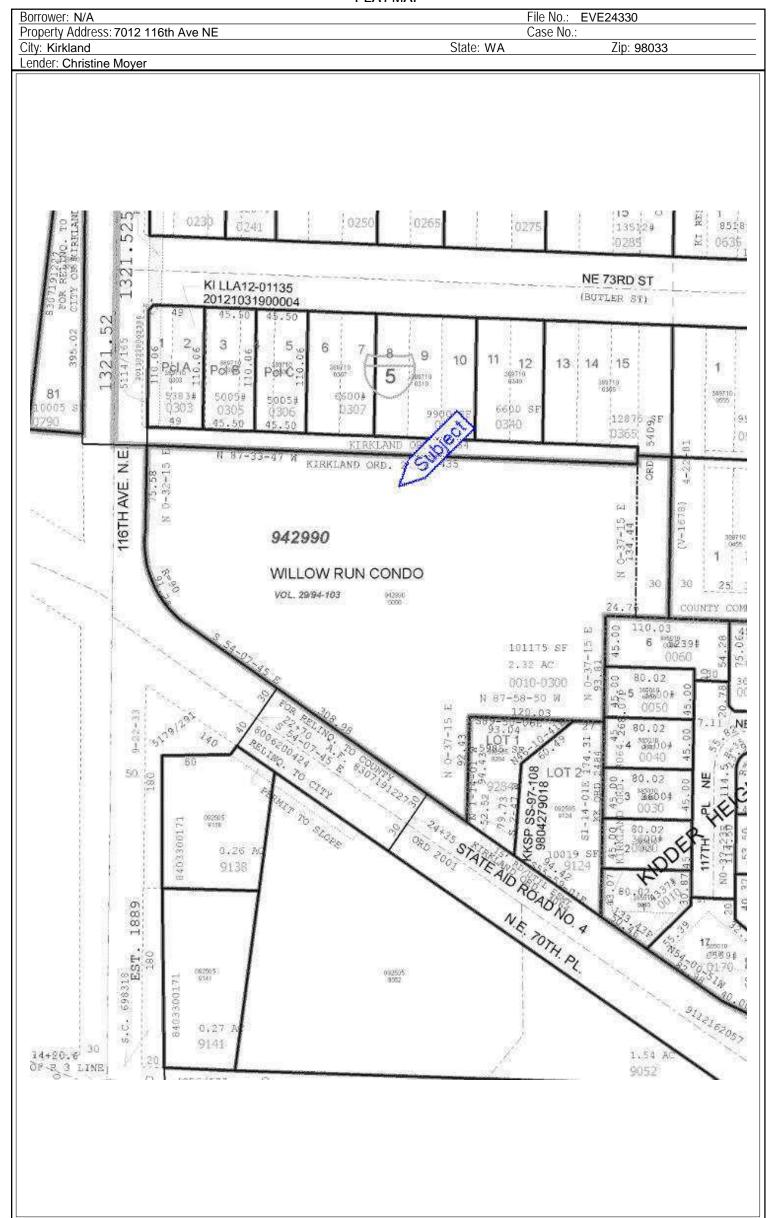


Sketch by ApexSketch

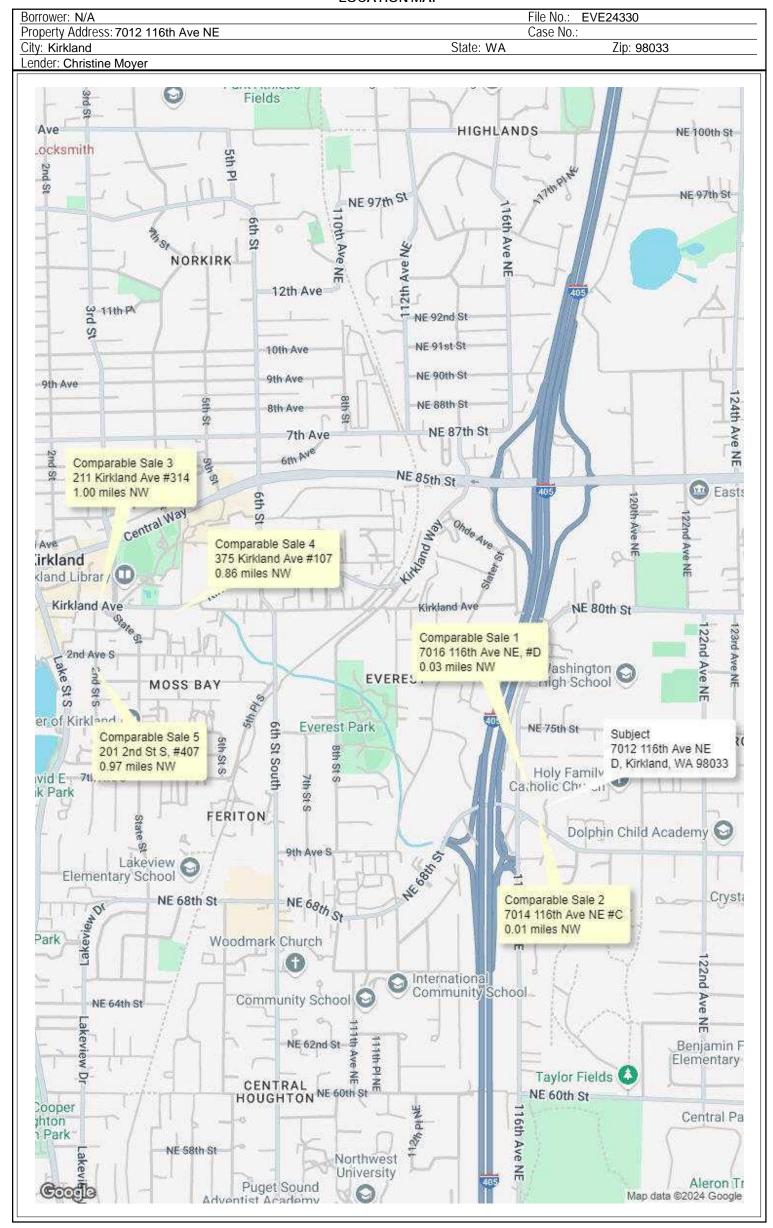
x x x x	Height 6.8 22.2 27.0 20.1		<b>Base</b> 0.5	Name First Floor	Net Totals 764.3	Perimeter	Net Size	Factor	Description	
x x x	22.2 27.0	x	0.5	First Floor	764.3				Description	Code
x x x	27.0					129.4	764.3	1.0	First Floor	GLA1
x x					154.9	54.2	154.9	1.0	Second Floor	GLA2
x	20.1				289.1	76.6	289.1	1.0	Garage	GAR
					36.0	25.0	36.0	1.0	/P Deck	P/P
	17.4									
X	14.4									
×	14.0			Second Floor						
x	2.6									
					919	(rounded)	2	cnt	Net LIVARIE	
				8 total items	313	(rounded)	_	CIT	Wet LIVABLE	Wet I
(1	(1	(1	(1	(1	8 total items (r	919 8 total items (r	A CONTRACTOR OF THE PROPERTY O	The state of the s	The state of the s	

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#### **PLAT MAP**



#### **LOCATION MAP**



#### COPY OF LICENSE/CERTIFICATION

Borrower: N/A	File No.: EVE24330				
Property Address: 7012 116th Ave NE	Case No.:				
City: Kirkland	State: WA	Zip: 98033			
Lender: Christine Moyer					

