

APPRAISAL OF



Single Family Residence

LOCATED AT:

1210 Kirkland Ave
Kirkland, WA 98033

FOR:

Christine Moyer
1210 Kirkland Ave
Kirkland, WA, 98033

AS OF:

October 11, 2024

APPRAISED VALUE:

\$2,504,000

BY:

Jason French
Certified Residential Appraiser

Evergreen Appraisal Group

Property Description

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. EVE24229

SUBJECT	Property Address		1210 Kirkland Ave		City		Kirkland		State		WA		Zip Code		98033											
	Legal Description		See Attached Addendum		County		King																			
	Assessor's Parcel No.		123510-0251		Tax Year		2024		R.E. Taxes \$		17,310.00		Special Assessments \$		0.00											
	Borrower		N/A		Current Owner		Robert Moyer, Christine Moyer		Occupant:		<input checked="" type="checkbox"/> Owner		<input type="checkbox"/> Tenant		<input type="checkbox"/> Vacant											
	Property rights appraised		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold		Project Type		<input type="checkbox"/> PUD <input type="checkbox"/> Condominium (HUD/VA only)		HOA\$				/Mo.													
	Neighborhood or Project Name		Kirkland Avenue Estates		Map Reference		TB 536 E4		Census Tract		225.01															
	Sale Price \$				Date of Sale				Description and \$ amount of loan charges/concessions to be paid by seller																	
	Lender/Client		Christine Moyer		Address		1210 Kirkland Ave, Kirkland, WA 98033																			
	Appraiser		Jason French		Address		11410 NE 124th St, #272, Kirkland, WA 98034																			
	NEIGHBORHOOD	Location		<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant occupancy		Single family housing		Present land use %		Land use change														
Built up		<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant		PRICE \$ (000) 1110 Low AGE (yrs) 0		One family 65%		<input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely																
Growth rate		<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		<input type="checkbox"/> Declining		3595 High 75		2-4 family 5%		<input type="checkbox"/> In process																
Property values		<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining		<input checked="" type="checkbox"/> Vacant (0-5%)		Predominant		Multi-family 10%		To:																
Demand/supply		<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply		<input checked="" type="checkbox"/> Vacant (over 5%)		1900 30		Commercial 10%																		
Marketing time		<input checked="" type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.						(Parks) 10%																		
Note: Race and the racial composition of the neighborhood are not appraisal factors.																										
Neighborhood boundaries and characteristics: North: NE 95th St; South: NE 68th St; West: Lake St S; East: I-405																										
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):																										
Subject is located in the Kirkland Avenue Estates 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 very good.																										
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):																										
The subject market area shows good availability of money supply, at what are considered reasonable to high rates and discounts.																										
Market concessions of 1 to 3 percent of a homes purchase price are typical. Homes in the subject area are in reasonable supply with a marketing time of under 3 months.																										
PUD	Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> YES <input type="checkbox"/> NO																									
	Approximate total number of units in the subject project Approximate total number of units for sale in the subject project																									
Describe common elements and recreational facilities:																										
SITE	Dimensions 90 x 70						Topography		Basically Level																	
	Site area 6300 Sq.Ft. Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						Size		Typical for area																	
	Specific zoning classification and description RS 5.0 Residential Use, Single Family						Shape		Rectangular																	
	Zoning compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning						Drainage		Appears adequate																	
	Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain) See Attached Addendum						View		Lake																	
	Utilities		Public		Other		Off-site Improvements		Type		Public		Private		Landscaping		Good									
	Electricity		<input checked="" type="checkbox"/>				Street		Asphalt		<input checked="" type="checkbox"/>		<input type="checkbox"/>		Driveway Surface		Concrete									
	Gas		<input checked="" type="checkbox"/>				Curb/gutter		Concrete		<input checked="" type="checkbox"/>		<input type="checkbox"/>		Apparent easements		None apparent									
	Water		<input checked="" type="checkbox"/>				Sidewalk		Concrete		<input checked="" type="checkbox"/>		<input type="checkbox"/>		FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No									
	Sanitary sewer		<input checked="" type="checkbox"/>				Street lights		Electric		<input checked="" type="checkbox"/>		<input type="checkbox"/>		FEMA Zone X Map Date 8/19/2020											
Storm sewer		<input checked="" type="checkbox"/>				Alley		None		<input type="checkbox"/>		<input type="checkbox"/>		FEMA Map No. 530081-0365G												
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.): No adverse site conditions were noted at the time of inspection.																										
DESCRIPTION OF IMPROVEMENTS	GENERAL DESCRIPTION			EXTERIOR DESCRIPTION			FOUNDATION			BASEMENT			INSULATION													
	No. of Units One			Foundation Concrete			Slab No			Area Sq.Ft.			Roof Cnclد <input checked="" type="checkbox"/>													
	No. of Stories Two			Exterior Walls Conc Board			Crawl Space Yes			% Finished			Ceiling Cnclد <input checked="" type="checkbox"/>													
	Type (Det./Att.) Detached			Roof Surface Comp			Basement None			Ceiling			Walls Cnclد <input checked="" type="checkbox"/>													
	Design (Style) Modern			Gutters & Dwnspts. Metal			Sump Pump None noted			Walls			Floor Cnclد <input checked="" type="checkbox"/>													
	Existing/Proposed Existing			Window Type Vinyl			Dampness None noted			Floor			None <input type="checkbox"/>													
	Age (Yrs.) 17			Storm/Screens Dbl Pane			Settlement None noted			Outside Entry			Unknown <input type="checkbox"/>													
	Effective Age (Yrs.) 10			Manufactured House No			Infestation None noted																			
	ROOMS		Foyer		Living		Dining		Kitchen		Den		Family Rm.		Rec. Rm.		Bedrooms		# Baths		Laundry		Other		Area Sq.Ft.	
	Basement																		1H						1,494	
Level 1				1		1		1		2				1		4		3F						1,873		
Level 2																								0		
Finished area above grade contains: 10 Rooms; 4 Bedroom(s); 3F1H Bath(s); 3,367 Square Feet of Gross Living Area																										
INTERIOR		Materials/Condition		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE:														
Floors		Hwd,Carpet/Good		Type FWA		Refrigerator <input checked="" type="checkbox"/>		None <input type="checkbox"/>		Fireplace(s) #2 <input checked="" type="checkbox"/>		None <input type="checkbox"/>														
Walls		Drywall/Good		Fuel Gas		Range/Oven <input checked="" type="checkbox"/>		Stairs <input type="checkbox"/>		Patio <input type="checkbox"/>		Garage 3 # of cars														
Trim/Finish		Wood/Good		ConditionAvg.		Disposal <input checked="" type="checkbox"/>		Drop Stair <input type="checkbox"/>		Deck Trex <input checked="" type="checkbox"/>		Attached 3														
Bath Floor		Tile/Good		COOLING		Dishwasher <input checked="" type="checkbox"/>		Scuttle <input checked="" type="checkbox"/>		Porch Concrete <input checked="" type="checkbox"/>		Detached														
Bath Wainscot		Fglass/Good		Central Yes		Fan/Hood <input checked="" type="checkbox"/>		Floor <input type="checkbox"/>		Fence Wood,Chain <input checked="" type="checkbox"/>		Built-In														
Doors		Hollow Wood/Good		Other		Microwave <input checked="" type="checkbox"/>		Heated <input type="checkbox"/>		Pool <input type="checkbox"/>		Carport														
				Condition Good		Washer/Dryer <input checked="" type="checkbox"/>		Finished <input type="checkbox"/>		Hot Tub <input checked="" type="checkbox"/>		Driveway 2														
COMMENTS	Additional features (special energy efficient items, etc.): Subject has typical energy efficient items for a home of the subjects age.																									
	Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: See Attached Addendum																									
	Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: None noted at the time of inspection																									

Freddie Mac Form 70 6-93

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Fannie Mae Form 1004 6-93

COST APPROACH

ESTIMATED SITE VALUE = \$
ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:
Dwelling 3,367 Sq. Ft. @ \$ = \$ 0
Sq. Ft. @ \$ =
=
Garage/Carport 586 Sq. Ft. @ \$ = \$ 0
Total Estimated Cost New = \$ 0
Less 65 Physical Functional External Est. Remaining Econ. Life: 55
Depreciation = \$ 0
Depreciated Value of Improvements = \$ 0
"As-is" Value of Site Improvements = \$
INDICATED VALUE BY COST APPROACH = \$ 0

Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property):
Cost approach is not relevant in this analysis of the subjects estimated market value, and is thus not used.

		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
1210 Kirkland Ave		11428 NE 87th St		411 2nd Ave S		491 2nd Ave S	
Address Kirkland		Kirkland, WA 98033		Kirkland, WA 98033		Kirkland, WA 98033	
Proximity to Subject		0.37 miles NE		0.56 miles SW		0.51 miles SW	
Sales Price		\$ 2,310,000		\$ 2,728,000		\$ 2,268,550	
Price/Gross Liv. Area		\$ 692.86		\$ 868.79		\$ 695.87	
Data and/or Verification Sources		Realist/MLS#2245003/Visual King County, Agent		Realist/MLS#2239326/Visual King County, Agent		Realist/MLS#2233683/Visual King County, Agent	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing Concessions		Arm Lth;Cash \$0		Arm Lth;Cash \$0		Arm Lth;Conv \$0	
Date of Sale/Time		7/16/2024		08/12/2024		6/14/2024	
Location	Suburban	Suburban/Arter	115,500	Suburban		Suburban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6300 Sq.Ft.	5,773 Sq.Ft.	0	4,718 Sq.Ft.	3,200	3775 Sq.Ft.	5,100
View	Lake	None	115,500	Lake		None	113,400
Design and Appeal	Traditional	Traditional		Traditional		Mediterranean	
Quality of Construction	Good	Good		Good		Good	
Age	17 Years	18 Years	10,000	10 Years	-70,000	20 Years	30,000
Condition	Good	Good		Good		Good	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count 100	10 4 3F1H	10 4 3.00	4,000	10 4 2F1H	8,000	8 4 3F1H	
Gross Living Area	3,367 Sq.Ft.	3,334 Sq.Ft.	3,300	3,140 Sq.Ft.	22,700	3,260 Sq.Ft.	10,700
Basement & Finished Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Gas FWA C/Air	Gas FWA C/Air		Gas FWA C/Air		Gas FWA C/Air	
Energy Efficient Items	None	None		None		None	
Garage/Carport	3 Att. Garage	3 Att. Garage		2 Att. Garage	10,000	2 Att. Garage	10,000
Porch, Patio, Deck, Fireplace(s), etc.	Porch,Deck 2 Fireplaces	Similar 1 Fireplace	2,000	Similar 1 Fireplace	2,000	Similar 3 Fireplaces	-2,000
Fence, Pool, etc.	Fence,Hot Tub	Fence	3,000	Fence	3,000	Fence	3,000
Other	Sprinklers	Sprinklers		Sprinklers		Sprinklers	
Net Adj. (total)		[X] + [] - \$ 253,300		[] + [X] - \$ 21,100		[X] + [] - \$ 170,200	
Adjusted Sales Price of Comparable		Gross: 11.0% Net: 11.0% \$ 2,563,300		Gross: 4.4% Net: -0.8% \$ 2,706,900		Gross: 7.7% Net: 7.5% \$ 2,438,750	

SALES COMPARISON ANALYSIS

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): See Attached Addendum

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source for prior sales within year of appraisal	12/13/2007 \$1,150,000 Realist	None in past year	None in past year	
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:				

INDICATED VALUE BY SALES COMPARISON APPROACH \$ 2,504,000

INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ N/A /Mo. x Gross Rent Multiplier N/A = \$ 0

RECONCILIATION

This appraisal is made [X] "as is" [] subject to the repairs, alterations, inspections or conditions listed below [] subject to completion per plans and specifications.
Conditions of Appraisal: Appraisal is intended for use in a marriage dissolution, and is not intended for any other use. Intended user is the client listed on page one.
Final Reconciliation: Most consideration is given to the Sales Comparison Approach which reflects a greater accuracy in analyzing buyers and sellers reactions in the marketplace. The cost and income approaches to value are not relevant in this analysis of the subjects estimated market value as it is not how buyers of residences in the subject area value their purchases, and were thus not used.
The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised).
I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 10/11/2024 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 2,504,000.
APPRaiser: Signature Name Jason French Date Report Signed 10/22/2024 State Certification # 1701310 State WA Or State License #
SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature Name Date Report Signed State Certification # State Or State License #
[] Did [] Did Not Inspect Property

ADDENDUM

Borrower: N/A		File No.: EVE24229	
Property Address: 1210 Kirkland Ave		Case No.:	
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer			

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:

Site: Differences in lot area over 1,000 square feet is adjusted at \$2.00 per square foot and rounded to the nearest \$100, and is based on the estimated typical buyers reaction to lot size for homes in the subject area. This is not the price per square foot as if vacant and as estimated using vacant land sales in the area, but the market reaction to small differences in lot size for existing residences in the subject market area. This is substantially less than the price per square foot for vacant residential land.

View: Comparables #1, #3 and #4 are adjusted 5% for their inferior views and is based on paired sales analysis of homes in the area with varying view quality. Subject and comparables #2 and #5 have similar obstructed lake views.

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 \$100 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 \$10,000 per stall based on paired sales analysis studies.

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

Other: Hot tubs are adjusted at \$3,000 and sprinkler systems are adjusted at \$2,000, and is based on the estimated market impact of these improvements considering their estimated physically and functionally depreciated cost new.

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

The Indicated Value by Sales Comparison Approach, \$2,504,000, is calculated using the following weights:
22.8% - 11428 NE 87th St; Sale Price \$2,310,000; Adjusted Value \$2,563,300; Gross Adj: 11.0%
29.1% - 411 2nd Ave S; Sale Price \$2,728,000; Adjusted Value \$2,706,900; Gross Adj: 4.4%
25.9% - 491 2nd Ave S; Sale Price \$2,268,550; Adjusted Value \$2,438,750; Gross Adj: 7.7%
22.2% - 1108 2nd Ave; Sale Price \$2,139,000; Adjusted Value \$2,254,650; Gross Adj: 11.6%

Legal Description

BURKE-FARRARS KIRKLAND DIV #8 LOT 2 KIRKLAND SP #SPL05-00018 REC #20060213900005 SD SP DAF LOT 16 BLOCK 19 OF SD ADD PLAT BLOCK: 19 PLAT LOT: 16

As improved: Other (explain)

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.

ADDENDUM

Borrower: N/A		File No.: EVE24229	
Property Address: 1210 Kirkland Ave		Case No.:	
City: Kirkland	State: WA	Zip: 98033	
Lender: Christine Moyer			

Condition of Improvements

Subject is well maintained since new in 2007 contributing to its estimated effective age of 10 years. First floor has hardwood floors throughout with carpet in the office and living room, gas fireplace in the living room, and garage access. There are slab stone counters in the 1/2 bath and slab granite kitchen counters. Second floor has carpet with hardwood floors in the rec room. Master bath room has two sinks and separate tub and shower, tile floors and tile surround, jetted tub and slab granite counters. Additional bath rooms have tile floors and fiberglass showers. There is a covered deck off of the master bed room, with circular staircase to a roof top deck and good lake view. Additional features include central air conditioning, artificial turf side yard, central air conditioning, new trex deck with built in hot tub. Subject has an average lake view from both levels of the house partially obstructed by homes and a tree, but still a beneficial lake view. Subject has a extra deep garage on one side, and is a three car tandem garage.

Comments on Sales Comparison

Comparables #1 through #4 are the most similar, recent and proximate sales found as of the appraisal date. Comparable #1 has inferior location on a residential arterial and also lacks a lake view, and otherwise has similar overall utility and appeal versus the subject. Comparable #2 is a newer home with similar lake view, similar size, utility and appeal versus the subject. Comparable #3 has similar size, condition, close proximity and similar overall utility and appeal. Weighted value of the adjusted prices of the comparables is used to estimate the subjects market value, with more weight given to the sales with lower gross adjustments as they tend to have greater similarity to the subject. See addendum for weighted value calculation. Subjects market value is estimated at \$2,505,000

Borrower: N/A

Property Address: 1210 Kirkland Ave

City: KirklandCounty: KingState: WAZip Code: 98033

Lender/Client: Christine Moyer

APPRAISAL AND REPORT IDENTIFICATION

This appraisal report is one of the following types:

☒ Appraisal Report

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report

This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

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 reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.

I have no bias with respect to the property or the parties involved with this assignment.

My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development 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 stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.

This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ 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 described in the comments below.

PROPERTY INSPECTION

☐ I have NOT made a personal inspection of the property that is the subject of this report.

☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:


MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 60 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 60 day(s).

APPRAISER:

SUPERVISORY APPRAISER (only if required):

Signature: 

Name: Jason French

Date Signed: 10/22/2024

State Certification #: 1701310

or State License #:

or Other (describe): State #:

State: WA

Expiration Date of Certification or License: 07/05/2025

Effective Date of Appraisal: 10/11/2024

Signature:

Name:

Date Signed:

State Certification #:

or State License #:

State:

Expiration Date of Certification or License:

Supervisory Appraiser inspection of Subject Property:

☐ Did Not

☐ Exterior-only from street

☐ Interior and Exterior

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.


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: 1210 Kirkland Ave, Kirkland, WA 98033

APPRAISER:

Signature: 
Name: Jason French
Date Signed: 10/22/2024
State Certification #: 1701310
or State License #:
State: WA
Expiration Date of Certification or License: 07/05/2025

SUPERVISORY APPRAISER (only if required)

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:

☐ Did ☐ Did Not Inspect Property

Certified Residential Appraiser

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: October 11, 2024
Appraised Value: \$ 2,504,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

ADDITIONAL SUBJECT PHOTOS

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Deck and hot tub



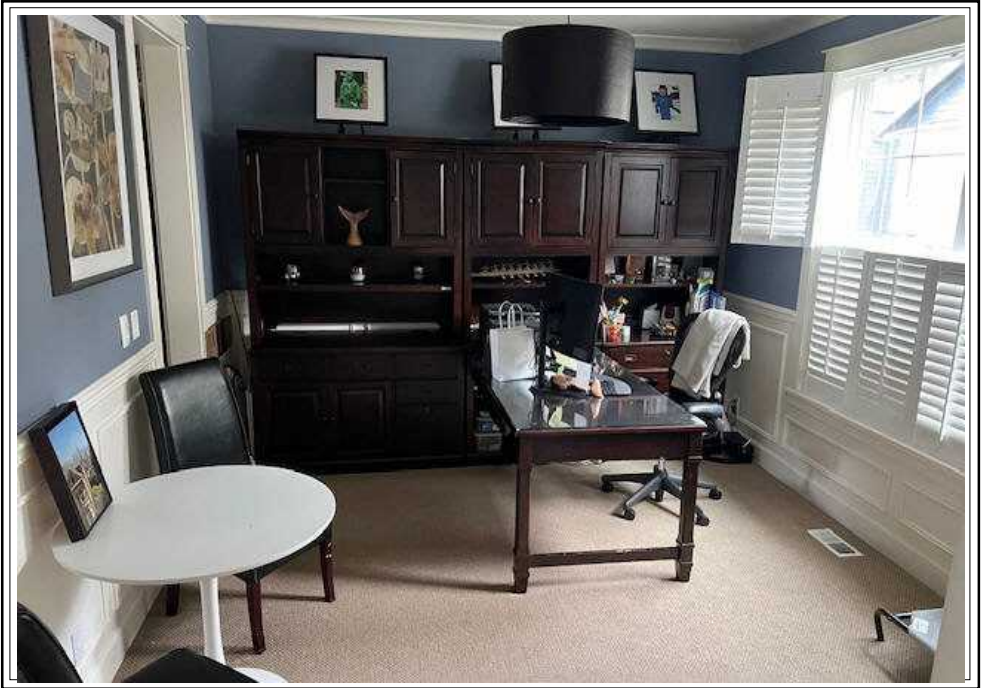
Side yard



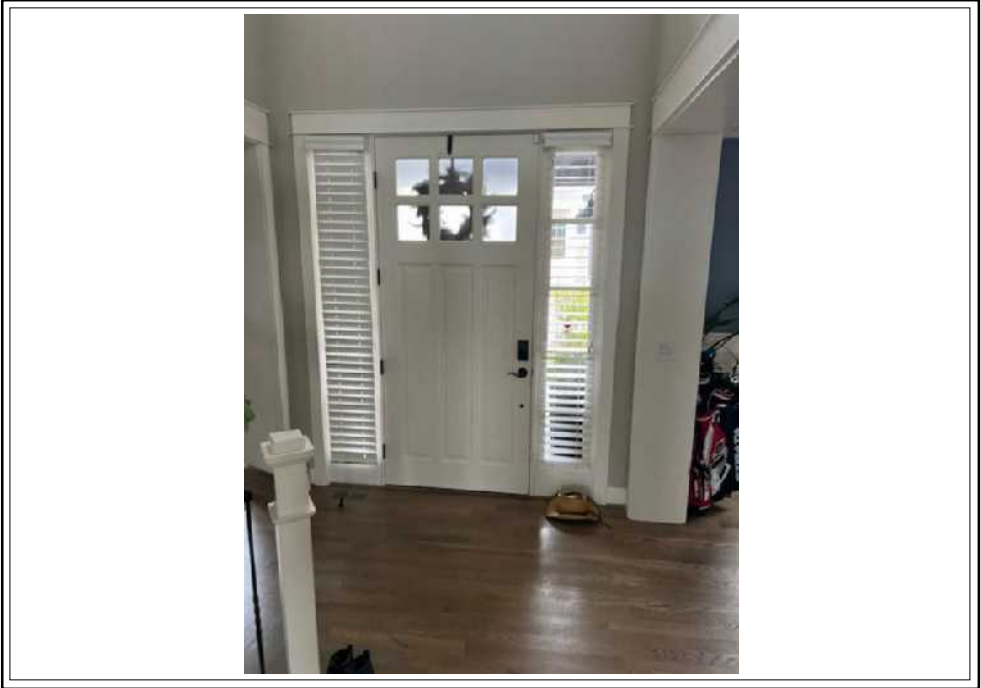
Den

ADDITIONAL SUBJECT PHOTOS

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Office/den



Entry



1/2 Bath

ADDITIONAL SUBJECT PHOTOS

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Living room



Dining room



Kitchen

ADDITIONAL SUBJECT PHOTOS

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Bed room



Bed room



Walk in closet

ADDITIONAL SUBJECT PHOTOS

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Master bath



Master bath



Master bath

ADDITIONAL SUBJECT PHOTOS

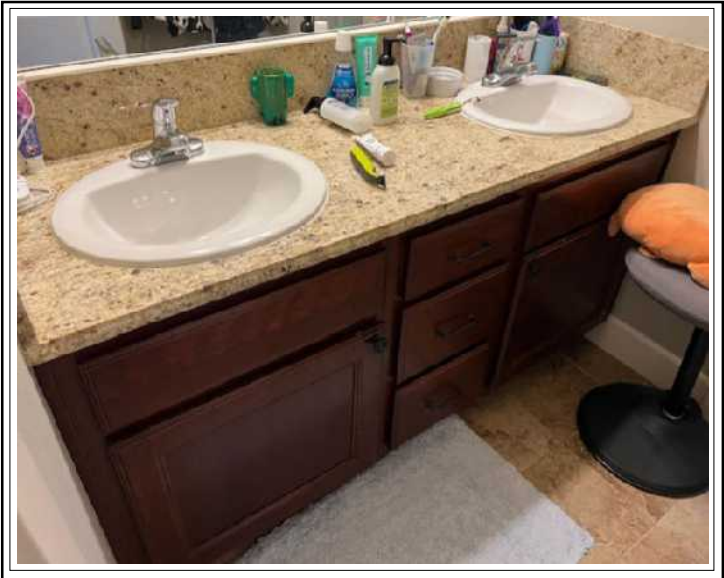
Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Bath room



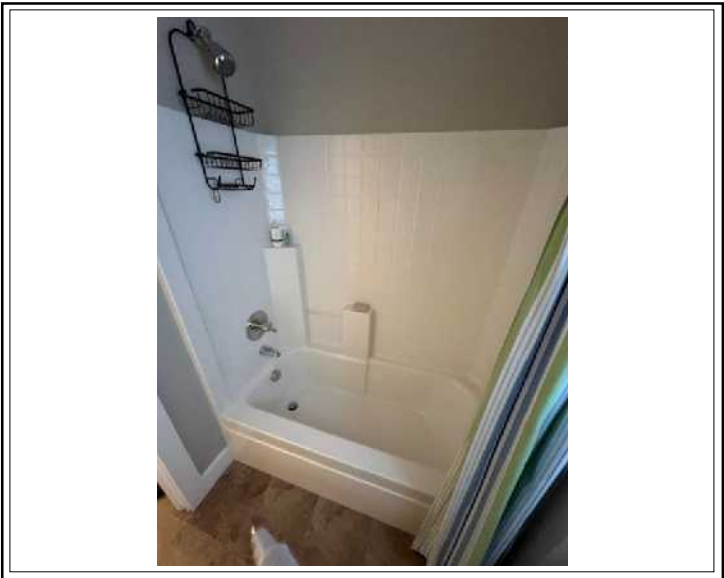
Bed room



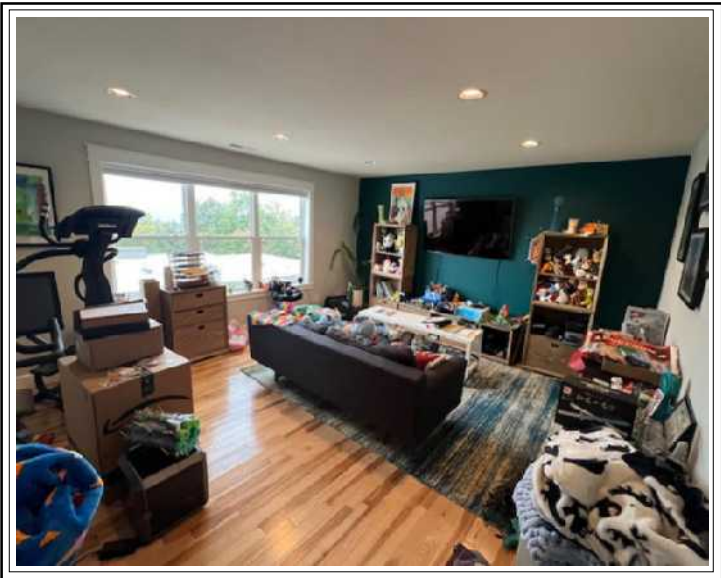
Bath room



Bath room



Bath room



Rec room

ADDITIONAL SUBJECT PHOTOS

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



Bed room



View



Deck off of master bedroom



Roof top deck



View from roof deck



Hot tub

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: EVE24229	
Property Address: 1210 Kirkland Ave		Case No.:	
City: Kirkland		State: WA	Zip: 98033
Lender: Christine Moyer			



COMPARABLE SALE #1

11428 NE 87th St
Kirkland, WA 98033
Sale Date: 7/16/2024
Sale Price: \$ 2,310,000



COMPARABLE SALE #2

411 2nd Ave S
Kirkland, WA 98033
Sale Date: 08/12/2024
Sale Price: \$ 2,728,000



COMPARABLE SALE #3

491 2nd Ave S
Kirkland, WA 98033
Sale Date: 6/14/2024
Sale Price: \$ 2,268,550

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



COMPARABLE SALE #4

1108 2nd Ave
Kirkland, WA 98033
Sale Date: 01/05/2024
Sale Price: \$ 2,139,000

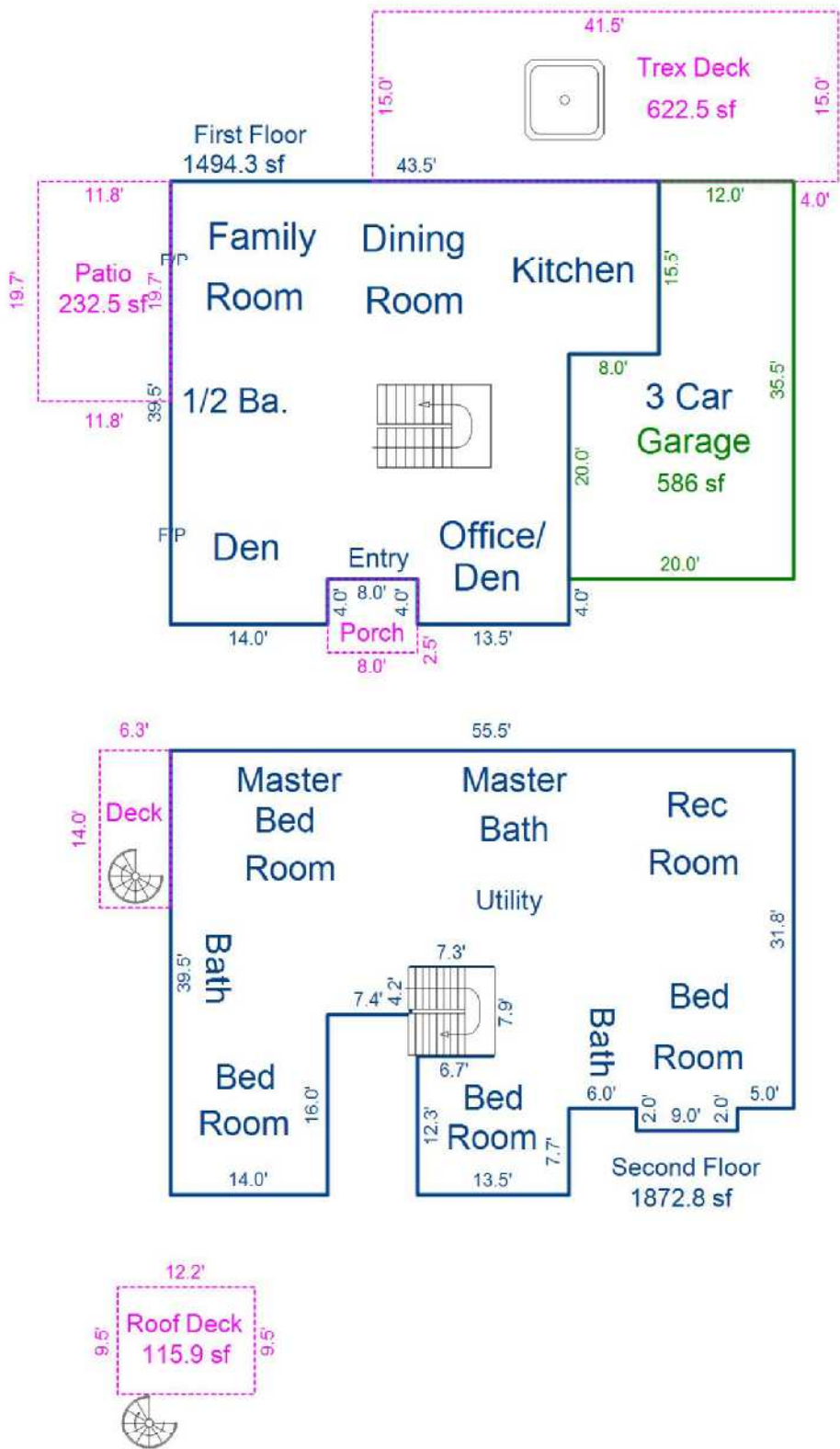


COMPARABLE SALE #5

1207 2nd Ave
Kirkland, WA 98033
Sale Date: Active
Sale Price: \$ 2,500,000

FLOORPLAN SKETCH

Borrower: N/A		File No.: EVE24229	
Property Address: 1210 Kirkland Ave		Case No.:	
City: Kirkland		State: WA	Zip: 98033
Lender: Christine Moyer			



AREA CALCULATIONS SUMMARY						Sketch by ApexSketch				
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x	Height x	Width =	Area
GLA1	First Floor	1.0	1494.3	174.0	1494.3	First Floor		13.5 x	4.0 =	54.0
GLA2	Second Floor	1.0	1872.8	247.8	1872.8			39.5 x	14.0 =	553.0
GAR	Garage	1.0	586.0	111.0	586.0			35.5 x	21.5 =	763.3
P/P	Trex Deck	1.0	622.5	113.0				15.5 x	8.0 =	124.0
	Porch	1.0	52.0	29.0		Second Floor		9.0 x	2.0 =	18.0
	Patio	1.0	232.5	63.0				39.5 x	6.8 =	268.6
	Deck	1.0	88.2	40.6				28.7 x	19.3 =	553.9
	Roof Deck	1.0	115.9	43.4	1111.1			12.3 x	6.7 =	82.4
								21.4 x	4.2 =	89.9
								31.8 x	20.0 =	636.0
								16.0 x	14.0 =	224.0
Net LIVABLE		cnt	2	(rounded)	3,367	11 total items			(rounded)	3,367

DIMENSION LIST ADDENDUM

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Mover		

GROSS BUILDING AREA (GBA)		<u>3,367</u>
GROSS LIVING AREA (GLA)		<u>3,367</u>
Area(s)	Area	% of GLA % of GBA
Living	<u>3,367</u>	<u>100.00</u>
Level 1	<u>1,494</u>	<u>44.37</u> <u>44.37</u>
Level 2	<u>1,873</u>	<u>55.63</u> <u>55.63</u>
Level 3	_____	_____
Other	_____	_____
GBA		
Basement <input type="checkbox"/>	_____	_____
Garage <input type="checkbox"/>	<u>586</u>	_____
Other <input type="checkbox"/>	<u>1,111</u>	_____

Area Measurements					Area Type							
Measurements		Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage		
<u>20.00</u>	x	<u>20.00</u>	x	<u>1.00</u> = <u>400.00</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
<u>15.50</u>	x	<u>12.00</u>	x	<u>1.00</u> = <u>186.00</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
<u>13.50</u>	x	<u>4.00</u>	x	<u>1.00</u> = <u>54.00</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>39.50</u>	x	<u>14.00</u>	x	<u>1.00</u> = <u>553.00</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>35.50</u>	x	<u>21.50</u>	x	<u>1.00</u> = <u>763.25</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>15.50</u>	x	<u>8.00</u>	x	<u>1.00</u> = <u>124.00</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>9.00</u>	x	<u>2.00</u>	x	<u>1.00</u> = <u>18.00</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>39.50</u>	x	<u>6.80</u>	x	<u>1.00</u> = <u>268.60</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>28.70</u>	x	<u>19.30</u>	x	<u>1.00</u> = <u>553.91</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>12.30</u>	x	<u>6.70</u>	x	<u>1.00</u> = <u>82.41</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>21.40</u>	x	<u>4.20</u>	x	<u>1.00</u> = <u>89.88</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>31.80</u>	x	<u>20.00</u>	x	<u>1.00</u> = <u>636.00</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<u>16.00</u>	x	<u>14.00</u>	x	<u>1.00</u> = <u>224.00</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x	_____ = _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
_____	x	_____	x									

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		



LOCATION MAP

Borrower: N/A		File No.: EVE24229
Property Address: 1210 Kirkland Ave		Case No.:
City: Kirkland	State: WA	Zip: 98033
Lender: Christine Moyer		

