File No. 22-5065
Case No. 400769598

Summary Appraisal Report

Uniform Residential Appraisal Report (Desktop)

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 18763 76TH AVE W City Lynnwood State WA Zip Code 98037
Borrower Joseph Son Owner of Public Record Record Owner County Snohomish
Legal Description See Title
Assessor's Parcel # See Title Tax Year 2021 R.E. Taxes $ 0
Neighborhood Name Lynnwood Map Reference desktop Census Tract 0515.00
Occupant [ ] Owner [ ] Tenant [X] Vacant Special Assessments $ 0 [ ] PUD HOA $ 195 [ ] per year [X] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe) N/A
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offerings price(s), and date(s). DOM Unk;Subject property was listed for sale by owner.;County Records

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;Appraiser analyzed the 134 page P & S Agreement provided with no unusual condition or concessions noted. Seller shall pay $8,000 towards the buyers closing cost.
Contract Price $ 784,900 Date of Contract 03/09/2022 Is the property seller the owner of public record? [X] Yes [ ] No Data Source(s) County Records
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $8000;;Seller shall pay $8,000 towards the buyers closing cost.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE	AGE		One-Unit	75 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	3 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under3mths	[ ] 3-6 mths	[ ] Over 6 mths	700	Low	1	Multi-Family	2 %
Neighborhood Boundaries	Neighborhood boundaries are considered to be North and West to Puget Sound,							900	High	120	Commercial	5 %
East and South by Hwy 99.								785	Pred.	90	Other Public	15 %

Neighborhood Description The subject is located in the community of Lynnwood, in a residential neighborhood. Industrial and recreational facilities are within a typical proximity for the region. Employment centers are located in the greater Lynwood, Kirkland, Redmond, Seattle, Bellevue and Everett market areas within approximately 15 miles. No adverse neighborhood influences were noted.
Market Conditions (including support for the above conclusions) Marketing conditions in the subject neighborhood appear to be increasing. Most homes are selling within 1-60 days, however there are some longer market times. Typical financing includes conventional,VA, FHA and some owner/ private financing. Seller concessions do appear in this market but are not typical.

SITE

Dimensions 18x63x18x63 Area 1307 sf Shape Rectangular View N;Res;
Specific Zoning Classification CO94 Zoning Description Single Family Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe) The Subject could be rebuilt if demolished
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. N/A

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	[X]	[ ]	Water	[ ]	[X] Community Well	Street Asphalt	[X]	[ ]
Gas	[ ]	[X] Private Propane	Sanitary Sewer	[ ]	[X] Private Septic	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X FEMA Map # 53061C1305F FEMA Map Date 06/19/2020
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.
Subject does not have access to public utility and is serviced by private septic & Community Well which is typical for neighborhood and does not negatively effect marketability. The propane tank is leased and well maintained. No apparent adverse easements or encroachments were noted at time of inspection. No apparent adverse easements, encroachments, or restrictions that would affect value that were noted online.

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [ ] Crawl Space	Foundation Walls Concrete/New	Floors Crpt/Wd/Tile/New
# of Stories 3	[ ] Full Basement [ ] Partial Basement	Exterior Walls Wood/Stone/New	Walls Drywall/New
Type [ ] Det. [X] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Comp/New	Trim/Finish Wd/New
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts Aluminum/New	Bath Floor Tile/New
Design (Style) Townhouse	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Vinyl/New	Bath Wainscot Tile/New
Year Built 2021	Evidence of [ ] Infestation None	Storm Sash/Insulated Alum/New	Car Storage [ ] None
Effective Age (Yrs) 0	[ ] Dampness [ ] Settlement	Screens Alum/New	[ ] Driveway # of Cars 0
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s) # 0	Driveway Surface Paved
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[ ] Fireplace(s) # 0 [ ] Fence None	[X] Garage # of Cars 2
[ ] Floor [X] Scuttle	Cooling [ ] Central Air Conditioning	[X] Patio/Deck 1/0 [X] Porch 1	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [X] Other None	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 8 Rooms 3 Bedrooms 3.1 Bath(s) 1,593 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Energy efficient appliances.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;No updates in the prior 15 years;See comments - SUBJECT CONDITION

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
There are no observable physical deficiencies or adverse conditions that affect the livability, soundness or structural integrity or property in county record or MLS Photos

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe The property generally conforms to the neighborhood. It has no observed functional or external obsolescence per online data.

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SALES COMPARISON ANALYSIS

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 849,950 to $ 885,000 .

There are 71 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 700,000 to $ 899,500 .

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	18763 76TH AVE W Lynnwood, WA 98037	18767 76th Ave W Lynnwood , WA 98037		21222 82nd Place W Edmonds, WA 98026		8127 212th St SW #4 Lynnwood, WA 98037	
Proximity to Subject		0.04 miles E		1.62 miles S		1.54 miles S	
Sale Price	$ 784,900	$ 734,000		$ 920,000		$ 777,500	
Sale Price/Gross Liv. Area	$ 492.72 sq. ft.	$ 460.77 sq. ft.		$ 620.78 sq. ft.		$ 368.83 sq. ft.	
Data Source(s)		NWMLS#1914425;DOM 0		NWMLS#1893705;DOM 6		NWMLS#1879397;DOM 6	
Verification Source(s)		CNTY REC #01201700000400		CNTY REC #00467400000604		CNTY REC #00888412700400	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s03/22;c03/22	0	s04/22;c04/22	0	s02/22;c02/22	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1307 sf	1307 sf		3354 sf	-2,047	28802 sf	-27,495
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	AT3;Townhouse	AT3;Townhouse		DT2;Townhouse	-140,000	AT3;Townhouse	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	1	1		0	0	23	0
Condition	C1	C1		C1		C2	+60,000
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 3.1	8 / 3 / 3.1		8 / 3 / 2.1	+5,000	8 / 3 / 3.1	
Gross Living Area	1,593 sq. ft.	1,593 sq. ft.		1,482 sq. ft.	+6,660	2,108 sq. ft.	-30,900
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average Util.	Average Util.		Average Util.		Average Util.	
Heating/Cooling	FWA/None	FWA/None		FWA/None		FWA/None	
Energy Efficient Items	Dbl Paned Win	Dbl Paned Win		Dbl Paned Win		Dbl Paned Win	
Garage/Carport	2ga	2ga		2ga2dw	0	1ga	+10,000
Porch/Patio/Deck	1 Porch/1 Patio	1 Porch/1 Patio		1 Porch/1 Patio		1 Porch/1 Patio	
Fireplaces	None	None		1 Fireplace	-2,000	1 Fireplace	-2,000
Net Adjustment (Total)		[ ] + [ ] -	$ 0	[ ] + [X] -	$ -132,387	[X] + [ ] -	$ 9,605
Adjusted Sale Price of Comparables		Net Adj: 0% Gross Adj : 0%	$ 734,000	Net Adj: -14% Gross Adj: 17%	$ 787,613	Net Adj: 1% Gross Adj: 17%	$ 787,105

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS/County Records

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS/ County Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	CNTY REC #9613247	CNTY REC #184937	CNTY REC #184937	CNTY REC #184937
Effective Date of Data Source(s)	05/11/2022	05/11/2022	05/11/2022	05/11/2022

Analysis of prior sale or transfer history of the subject property and comparable sales A review of Snohomish County recording records was conducted and all prior sales and/or transfers have been reported above. All prior market activity appears to be consistent with the market place, with no abnormal or unexplainable transfers. Pending sales 4 & 5 were included in the report to further demonstrate marketability.

Summary of Sales Comparison Approach The sales provided are considered the best available and reliable indicators of value. The adjustments and data provided in the above grid cannot be fully understood without referring to the attached text addendum. See Uniform Appraisal Dataset Definitions for additional clarification.-See Comments Addendum

Indicated Value by Sales Comparison Approach $ 785,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 785,000 **Cost Approach (if developed) $** 785,635 **Income Approach (if developed) $**

The sales analysis was given the most weight in estimating market value. All comparable's are reported closed sales in the subject's market area which reflect the recent activity in the market area. Cost Approach: The cost approach is given secondary weight. The weakness in this cost approach is that most cost manuals, are based upon typical building components. The cost is typically based upon an individual order, which includes the cost of the materials and installation. The cost approach is supportive of the final opinion of

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: This report is made "as is"

Based on the defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is

$ 785,000 **, as of** 05/11/2022 **, the effective date of this appraisal.**

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ADDITIONAL COMMENTS

Appraisal Assignment Type: Desktop | Subject Property Data Collection Date:

Subject Property Data Collection Method: Other | Subject Property Data Collection Workforce:

PURPOSE AND FUNCTION OF THE APPRAISAL:

The purpose of the appraisal is to estimate the market value and the marketability of a residential property, based on a definition of Market Value. The Intended User of this appraisal is the Lender/Client. The function of the appraisal is to assist in evaluating the appraised property for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal and reporting requirements of this appraisal form. No additional Intended Users are identified by the Appraiser.

SCOPE OF THE APPRAISAL:

Examinations of publicly available information about the subject property, including the legal description and plat map, were accessed using the County Assessor records, online zoning maps, County Records, Realist, and other municipal entities. The plat map and legal description are provided for reference only and are assumed to be correct. No title insurance policies or binders were made available for our review. Other data collected for the appraisal include all influences affecting the surrounding environment such as national and local economic factors and trends that might affect the property, including comprehensive development plans, existing zoning codes and availability of public utilities and services. Data supporting the development of the Sales Approach to value and Cost Approach to value was researched through public auditor records, Northwest Multiple Listing Service records, Realist databases, County Records, and the Marshall & Swift Residential Cost Guide. Other data was obtained through various web-delivered sources, all considered publicly available. Examination of the property described herein is exclusively for the purposes of identification and description of the real estate. Purchasers and home owners are encouraged to retain their own independent inspection by various qualified professionals within these fields if additional clarification or certifications are required. This appraisal report was completed according to the Uniform Standards of Professional Appraisal Practice and Client/Lender guidelines and delivered to the client. The report is made for the benefit of the Lender/Client except as otherwise specifically mandated by Fannie Mae regulations, or other applicable law/regulations. The following applies to all third parties to this Agreement: Third parties to Reliable Appraisal Services client relationship described above, may not copy, transfer or duplicate in any form the information contained therein without the express written consent of Reliable Appraisal Service. Appraiser relied on data deemed to be reliable including, floor plan, sketch, photos provided by a 3rd party, MLS, Goggle Maps, Realist & Data Report from AMC. There was no physical inspection of the Subject property by the Appraiser or others employee by Reliable Appraisal Service. Significant assistance and research was provided by licensed trainee Sarah McLeod WA Lic #1001918

Report research & analysis, inspection, final reconciliation, photos and assistance provided by licensed trainee Sarah McLeod WA Lic #1001918 under supervision of certified residential appraiser, Shannon Down.

APPLICATION OF DIGITAL SIGNATURE

I have applied my digital signature to this report in order to electronically transmit the report to the client. The software utilized by Appraiser to generate the appraisal protects signature security by means of a digital security feature for each appraiser signing the report, and each appraiser maintains sole control of their related signature through a password, hardware device, or other means. This report has been rendered uneatable after final signature was applied.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value based on a land abstraction and/or land sales in subject area. Please note that the abstraction study is an estimation utilizing the best available information including visual inspection, speaking with the owner of the home when possible and information contained in the Multiple Listing Service when applicable.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data Marshall and Swift

Quality rating from cost service New Effective date of cost data 10/01/2022

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

The cost estimate is based on the Marshall and Swift residential cost manual (as a guide) as well as conversations with local builders. Depreciation is based upon the Economic Age/Life method allowing 70 years expected home life, Site value is based on land sales whenever possible or by use of the Site Extraction process. Land to value ratio is typical for property in this area. No one including the intended user or 3rd party, should rely on these figures for insurance quote.

Estimated Remaining Economic Life (HUD and VA only) 70 Years

OPINION OF SITE VALUE				=$ 240,000
Dwelling	1,593	Sq. Ft. @ $	245.00	=$ 390,285
Bsmt.		Sq. Ft. @ $		=$ 0
Appliances				60,000
Garage/Carport	369	Sq. Ft. @ $	150.00	=$ 55,350
Total Estimate of Cost-new				=$ 505,635
Less Physical	0	Functional 0	External 0	
Depreciation	0	0	0	=$ (0)
Depreciated Cost of Improvements				=$ 505,635
"As-is" Value of Site Improvements				=$ 40,000
Indicated Value By Cost Approach				=$ 785,635

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent $ X Gross Multiplier =$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) This is a single family dwelling the income approach to value, was not deemed the income approach relevant to determine opinion of value.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? [ ] Yes [X] No Unit type(s) [ ] Detached [X] Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? [ ] Yes [X] No If Yes, date of conversion.

Does the project contain any multi-dwelling units? [ ] Yes [X] No Data source. County Records

Are the units, common elements, and recreation facilities complete? [X] Yes [ ] No If No, describe the status of completion.

Are the common elements leased to or by the Homeowner's Association? [ ] Yes [X] No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. Walkway's

Reliable Appraisal Service
EXTRA COMPARABLES 4-5-6

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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4	+(-) $ Adjustment	COMPARABLE SALE # 5	+(-) $ Adjustment	COMPARABLE SALE # 6	+(-) $ Adjustment
Address	18763 76TH AVE W Lynnwood, WA 98037	21501 80th Ave W #102 Edmonds, WA 98026		8507 Bowdoin Wy #3 Edmonds, WA 98026			
Proximity to Subject		1.74 miles S		1.63 miles S			
Sale Price	$ 784,900	$ 765,000		$ 749,000		$	
Sale Price/Gross Liv. Area	$ 492.72 sq. ft.	$ 454.55 sq. ft.		$ 455.60 sq. ft.		$ sq. ft.	
Data Source(s)		NWMLS#1920919;DOM 1		NWMLS#1928884;DOM 5			
Verification Source(s)		CNTY REC #01013300010200		CNTY REC #01013300010200			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		DESCRIPTION		DESCRIPTION	
Sale or Financing		Listing		Listing			
Concessions		Conv;0		Conv;0			
Date of Sale/Time		c04/22	0	c05/22	0		
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	1307 sf	14998 sf	-13,691	18121 sf	-16,814		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	AT3;Townhouse	AT3;Townhouse		AT3;Townhouse			
Quality of Construction	Q3	Q3		Q3			
Actual Age	1	18	0	17	0		
Condition	C1	C2	+60,000	C2	+60,000		
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 3.1	8 / 3 / 3.1		8 / 3 / 2.1	+5,000	/ /	
Gross Living Area	1,593 sq. ft.	1,683 sq. ft.	0	1,644 sq. ft.	0	sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average Util.	Average Util.		Average Util.			
Heating/Cooling	FWA	FWA/None		FWA/None			
Energy Efficient Items	Dbl Paned Win	Dbl Paned Win		Dbl Paned Win			
Garage/Carport	2ga	2ga		2ga2dw	0		
Porch/Patio/Deck	1 Porch/1 Patio	1 Porch/1 Patio		1 Porch/1 Patio			
Fireplaces	None	1 Fireplace	-2,000	1 Fireplace	-2,000		
Net Adjustment (Total)		[X] + [ ] -	$ 44,309	[X] + [ ] -	$ 46,186	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj: 6% Gross Adj : 10%	$ 809,309	Net Adj: 6% Gross Adj: 11%	$ 795,186	Net Adj: 0% Gross Adj: 0%	$

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	CNTY REC #9613247	CNTY REC #184937	CNTY REC #184937	
Effective Date of Data Source(s)	05/11/2022	05/11/2022	05/11/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales A review of Snohomish County recording records was conducted and all prior sales and/or transfers have been reported above. All prior market activity appears to be consistent with the market place, with no abnormal or unexplainable transfers. Pending sales 4 & 5 were included in the report to further demonstrate marketability.

Summary of Sales Comparison Approach See Comments Addendum

Uniform Residential Appraisal Report (Desktop)

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report, (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and, (3) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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 or she considers his or her 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 ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has included a floor plan in this appraisal report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.

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, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.

6. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of 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 at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of 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 opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in 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 this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report (Desktop)

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies 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 at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Shannon Down
Name Shannon Down
Company Name Reliable Appraisal Service
Company Address 3123 W Harley St
Seattle, WA 98199
Telephone Number 4257451711
Email Address reliableappraisal1@gmail.com
Date of Signature and Report 06/08/2022
Effective Date of Appraisal 05/11/2022
State Certification # 1702102
or State License #
or Other (describe) State #
State WA
Expiration Date of Certification or License 11/11/2023

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
18763 76TH AVE W
Lynnwood, WA 98037

APPRAISED VALUE OF SUBJECT PROPERTY $ 785,000

LENDER/CLIENT
Name Valuation Connect
Company Name loanDepot
Company Address 26642 Towne Centre Dr
Foothill Ranch, CA 92610
Email Address

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

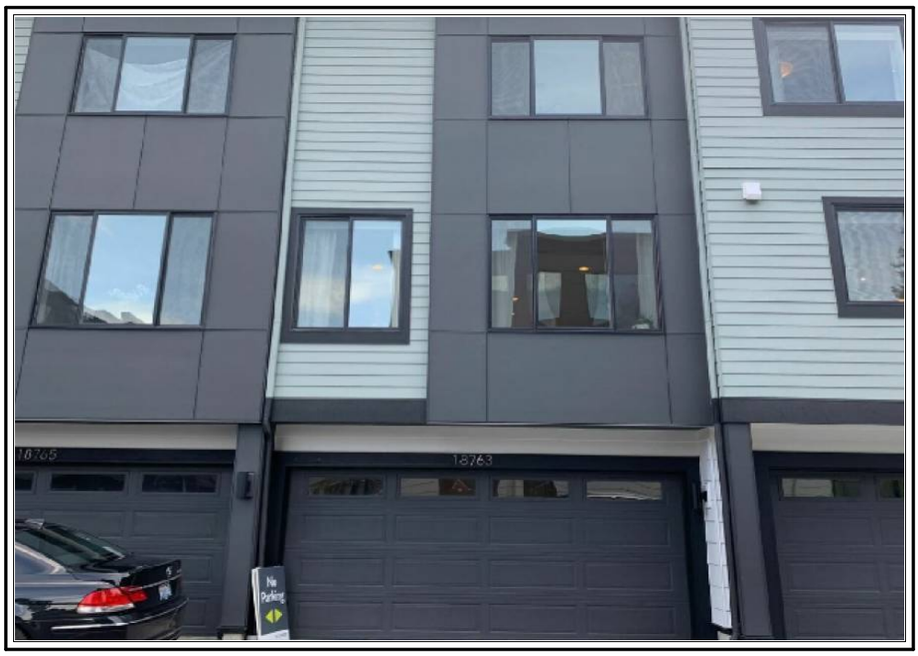
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Reliable Appraisal Service

SUBJECT PHOTO ADDENDUM

File No. 22-5065
Case No. 400769598

Owner Record Owner
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



FRONT OF SUBJECT PROPERTY
18763 76TH AVE W
Lynnwood, WA 98037



REAR OF SUBJECT PROPERTY



STREET SCENE
Goggle Maps Photo

Reliable Appraisal Service
COMPARABLES 1-2-3

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



COMPARABLE SALE # 1
18767 76th Ave W
Lynnwood , WA 98037



COMPARABLE SALE # 2
21222 82nd Place W
Edmonds, WA 98026



COMPARABLE SALE # 3
8127 212th St SW #4
Lynnwood, WA 98037

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



COMPARABLE SALE # 4
21501 80th Ave W #102
Edmonds, WA 98026



COMPARABLE SALE # 5
8507 Bowdoin Wy #3
Edmonds, WA 98026

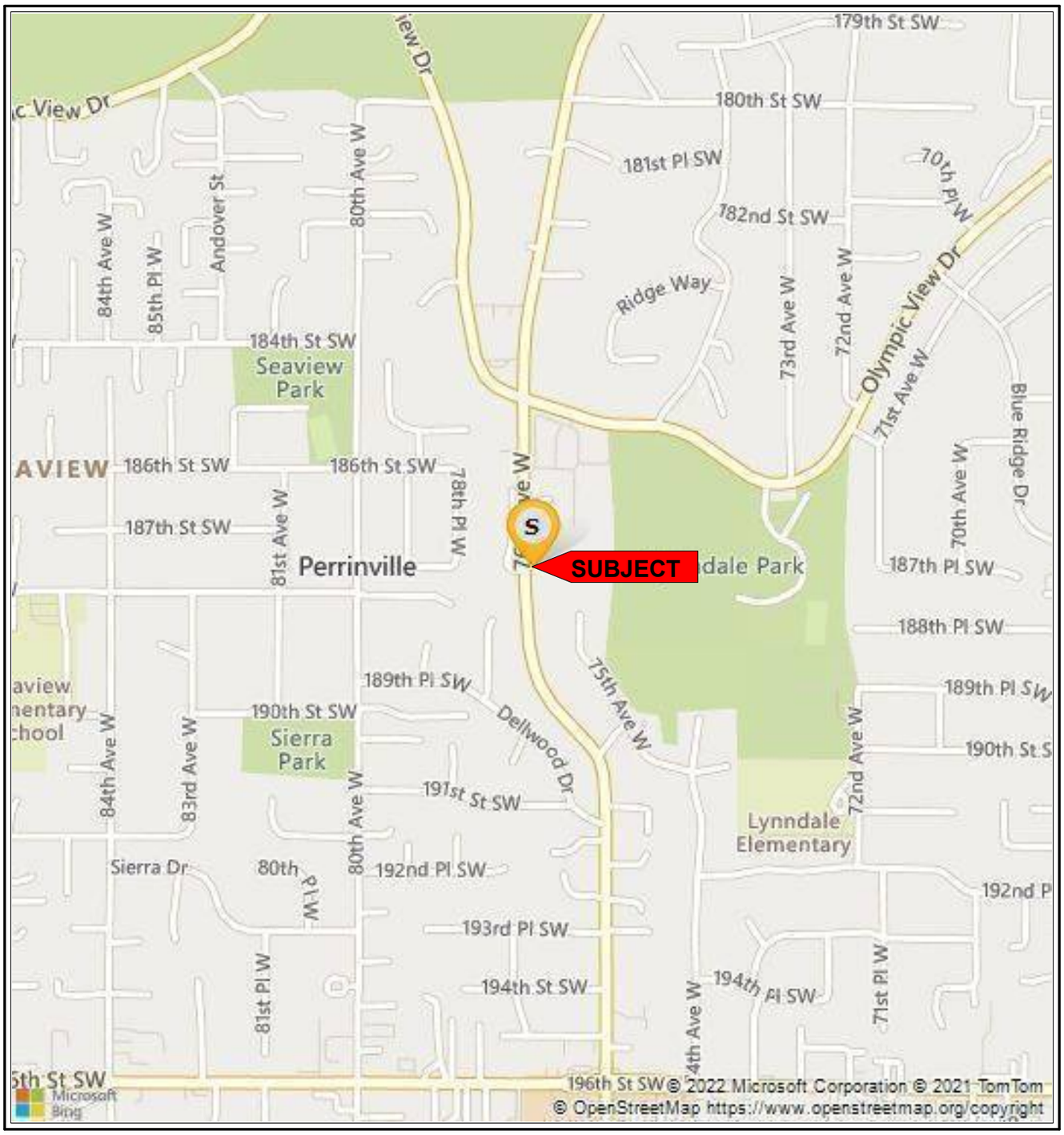
COMPARABLE SALE # 6

Reliable Appraisal Service

FLOOD MAP ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



Flood Map Legends

Flood Zones

- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): Out
Within 250 ft. of multiple flood zones? Not within 250 feet
Community: 530167
Community Name: LYNNWOOD, CITY OF
Map Number: 53061C1305F
Zone: X Panel: 1305F Panel Date: 06/19/2020
FIPS Code: 53061 Census Tract: 0515.00

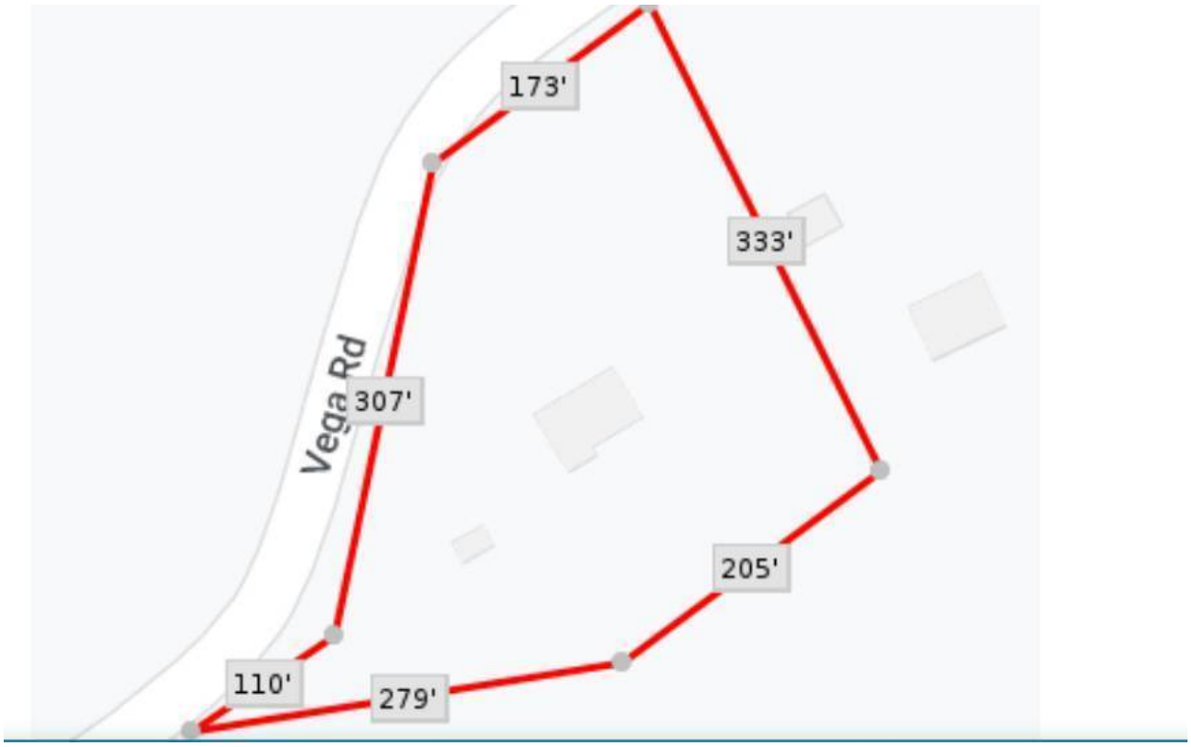
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PLAT MAP

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

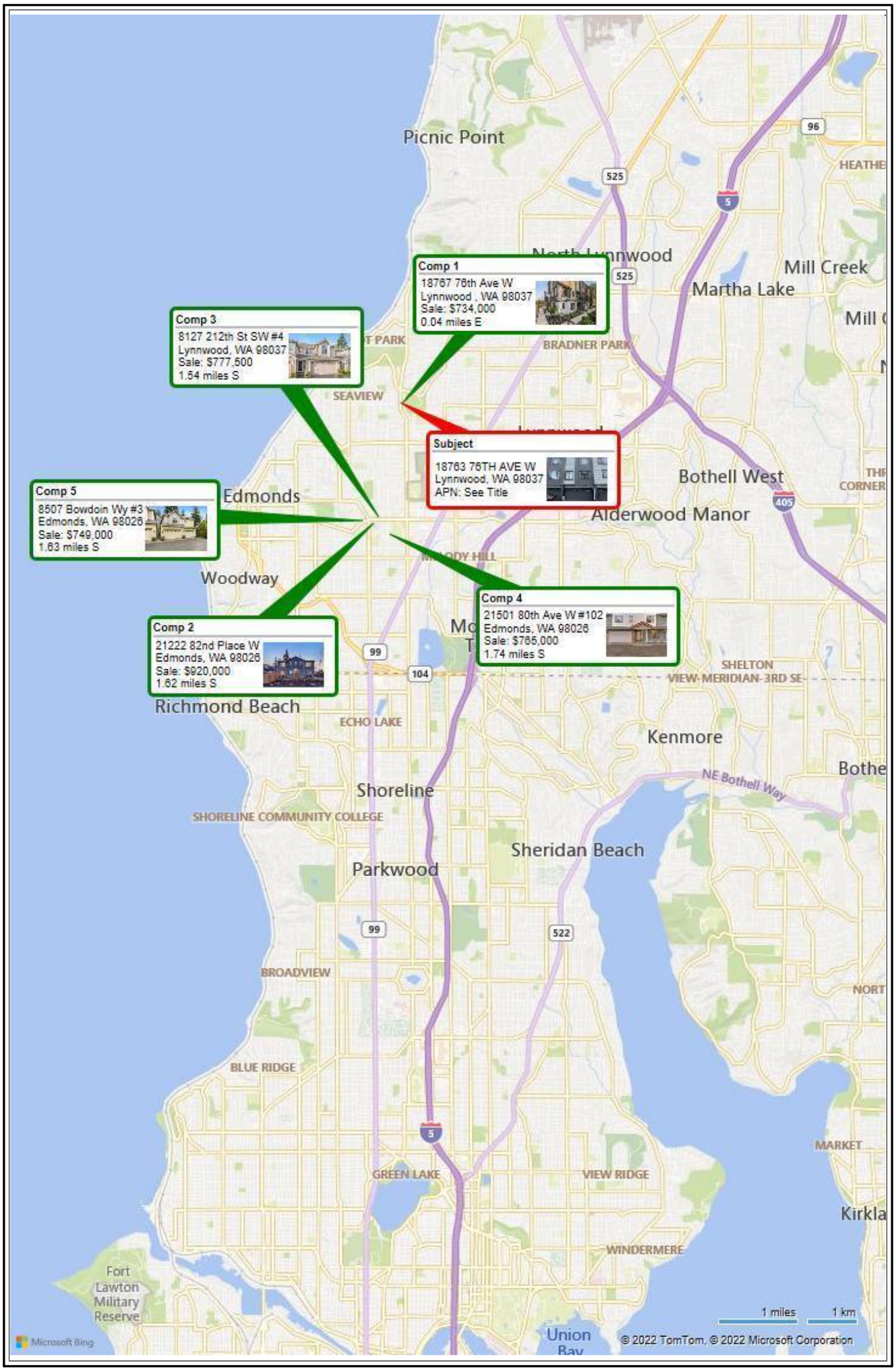


Reliable Appraisal Service

LOCATION MAP ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

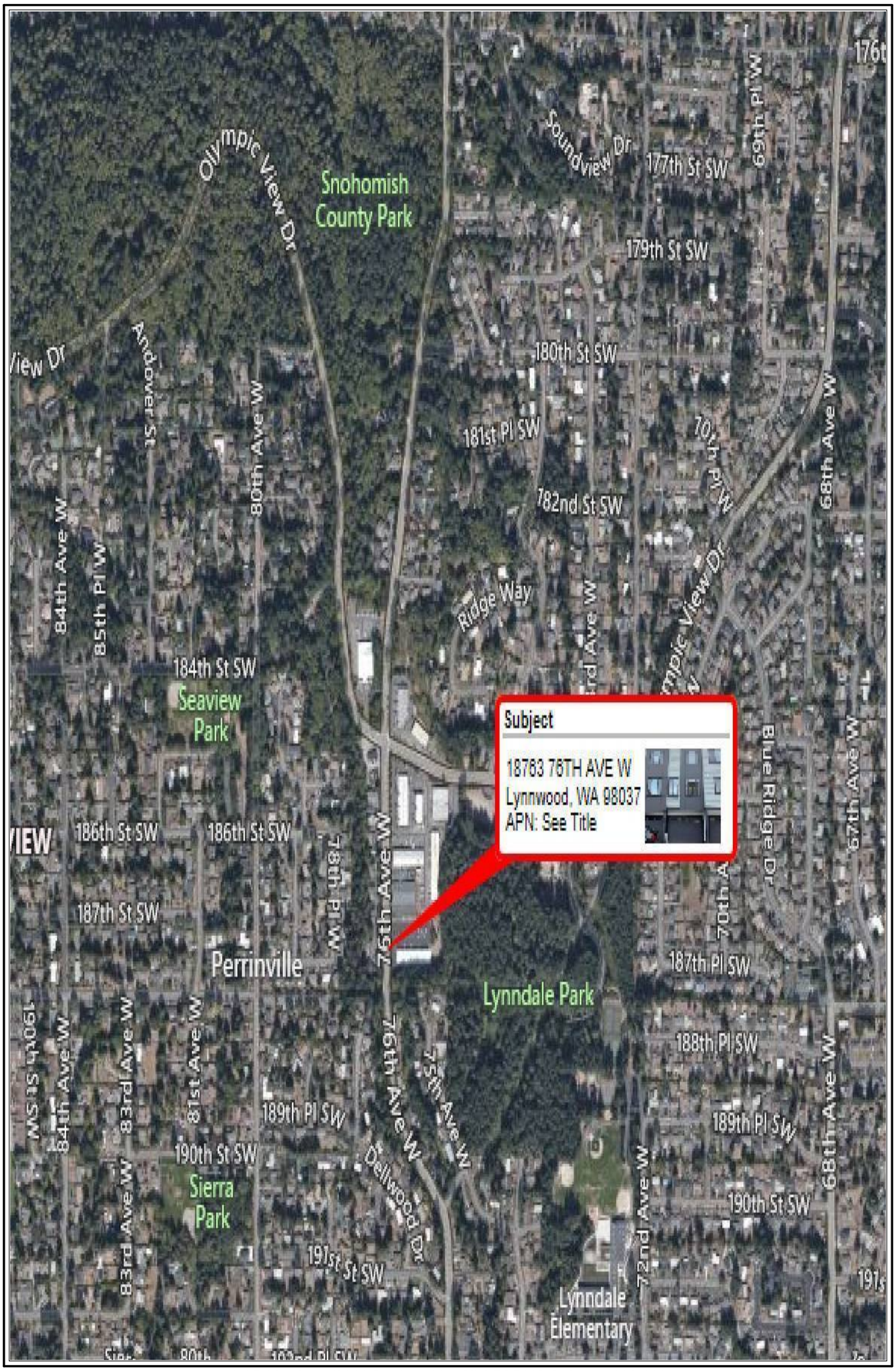


Reliable Appraisal Service

AERIAL MAP ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower	Joseph Son						
Property Address	18763 76TH AVE W						
City	Lynnwood	County	Snohomish	State	WA	Zip Code	98037
Lender/Client	loanDepot			Address	26642 Towne Centre Dr, Foothill Ranch, CA 92610		



COMMENT ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

VERIFICATION OF APPRAISER INDEPENDENCE:
No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I represent and warrant that, as of the date of this Report, the only individuals with whom I have had any contact regarding my preparation of this Report have been limited to representatives of Valuation Connect and the designated individual required for entry into the subject property for purposes of inspection. No agent or representative of lender/client whose name appears on the first page of this Report has contacted me directly and I am obligated to and would report any such unauthorized contact, whether in person, by phone, or electronically, to Valuation Connect immediately.

I am an independent contractor engaged by Valuation Connect to complete this assignment; I am not an employee of, nor do I have an interest in, Valuation Connect. Appraiser has not performed any service as an appraiser or any other capacity for subject property or had any previous contact with homeowner within the three-year period preceding the acceptance of this assignment.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, and Enforcement (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

HIGHEST & BEST USE:
The four tests used in the analysis of highest and best use of a property are (1) legally permissible, (2) physically possible, (3) financially feasible and (4) maximum profitability. The subject's present zoning classification is consistent with the current use and surrounding land uses. The shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to as currently improved. The topography of the Subject's lot is unknown.

SUBJECTS ZONING: Subject is located in Zone X which is typical for neighborhood and does not negatively effect marketability. Appraiser did not view any disaster day of inspection. The Subject's zoning designation is PRDSA 1, Planned residential development (PRD means a zoning mechanism which allows for flexibility in the grouping, placement, size and use of structures on a fairly large tract of land. A PRD is developed as a single entity, using a public process which incorporates design review.

Environmental/External Obsolescence:
There were no environmental/external obsolescence observed on aerial maps thus would not negatively impact to value or marketability.

HOA/PUD: Subject home is located within a PUD/HOA**.**

Land/Use Neighborhood Description:
The 3% other land use consists of vacant land, public land use (schools, library, parks, and community/recreation centers) as well as local churches and amenities such as stores, restaurants, and shops. The subject's location is typical for the subject's neighborhood. Please note the MLS search parameters may extend slightly outside of the subject's neighborhood description however reside within similar neighborhood descriptions or are included in the report due to lack of data on similar recent sales. The subject is located in the Lynnwood. Lynnwood is a city in Snohomish County, Washington, United States. The city is part of the Seattle metropolitan area and is located 16 miles (26 km) north of Seattle and 13 miles (21 km) south of Everett, near the junction of Interstate 5 and Interstate 405. It is the fourth-largest city in Snohomish County, with a population of 35,836 in the 2010 U.S. census. Lynnwood is a suburban bedroom community for Seattle, Everett and Bellevue. It has one of the largest concentrations of retailers in the region, anchored by the Alderwood Mall and businesses along major streets. The city also has a community college, a convention center, and a major transit center, located in the developing city center.

SUBJECTS CONDITION: Subject is a 3 story attached townhouse considered to be in excellent condition & quality due to superior new construction with high end finishes. The Subject features 3 bedrooms, 3.5 bathrooms. For the purposes of this appraisal the Subject is considered a C1, due to photos provided in the property data report and online resources.

Per online records the site size is 1307/SF which differs from "expected

Comments on Sales Comparison:
Appraiser used paired sales analysis to support adjustments. The appraisal comparable search was conducted on Snohomish County Records and NWMLS records for sales of properties within the subject's market area which have similar characteristics. These facts were considered most relevant in the selection of comparables: similar site location appeal and characteristics, room count, square footage, quality & condition. The most important characteristics of the subject are considered to be it's square footage, room count, site size & condition. Appraiser is aware of higher then typical gross/net adjustments & across the board adjustment for fireplaces & exhausted all efforts to bracket subject's fireplaces, square footage, site size, quality, condition, room count & actual age within subjects' neighborhood and adjusted accordingly. Appraisers search for fireplaces was within 2 miles & 365 days. Search parameters were within 1.25 miles & 3 months time. Comparables 1 & 4 are located in similar competing neighborhoods. All other Comparables are located in the Subjects immediate neighborhood. The sales used are considered to give a good bracketing of values for homes similar in style and quality of the subject in the same market area and are felt to be the best indicators of market value that are presently available.

Comparable 1 was included in the report due to date of sale, proximity to the subject, condition, age, similar site size, similar GLA, square footage & room count.
Comparable 2 was included in the report due to date of sale & condition.
Comparable 3 was included in the report due to similar attached townhouse style, condition and recent sale.

PER NWMLS & COUNTY RECORDS:
Comparable 2 was adjusted $140,000 for superior quality building detached design style.
Comparables 3, 4 and 5 were adjusted $60,000 for lacking superior new construction condition.

Market Adjustments made:
$1/SF adjustments are given to differences in site size in excess of 1500/SF
$60/SF adjustments are given to differences in finished living area above in excess of 100/SF
$30/SF adjustments are given to differences in below are & $30/SF for finished below area in excess of 250/SF
$5,000 per bedroom count
$5,000 per bathroom count & $2,500 per half bathroom
$10,000 per enclosed car space
$2,000 for fireplace
$2,500 per patio/deck
$2,000 per a/c unit

COMMENT ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
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NWMLS Market Data & 1004MC statistics:
Based on the NWMLS market data and the 1004MC statistics, Market trend is on the increase in subjects neighborhood and is consistent over the past year. Impact on subject project is positive with sales prices increasing at approximately 1.7% a month over a 12 month period. No adjustments are given to settled sales with in the past 3 months. Due to scarcity of true comparables all sales in the subjects general market area were utilized to determine the information above.

Age Comment:
No adjustment was made for differences in actual age as this is the date in which the home was originally built. It does not take into consideration deferred maintenance, depreciation, updates, remodels, etc. which make a significant difference in the overall condition of the home. Thus, an effective age adjustment (when necessary) was felt to be a more accurate reflection of the condition of the home.

Quality & Condition Comment:
Quality & Condition adjustments are made to comparables based on the information obtained from information available from the MLS & county records as well as utilizing paired sales analysis for the actual adjustments. Comparable 2 was adjusted $75,000 for inferior building materials & construction. Comparable 6 was given $30,000 for superior kitchen & bathroom updates. Factors mainly include level of updates in the kitchen, bathroom, flooring & interior finishes such as trim, paint & fixtures. No condition adjustments were deemed necessary for the rest of the comparables used in the report as differences are felt to be relatively minor, however were taken into consideration during the reconciliation process.

Reliance upon Realtor/MLS data was necessary due to the limited amount of current comparable sales information available from the county assessor. The use of active listings was felt necessary to show current market trends from within the immediate development. Based on NWMLS statistics for the subject's market area and the comparable sales available, there is a typical sales-to-list price ratio of 100% in this market area. Thus, no price adjustment was used to show this typical ratio in the report. No adjustment was made for pending sales as these homes are currently under contract based on the list price and no longer available on the open market.

Estimated remaining economic life is 70 years. Hypothetical *exposure* time for subject in current market would be considered 1-30 days as of 05/11/2022 effective date of this report.

*D*ue to desktop order all comparable photographs used for this report were sourced from NWMLS listings with to street scene which was taken from goggle maps.

FINAL OPINION OF VALUE:
Majority of weight was given to Comparable 1 due to location, square footage & room count as well as comparable 3 due to similar style. All comparables were considered in final opinion of value.

Appraiser opinion of market value is $785,000 which is within the predominate sales in the general market area. However, due to careful consideration, review, and re-examination of search criteria, as well as other comparables in the immediate and greater market area with similar square footage, condition, views and site size, valuation is in line with similar properties in the Subjects market area. Appraiser's opinion of market value is reasonable and consistent with the Definition of Market Value.

Future Marketing Conditions:
On March 13, 2020, the United States Government declared a “National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak”, which was in effect on the Effective Date of this Appraisal Report. In addition, on February 29, 2020 the Washington State Government declared a state of emergency, which was in effect on the Effective Date of this Appraisal Report. This appraisal report was performed pursuant to the Uniform Standards of Professional Appraisal Practice (“USPAP”) and was based on the information and comparable sales available on that date. At this time, the effect of COVID-19 on the future value of the Subject Property or the value of the real estate market in the area of the Subject Property is unknown and not possible to predict.

URAR RECONCILIATION:
The floor plan sketch included in this report was provided in order to assist the reader in visualizing the subjects existing improvements and to estimate the subject’s gross living area. The dimensions indicated on the sketch are approximate. The reported square footage indicated throughout this appraisal report may differ from County tax records, Builder specifications, realtor reports or architect’s drawing due to the methods of applied in measuring the structures.

No unusual sales concessions or points were discerned from the financing terms of any of the sales, unless otherwise noted.

No personal property was included in this appraisal. The sales comparison approach is considered to be the best indicator of market value for the subject property because it more accurately correlates the buyer-seller relationship for similar type of housing in the subject’s market area. The purposes of the market analysis is to provide an illustration of buyer behavior for a “typical purchaser” shopping for a home similar to the subject in the same market area. Adjustments made to the comparable sells are calculated to approximate the typical purchaser’s reaction to a variety of salient features. The income approach was considered but not utilized due to the lack of relevant data to support this approach within the subject’s mostly owner-occupied neighborhood. Properties of this nature do not generally sell on their income producing capabilities.

Paired sales have been analyzed 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. In addition, we have had extensive conversations with builders, realtors, and related professionals in order to establish both building and marketing trends.

Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy due to limited sales, unique situations and comparability of features. Some adjustments have an element of subjectivity and professional judgment which the appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers and sellers in the marketplace. This method is a standard and well accepted practice within the appraisal industry. Perfect sets of comparables that vary in a single, identifiable respect are rarely found. Because properties that are sufficiently similar to the subject are usually limited in number, the decision to apply paired data analysis in a given situation is a matter of judgment. Often the sampling size may not be large enough to provide a solid statistical foundation for the appraiser's conclusions

The appraiser is not a home inspector. This report should not be relied upon to disclose any conditions present in the subject property. This appraisal report does not guarantee that the property is free of defects, hidden or otherwise. A professional inspection is recommended, if so desired.

Due to a lack of data on new construction town homes the appraiser used a combination of condo and residential style town homes. No adjustments were made due to residential or condo status as the typical buyer searching for this style home would not have a preference at this price point, per local real estate agents. The appraiser notes that comparable 1 MLS data lacks the bedroom/bathroom count which was verified via the builder.

Reliable Appraisal Service

COMMENT ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Addendum
05/13/2022

The Subject was measured by a third party on the day of the desktop inspection. The measurements taken day of desktop inspection are felt to be the most reliable source of data. This does vary from other sources. The Sketch measurements for subject property provided by a third party comply with ANSI Z765-2021. Appraiser assures that measurements are accurate per day of desktop inspection per subject thumbprint. The appraiser was unable to reach the listing agent for interior photos of the subject. No MLS photos are available. However the appraiser was able to view the plans and specs outlined within the purchase and sale agreement to gather the interior finishing of the subject. Please see plans and specs exhibit.

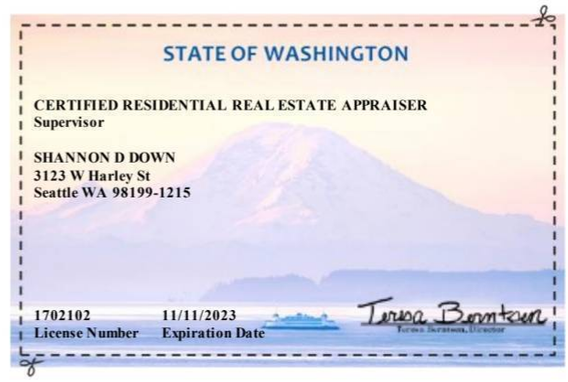
-Shannon Down

Addendum
6/8/2022

Property Data Report Addendum has been added with interior photos provided by 3rd party.
-Shannon Down

Borrower Joseph Son
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State of Washington
DEPARTMENT OF LICENSING
APPRAISER PROGRAM
PO Box 9021
Olympia, WA 98507-9021



SHANNON D DOWN
3123 W Harley St
Seattle WA 98199-1215



(R/7/19)

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP4117796-21** Renewal of: **RAP4117796-20**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured**: **Shannon Down**

Item 2. **Address**: **3123 W. Harley Street**
City, State, Zip Code: **Seattle, WA 98199**

Item 3. **Policy Period**: From **07/23/2021** *(Month, Day, Year)* To **07/23/2022** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **500,000** **Damages** Limit of Liability – Each **Claim**

B. $ **500,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):

A. $ **0.00** Each **Claim**

B. $ **0.00** Aggregate

Item 6. **Premium**: $ **727.00**

Item 7. **Retroactive Date** (if applicable): **07/23/2007**

Item 8. **Forms, Notices and Endorsements attached**:
D42100 (03/15) D42300 WA (05/13) IL7324 (08/12)
D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1

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EXHIBIT "A"
LEGAL DESCRIPTION

LOT 7 OF GREENRIDGE ESTATES DIVISION II, AS PER PLAT RECORDED IN VOLUME 59 OF PLATS, PAGES 226 THROUGH 229, RECORDS OF SNOHOMISH COUNTY AUDITOR;

SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON.

KB 4/16/22
SB 4/16/22

AV 04/22/22
LD 04/22/22

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18763 76th Ave W, Lynnwood, WA 98037-4113, Snohomish County

APN: 012017-000-002-00 CLIP: 1060695726

Beds	Baths	Sale Price	Sale Date
3	4	N/A	N/A
Bldg Sq Ft	**Lot Sq Ft**	**Yr Built**	**Type**
1,593	1,307	2021	TH/RH

OWNER INFORMATION

Owner Name (LN FN)	Owner Record	Tax Billing Zip	98008
Tax Billing Address	15900 Se Eastgate Way #300	Tax Billing Zip+4	5012
Tax Billing City & State	Bellevue, WA	Owner Occupied	No

LOCATION INFORMATION

Zip Code	98037	Neighborhood Code	5506001-5506001
School District Name	Edmonds	Carrier Route	C094
School District Code	015	Range/Township/Section/Quarter	04-27-18NE
Census Tract	515.00		

TAX INFORMATION

Tax-ID	012017-000-002-00	Tax Area	0452
Parcel ID	01201700000200		
Legal Description	SECTION 18 TOWNSHIP 27 RANG E 04 QUARTER NE CYPRESS BLK 000 D-00 LOT 2		

ASSESSMENT & TAX

Assessment Year	2021	2020
Assessed Value - Total	$93,300	
Assessed Value - Land	$93,300	
Market Value - Total	$93,300	
Market Value - Land	$93,300	

CHARACTERISTICS

Lot Acres	0.03	Quality	Average
Lot Area	1,307	Heat Type	Heat Pump
Land Use	Townhouse/Rowhouse	Patio Type	Wood Deck
County Land Use	Single Family Condo Common Wal	Patio/Deck 1 Area	30
Year Built	2021	Garage Type	Attached Garage
Total Living Sq Ft	1,593	Parking Type	Attached Garage
Above Gnd Sq Ft	1,593	Attached Garage SF	369
Gross Area	1,962	Roof Type	Gable
Stories	3	Roof Material	Composition Shingle
Bedrooms	3	Roof Shape	Gable
Total Baths	4	Construction	Wood
Full Baths	3	Interior Wall	Drywall
Half Baths	1	Exterior	Single Siding
Condition	Excellent	Floor Cover	Carpet

SELL SCORE

Rating	Low	Value As Of	2022-05-08 04:30:44
Sell Score	463		

ESTIMATED VALUE

RealAVM™	$647,700	Confidence Score	74
RealAVM™ Range	$602,361 - $693,039	Forecast Standard Deviation	7
Value As Of	05/03/2022		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

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First American

Exhibit A

ISSUED BY
First American Title Insurance Company

File No: 4229-3666243

File No.: 4229-3666243

TRI-POINTE HOMES WASHINGTON INC, FORMERLY KNOWN AS THE QUADRANT CORPORATION, A WASHINGTON CORPORATION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SNOHOMISH, STATE OF WA, AND IS DESCRIBED AS FOLLOWS:

LOT 2, CYPRESS, ACCORDING TO THE PLAT THEREOF RECORDED UNDER RECORDING NO. 202011255008, RECORDS OF SNOHOMISH COUNTY, WASHINGTON.

004346-000-101-00(IOP) and 012017-000-002-00

18763 76th Ave W
Lynwood, Washington 98037

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.

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VALUATION CONNECT
A MORTGAGE CONNECT COMPANY

Property
Data Report

For: Valuation Connect
Client: Valuation Connect, loan Depot



18763 76th Ave W
Lynnwood, WA 98037, USA

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Property Photos



Front



Right

Borrower Joseph Son
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Property Photos



Left



Rear

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Property Photos



Address Verification



Street Scene

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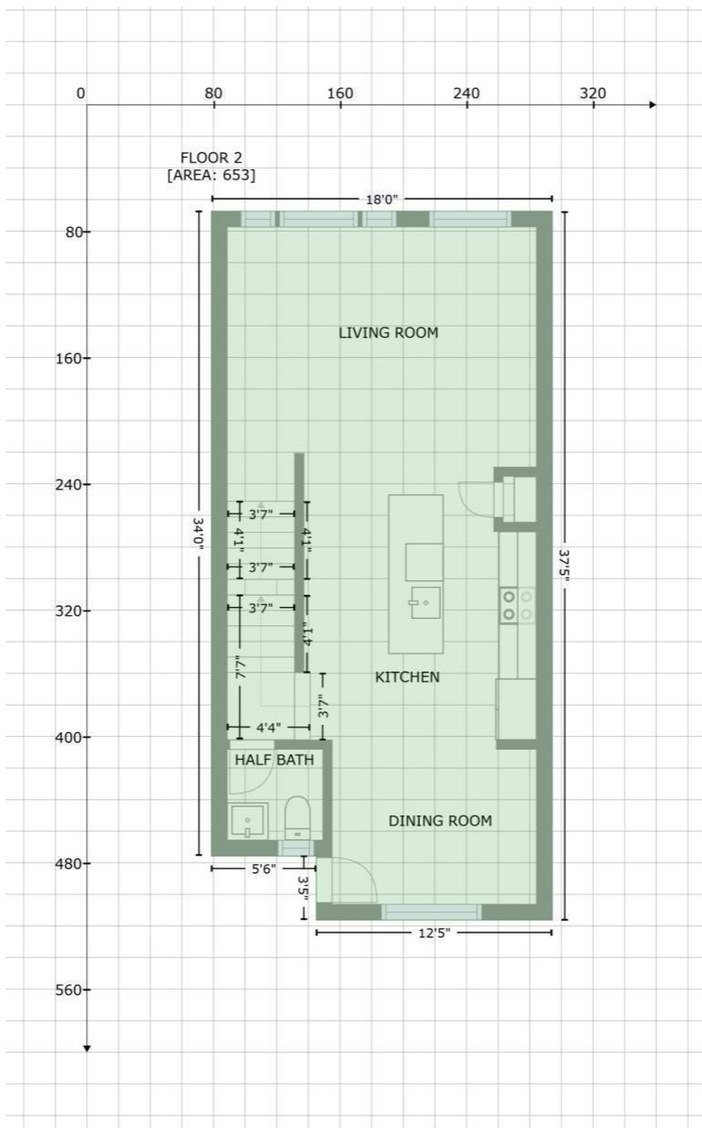
Property Photos



Street Scene

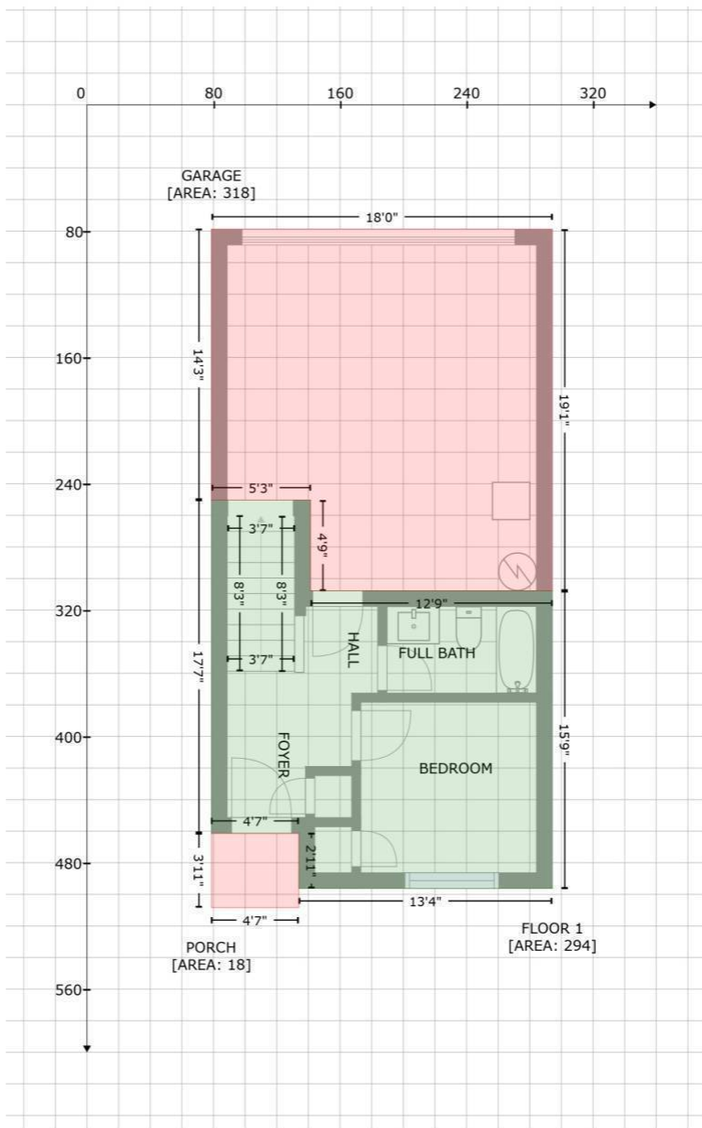
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Floor plan



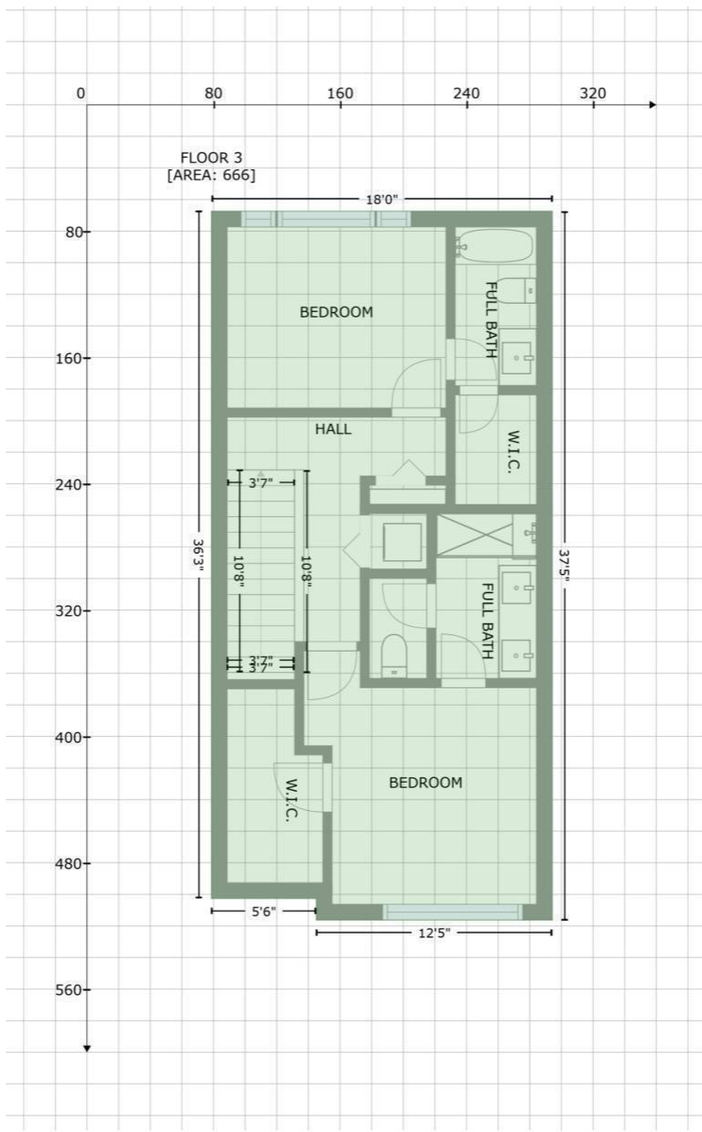
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Floor plan



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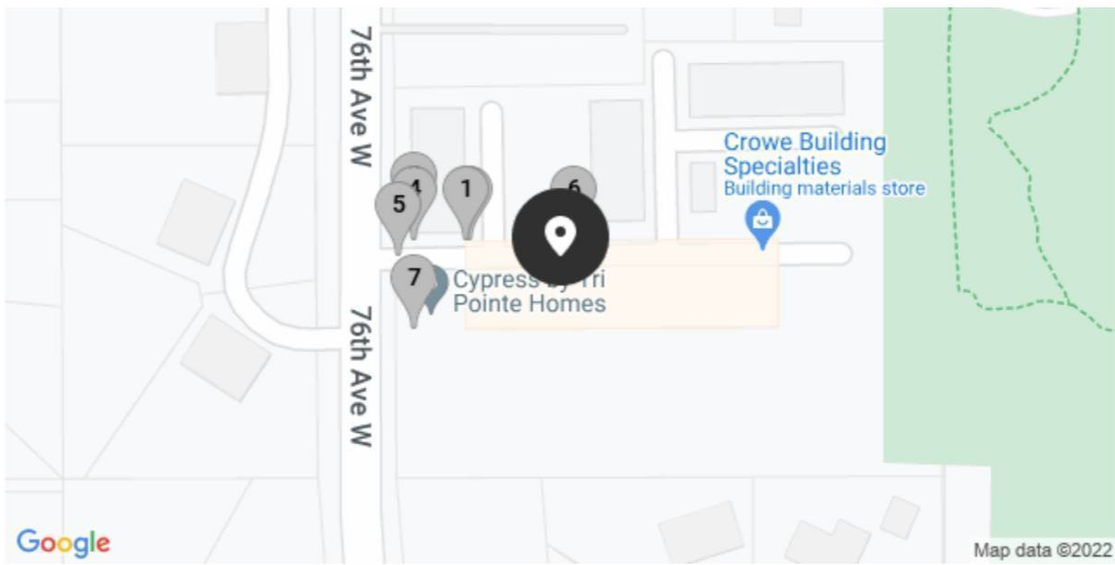
Floor plan

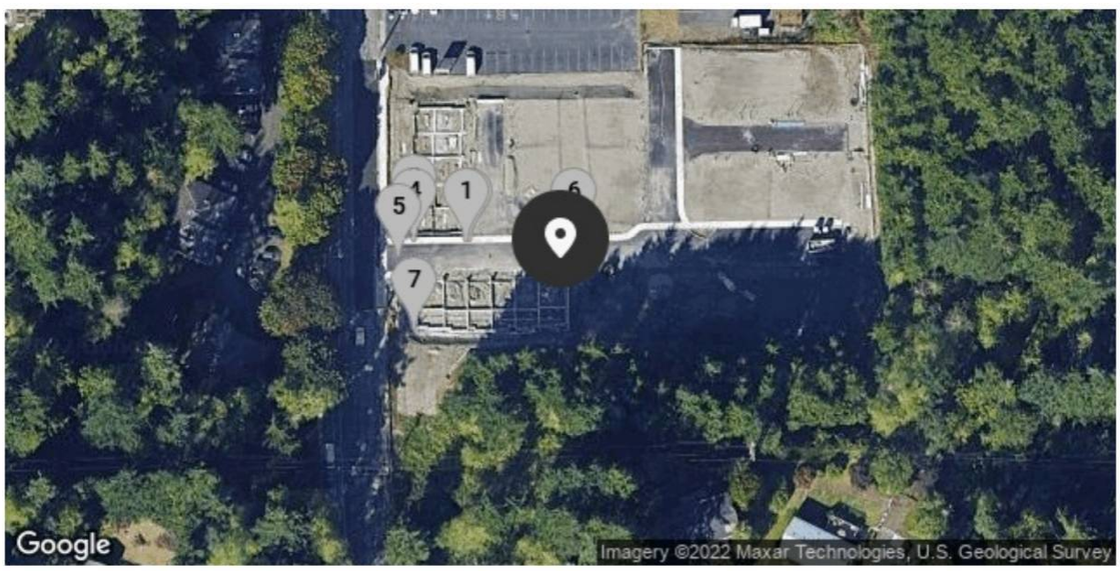


FLOOR 1 equation: -((141.3 + 141.3) * (250.3 - 307.7) + (141.3 + 294.2) * (307.7 - 307.7) + (294.2 + 294.2) * (307.7 - 496.3) + (294.2 + 134.1) * (496.3 - 496.3) + (134.1 + 134.1) * (496.3 - 461.4) + (134.1 + 78.7) * (461.4 - 461.4) + (78.7 + 78.7) * (461.4 - 250.3) + (78.7 + 141.3) * (250.3 - 250.3)) * 0.5 * 0.00694
FLOOR 2 equation: -((294.2 + 294.2) * (67.4 - 516.3) + (294.2 + 145) * (516.3 - 516.3) + (145 + 145) * (516.3 - 475.7) + (145 + 78.7) * (475.7 - 475.7) + (78.7 + 78.7) * (475.7 - 67.4) + (78.7 + 294.2) * (67.4 - 67.4)) * 0.5 * 0.00694
FLOOR 3 equation: -((294.2 + 294.2) * (67.4 - 516.3) + (294.2 + 145) * (516.3 - 516.3) + (145 + 145) * (516.3 - 502.6) + (145 + 78.7) * (502.6 - 502.6) + (78.7 + 78.7) * (502.6 - 67.4) + (78.7 + 294.2) * (67.4 - 67.4)) * 0.5 * 0.00694

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VALUATION CONNECT
A MORTGAGE CONNECT COMPANY





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tri pointe HOMES

Buyer Option Order

Inventory home 22621002

Lot Number: **1002**
Home Number: **22621002**
Permit Number: **BLDC024145**
Address: **18763 76TH AVE W, Lynnwood, WA 98037**

CYPRESS: 183B-1831-B
Designer: **Sidney Underwood**
Print Date: **1/27/2021**

Submitted Total: ($9,701.00)
Confirmed Total: $86,365.00

Submitted Options

Option No.	Option Name	Qty	Delta Price	Submitted
Flooring				
HWDSTR61	**Hardwood Stairs, Level 2 on 2nd Flight**	-1	**($8,670.00)**	1/27/2021 Deleted



Description: Includes 2nd (Main) to 3rd Floor Stairs.

ASTON HALL
#HW637-05016 (05016 BARONESS) by Shaw Floors

DSCARPET	**Carpet Investment Total**	0	**$287.00**	1/27/2021
DSHWOOD	**Hardwood Investment Total**	0	**($1,318.00)**	1/27/2021

Confirmed Options

Option No.	Option Name	Qty	Ext Price	Confirmed
Baths				

1

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PLTBTE00	**Included Gerber Maxwell Elongated Toilet**	4	**$0.00**	9/17/2020

Gerber Maxwell Two-Piece Elongated Toilet
#WS-20-912 by TPH

Location Notes: ALL BATHROOMS



SNKUM10	**White Rectangle Undermount Sink**	5	**$0.00**	9/17/2020

VANITY WHITE RECTANGLE PORCELAIN 1813
#SIN-POR-UNDRECWHT-1813 by MS International

Location Notes: ALL BATHROOMS



VANPEV00	**Replace Pedestal w/ Vanity (code for plumber)**	1	**$0.00**	9/17/2020



CAGRAISE	**Raise Vanity to 36" H in secondary bath. Note room.**	2	**$500.00**	10/8/2020

Location Notes: BATH 1 AND BATH 2



GCBBA101	**Bath 1- Merillat Cabinet Level 1**	1	**$0.00**	9/17/2020

McDurmon Laminate White
#MCU.LM.S.WHNON (White) by Merillat Basics

GCBBA201	**Bath 2- Merillat Cabinet Level 1**	1	**$0.00**	9/17/2020

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McDurmon Laminate White
#MCU.LM.S.WHNON (White) by Merillat Basics



GCBPBA01 **Powder Bath Vanity- Merillat Cabinet Level 1** 1 **$630.00** 9/17/2020

Description: Replaces pedestal (per plan).

McDurmon Laminate White
#MCU.LM.S.WHNON (White) by Merillat Basics

KNBBTH02 **Cabinet Hardware- Level 2 Secondary Bath** 90 **$90.00** 9/17/2020



Modern Hex 4"ctc Pull & Knob, Matte Black- 86457-US19, 86460-US19
#KNOB2-1 by General
↳ Emtek Modern Hex 4"ctc Pull Matte Black
#86460-US19 by General
↳ Emtek Modern Hex Knob Matte Black
#86457-US19 by General

Location Notes: BATH1, BATH 2 AND POWDER



SLBBA103 **Bath 1 Slab Countertop- Level 3** 1 **$440.00** 10/8/2020

Description: 3cm

Daltile Quartz Collection
#NQ52SLAB11/4X1L (Mercer Grey Velvet) by Daltile



SLBBA203 **Bath 2 Slab Countertop- Level 3** 1 **$440.00** 10/8/2020

Description: 3cm

Daltile Quartz Collection
#NQ52SLAB11/4X1L (Mercer Grey Velvet) by Daltile

SLBPWD03 **Powder Bath Slab Countertop- Level 3** 1 **$980.00** 10/8/2020

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Location Notes: BATH 2

BTHTST3 **Ensemble Tub/Shower w/ Surround- Wall Tile Level 3** 1 **$3,220.00** 10/8/2020

Description: Includes Daltile shower & soap shelves; 711211*2-0 Sterling Ensemble 60x32 Tub- White, w/ tile surround.

Potenza Ivory Matte/Satin 12X24-Por
#F12POTEIV1224V2 (Ivory) by Emser

Color Notes: OFFSET
Location Notes: BATH 1



GCBMBA01 **Primary/Master Bath- Merillat Cabinet Level 1** 1 **$0.00** 9/17/2020

McDurmon Laminate White
#MCU.LM.S.WHNON (White) by Merillat Basics



KNBMST02 **Cabinet Hardware- Level 2 Master Bath** 100 **$100.00** 9/17/2020

Modern Hex 4"ctc Pull & Knob, Matte Black- 86457-US19, 86460-US19
#KNOB2-1 by General
↳ Emtek Modern Hex 4"ctc Pull Matte Black
#86460-US19 by General
↳ Emtek Modern Hex Knob Matte Black
#86457-US19 by General



BTHDSS09 **Slab Level 3 Shower Seat Top in Primary/Master Bath** 1 **$720.00** 9/17/2020

Description: For shower seat that is separated from tub.

Daltile Quartz Collection
#NQ52SLAB11/4X1L (Mercer Grey Velvet) by Daltile



SLBMAB03 **Primary/Master Bath Slab Countertop- Level 3** 1 **$830.00** 9/17/2020

Description: 3cm

Daltile Quartz Collection
#NQ52SLAB11/4X1L (Mercer Grey Velvet) by Daltile

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BTENMB04	**Master/Primary Bath Enclosure, 78" Heavy Glass** MATTE BLACK *#BTHENC0MATTEBLACK by General*	1	**$1,780.00**	9/17/2020

BTHSRRM2	**Master Shower Surround- Wall Tile Level 2** Citizen Civilian Matte/Satin 12X24-Por *#F26CITICI1224M (Civilian) by Emser*	1	**$580.00**	9/17/2020

Color Notes: STRAIGHT LAY
Location Notes: MASTER



FLRSPN00	**Included Fiberglass Shower Pan-Primary/Master Bath**	1	**$0.00**	9/17/2020

Exterior



ELENCT04	**Included Schlage Encode Dead bolt & Century Handle, Chrome**	1	**$0.00**	9/17/2020

Flooring



FLRCRP23	**Carpet Level 4 - Mohawk 8 lb. pad Included** Tonal Fashion *#BP04A-939 (River Rocks) by MOHAWK - Portico Collection*	1	**$0.00**	10/8/2020

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HWDFLR02 **Hardwood Level 2** 1 **$0.00** 9/17/2020

ASTON HALL
#HW637-05016 (05016 BARONESS) by Shaw Floors



HWDSTR41 **Hardwood Stairs, Level 2 on 1st Flight** 1 **$8,230.00** 9/17/2020

Description: Includes 1st (Ground) to 2nd (Main) Floor Stairs.

ASTON HALL
#HW637-05016 (05016 BARONESS) by Shaw Floors



HWDSTR61 **Hardwood Stairs, Level 2 on 2nd Flight** 1 **$8,670.00** 9/17/2020

Description: Includes 2nd (Main) to 3rd Floor Stairs.

ASTON HALL
#HW637-05016 (05016 BARONESS) by Shaw Floors

FLRTL03 **Floor Tile Level 3** 1 **$0.00** 9/17/2020



Albero Bosco 8x24 Cer
#F58ALBEBO0824 (Bosco) by Emser

Color Notes: OFFSET
Location Notes: LAUNDRY AND HALL

FLRTL04 **Floor Tile Level 4** 1 **$0.00** 9/17/2020

Esplanade Alley 12x24 Por
#F02ESPLAL1224 (Alley) by Emser

Color Notes: OFFSET
Location Notes: BATH 1

FLRTL04 **Floor Tile Level 4** 1 **$0.00** 10/8/2020

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Sterlina Silver Matte/Satin 12X24-Por
#F13STERSI1224 (Silver) by Emser

Color Notes: STRIAGHT LAY
Location Notes: MASTER

GRTMSC01	**Grout Color- Floor Tile**	1	**$0.00**	9/17/2020



Mapei - 01 Alabaster
#GROUT-1 by General

Location Notes: BATH 1, HALL BATH, AND LAUNDRY ROOM FLOORS

GRTMSC01	**Grout Color- Floor Tile**	1	**$0.00**	10/8/2020



Mapei - 93 Warm Gray
#GROUT-14 by General

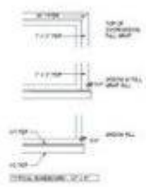
Location Notes: MASTER FLOOR

DSCARPET	**Carpet Investment Total**	1387	**$1,387.00**	9/17/2020
DSHWOOD	**Hardwood Investment Total**	7056	**$7,056.00**	9/17/2020
DSTILE	**Tile Investment Total**	2690	**$2,690.00**	9/17/2020

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Interior Finish



MLWMSC00	**Included Urban Millwork Package**	1	**$0.00**	9/17/2020

Description: SW7005 Pure White



WNDSILLU	**Window Sills- Upper Floor (to match millwork style)**	1	**$490.00**	9/17/2020



WNDWRAPB	**Window Wraps- Basement (to match millwork style)**	1	**$1,490.00**	9/17/2020

Description: Includes exterior slider door when applicable to plan. Does not include high windows in volume spaces (over 7'H from floor), or windows that are part of a set where one or more windows is in volume space (i.e. over stairs).



WNDWRAPM	**Window Wraps- Main Floor (to match millwork style)**	1	**$2,000.00**	9/17/2020

Description: Includes exterior slider door when applicable to plan. Does not include high windows in volume spaces (over 7'H from floor), or windows that are part of a set where one or more windows is in volume space (i.e. over stairs).

IHWSSG02	**Interior Door Hardware - Schlage Levers**	1	**$930.00**	9/17/2020

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Schlage Passage Lock Lattitude Lever in Matte Black Finish
#F10 LAT 622 by Schlage



DRITHI01 **All Floors: 6'8" Interior Door Package- Single Recess Panel** 1 **$660.00** 9/17/2020



INTPNT00 **Accent White Painted Ceilings- Whole House** 1 **$2,150.00** 9/17/2020

PNTEG01 **Paint- Eggshell** 1 **$910.00** 9/17/2020

Crushed Ice
#SW 7647 (Crushed Ice) by Sherwin-Williams Paints



STRHW01 **Included Half Wall at Stairs** 1 **$0.00** 9/17/2020

BKMEDG01 **Included Metal Tile Edging** 1 **$0.00** 10/8/2020

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Schluter: Jolly- Matte Black (MGS)
#JOLLY-MGS by General

Location Notes: BATH 1 TUB SURROUND NAD MASTER SHOWER



BKNONE **No Backsplash (note location)** 1 **$0.00** 10/8/2020

Location Notes: ALL BATHROOMS, NO SLAB BACKSPLASH



BKTMSC64 **6"H Backsplash- Emser Mosaic Level 3** 1 **$1.00** 10/8/2020

Metro Gray Marquise Mosaic 12x12 Lim
#M05METRGR1212MMQ (Gray) by Emser

Location Notes: BATH 2 BACKSPLASH



BTLMSC23 **Emser Mosaic Level 3 (per s/f + 15%)** 59 **$6,490.00** 9/17/2020

Intrigue Gray Picket Mosaic 11x15 Mar
#W94INTRGR1115MPK (Gray) by Emser

Color Notes: SEE DRAWING
Location Notes: MASTER VANITY WALL, EXTENDING INTO BACK SHOWER WALL



BTSPNC00 **Add Prefab Soap Niche, 16"x28"** 1 **$385.00** 10/8/2020

Description: Installed 4' off the floor. Located per plan.

No Divider - Open niche
#SOAPOO-2 by General

Location Notes: MASTER

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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



BTSPNC02 **Add Daltile Shower & Soap Shelves** 1 **$255.00** 10/8/2020

White Gloss CN10
#SPTILEWHITEGLOSS by General
↳ Bath Accessories White Gloss Corner Shelf with Flange CN10 5 1/4 x 5 1/4 Corner Shelf Plain
#CN10BA6701P (White Gloss Corner Shelf with Flange) by Daltile
↳ Bath Accessories White Gloss Large Corner Shelf with Flange CN10 9 1/8 x 9 1/8 Large Corner Shelf Pl
#CN10BA6801P (White Gloss Large Corner Shelf with Flange) by Daltile

Location Notes: BATH 1

GRTMSC02 **Grout Color - Wall Tile** 1 **$0.00** 9/17/2020

Mapei - 38 Avalanche
#GROUT-10 by General

Location Notes: MASTER BATH WALL ACCENT AND SHOWER SURROUND

GRTMSC02 **Grout Color - Wall Tile** 1 **$0.00** 10/8/2020



Mapei - 93 Warm Gray
#GROUT-14 by General

Location Notes: BATH 1 SHOWER SURROUND

Kitchen



APPREF03 **KitchenAid Counter-Depth French Refrigerator** 1 **$2,480.00** 9/17/2020

Refrigeration
#KRFC300ESS (Stainless Steel) by KitchenAid



APPPKG16 **KitchenAid Electric Appliance Package** 1 **$6,420.00** 9/17/2020

Ranges
#KSEB900ESS (Stainless Steel) by KitchenAid

Dishwashers
#KDTE204GPS (Stainless Steel with PrintShield™ Finish) by KitchenAid

Microwaves
#KMHC319ESS (Stainless Steel) by KitchenAid

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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

	BKTKIT34	**Kitchen Backsplash Full Height Slab Level 4**	1	**$3,630.00**	9/17/2020

Calacatta Laza
#QSL-CALALAZA-3CM (Polished) by MS International

	**CAGVLKM0**	**Kitchen Cabinet Valance - Merillat**	1	**$460.00**	10/8/2020

CLT 3/4" Flat Valance (McDurmon or Classics)
#CLT.75 by General

	**GCBKTI01**	**Kitchen Island- Merillat Cabinet Level 1**	1	**$0.00**	9/17/2020

McDurmon Laminate White
#MCU.LM.S.WHNON (White) by Merillat Basics

	**GCBKTP01**	**Kitchen Perimeter- Merillat Cabinet Level 1**	1	**$0.00**	9/17/2020

McDurmon Laminate White
#MCU.LM.S.WHNON (White) by Merillat Basics

	KNBKIT02	**Cabinet Hardware- Level 2 Kitchen**	300	**$300.00**	9/17/2020



Modern Hex 4"ctc Pull & Knob, Matte Black- 86457-US19, 86460-US19
#KNOB2-1 by General
↳ Emtek Modern Hex 4"ctc Pull Matte Black
#86460-US19 by General
↳ Emtek Modern Hex Knob Matte Black
#86457-US19 by General

	SLBKIL04	**Kitchen Island Slab Countertop- Level 4**	1	**$2,640.00**	9/17/2020

13

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Description: 3cm

Calacatta Laza
#QSL-CALALAZA-3CM (Polished) by MS International

SLBKTP04	**Kitchen Perimeter Slab Countertop- Level 4**	1	**$990.00**	9/17/2020

Description: 3cm

Calacatta Laza
#QSL-CALALAZA-3CM (Polished) by MS International



PLFKIT07	**Kitchen Faucet- Brizo, Essential Finishes (PC & BL)**	1	**$770.00**	9/17/2020

Pull-Down Faucet with Angled Spout and Knurled Handle
#63063LF-BLGL (Matte Black / Luxe Gold) by Brizo

PLFKIT88	**Included Air Switch Garbage Disposal**	1	**$0.00**	9/17/2020



MATTE BLACK, Matte Black, STS-SO w/ STC-MTBLK
#STS-SOMATTEBLACK by General

PLFKIT89	**Included 1/3 HP Garbage Disposal**	1	**$0.00**	9/17/2020



InSinkErator Badger 1
#BADGER1 by General

PLSKIT11	**Level 1 Apron Front Sink**	1	**$1,340.00**	10/8/2020

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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



Vault™ 35-1/2" x 21-1/4" x 9-5/16" Undermount single-bowl farmhouse kitchen sink for 36" cabinet
#K-3943-NA (Not Applicable) by KOHLER

Laundry



APPWDS01 **Whirlpool Stacked Washer/Dryer , White (requires rough in)** 1 **$1,920.00** 9/17/2020

ComboWasherDryers
#WET4027HW (White) by Whirlpool

Lighting

LTPMSC05 **Oslo Lighting Collection, Chrome** 1 **$0.00** 9/17/2020



LTGBLB00 **Included Recessed Can LED Bulbs, 2700K Warm White** 1 **$0.00** 9/17/2020





ELEPWPW **Electrical Lighting Prewire (see elec plan)** 4 **$440.00** 10/8/2020

Description: Capped w/ white cover. Extra switch not included.

ELESWAS **Add Light Switch (see elec plan)** **$120.00** 10/8/2020

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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



2

LTGALA00 **A La Carte Lighting, Specialty Fixture** 1 **$1.00** 10/8/2020

Description: Requires confirmation with lighting vendor that fixture is available. Consultant to place order at time of finalization for specialty fixture(s). Mark on elec plan. Extra switch is not included.

Color Notes: CUSTOM LIGHTING - SEE DETAILS/ELECTRICAL
Location Notes: KITCHEN, DINING



LTUKIT00 **LED Undercabinet Lighting- Kitchen** 1 **$520.00** 9/17/2020

Description: Includes (1) Switch. American Lighting LED 3-Complete w/ Color Temp Control

White
#UNCABLTWHITE by General



TECTLU08 **Included Caseta Lighting Control Starter Package** 1 **$0.00** 9/17/2020

Description: Includes: (1) Caseta Smart Bridge Pro (capable of control with smart devices. Expandable to 49 Lighting Control/Shade Devices). (1) Caseta 4-Button Scene Switch (3 scenes & all off). (5) Caseta 600watt Single Pole Dimmer Switches. (1) Caseta Pico Remote with wall mount kit (for 3-way location on lights with a Caseta dimmer switch). Requires high speed wireless internet.

Home Comfort & Convenience

MODEL00 **Model Home Feature** 1 **$0.00** 9/17/2020

MODEL00 **Model Home Feature** 1 **$0.00** 10/8/2020

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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610



Color Notes: ACCENT WALLS COLORS, SEE DIAGRAMS
Location Notes: ACCENT PAINT FOR BEDROOM 3, BATH 1, DINING ROOM, AND LIVING ROOM

MODEL00	**Model Home Feature**	1	**$0.00**	10/8/2020



Color Notes: SMOOTH WALLS, SEE DIAGRAMS
Location Notes: DINING ROOM, PREIMARY BEDROOM, PWDER

MODEL00	**Model Home Feature**	1	**$0.00**	10/8/2020



Color Notes: WALL PAPER BY PDI, SEE DIAGRAM
Location Notes: POWDER AND PRIMARY BEDROOM

MODEL00	**Model Home Feature**	1	**$0.00**	10/8/2020



Color Notes: CUSTOM MIRRORS, SEE DOC
Location Notes: PREIMAR BATH, BATH 1, BATH 2 AND POWDER

MODEL00	**Model Home Feature**	1	**$0.00**	10/8/2020



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Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Color Notes: NOUND CARPET - SEE DETAILS
Location Notes: LINVING ROOM

OPTION	**Lot Specific Option Cost**	1	**$0.00**	9/17/2020

TECAPK04	**Included Home Smart Automation Tech Package (Townhome v3.0)**	1	**$0.00**	9/17/2020

Description: Includes: 36" Smart panel low-volt data hub; (2)CAT6 network jacks at Great Room & Primary Bedroom; USB A&C combo charging outlets per elec plan; EV outlet at garage; Eero wireless system; Ring PRO video doorbell- satin nickel; Liftmaster 8550W WiFi garage door opener; Caseta lighting control starter pkg (see separate code & elec dwg); and Schlage Encode front door hardware (see separate code).

Windows



INCCSW00	**Whole House- Cell Shade Window Blind Package**	1	**$2,780.00**	9/17/2020

Description: Does not include exterior doors, sidelights, slider doors and windows in garage, volume space or wet areas (showers). See diagram for included locations.

A&I Corded Single Cell Light Filtering- Spun Lace, White Dove 3/4" PLS410-069, top down bottom up
#BLINDCS-1 by General

Notwithstanding the finalization of this Buyer Option Order, as indicated by Buyer's execution of this Buyer Option Order, Seller shall have no obligation to order any Options until the Options Addendum or Options Amendment to which this Buyer Option Order is attached, as applicable, is fully executed by Buyer, Buyer has paid the required Options Deposit and Seller has approved the Options by signing the Options Addendum or Options Amendment to which this Buyer Option Order is attached, as applicable. Capitalized terms not otherwise defined in this Buyer Option Order shall have the meaning ascribed to such term in the Purchase Agreement under which the Option Addendum or Option Amendment to which this Buyer Option Order is attached is entered into.

Buyer's signature or acceptance of this Buyer Option Order is final and binding upon Buyer and may not be revised or amended without the written consent of Seller. By executing this Buyer Option Order you are confirming that you have reviewed the information above and are agreeing to accept and pay for the option selections set forth above, under the terms of the purchase agreement and any Options Addendum or Options Amendment.

We endeavor to provide accurate information, but information provided through this service may not always be accurate and may contain errors or misstatements. Products, features, prices and options are subject to change or substitution, any time without notice or obligation, in Seller's sole and absolute discretion. Product descriptions, photos, renderings, images, and other information may reflect artists' conceptions and are for illustrative purposes only and may not accurately represent actual construction. All information is provided as-is and without any warranty as to the accuracy and completeness of any information. Neither Seller nor any of its affiliates, suppliers, service providers, or representatives undertakes any responsibility or liability for any errors or omissions in any information provided through this service or for any actions taken as a result of your use of this option selection service. Use of this service does not constitute an offer or solicitation for sale and does not create any contract, agreement, legal rights or obligations between us with respect to the sale of any home or real property. Agreement to or execution of this document by any studio design professional or other person shall not constitute Seller's acceptance of this Buyer Option Order, which may only be accepted by Seller pursuant to the Options Addendum or Options Amendment process referenced above. Not all features and options are available in all homes. Unless otherwise expressly stated, homes do not come with hardscape, landscape, or other decorator items. Community maps, illustrations, plans and/or amenities reflect our current vision and are subject to change without notice. Our name and the logos contained herein are registered trademarks of Tri Pointe Homes, Inc. and/or its subsidiaries. © 2021 Tri Pointe Homes, Inc. All rights reserved. tripointehomes.com/statelicenses-notices

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Listing # **1914425** **18767 76th Ave W , Lynnwood 98037** STAT: **Sold** LP: **$734,900**
County: **Snohomish** LT: BLK: CMTY: **Lynnwood** PRJ: **CYPRESS**



Type: **Condo**
AR: **730** TAX: **01201700000400**
MAP: GRD: Internet: **Yes**
DD:

CDOM: **0**
OLP: **$734,900**
SP: **$734,900**
FIN: **Conventional**
LD: **03/21/2022**
XD:
OMD: **03/21/2022**
SLDT: **03/21/2022**

LAG: PH:
FAX: Email:
LO: PH:
SOC: Cmnts:
CLA: PH:
CLO: PTO: F17:
OTVP: OCC:
OWN: OPH:
KEY:
PTS: OAD:
POS:
TRM:
HOD: **$140**
TX$: TXY: SNR: MOR:
Right of First Refusal:

SFF:
ASF: **1,593**
Community Feat:
SFU:
SFS: **Realist**

SPA: SAA: AFH:

SO: **COMPASS (5813)**
PH: **(425) 242-6440** Seller Concess: **No**

BR: **0** BDA: BTH: **0.00** FBT: **0** QBT: **0** HBT: **0** FP Ttl: **0** TOF:

	G	L	M	U
BR:		**0**	**0**	**0**
FUL:	**0**	**0**	**0**	**0**
3/4:	**0**	**0**	**0**	**0**
1/2:	**0**	**0**	**0**	**0**

FP:

VEW:
WFT:
LDE:
CTD:
CMN:

GR: PKS: STY: **34 - Condo (3 Levels)**
REM: YBT: **2021** NC: **Completed** WDW:
EXT: **Cement Planked** STN: STL:
ARC: RF: **Composition**

ENS: HTC:
WHT: LSD: FLS:
APH:
APS:

Condo Information
Stories: # Units: Floor #: # Prk: Own Oc%:
Manager: Mngr Ph:
Assc Cnct: Assc Ph:
H/O Incl: **Common Area Maintenance, Earthquake Ins., Lawn Service, Road Maintenance**
Unit Feat:
Rent Cap:

SD: EL: JH: SH:
3rd Party Aprvl Req: Bank/REO Owned: **No** BUS: BUS RTE:
Green Cert:
Built Green: HERS Score: EPS Score: LEED:
NWMLS Cert: Cnstrct Mthds:

Agent Only Remarks:

Marketing Remarks:

Offers:

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Listing # **1893705** **21222 82nd Place W , Edmonds 98026** STAT: **Sold** LP: **$824,000**
County: **Snohomish** LT: **4** BLK: CMTY: **Edmonds** PRJ:



Type: **Residential** CDOM: **6**
AR: **730** TAX: **00467400000604** OLP: **$824,000**
MAP: GRD: Internet: **Yes** SP: **$920,000**
DD: **From Hwy 99 - Go west on 212th St SW. Go left on 82nd Pl W. Townhomes will be immediately on right.** FIN: **Conventional**
LD: **02/25/2022**
XD:
OMD: **03/03/2022**
SLDT: **04/06/2022**

LAG: **Adam E. Cobb (75121)** PH: **(206) 854-9454 (Cellular)**
FAX: **(425) 776-8122** Email: **adamcobb@windermere.com**
LO: **Windermere Real Estate GH LLC (7356)** PH: **(425) 672-1118 x5242**
SOC: **3** Cmnts:
CLA: PH:
CLO: PTO: **Yes** F17: **Provided**
OTVP: **Vacant** OCC: **Vacant**
OWN: **Randy N. Clark & Judy L. Clark** OPH: **(000) 000-0000**
KEY: **Appointment, MLS Keybox, ShowingTime, Vacant**
PTS: **(000) 000-0000** OAD: **Edmonds, WA**
POS: **Closing**
TRM: **Cash Out, Conventional**
HOD: **$167**
TX$: **$5,000** TXY: **2022** SNR: **No** MOR:

SFF: **1,482** SFU:
ASF: **1,482** SFS: **Builder Plans**
Community Feat:

SPA: SAA: AFH:

SO: **Kelly Right RE of Seattle LLC (2821)**
PH: **(206) 525-5235** Seller Concess: Right of First Refusal:

BR: **3** BDA: BTH: **2.25** FBT: **1** QBT: **1** HBT: **1** FP Ttl: **1** TOF:

	G	L	M	U
BR:		**0**	**0**	**3**
FUL:	**0**	**0**	**0**	**1**
3/4:	**0**	**0**	**0**	**1**
1/2:	**0**	**0**	**1**	**0**
FP:			**1**	

ACR: **0.077** LSF: **3,347**
VEW: LSZ:
WFT: WFG:
LTV: **Level**
LDE: **Paved Street, Sidewalk** POL:
SIT: **Cable TV, Fenced-Fully, Gas Available, High Speed Internet, Patio**

Entry **Main**
Great Room **Main**
Kit w Eat Spc **Main**
Primary Bedroom **Upper**
Utility Room **Upper**

GR: **Driveway Parking, Garage-Attached** GAR: **2** STY: **32 - Townhouse**
BLD: **Select Homes Inc** YBT: **2022** NC: **Completed** FND: **Poured Concrete**
BDI: **Attached/Zero Lot Line, Built On Lot** ARC:
BDC: RF: **Composition**
EXT: **Stone, Wood** BSM: **None**
MHM: MHS: MHN:

ENS: **Natural Gas** HTC: **Forced Air, Tankless Water Heater**
WHT: **Tankless** LSD: FLS: **Ceramic Tile, Hardwood, Wall to Wall Carpet**
FEA: **Bath Off Primary, Dbl Pane/Storm Windw, Walk-in Closet, Walk-in Pantry**
APS: **Dishwasher, Garbage Disposal, Microwave, Refrigerator, Stove/Range**

WAS: **Public** WAC: **City of Edmonds** SD: **Edmonds** EL: **Chase Lake Elem**
SWR: **Sewer Connected** SWC: **City of Edmonds** JH: **College Pl Mid** SH: **Edmonds Woodway High**
Green Cert: POC: **Snohomish PUD** BUS: **Yes** BUS RTE: **115 | 116**
Zoning Jur: Zoning Code: 3rd Party Aprvl Req: **None** Bank/REO Owned Y/N: **No**
Built Green: HERS Score: EPS Score: LEED:
NWMLS Cert: Cnstrct Mthds:

Agent Only Remarks: **No Showingtime Appointment needed. Go & Show. Overlapping Allowed. Offer are due by 12:00pm on 03/02. Please see supplements for offer instructions, HOA Budget, Builder Addendum, Transfer Disclosure & Seller Info. Taxes are an estimate. Tax ID will be amended upon plat recording. 2-10 Warranty provided by seller.**

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Listing # **1879397** **8127 212th St SW #4, Edmonds 98026** STAT: **Sold** LP: **$725,000**
County: **Snohomish** LT: BLK: CMTY: **5 Corners** PRJ: **Rose Monte**



Type: **Condo** CDOM: **6**
AR: **730** TAX: **00888412700400** OLP: **$725,000**
MAP: GRD: Internet: **Yes** SP: **$777,500**
DD: **At 5 corners, east on 212th, home on the north side of street.** FIN: **Conventional**
LD: **01/18/2022**
XD:
OMD: **01/24/2022**
SLDT: **02/18/2022**

LAG: **Chris F. Cooley (52416)** PH: **(206) 595-8861 (Cellular)**
FAX: **(425) 776-8122** Email: **cooley@windermere.com**
LO: **Windermere Real Estate GH LLC (7356)** PH: **(425) 672-1118 x206**
SOC: **3** Cmnts:
CLA: PH:
CLO: PTO: **Yes** F17: **Provided**
OTVP: **Owner** OCC:
OWN: **Jordan R Coons** OPH: **(301) 704-0426**
KEY: **Appointment, MLS Keybox, Vacant**
PTS: **(000) 000-0000** OAD: **Edmonds, WA**
POS: **Closing**
TRM: **Cash Out, Conventional**
HOD: **$499**
TX$: **$3,882** TXY: **2021** SNR: **No** MOR:
Right of First Refusal: **No**

SFF: SFU:
ASF: **2,108** SFS: **Public Records**
Community Feat:

SPA: **No** SAA: AFH: **No**

SO: **COMPASS (4704)**
PH: **(425) 637-7777** Seller Concess: **No**

BR: **3** BDA: BTH: **3.50** FBT: **3** QBT: **0** HBT: **1** FP Ttl: **1** TOF:

	G	L	M	U
BR:		**1**	**0**	**2**
FUL:	**0**	**1**	**0**	**2**
3/4:	**0**	**0**	**0**	**0**
1/2:	**0**	**0**	**1**	**0**
FP:			**1**	

Den/Office	**Upper**
Dining Room	**Main**
Entry	**Main**
Family Room	**Lower**
Kit w Eat Spc	**Main**
Living Room	**Main**
Primary Bedroom	**Upper**

VEW: **Territorial**
WFT:
LDE: **Curbs, Paved Street, Sidewalk**
CTD: **Subj to Restrictions**
CMN: **Cable TV, Outside Entry**
GR: **Individual Garage, Off Street** PKS: STY: **32 - Townhouse**
REM: **Yes** YBT: **1999** NC: WDW:
EXT: **Log, Wood** STN: STL:
ARC: RF: **Composition**
ENS: **Natural Gas** HTC: **Forced Air**
WHT: LSD: FLS: **Ceramic Tile, Hardwood, Wall to Wall Carpet**
APH:
APS: **Dishwasher, Garbage Disposal, Microwave, Refrigerator, Stove/Range**

Condo Information
Stories: **3** # Units: **12** Floor #: # Prk: **2** Own Oc%:
Manager: **Brad Archer** Mngr Ph: **(425) 939-7885**
Assc Cnct: Assc Ph:
H/O Incl: **Earthquake Ins., Garbage, Natural Gas, Sewer, Water**
Unit Feat: **Insulated Windows, Walk-in Closet, Yard**
Rent Cap: **No Rental Cap**

SD: **Edmonds** EL: **Chase Lake Elem** JH: **College Pl Mid** SH: **Edmonds Woodway High**
3rd Party Aprvl Req: **None** Bank/REO Owned: **No** BUS: BUS RTE:
Green Cert:
Built Green: HERS Score: EPS Score: LEED:
NWMLS Cert: Cnstrct Mthds:

Agent Only Remarks: **PLEASE REMOVE SHOES- the outside black asphalt carries inside to the white carpets. please park in spaces just off 212th. CW title and escrow (Julie Shropshire). Home inspection report available after showing. Sellers would love a 1-2 week rent back if possible. Offers due on Monday at 11 a.m.**

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Listing # **1920919** **21501 80th Ave W #102, Edmonds 98026** STAT: **Pending** LP: **$765,000**
County: **Snohomish** LT: BLK: CMTY: **Edmonds** PRJ: **Magnolia Court**



Type: **Condo** CDOM: **1**
AR: **730** TAX: **01013300010200** OLP: **$765,000**
MAP: GRD: Internet: **Yes**
DD: **From 220th St SW: N - on 80th Ave W. Townhomes will be on right. From 212th St SW: S - 80th Ave W. Townhomes will be on left.** FIN:
LD: **04/22/2022**
XD:
OMD: **04/23/2022**

LAG: **Adam E. Cobb (75121)** PH: **(206) 854-9454 (Cellular)**
FAX: **(425) 776-8122** Email: **adamcobb@windermere.com**
LO: **Windermere Real Estate GH LLC (7356)** PH: **(425) 672-1118 x5242**
SOC: **3** Cmnts:
CLA: PH:
CLO: PTO: **Yes** F17: **Provided**
OTVP: **Owner** OCC: **Vanbuskirk/Tran**
OWN: **Calvin Vanbuskirk** OPH: **(000) 000-0000**
KEY: **Appointment, MLS Keybox, ShowingTime, Vacant**
PTS: **(000) 000-0000** OAD: **Edmonds, WA**
POS: **Closing**
TRM: **Cash Out, Conventional**
HOD: **$300**
TX$: **$3,945** TXY: **2022** SNR: **No** MOR:
Right of First Refusal:

SFF: SFU:
ASF: **1,683** SFS: **Realist**
Community Feat:

SPA: **No** SAA: AFH:

BR: **3** BDA: BTH: **2.50** FBT: **2** QBT: **0** HBT: **1** FP Ttl: **1** TOF:

	G	L	M	U
BR:		**0**	**0**	**3**
FUL:	**0**	**0**	**0**	**2**
3/4:	**0**	**0**	**0**	**0**
1/2:	**0**	**0**	**1**	**0**
FP:			**1**	

Dining Room	**Main**
Entry	**Main**
Kit w Eat Spc	**Main**
Living Room	**Main**
Primary Bedroom	**Upper**
Utility Room	**Upper**

VEW:
WFT:
LDE: **Curbs, Paved Street, Sidewalk**
CTD: **No Restrictions**
CMN:

GR: **Individual Garage** PKS: **2** STY: **32 - Townhouse**
REM: YBT: **2004** NC: WDW:
EXT: **Wood** STN: STL:
ARC: **Townhouse** RF: **Composition**

ENS: **Natural Gas** HTC: **Forced Air**
WHT: LSD: FLS: **Hardwood, Wall to Wall Carpet**
APH: **Cooking-Gas**
APS: **Dishwasher, Dryer, Microwave, Refrigerator, Washer**

Condo Information
Stories: # Units: **6** Floor #: # Prk: Own Oc%:
Manager: **Duane Hoff** Mngr Ph: **(206) 579-3432**
Assc Cnct: **Duane Hoff** Assc Ph: **(206) 579-3432**
H/O Incl: **Common Area Maintenance, Earthquake Ins., Garbage, Lawn Service**
Unit Feat: **Balcony/Deck/Patio, Insulated Windows, Primary Bath, Vaulted Ceilings, Walk-in Closet, Yard**
Rent Cap: **Below Rental Cap (See Remarks)**

SD: **Edmonds** EL: **Chase Lake Elem** JH: **College Pl Mid** SH: **Edmonds Woodway High**
3rd Party Aprvl Req: **None** Bank/REO Owned: **No** BUS: **Yes** BUS RTE: **115 | 116**
Green Cert:
Built Green: HERS Score: EPS Score: LEED:
NWMLS Cert: Cnstrct Mthds:

Agent Only Remarks: **Seller Procured Home Inspection uploaded in supplements, please include WRE42 with offer. Chicago Title & Escrow #500132873 - Nickey Balliet, Closer. Resale Cert pending receipt, will upload once received.**

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Listing # **1928884** **8507 Bowdoin Wy #3, Edmonds 98026** STAT: **Pending** LP: **$749,000**
County: **Snohomish** LT: BLK: CMTY: **5 Corners** PRJ: **Magnolia Lane**



Type: **Residential** CDOM: **5**
AR: **730** TAX: **01041900000300** OLP: **$749,000**
MAP: GRD: Internet: **Yes**
DD: **From HWY 99 head West on 212th SW to 5 Corners roundabout. At roundabout take 3rd left onto Bowdoin Way (heading West). Property will be on the right. Parking on Street.**
FIN:
LD: **05/05/2022**
XD:
OMD: **05/10/2022**

LAG: **Arlene K Nornes (45080)** PH: **(206) 910-1737 (Cellular)**
FAX: **(425) 776-8122** Email: **anornes@windermere.com**
LO: **Windermere Real Estate GH LLC (7356)** PH: **(425) 672-1118 x301**
SOC: **3** Cmnts:
CLA: PH:
CLO: PTO: **Yes** F17: **Provided**
OTVP: **Owner** OCC: **Gary and Joanne**
OWN: **Gary Mallett** OPH: **(206) 226-3676**
KEY: **Appointment, MLS Keybox, ShowingTime, Vacant**
PTS: **(000) 000-0000** OAD: **Edmonds, WA**
POS: **Closing**
TRM: **Cash Out, Conventional**
HOD: **$450**
TX$: **$4,573** TXY: **2022** SNR: **No** MOR:
Right of First Refusal: **No**

SFF: **1,644** SFU:
ASF: **1,644** SFS: **Public Records**
Community Feat:
SPA: SAA: AFH:

BR: **3** BDA: BTH: **2.25** FBT: **1** QBT: **1** HBT: **1** FP Ttl: **1** TOF:

	G	L	M	U
BR:		**0**	**0**	**3**
FUL:	**0**	**0**	**0**	**1**
3/4:	**0**	**0**	**0**	**1**
1/2:	**0**	**0**	**1**	**0**
FP:			**1**	

ACR: **0.416** LSF: **18,119**
VEW: LSZ:
WFT: WFG:
LTV: **Level**
LDE: **Curbs, Dead End Street, Paved Street, Sidewalk** POL:
SIT: **Cable TV, Fenced-Partially, Gas Available, High Speed Internet, Patio, Sprinkler System**

Primary Bedroom	**Upper**
Dining Room	**Main**
Entry	**Main**
Kit w/o Eat Spc	**Main**
Living Room	**Main**
Utility Room	**Upper**

GR: **Garage-Attached** GAR: **2** STY: **32 - Townhouse**
BLD: **Goodnight Brother** YBT: **2005** NC: FND: **Poured Concrete**
BDI: **Built On Lot** ARC:
BDC: **Good** RF: **Composition**
EXT: **Cement Planked, Wood** BSM: **None**
MHM: MHS: MHN:

ENS: **Natural Gas** HTC: **Forced Air**
WHT: **Gas** LSD: FLS: **Ceramic Tile, Hardwood, Wall to Wall Carpet**
FEA: **Bath Off Primary, Dbl Pane/Storm Windw, Walk-in Closet**
APS: **Dishwasher, Dryer, Garbage Disposal, Microwave, Refrigerator, Stove/Range, Washer**

WAS: **Public** WAC: SD: **Edmonds** EL: **Chase Lake Elem**
SWR: **Sewer Connected** SWC: JH: **College Pl Mid** SH: **Edmonds Woodway High**
Green Cert: POC: BUS: **Yes** BUS RTE:
Zoning Jur: **City** Zoning Code: 3rd Party Aprvl Req: **None** Bank/REO Owned Y/N: **No**
Built Green: HERS Score: EPS Score: LEED:
NWMLS Cert: Cnstrct Mthds:

Agent Only Remarks: **Please use Showing Time. Dbl listed. Pet restriction excludes pitbull breed. Stewart Title & Escrow #1683543 Closer: Dawn Barry 425-317-7305/Dawn.Barry@Stewart.com Offers due 5/10 at 12:00PM - Double - MLS #1927482**

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1
The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: *Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: *The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3
The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: *The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4
The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: *The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5
The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: *Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6
The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: *Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions

File No. 22-5065
Case No. 400769598

Quality Ratings and Definitions

Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD)
Property Description Abbreviations Used in This Report

File No. 22-5065
Case No. 400769598

Abbreviation	Full Name	May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Market Conditions Addendum to the Appraisal Report

File No. 22-5065
Case No. 400769598

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 18763 76TH AVE W City Lynnwood State WA ZIP Code 98037

Borrower Joseph Son

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	17	22	32	[X] Increasing [ ] Stable [ ] Declining
Absorption Rate (Total Sales/Months)	2.83	7.33	10.67	[X] Increasing [ ] Stable [ ] Declining
Total # of Comparable Active Listings	3	1	2	[ ] Declining [X] Stable [ ] Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	1.06	0.14	0.19	[ ] Declining [ ] Stable [X] Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Median Comparable Sales Price	745,569	754,288	762,475	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Sales Days on Market	5	1	4	[ ] Declining [X] Stable [ ] Increasing
Median Comparable List Price	749,950	795,000	867,475	[X] Increasing [ ] Stable [ ] Declining
Median Comparable Listings Days on Market	0	2	20	[ ] Declining [ ] Stable [X] Increasing
Median Sale Price as % of List Price	100%	103%	100%	[ ] Increasing [X] Stable [ ] Declining
Seller-(developer, builder, etc,) paid financial assistance prevalent?	[ ] Yes	[X] No		[ ] Declining [X] Stable [ ] Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

Seller concessions are not reported as public information in this market, however, 1-3% seller concessions appear to have remained common in this market in spite of more limited finance products currently available. Transactions with final price above list price due to concessions and are rare but seller concessions are still in evidence.

Are foreclosure sales (REO sales) a factor in the market? [ ] Yes [X] No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information.

Data Sources: MLS ID = 808, State = Washington, MLS Board = NWMLS - Northwest MLS, Matrix, SFR

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

There were a total of 71 Comparable Settled Sales in the past 12 months. The Median Sales Price for the prior 7-12 months was $745,569 and for the current to prior 3 months is $762,475. The Months Supply for the prior 7-12 months was 1.06 and 0.19 for the current to prior 3 month period. The Median Days on Market for the prior 7-12 months was 5 and 4 for the current to prior 3 month period. The statistics above were generated from an exported MLS market search. Details regarding the calculations and process can be found online at http://www.bradfordsoftware.com/1004mc/calc.shtml. The statistics above were generated from an exported MLS market search. Details regarding the calculations and process can be found online at http://www.bradfordsoftware.com/1004mc/calc.shtml. The subject is in a residential market where the climate is not conducive to sales of residential real estate in the first quarter of each year and sales volume and median prices normally fall at that time. Usually, prices and sales volume increase in the second quarter once the temperatures are milder. The market analysis contained herein is a summary of past market conditions which may or may not be a reflection of future markets. Not enough data is available at this time to warrant an adjustment on the sales comparison grid.

CONDO/CO.OP PROJECTS

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				[ ] Increasing [ ] Stable [ ] Declining
Absorption Rate (Total Sales/Months)				[ ] Increasing [ ] Stable [ ] Declining
Total # of Active Comparable Listings				[ ] Declining [ ] Stable [ ] Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				[ ] Declining [ ] Stable [ ] Increasing

Are foreclosures sales (REO sales) a factor in the project? [ ] Yes [ ] No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature		Signature	
Appraiser Name	Shannon Down	Supervisor Name	
Company Name	Reliable Appraisal Service	Company Name	
Company Address	3123 W Harley St, Seattle, WA 98199	Company Address	
State License/Certification #	1702102 State WA	State License/Certification #	State
Email Address	reliableappraisal1@gmail.com	Email Address	

Reliable Appraisal Service

TIME ADJUSTMENT FACTOR

File No. 22-5065
Case No. 400769598

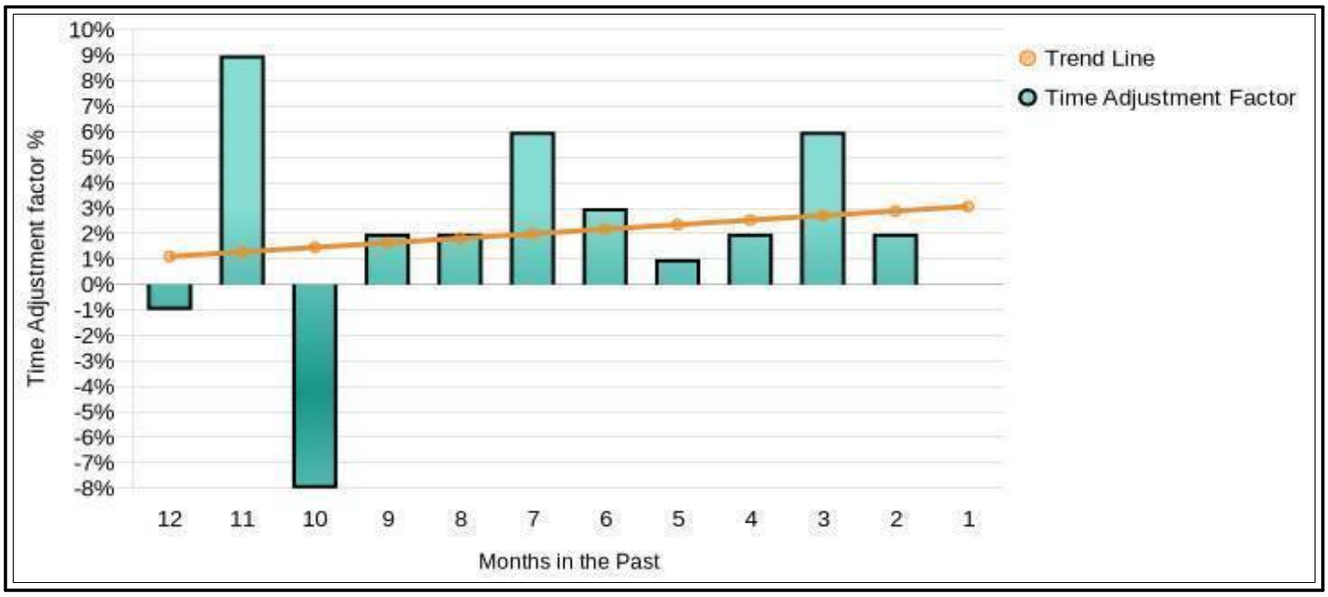
Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS

Time Period	Median Sales Price	Current Month's Median	Time Adjustment Factor
12 Months Ago	$777,000	$771,500	-1%
11 Months Ago	$710,000	$771,500	9%
10 Months Ago	$840,000	$771,500	-8%
9 Months Ago	$752,950	$771,500	2%
8 Months Ago	$754,975	$771,500	2%
7 Months Ago	$729,950	$771,500	6%
6 Months Ago	$749,788	$771,500	3%
5 Months Ago	$764,975	$771,500	1%
4 Months Ago	$757,000	$771,500	2%
3 Months Ago	$725,000	$771,500	6%
2 Months Ago	$757,450	$771,500	2%
Current Month	$771,500	$771,500	0%

The table displays the market's change in median sales price on a monthly basis.

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS



Notes:
(*) Data is not available for this period. The time adjustment factor of the previous month will be applied.
(**) When the time adjustment factor is greater than 100%, the value on the graph is limited at 100%.
(***) When the time adjustment factor is less than -100%, the value on the graph is limited at -100%.
(****) The Current Month's Median has been derived from 2 and 3 current months.

COMMENT ADDENDUM

File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

SUBJECT CONDITION

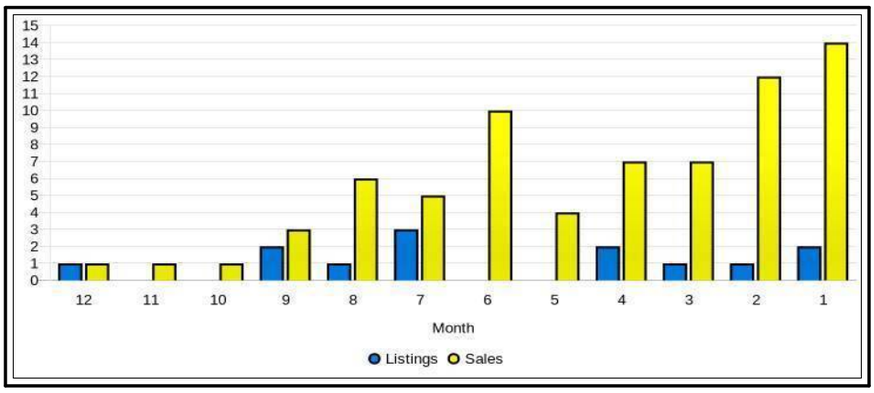
There are no apparent physical, functional or external inadequacies nor repairs noted. Quality of construction & Condition is New Construction and above average. -See Comments Addendum

Reliable Appraisal Service

MARKET ANALYSIS CHARTS

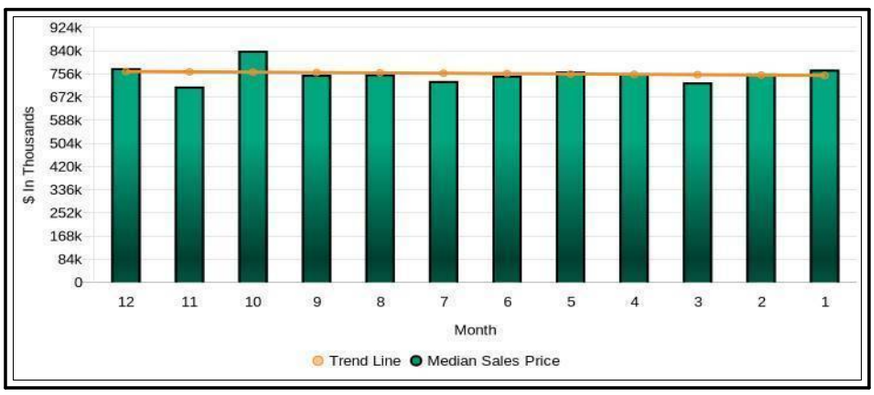
File No. 22-5065
Case No. 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
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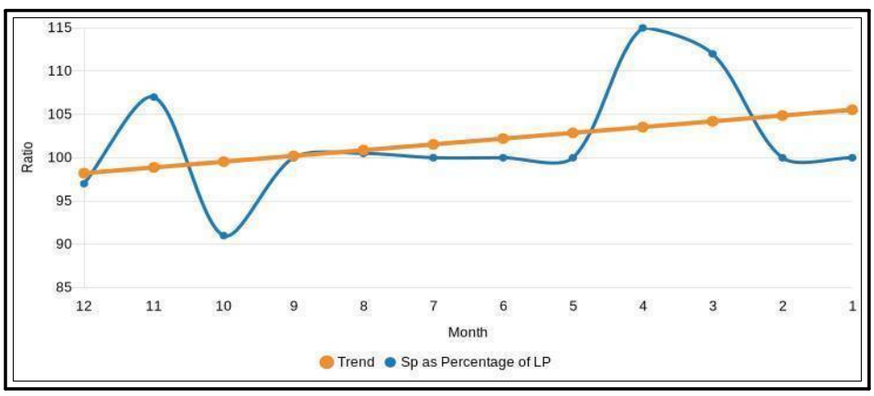
TOTAL SALES AND LISTINGS

There was 1 sale twelve months ago and 14 sales last month. There was 1 listing twelve months ago and 2 listings last month.



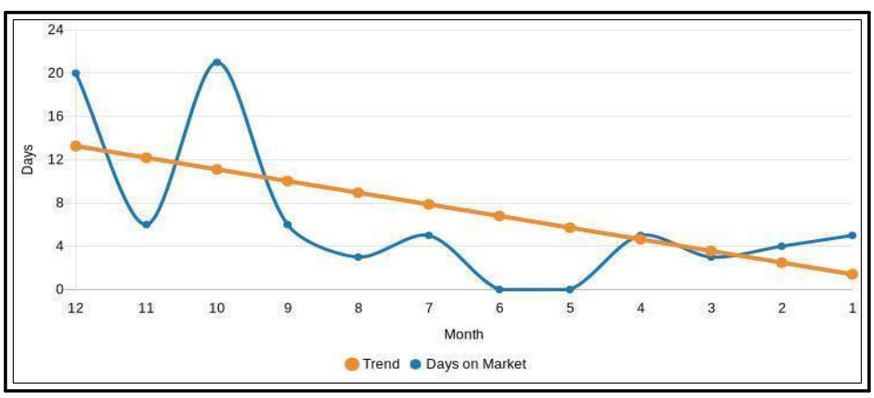
MEDIAN SALES PRICE

The median price trends shown here may differ from the 1004MC due to the difference in reported time periods. One month ago the median was $771,500. Twelve months ago the median was $777,000.



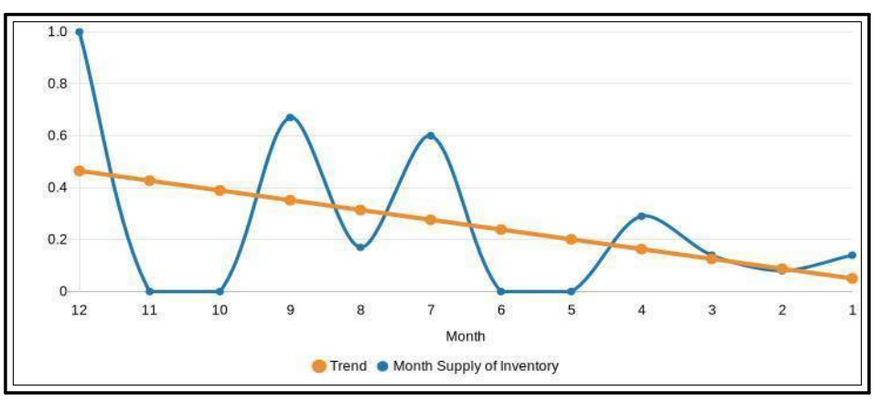
SALES TO LISTING PRICE RATIO

One month ago the median was 100%. Twelve months ago the median was 97%.



SALES DAYS ON MARKET TREND

The median was 5 one month ago and was 20 twelve months ago.



MONTH OF SUPPLY OF INVENTORY

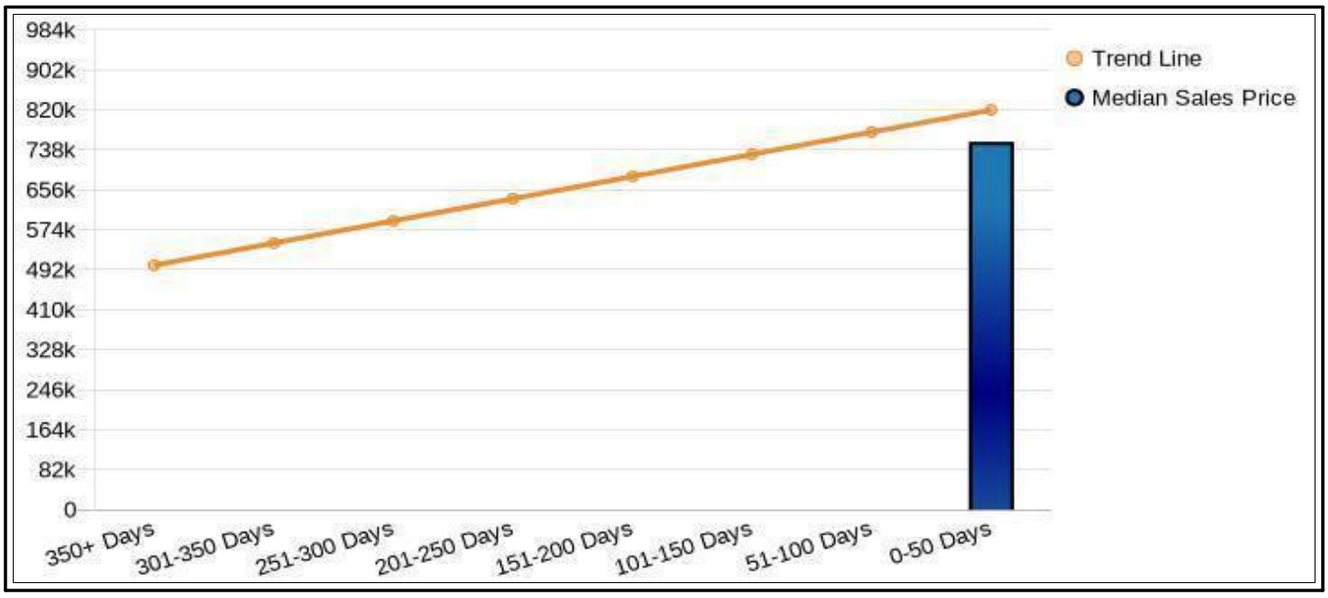
One month ago the month's supply was 0. Twelve months ago the month's supply was 1.

Borrower Joseph Son
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MEDIAN PRICE BROKEN INTO MARKETING TIME (DAYS ON MARKET)

Days On Market	Median Price
0-50 Days	$753,950
51-100 Days	$0
101-150 Days	$0
151-200 Days	$0
201-250 Days	$0
251-300 Days	$0
301-350 Days	$0
350+ Days	$0

The table displays the market's change in median sales price over the past year.



This chart shows the relationship between marketing time (how long a property is left on the market) and sales price.

This chart is especially useful for determining typical marketing times and how long it will take to sell for a given price.

Borrower: Joseph Son
Property Address: 18763 76TH AVE W
City: Lynnwood County: Snohomish State: WA Zip Code: 98037
Lender/Client loanDepot Address: 26642 Towne Centre Dr, Foothill Ranch, CA 92610

LISTINGS

SALES PRICE	LIST PRICE	SALE DATE	DAYS ON MARKET	LIST DATE	PENDING DATE	STATUS	STATUS DATE
	849950		33	4/9/2022		active	4/9/2022
	885000		7	5/5/2022		active	5/5/2022
709500	709500		7	4/14/2022	4/21/2022	sold	4/21/2022
709500	709500		7	4/14/2022	4/21/2022	sold	4/21/2022
712600	712600		6	3/10/2022	3/16/2022	sold	3/16/2022
749000	749000		5	5/5/2022	5/10/2022	sold	5/10/2022
750000	750000		4	4/27/2022	5/1/2022	sold	5/1/2022
765000	765000		1	4/22/2022	4/23/2022	sold	4/24/2022
829000	829000		5	4/28/2022	5/3/2022	sold	5/3/2022
849950	849950		6	4/28/2022	5/4/2022	sold	5/4/2022
899000	899000		4	4/7/2022	4/11/2022	sold	4/11/2022
725000	725000		5	4/28/2022	5/3/2022	sold	5/3/2022
899500	899500		5	4/20/2022	4/25/2022	sold	4/26/2022
899500	899500		5	4/20/2022	4/25/2022	sold	4/26/2022
710000	665000	7/16/2021	6	6/11/2021	6/17/2021	sold	7/16/2021
800000	795000	3/18/2022	10	2/10/2022	2/20/2022	sold	3/19/2022
700000	625000	3/31/2022	2	3/3/2022	3/5/2022	sold	4/1/2022
700000	630000	3/15/2022	1	1/27/2022	1/28/2022	sold	3/15/2022
704880	704880	10/18/2021	4	9/11/2021	9/15/2021	sold	10/19/2021
705000	649950	2/4/2022	7	1/13/2022	1/20/2022	sold	2/7/2022
706000	640000	4/18/2022	5	3/16/2022	3/21/2022	sold	4/18/2022
710000	625000	4/25/2022	5	4/6/2022	4/11/2022	sold	4/26/2022
715100	669000	6/4/2021	5	4/29/2021	5/4/2021	sold	6/4/2021
720000	649995	3/28/2022	3	3/3/2022	3/6/2022	sold	3/28/2022
725000	550000	3/15/2022	1	2/11/2022	2/12/2022	sold	3/15/2022
729950	729950	10/15/2021	0	10/15/2021	10/15/2021	sold	10/18/2021
729950	729950	11/23/2021	42	9/8/2021	10/20/2021	sold	11/24/2021
729950	729950	5/21/2021	0	2/1/2021	2/1/2021	sold	5/24/2021
730000	585000	2/25/2022	5	1/19/2022	1/24/2022	sold	2/25/2022
734950	734950	11/29/2021	0	11/29/2021	11/29/2021	sold	11/29/2021
737160	737160	11/23/2021	0	11/23/2021	11/23/2021	sold	11/23/2021
738947	734950	11/15/2021	9	10/5/2021	10/14/2021	sold	11/16/2021

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LISTINGS

SALES PRICE	LIST PRICE	SALE DATE	DAYS ON MARKET	LIST DATE	PENDING DATE	STATUS	STATUS DATE
739950	739950	10/8/2021	0	10/8/2021	10/8/2021	sold	10/13/2021
740000	620000	4/13/2022	6	3/16/2022	3/22/2022	sold	4/13/2022
743483	739950	4/12/2022	8	11/3/2021	11/11/2021	sold	4/13/2022
744800	744800	12/10/2021	0	12/10/2021	12/10/2021	sold	12/10/2021
744800	744800	12/10/2021	0	12/10/2021	12/10/2021	sold	12/10/2021
745569	745569	11/4/2021	0	11/4/2021	11/4/2021	sold	11/4/2021
746950	739950	6/8/2021	0	2/11/2021	2/11/2021	sold	6/8/2021
748000	748000	11/18/2021	0	11/18/2021	11/18/2021	sold	11/22/2021
749950	749950	4/4/2022	0	4/4/2022	4/4/2022	sold	4/4/2022
749950	749950	12/21/2021	0	12/21/2021	12/21/2021	sold	12/21/2021
749950	749950	5/27/2021	0	2/1/2021	2/1/2021	sold	5/30/2021
751575	749950	4/14/2022	5	11/12/2021	11/17/2021	sold	4/18/2022
751950	749950	9/30/2021	11	8/19/2021	8/30/2021	sold	10/4/2021
752950	752950	10/22/2021	4	8/30/2021	9/3/2021	sold	10/25/2021
753950	753950	4/28/2022	0	4/28/2022	4/28/2022	sold	4/28/2022
754950	754950	4/4/2022	0	4/4/2022	4/4/2022	sold	4/4/2022
757000	625000	3/7/2022	2	2/9/2022	2/11/2022	sold	3/7/2022
758115	739950	6/16/2021	0	2/12/2021	2/12/2021	sold	6/16/2021
759950	759950	4/11/2022	0	4/11/2022	4/11/2022	sold	4/11/2022
759950	759950	12/21/2021	0	12/21/2021	12/21/2021	sold	12/21/2021
760000	760000	12/8/2021	0	11/30/2021	11/30/2021	sold	12/9/2021
764950	759950	5/24/2021	0	2/1/2021	2/1/2021	sold	5/30/2021
769950	769950	5/5/2022	9	11/17/2021	11/26/2021	sold	5/6/2022
770000	770000	12/17/2021	0	12/17/2021	12/17/2021	sold	12/20/2021
770000	699950	12/17/2021	3	11/11/2021	11/14/2021	sold	12/18/2021
770000	698995	10/29/2021	2	9/16/2021	9/18/2021	sold	10/30/2021
772300	772300	9/30/2021	0	9/30/2021	9/30/2021	sold	10/4/2021
773950	756950	10/1/2021	6	9/2/2021	9/8/2021	sold	10/4/2021
775000	775000	3/29/2022	0	3/29/2022	3/29/2022	sold	3/31/2022
777000	800000	7/9/2021	20	5/20/2021	6/9/2021	sold	7/9/2021
777500	725000	2/18/2022	6	1/18/2022	1/24/2022	sold	2/21/2022
778000	778000	4/28/2022	0	4/28/2022	4/28/2022	sold	4/29/2022

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LISTINGS

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780000	630000	3/18/2022	2	2/17/2022	2/19/2022	sold	3/18/2022
785000	699950	11/5/2021	5	10/1/2021	10/6/2021	sold	11/7/2021
790000	779950	6/16/2021	0	2/11/2021	2/11/2021	sold	6/16/2021
792165	779950	6/9/2021	1	2/11/2021	2/12/2021	sold	6/9/2021
799000	799000	4/29/2022	4	3/31/2022	4/4/2022	sold	5/2/2022
800000	675000	3/22/2022	3	2/18/2022	2/21/2022	sold	3/23/2022
803000	600000	1/28/2022	7	12/22/2021	12/29/2021	sold	1/28/2022
804950	804950	5/5/2022	0	5/5/2022	5/5/2022	sold	5/5/2022
815555	815555	5/5/2022	0	5/5/2022	5/5/2022	sold	5/5/2022
822000	775000	5/3/2022	1	4/8/2022	4/9/2022	sold	5/4/2022
824950	824950	9/15/2021	15	4/23/2021	5/8/2021	sold	9/15/2021
825000	789950	7/7/2021	4	4/2/2021	4/6/2021	sold	7/7/2021
830000	680000	4/8/2022	7	3/21/2022	3/28/2022	sold	4/8/2022
840000	924980	9/16/2021	21	7/22/2021	8/12/2021	sold	9/17/2021
849950	849950	7/13/2021	3	4/9/2021	4/12/2021	sold	7/13/2021
875000	680000	3/1/2022	1	2/9/2022	2/10/2022	sold	3/1/2022
879950	879950	6/30/2021	6	4/23/2021	4/29/2021	sold	6/30/2021
700000	625000	3/21/2022	3	2/17/2022	2/20/2022	sold	3/21/2022
708000	675000	11/12/2021	5	10/20/2021	10/25/2021	sold	11/13/2021
800000	698000	3/11/2022	5	2/3/2022	2/8/2022	sold	3/14/2022
830000	779500	12/9/2021	5	11/12/2021	11/17/2021	sold	12/9/2021

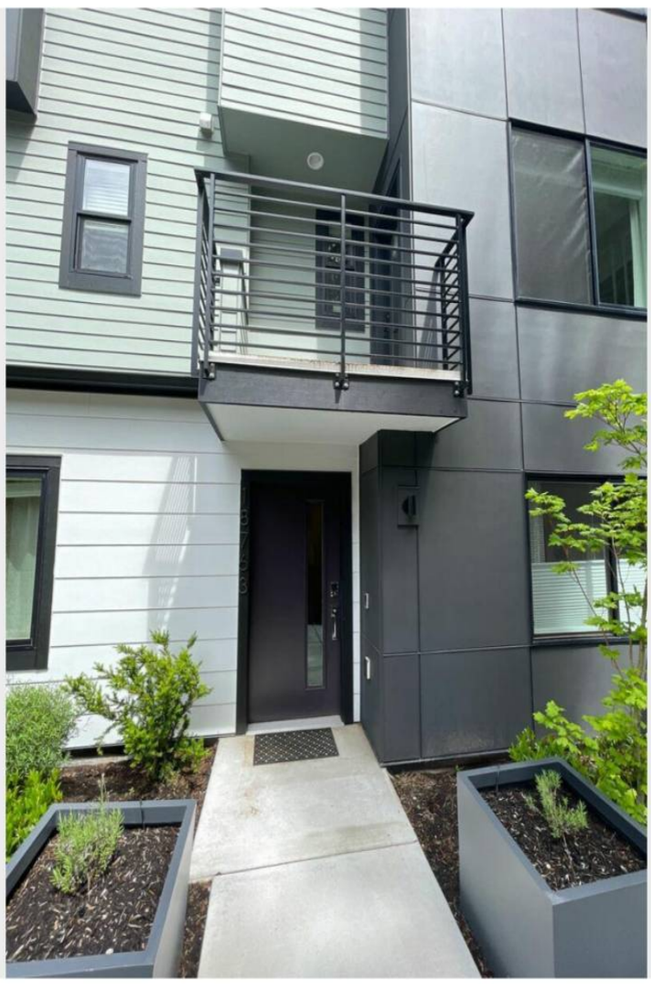
UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

VALUATION CONNECT
A MORTGAGE CONNECT COMPANY

Property Data Report

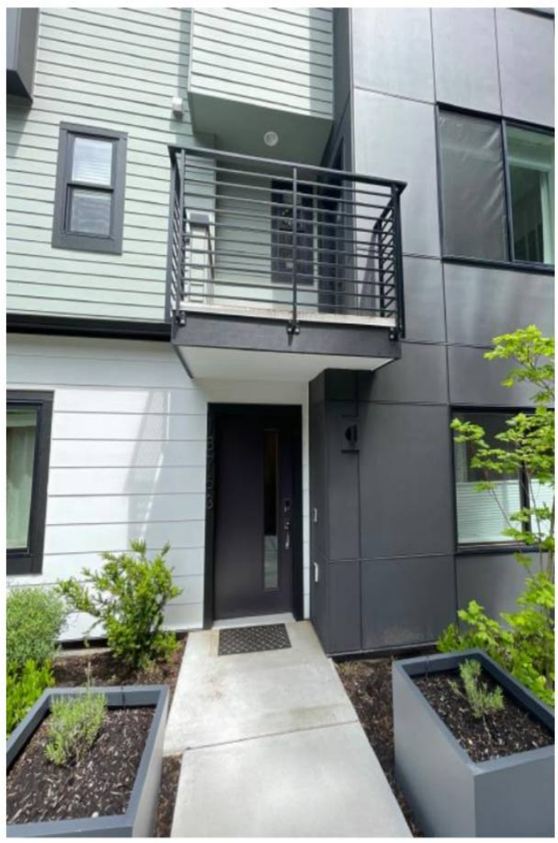
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Client: Valuation Connect, loan Depot



(IP)18763 76th Ave W
Lynnwood, WA 98037, USA

Borrower Joseph Son
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City Lynnwood County Snohomish State WA Zip Code 98037
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Property Photos



Front



Right

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Left



Rear

Borrower Joseph Son
Property Address 18763 76TH AVE W
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Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Address Verification



HVAC Unit

Borrower Joseph Son
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Property Photos



AC Unit



Water Heater

Borrower Joseph Son
Property Address 18763 76TH AVE W
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Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



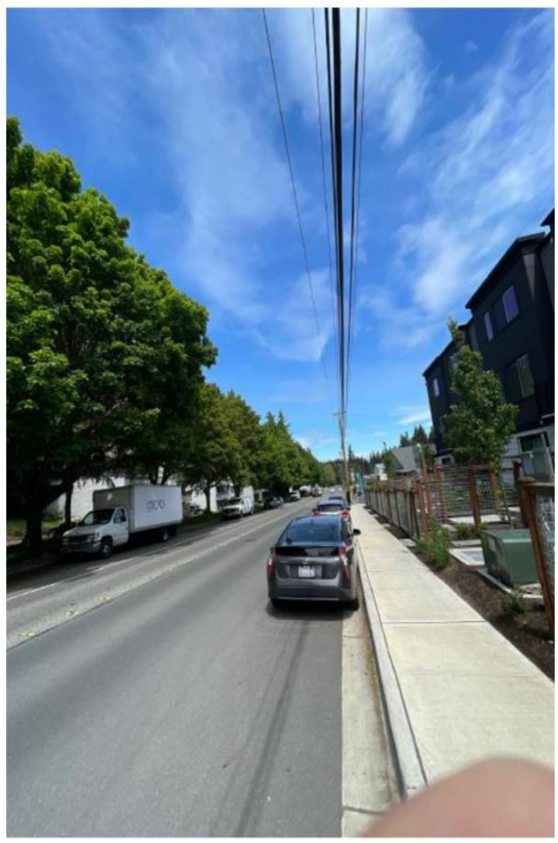
Electric Panel - Opened



Street Scene

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Street Scene



Street View - Other Direction

Interior Photos of All Rooms

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Front Corner
Interior Photos of All Rooms



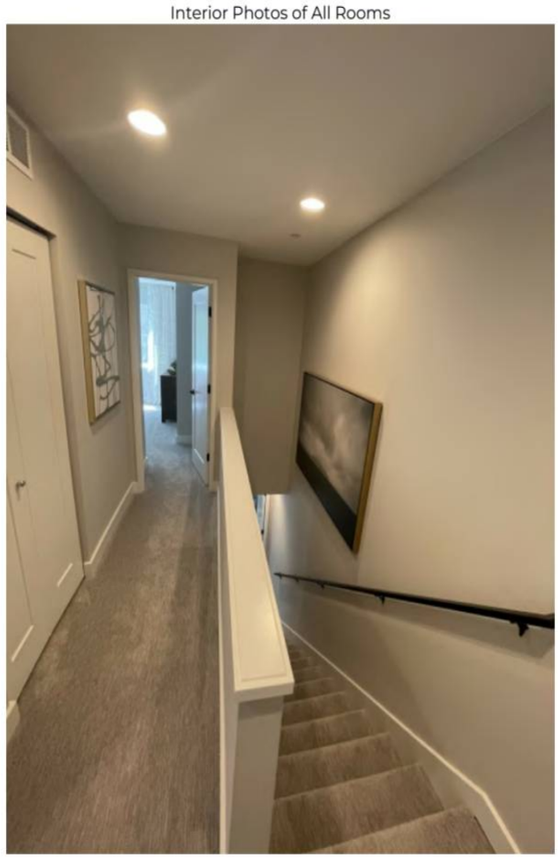
Front Sign
Interior Photos of All Rooms

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



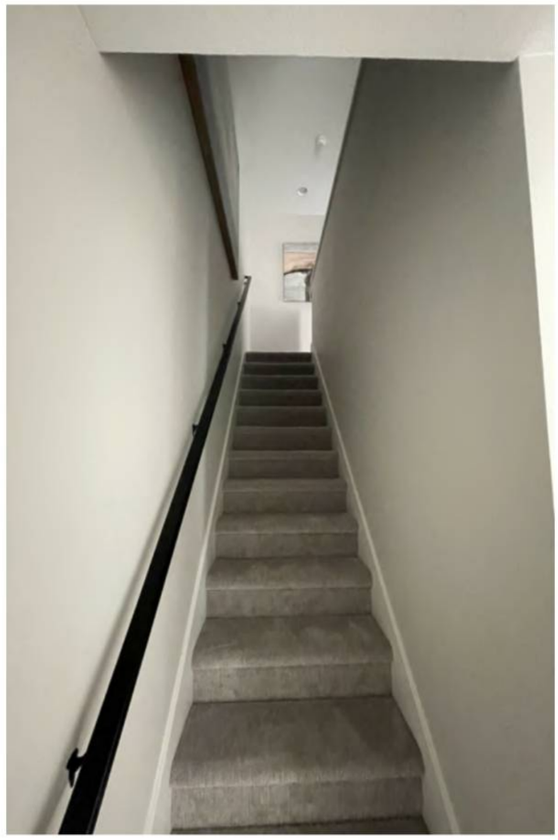
Washer
Interior Photos of All Rooms



Upstairs third lvl
Interior Photos of All Rooms

Borrower Joseph Son
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Property Photos



second to third lvl
Interior Photos of All Rooms



Primary Closet
Interior Photos of All Rooms

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Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Primary bathroom
Interior Photos of All Rooms



Primary bedroom
Interior Photos of All Rooms

VALUATION CONNECT
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Site Visit: 2022/06/08
02:02PM

(IP)18763 76th Ave W
Lynnwood, WA 98037, USA
Loan # 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
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Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Primary bedroom
Interior Photos of All Rooms



Primary bathroom
Interior Photos of All Rooms

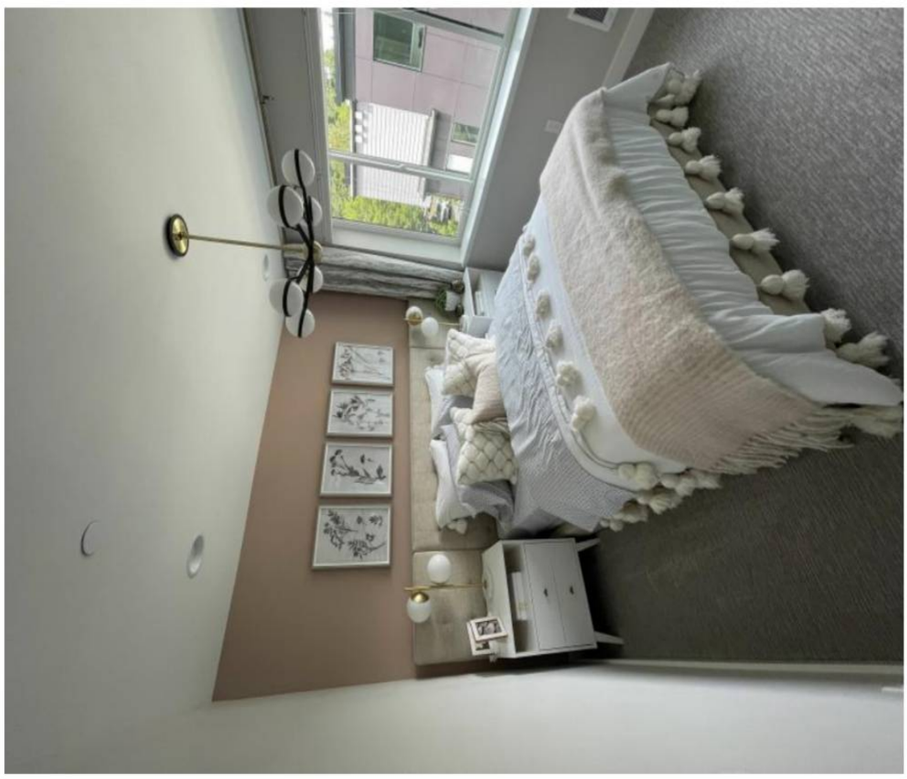
VALUATION CONNECT
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Site Visit: 2022/06/08
02:02PM

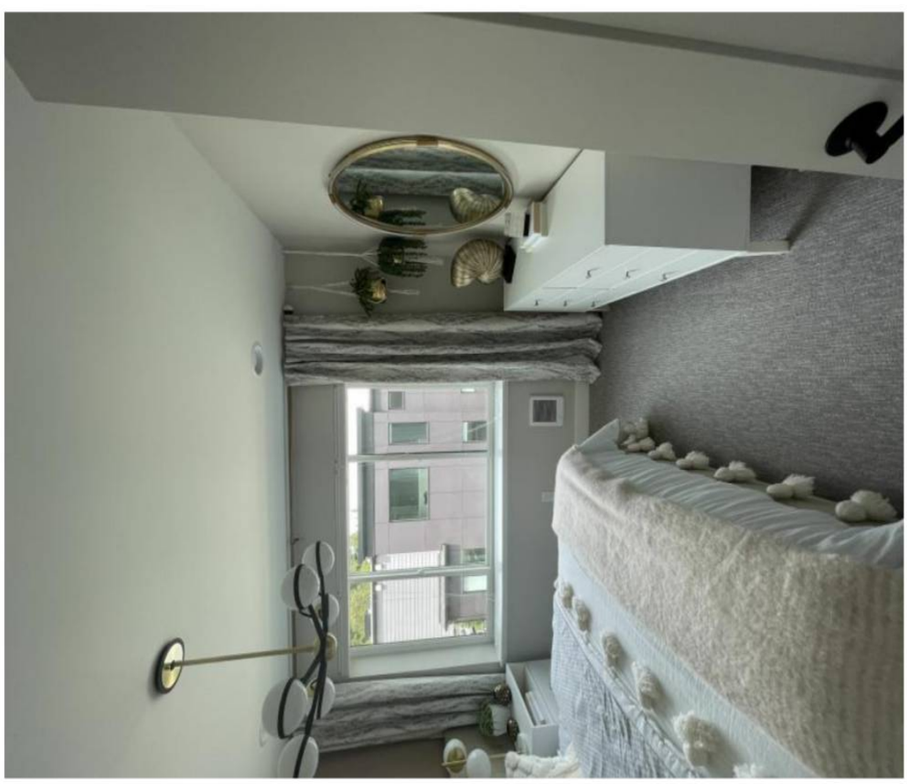
(IP)18763 76th Ave W
Lynnwood, WA 98037, USA
Loan # 400769598

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Bedroom
Interior Photos of All Rooms



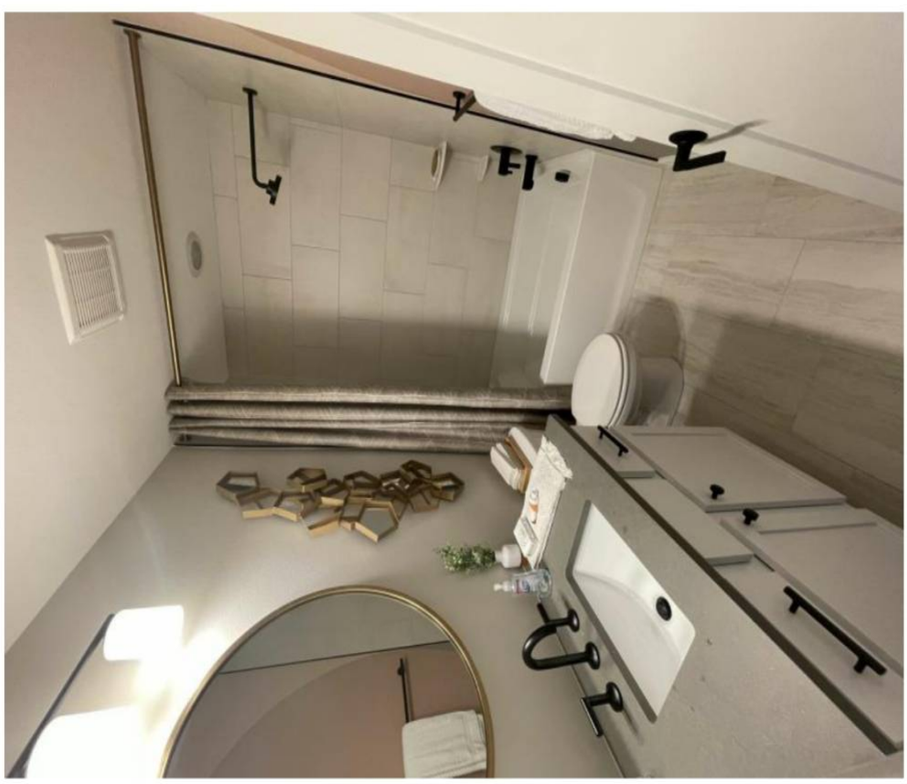
Bedroom
Interior Photos of All Rooms

Borrower Joseph Son
Property Address 18763 76TH AVE W
City Lynnwood County Snohomish State WA Zip Code 98037
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Property Photos



Dining room
Interior Photos of All Rooms



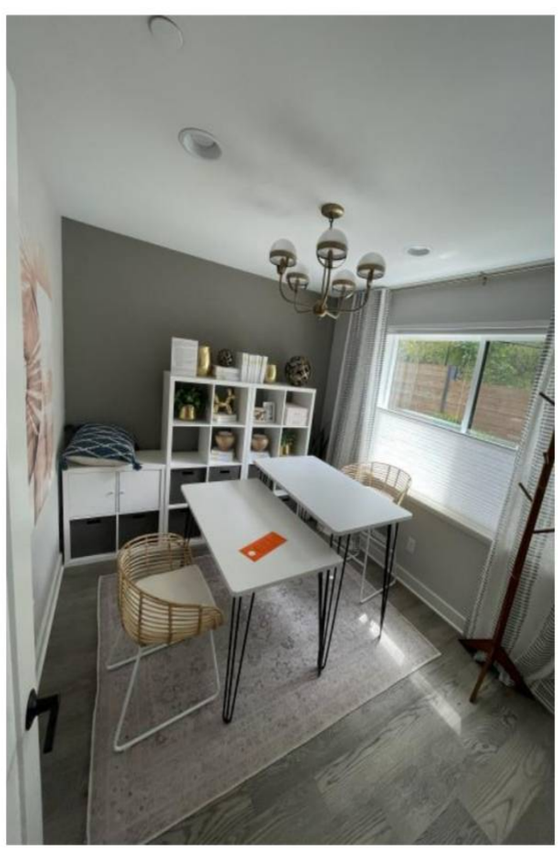
Downstairs Bathroom
Interior Photos of All Rooms

Borrower Joseph Son
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Lender/Client loanDepot Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Property Photos



Door/entryway
Interior Photos of All Rooms



Downstairs office
Interior Photos of All Rooms

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Property Photos



Garage
Interior Photos of All Rooms



Kitchen
Interior Photos of All Rooms

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Property Photos



Living room
Interior Photos of All Rooms



Living room
Interior Photos of All Rooms

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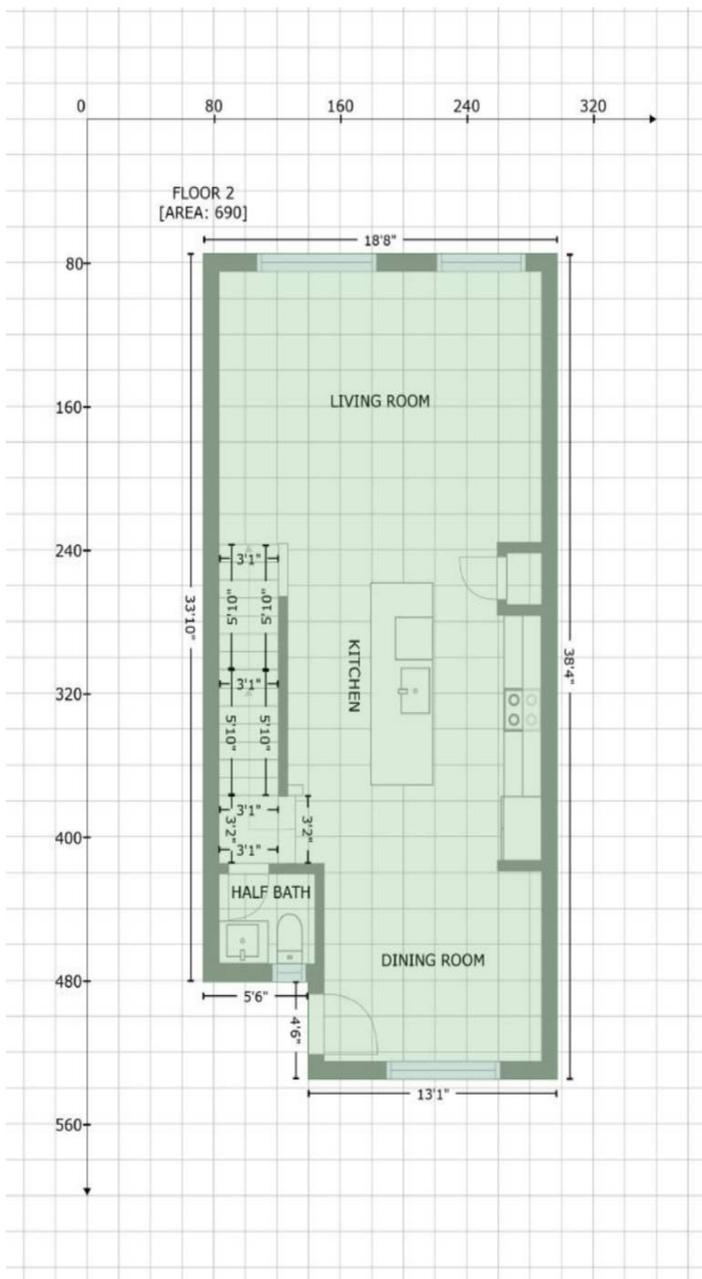
Property Photos



Main-level bathroom
Interior Photos of All Rooms

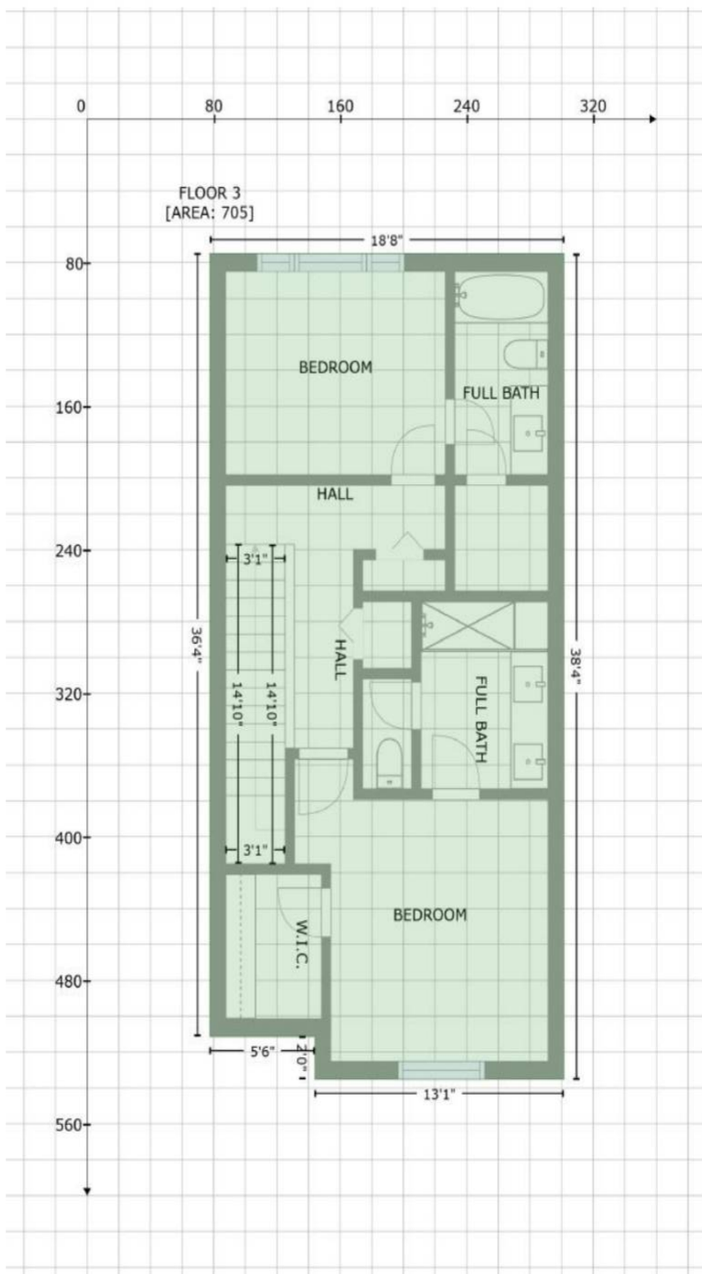
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Floor plan



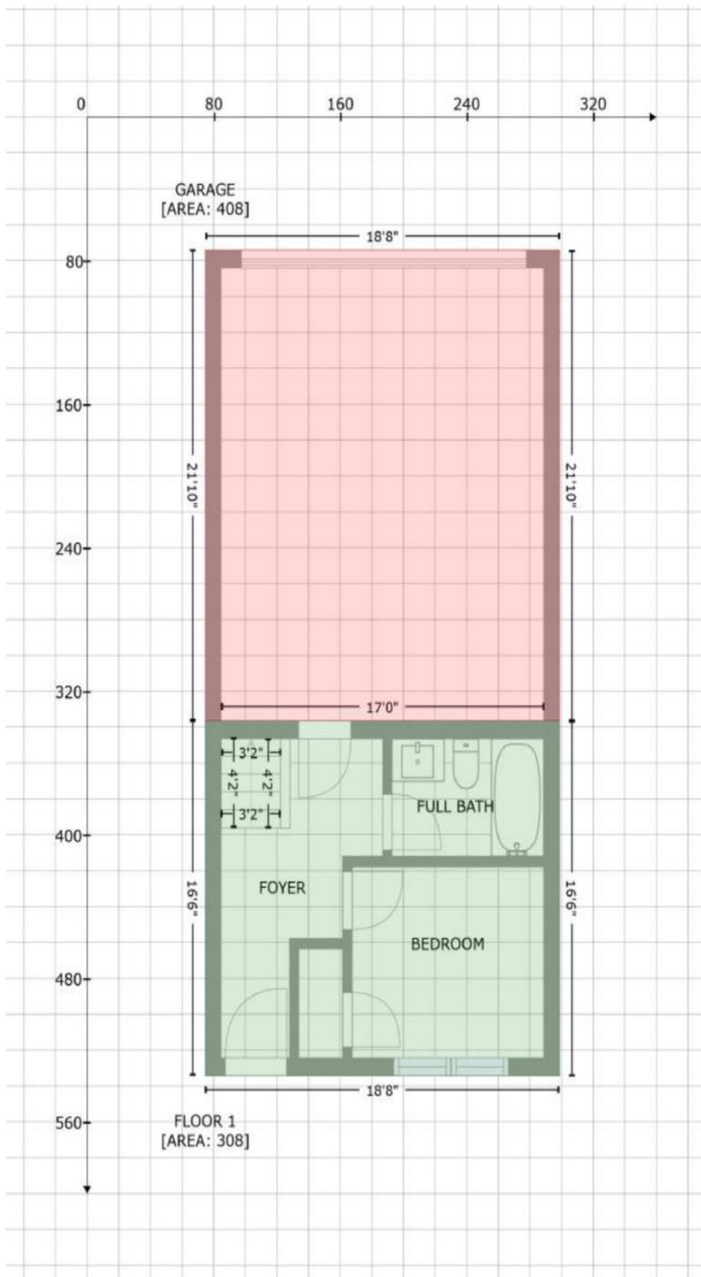
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Floor plan



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Floor plan



FLOOR 1 equation: -((298.7 + 298.7) * (336.4 - 534.3) + (298.7 + 74.7) * (534.3 - 534.3) + (74.7 + 74.7) * (534.3 - 336.4) + (74.7 + 84.7) * (336.4 - 336.4) + (84.7 + 84.7) * (336.4 - 336.4) + (84.7 + 288.7) * (336.4 - 336.4) + (288.7 + 288.7) * (336.4 - 336.4) + (288.7 + 298.7) * (336.4 - 336.4)) * 0.5 * 0.00694
FLOOR 2 equation: -((297.4 + 297.4) * (75 - 535.2) + (297.4 + 139.9) * (535.2 - 535.2) + (139.9 + 139.9) * (535.2 - 480.9) + (139.9 + 73.4) * (480.9 - 480.9) + (73.4 + 73.4) * (480.9 - 75) + (73.4 + 297.4) * (75 - 75)) * 0.5 * 0.00694
FLOOR 3 equation: -((301.5 + 301.5) * (75 - 535.2) + (301.5 + 144.1) * (535.2 - 535.2) + (144.1 + 144.1) * (535.2 - 511.3) + (144.1 + 77.6) * (511.3 - 511.3) + (77.6 + 77.6) * (511.3 - 75) + (77.6 + 301.5) * (75 - 75)) * 0.5 * 0.00694

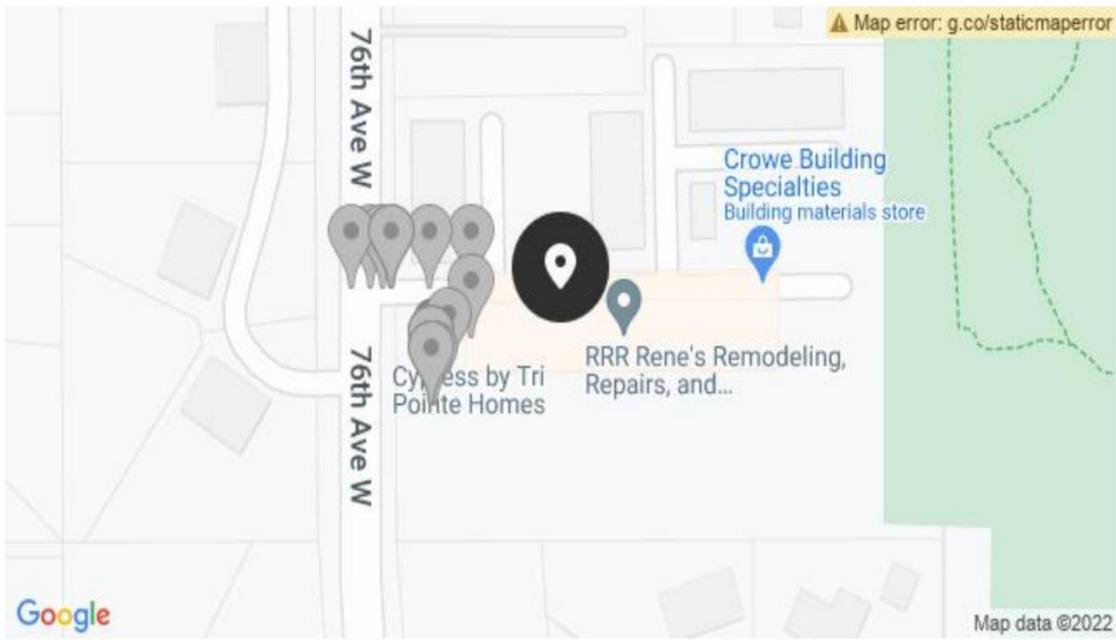
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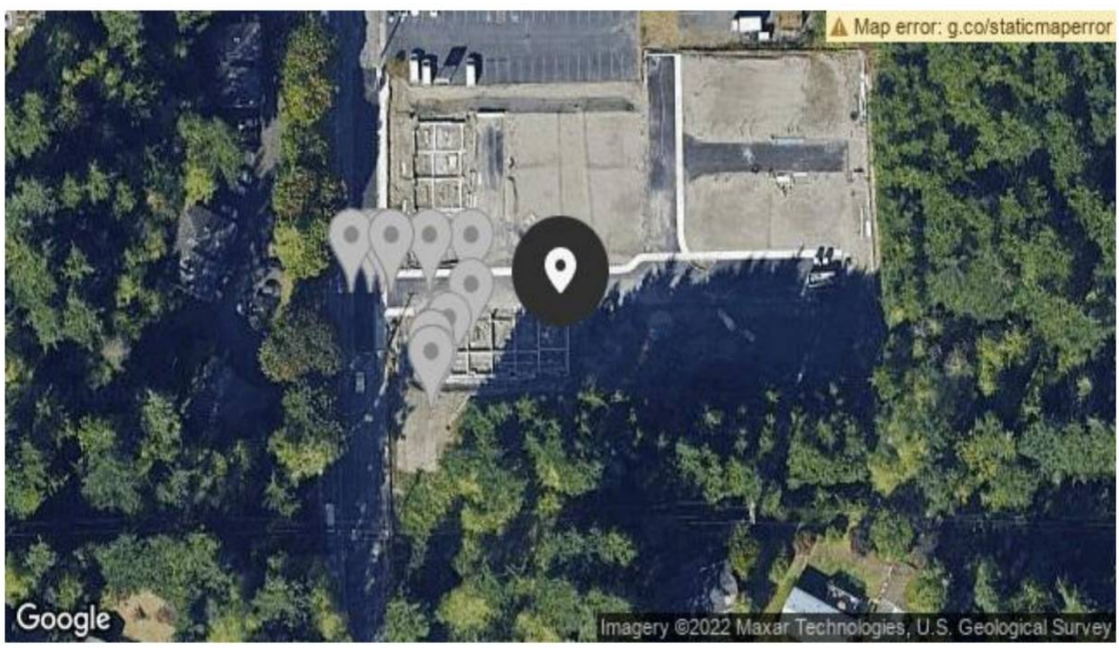
Site Visit: 2022/06/08
02:02PM

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Loan # 400769598

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VALUATION CONNECT
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