

INVOICE

INVOICE NUMBER

09SMI125

DATE 09/24/2009

REFERENCE

91-1623968

Internal Order #: 09SMI125 Lender Case #: OR3019314 Client File #: 1409083102 Main File # on form: 09SMI125 Other File # on form: OR3019314

Federal Tax ID: Employer ID:

TO:

COBALT MORTGAGE

16400 SOUTHCENTER PKWY

#208

TUKWILA, WA 98188

Telephone Number: Fax Number: **Alternate Number:** E-Mail:

FROM: SCOTT MAHON IFA SMAS REAL ESTATE APPRAISAL 12234 NORTHUP WAY SUITE A BELLEVUE, WA. 98005

PHONE: 425-867-1155 FAX 425-867-1331

DESCRIPTION

Lender: COBALT MORTGAGE **Client: COBALT MORTGAGE**

Purchaser/Borrower: GOYER, MATT Property Address: 1408 12TH AVE

City: SEATTLE

County: KING State: WA **Zip:** 98122-8301

Legal Description: LOT UNIT 201 TRACE LOFTS CONDOMINIUM PCT UND INT 1.85 VOLUME 238 PAGE 48

FEES AMOUNT FULL URAR

PLEASE REMIT PAYMENT WITHIN 30 DAYS...

SUBTOTAL 450.00

450.00

PAYMENTS AMOUNT Check #: Date: **Description:** Check #:

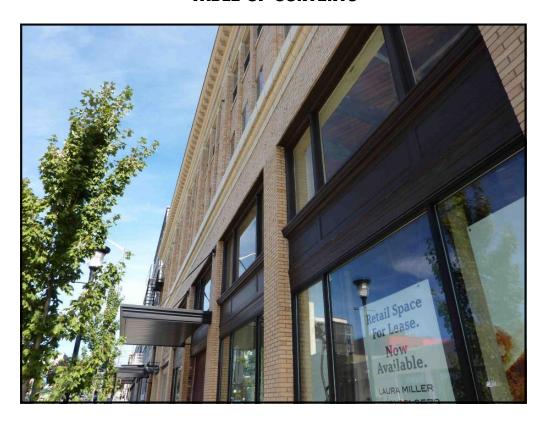
Description: Date: Check #: Date: **Description:**

SUBTOTAL

TOTAL DUE \$ 450.00

Borrower/Client	GOYER, MATT		File No.	09SMI125
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	COBALT MORTGAGE			

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APPRAISAL OF REAL PROPERTY

LOCATED AT:

1408 12TH AVE
IIT 201 TRACE LOFTS CONDOMINIUM PCT UND INT 1.85 VOLUME 238 PA
SEATTLE, WA 98122-8301

FOR:

COBALT MORTGAGE 16400 SOUTHCENTER PKWY TUKWILA, WA 98188

AS OF:

09/24/2009

BY:

Scott J. Mahon IFA

OR3019314

Market Conditions Addendum to the Appraisal Report

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

File No. 09SMI125

neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 1408 12TH AVE City SEATTLE State WA ZIP Code 98122-8301 Borrower GOYER, MATT 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 the data in the analysis. If data sources provide 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. **Inventory Analysis** Prior 7–12 Months Prior 4–6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining 20 9 14 Increasing Absorption Rate (Total Sales/Months) Stable 3.33 3.00 4.67 Increasing Declining Total # of Comparable Active Listings Declining Stable D.N.A. D.N.A 42 Increasing Declining Increasing Months of Housing Supply (Total Listings/Ab.Rate) □ Stable 9.0 Prior 7-12 Months Prior 4-6 Months Median Sale & List Price, DOM, Sale/List % Current - 3 Months Overall Trend 345,000 Median Comparable Sale Price 378,000 357,000 Increasing 🔀 Stable Declining Median Comparable Sales Days on Market Declining Stable 35 21 28 Increasing D.N.A Stable Declining Median Comparable List Price D.N.A 407.494 Increasing Declining Increasing Median Comparable Listings Days on Market Stable D.N.A. D.N.A. 74 Increasing Declining Median Sale Price as % of List Price 97% Stable 99% 95% Seller-(developer, builder, etc.)paid financial assistance prevalent? No Declining Stable Increasing ✓ Yes Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo CONCESSIONS UP TO 6% NOTED IN THE SUBJECTS COMPARABLE MARKET AS WELL AS BONUSES. TYPICAL CONCESSIONS FOR THE SUBJECTS MARKET RANGE FROM 1-5% BUT ARE NOT PREVALENT. **** D.N.A. DEFINED IS DATA NOT AVAILABLE FROM MULTIPLE LISTING DATA SOURCE ******* If yes, explain (including the trends in listings and sales of foreclosed properties) ⊠ No BANK FORECLOSURES ARE MINIMAL IN THE SUBJECT'S GENERAL MARKET AREA FOR WATERFRONT PROPERTIES. THIS BECOMES A FACTOR WHEN THE NUMBER, IS A HIGH PERCENTAGE OF THE TOTAL NUMBER OF SALES. APPRAISER TRIED TO LOCATE ARMS LENGTH SALES WITH NO FORCLOSURES USED IN DETERMINING THE SUBJECT'S MOST PROBABLE VALUE Cite data sources for above information. NORTHWEST MULTIPLE LISTING SERVICE, METRO SCAN, REALIST, COUNTY RECORDS, LOCAL REAL ESTATE AGENTS. I DID DRIVE THROUGH THE NEIGHBORHOOD AND MADE NOTES OF CURRENT PROPERTIES LISTED FOR SALE, FOR SALE BY OWNER AND BANK FORCLOSURES. I DID NOT VERIFY EACH MARKET SALE USED IN THE ANALYSIS 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. THE SUBJECT'S MARKETING TIME IF LISTED SHOULD BE CURRENTLY IN THE 1 TO 12 MONTH RANGE BASED ON THE INFORMATION PRESENTED ABOVE THE SUBJECT'S SUBMARKET TOOK A DROP IN VALUES THE LAST HALF OF THE LAST 12 MONTHS. THE MOST RECENT TRENDS IN THE PAST 3 MONTHS APPEAR TO INDICATE THE MARKET IS STABLE If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:** Prior 7-12 Months Subject Project Data Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) ___ Stable Declining Increasing Increasing Declining Absorption Rate (Total Sales/Months) Stable Total # of Active Comparable Listings Declining Stable Increasing Months of Unit Supply (Total Listings/Ab.Rate) Increasing Declining Stable If yes, indicate the number of REO listings and explain the trends in listings and sales of Are foreclosure sales (REO sales) a factor in the project? Yes ☐ No foreclosed properties Summarize the above trends and address the impact on the subject unit and project Meho Signature Signature Appraiser Name Scott J. Mahon IFA Supervisory Appraiser Name Company Name Company Name Scott Mahon Appraisal Service, Inc. Company Address Company Address 12334 Northup Way, Suite A, Bellevue, WA 98005 State License/Certification # 27017 1700146 State License/Certification # State State WA Email Address **Fmail Address** smahon@smasappraisal.com Freddie Mac Form 71 March 2009 Page 1 of 1

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잂	Are any com	mon elements l	leased to o	or by the Hom	neowners' Association?		Yes 🔀 No If Yes, describ	e the rental terms a	nd options.			
PROJECT IN												
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Š	is the project	subject to a gr	rouna rent	? <u> </u>	'es 🔀 No If Yes, \$		per year (describ	e terms and condition	ons)			
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	Are the parkir	ng facilities ade	equate for	the project si	ze and type? X Yes	; [No If No, describe and con	ment on the effect of	on value and	marketability.		
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			the subject neighborh			to \$ 500	
			the past twelve mont				150,000 .
FEATURE Address and 1408 12TH AV	SUBJECT FNI IF # 201	910 LENORA ST	LE SALE # 1	1812 19TH AVE	LE SALE # 2 # 216	COMPARABL 1414 12TH AVE	
Unit # SEATTLE, WA		SEATTLE, WA	i # 1008	SEATTLE, WA	π Δ Ι Ο	SEATTLE, WA	# UU∠
Project Name and TRACE LC		2200 WESTLAK	E	19TH AVE CON	DO	TRACE NORTH	
Phase 1		1		1		1	
Proximity to Subject	•	0.98 miles W	la	0.56 miles NE	IA	0.01 miles	.
	\$ N.A.		\$ 410,000		\$ 375,000		\$ 359,000
	\$ sq. ft.			\$ 450.72 sq. ft.	ANI	\$ 584.69 sq. ft.	
Data Source(s) Verification Source(s)		MLS/METROSC. EXTERIOR VIEW		MLS/METROSC EXTERIOR VIEW		MLS/METROSCA EXTERIOR VIEW	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		CONV.	. () + 1.2,22	CONV.	. () + · · · , · · · · · · · · · · · · · · · · · · ·	CONV.	· () + · · · j · · · · · · · · · · · · · · ·
Concessions							
Date of Sale/Time		06/03/2009		07/23/2009		06/26/2009	
Location	URBAN/AVG	URBAN/AVG		URBAN/AVG		URBAN/AVG	
Leasehold/Fee Simple HOA Mo. Assessment	Fee Simple 300	Fee Simple 522		Fee Simple 305		Fee Simple 234	
Common Elements	OPEN AND	OPEN AND		OPEN AND		OPEN AND	
and Rec. Facilities		COMMON AREA		COMMON AREA		COMMON AREA	
Floor Location	2ND FLOOR	10TH FLOOR		2ND FLOOR		6TH FLOOR	-8,000
View	CITY/MTN	BETTER	-5,000	CITY/MTN		CITY/MTN	
Design (Style)	FLAT	FLAT		FLAT		FLAT	
Quality of Construction	FRAME/GD	FRAME/GD		FRAME/GD	:0.000	FRAME/GD	
Actual Age Condition	AGE 2/E1 GOOD	AGE 3/E1 GOOD		AGE 5/E2 GOOD	+2,000	AGE 1/E1 GOOD	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	4 1 1	4 1 1		4 1 1		4 1 1	
Room Count Gross Living Area Basement & Finished	871 sq. ft.		0	832 sq. ft.	0		+12,850
Basement & Finished	NONE	NONE		NONE		NONE	
Rooms Below Grade	NONE	NONE		NONE		NONE	
		AVG/TYPICAL		AVG/TYPICAL		AVG/TYPICAL	
ricauriy/obbiiriy	ZN/NONE AVG/TYPICAL	ZN/NONE AVG/TYPICAL		ZN/NONE AVG/TYPICAL		ZN/NONE AVG/TYPICAL	
Garage/Carport	1 SPACE	1 SPACE		1 SPACE		1 SPACE	
Porch/Patio/Deck	PORCH	PORCH		PORCH		PORCH	
	0 FP	1 FP	-1,500		-1,500		
DAYS ON MARKET	N.A.	32 DAYS		20 DAYS		60 DAYS	
CLOSING DOC #'S	N.A.	20090603-2352		20090723-924		20090626-2258	*
Net Adjustment (Total) Adjusted Sale Price		☐ + ☑ - Net Adj. 5.5 %	\$ -22,500	<u> </u>	\$ 500		\$ 4,850
of Comparables		Gross Adj. 5.5 %		Gross Adj. 0.9 %	\$ 375.500	Gross Adj. 5.8 %	
Summary of Sales Comparison A	Approach SALES		ED FOR THEIR S				
OVER ALL APPEAL. ALL	COMPS ARE FF	ROM THE SUBJE	CT'S MARKET A	REA. THERE WE	RE NO KNOWN	SALES IN THE	SUBJECT
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Indicated Value by Sales Compar	rison Annroach ¢ a	75.000					
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Estimated Monthly Market Rent \$	N/A	X Gross Rent M	·		,	Indicated Value	by Income Approach
Summary of Income Approach (i					-		• • • • • • • • • • • • • • • • • • • •
4							
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FOR THE SUBJECT PRO	PERIT IUBE \$	oo <i>t</i> 0,000.					
BEHAVIOR FOR A "TYPION ADJUSTMENTS MADE TO VARIETY OF SALIENT FOR THE SUBJECT PROBLEM This appraisal is made \(\) "as	is", subject to	completion per plans	and specifications o	n the basis of a hyp	othetical condition that	at the improvements h	nave been
completed, subject to the t	following repairs or a	lterations on the basi	is of a hypothetical co	ondition that the repa	irs or alterations have		
following required inspection base	sed on the extraordina	ary assumption that the	ne condition or deficie	ncy does not require	alteration or repair:		
Based on a complete visual	inspection of the ir	nterior and exterior	areas of the subject	t property. defined	scope of work. sta	tement of assumption	ons and limiting
Based on a complete visual conditions, and appraiser's conditions		ır) opinion of the n	narket value, as def	ined, of the real p	roperty that is the	subject of this repo	rt is
\$ 375,000 , as of	09/21/2009	, which is th	he date of inspection	on and the effective	e date of this appr	aisal.	

OR3019314 File # 09SMI125

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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) perform a complete visual inspection of the interior and exterior areas of the subject unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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 provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, 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.) observed during the inspection of the subject property or 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.

OR3019314 File # 09SMI125

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 performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and 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.

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- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature 7 in .	Signature
Name Scott J. Mahon IFA	Name
Company Name Scott Mahon Appraisal Service, Inc	Company Name
Company Address 12334 Northup Way, Suite A, Bellevue, WA 98005	Company Address
Telephone Number <u>(425)</u> 867-1155	Telephone Number
Email Address smahon@smasappraisal.com	Email Address
Date of Signature and Report September 24, 2009	Date of Signature
Effective Date of Appraisal 09/21/2009	State Certification #
State Certification # 27017 1700146	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State WA	
Expiration Date of Certification or License 08/08/2011	SUBJECT PROPERTY
	☐ Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	☐ Did inspect exterior of subject property from street
1408 12TH AVE # 201	Date of Inspection
SEATTLE, WA 98122-8301	☐ Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 375,000	Date of Inspection
LENDER/CLIENT	
Name	COMPARABLE SALES
Company Name COBALT MORTGAGE	☐ Did not inspect exterior of comparable sales from street
Company Address 16400 SOUTHCENTER PKWY, #208,	☐ Did inspect exterior of comparable sales from street
TUKWILA, WA 98188	Date of Inspection
Email Address	

Freddie Mac Form 465 March 2005

FEATURE	SUBJECT	COMPARAB	LE SALE #4	COMF	PARABI	LE SALE # 5	COMPARABLE SALE # 6		
Address and 1408 12TH AV	/ENUE # 201	900 LENORA S	T#W1204	1414 12TH	AVE	# 218			
Unit # SEATTLE, WA		SEATTLE, WA		SEATTLE,	WA				
Project Name and TRACE LC	OFTS	2200 WESTLAK	Œ	TRACE NO	RTH				
Phase 1		1		1					
Proximity to Subject		0.99 miles W		0.01 miles					
Sale Price	\$ N.A.		\$ 400,000			\$ 399,950		\$	
Sale Price/Gross Liv. Area	\$ sq. ft.			\$ 497.45			\$ sq. ft.		
Data Source(s)		MLS/METROSC	AN	MLS/METR	ROSC.	AN			
Verification Source(s)		EXTERIOR VIEV		EXTERIOR					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI	ON	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		PENDING		PENDING					
Concessions		LESS 3 %	-12,000	LESS 3 %		-12,000			
Date of Sale/Time									
Location	URBAN/AVG	URBAN/AVG		URBAN/AV	<u>′G</u>				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	:				
HOA Mo. Assessment	300	513		234					
Common Elements	OPEN AND	OPEN AND		OPEN AND					
and Rec. Facilities	COMMON AREA			COMMON					
Floor Location	2ND FLOOR	12TH FLOOR		2ND FLOO	R				
View	CITY/MTN	BETTER	-5,000	CITY/MTN					
Design (Style)	FLAT	FLAT		FLAT					
Quality of Construction	FRAME/GD	FRAME/GD		FRAME/GE)				
Actual Age	AGE 2/E1	AGE 3/E1	-	AGE 1/E1					
Leasehold/Fee Simple HOA Mo. Assessment Common Elements and Rec. Facilities Floor Location View Design (Style) Quality of Construction Actual Age Condition Above Grade	GOOD	GOOD	ļ	GOOD					
		Total Bdrms. Baths		Total Bdrms.			Total Bdrms. Baths		
Room Count	4 1 1 1	4 1 1 1	_	4 1	1				
Gross Living Area	871 sq. ft.	859 sq. ft.	0		sq. ft.		sq. ft.		
Basement & Finished	NONE	NONE		NONE					
Rooms Below Grade	NONE	NONE		NONE	- A I				
Functional Utility Heating/Cooling	AVG/TYPICAL	AVG/TYPICAL		AVG/TYPIC	AL				
Energy Efficient Items	ZN/NONE AVG/TYPICAL	ZN/NONE AVG/TYPICAL		ZN/NONE AVG/TYPIC	۱۸۱				
Garage/Carport	1 SPACE	1 SPACE		1 SPACE	<i>/</i> /L				
Porch/Patio/Deck	PORCH	PORCH		PORCH					
FIREPLACE(S)	0 FP	1 FP	-1,500						
DAYS ON MARKET	N.A.	62 DAYS	.,,,,,	72 DAYS					
CLOSING DOC #'S	N.A.	N.A.		N.A.					
Net Adjustment (Total)		□ + ∅ -	\$ -38,500	_ + _	₹ -	\$ -12,000	+ -	\$	
Adjusted Sale Price		Net Adj. 9.6 %			3.0 %		Net Adj. %		
of Comparables		Gross Adj. 9.6 %		Gross Adj. 3			Gross Adj. %		
Report the results of the research									
ITEM		BJECT	COMPARABLE SA			MPARABLE SALE # 5		ABLE SALE # 6	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	09/17/09		NONE IN PRIOR	12 MONTE	NON	<u> </u>	ONTE		
Data Source(s)	460,000 METROSCA	NKCD	METROSCAN,KC	,D	METE	ROSCAN,KCR			
Effective Date of Data Source(s)			CURRENT			RENT			
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer				E ABOVE	COIN	XLIVI			
SALE	o.co.y or and damped	property and sempa	<u> </u>	7.150 7.2					
s									
-									
		RENT PENDING	SALE AND COME	P # 5 IS A C	URRI	ENT ACTIVE LIST	TING. BOTH WEF	RE ADJUSTED	
FOR ESTIMATED NEGO	TIATIONS.								
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Ш ≥	<u> </u>							<u> </u>	
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S/S									
ANALYSIS/COMMENTS									
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Supplemental Addendum

File No. 09SMI125

						•	
Borrower/Client	GOYER, MATT						
Property Address	1408 12TH AVE						
City	SEATTLE	County KING	State	WA Zip	p Code S	8122-8301	
Lender	CORALT MORTGAGE						

• Condo/PUD: Neighborhood Boundaries and Characteristics

THE SUBJECT IS LOCATED IN THE CAPITOL HILL MARKET AREA OF SEATTLE. THE SUBJECT'S IMMEDIATE NEIGHBORHOOD CONSISTS OF A MIX OF CONDOS, APARTMENTS, LIMITED AMOUNT OF SINGLE FAMILY HOUSING, SOME MULTI FAMILY PROPERTIES, AND COMMERCIAL PROPERTIES. COMMERCIAL INFLUENCES ARE TYPICALLY CENTERED ALONG THE ARTERIALS OF THE AREA; IN THIS CASE, BROADWAY.

CAPITOL HILL IS AN ESTABLISHED MARKET OF SEATTLE THAT HAS GOOD ACCESS TO EMPLOYMENT, RECREATION, AND SERVICES. DOWNTOWN IS LOCATED APPROXIMATELY .5 MILE SOUTHWEST. HOSPITAL, SHOPPING, GROCERY , PUBLIC TRANSPORTATION, AND OTHER GOODS AND SERVICES ARE LOCATED WITHIN ONE TO TWO MILES (MANY WITHIN WALKING DISTANCE). CAPITOL HILL IS CONSIDERED TO BE ONE OF SEATTLES PREMIER NEIGHBORHOODS. THE SUBJECT NEIGHBORHOOD BOUNDARIES ARE CONSIDERED AS: E ALOHA ST TO THE NORTH, INTERSTATE 5 TO THE WEST, E MADISON ST TO THE SOUTH, AND 23RD AVE E TO THE EAST.

THE SUBJECT'S COMPETITIVE MARKET AREA EXTENDS SLIGHTLY BEYOND THE INDICATED BOUNDARIES.

• Condo/PUD: Neighborhood Market Factors

PER ANNUAL MLS DATA REPORT FROM JULY 2008 TO JULY 2009 MEDIAN PRICE SALES FOR SINGLE FAMILY AND CONDOMINIUM HOMES IN KING COUNTY HAVE FALLEN AN AVERAGE OF AROUND 14 % (R) FROM \$ 445,000 IN 2008 TO \$ 384,000 IN 2009. MEDIAN PRICES HAVE ALSO FALLEN AROUND 14 % IN SNOHOMISH COUNTY FROM \$ 350,000 IN 2008 TO \$ 300,000 IN 2009 . MEDIAN PRICE SALES HAVE FALLEN AN AVERAGE OF 12 % (R) IN PIERCE COUNTY FROM \$ 260,000 IN 2008 TO \$ 230,000 IN 2009.

A FEW LOCATIONS HAVE REMAINED STABLE . DETERMINING FALLING VALUES IS DIFFICULT AT BEST DUE TO THE LACK OF RECENT SALES IN MANY AREAS.

DUE TO THE FALL OUT NATION WIDE OF SUB PRIME MARKET AND RELATED LOANS THERE HAS BEEN A CHANGE BY MOST LENDERS IN POLICY AND A RESTRICTION OF MORTGAGE FUNDING WITH FEWER LOAN PROGRAMS AVAILABLE AND MUCH STRICTER GUIDELINES FOR QUALIFYING FOR LOANS.

SELLERS CONCESSIONS OF 1 TO 6 PERCENT ARE BECOMING MORE COMMON ESPECIALLY IN THE LOWER TO MIDDLE PRICE RANGE OF HOMES AND NEW CONSTRUCTION. HOME MARKETING TIMES ARE MOSTLY IN THE 1 TO 6 MONTH RANGE. MOST HOMES BY FAR RARELY GET FULL PRICE OFFERS WITH MOST SALES BEING NEGOTIATED. RATES CURRENT RUN IN THE 5 TO 6 RANGE FOR FIXED 30 YEAR LOANS.

THE REGIONAL ECONOMY OF THE PACIFIC NORTHWEST IS GENERALLY STABLE BUT LIKE ALL OF THE NATION HAS BEEN HIT WITH A SLOW DOWN. HIGH TECH COMPANIES SUCH AS THE MICROSOFT CORPORATION APPEAR FAIRLY STABLE WITH SOME LOCAL LAYOFFS OF UP TO 4000 PLUS. THE BOEING AEROSPACE COMPANY HAS A BACK LOG OF ORDERS FOR NEW JET LINERS THAT SHOULD REMAIN STABLE THROUGH 2010. BOEING RECENTLY ANNOUNCED LAYOFFS OF 4500 EMPLOYEES WHICH WILL REPORTEDLY COME MOSTLY FROM RETIREES.

• Condo/PUD: Site Comments

THE SUBJECT PROJECT IS NOT IN A SLIDE AREA. THE SUBJECT'S USE APPEARS LEGAL AND CONFORMING FOR ITS ASSIGNED ZONING.

• Condo/PUD: Additional Features

THERE ARE NO REPAIRS OR WORK ORDERS REQUIRED. THIS APPRAISAL IS PERFORMED "AS IS".

• Condo/PUD: Adverse Environmental Conditions

THE APPRAISER ASSUMES THERE ARE NO HIDDEN OR UNAPPARENT CONDITIONS ON THE PROPERTY, SUBSOIL OR STRUCTURE THAT WOULD RENDER THE REAL ESTATE APPRAISED MORE OR LESS VALUABLE. THE APPRAISER ASSUMES NO RESPONSIBILITY FOR SUCH CONDITIONS OR FOR ENGINEERING WHICH MIGHT BE REQUIRED TO DISCOVER SUCH FACTORS, UNLESS OTHERWISE STATED IN THIS REPORT. THE EXISTENCE OF HAZARDOUS MATERIAL, WHICH MAY OR MAY NOT BE PRESENT ON THE PROPERTY, WAS NOT OBSERVED. THE APPRAISER HAS NO KNOWLEDGE OF THE EXISTENCE OF SUCH MATERIAL ON OR IN THE PROPERTY APPRAISED, NOR IS THE APPRAISER QUALIFIED TO DETECT SUCH SUBSTANCES. THE PRESENCE OF SUBSTANCES SUCH AS LEAD BASE PAINT, ASBESTOS, UREA-FORMALDEHYDE FOAM INSULATION, RADON, MOLD, OR ANY OTHER POTENTIALLY HAZARDOUS MATERIAL MAY AFFECT THE VALUE OF THE PROPERTY APPRAISED. THE VALUE ESTIMATED IS PREDICATED ON THE ASSUMPTION THAT THERE ARE NO SUCH MATERIALS ON OR IN THE SUBJECT PROPERTY THAT WOULD CAUSE A LOSS IN VALUE. NO RESPONSIBILITY IS ASSUMED BY THE APPRAISER FOR SUCH CONDITIONS, NOR FOR ANY EXPERTISE OR ENGINEERING KNOWLEDGE REQUIRED TO DISCOVER THEM. THE APPRAISER IS NOT A HOME OR ENVIRONMENTAL INSPECTOR. THE APPRAISER PROVIDES AN OPINION OF VALUE. THE APPRAISER DOES NOT GUARANTEE THAT THE APPRAISED PROPERTY IS FREE OF DEFECTS OR ENVIRONMENTAL PROBLEMS. THE APPRAISER PERFORMS AN INSPECTION OF VISIBLE AND ACCESSIBLE AREAS ONLY. MOLD MAY BE PRESENT IN AREAS THAT THE APPRAISER CANNOT SEE. THE CLIENT IS ADVISED TO RETAIN AN EXPERT IN ANY OF THE ABOVE MENTIONED FIELDS IF DESIRED OR IF THERE IS ANY FURTHER CONCERN. PRESSED WOOD BUILDING PRODUCTS (IE: "LP" SIDING, ORIENTED STRAND BOARD, PRESS BOARD, "MDF", MASONITE, ETC) MAY EXIST ON AND/OR WITHIN THE SUBJECT STRUCTURE; THE APPRAISER IS NOT A BUILDING MATERIALS EXPERT OR ENGINEER AND CANNOT BE HELD RESPONSIBLE FOR ANY FAILURE OR DEFECT OF SUCH PRODUCTS; A STRUCTURAL / BUILDING INSPECTOR SHOULD BE RETAINED BY THE LENDER/CLIENT IF THERE IS ANY FURTHER CONCERN REGARDING SUCH MATERIALS AND/OR THE EXISTENCE THEREOF.

• Appraiser Acknowledgement

File No. OOCMIASE

Supplemental Addendum

		Cappionical madenaam	1 116 1	10. 093IVII 123
Borrower/Client	GOYER, MATT			
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	CORALT MORTGAGE			

APPRAISER ACKNOWLEDGES AND AGREES, IN CONNECTION WITH ELECTRONIC SUBMISSION OF APPRAISALS TO ALL LENDERS/CLIENTS, AS FOLLOWS:

THIS APPRAISAL COMPLIES WITH U.S.P.A.P. AND, WHEN APPLICABLE, TO FEDERAL HOUSING ADMINISTRATION OR DEPARTMENT OF VETERANS AFFAIRS STANDARDS AND REQUIREMENTS.

THE SOFTWARE UTILIZED BY THE 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 THE SOLE CONTROL OF THEIR RELATED SIGNATURE THROUGH A PASSWORD, HARDWARE DEVICE, OR OTHER MEANS.

APPRAISER IS FULLY RESPONSIBLE FOR THE INTEGRITY AND AUTHENTICITY OF DATA AND SIGNATURES TRANSMITTED ELECTRONICALLY AND WILL HOLD THE LENDER/CLIENT HARMLESS FROM AND AGAINST ANY BREACH OR FAILURE OF DATA INTEGRITY, SIGNATURE AUTHENTICITY, OR BREACH OF DATA SECURITY.

ADOBE'S DISTILLER SOFTWARE OR ITS EQUIVALENT IS UTILIZED BY THE APPRAISER TO TRANSMIT THIS ENCRYPTED .pdf - FORMATTED APPRAISAL.

AT A MINIMUM, THE SOFTWARE CONTAINS THE FOLLOWING SECURITY MEASURES: IDENTIFIES TRANSMISSION ERRORS DURING THE TRANSMISSION PROCESS, AND CONFIRMS DATE, TIME, AND QUANTITY OF DATA TRANSMITTED BY APPRAISER AND CONFIRMS THE TRANSMISSION WAS RECEIVED BY THE LENDER/CLIENT, AND SECURES DATA FROM EDITING BY MEANS OF A PASSWORD, HARDWARE DEVICE, OR OTHER MEANS THAT REMAINS IN THE SOLE CONTROL OF THE TRANSMITTING APPRAISER.

ALL SUCH TRANSMISSIONS SHALL BE ROUTED ONLY TO THE LENDER/CLIENT AT THE EMAIL ADDRESS PROVIDED IN THE ASSIGNMENT REQUEST AT THE TIME THE ORDER WAS PLACED, UNLESS SUBSEQUENTLY DIRECTED OTHERWISE BY THE LENDER/CLIENT. APPRAISER AGREES THAT NO SUCH SUBSEQUENT TRANSMISSION WILL RESULT IN ADDITIONAL FEES BILLED TO THE LENDER/CLIENT, UNLESS AGREED TO BY THE LENDER/CLIENT BEFORE SAID SUBSEQUENT TRANSMISSION.

NO DUPLICATE TRANSMISSION OF THIS REPORT WILL BE MADE AND NO DELIVERY OF A HARD COPY OF THIS REPORT WILL BE MADE, UNTIL THE APPRAISER HAS RECEIVED THE LENDER/CLIENT'S WRITTEN INSTRUCTION THERETO.

Subject Photo Page

Borrower/Client	GOYER, MATT			
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
l ender	CORALT MORTGAGE			



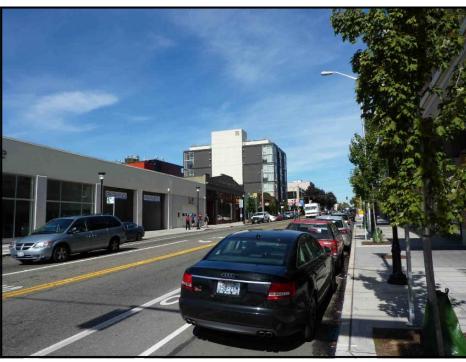
Subject Front

1408 12TH AVENUE # 201
Sales Price N.A.
Gross Living Area 871
Total Rooms 4
Total Bedrooms 1
Total Bathrooms 1

Location URBAN/AVG
View CITY/MTN
Site 141/PRIM RES
Quality FRAME/GD
Age AGE 2/E1



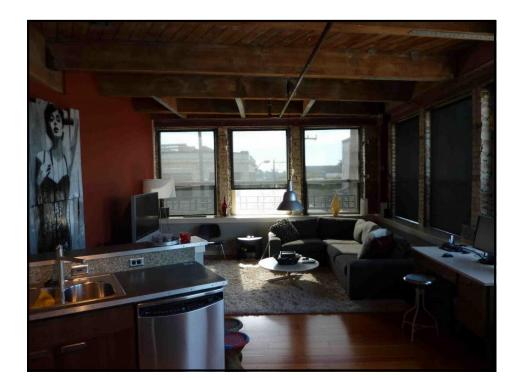
Subject Rear



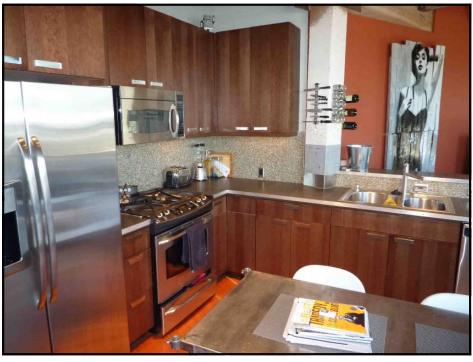
Subject Street

Photograph Addendum

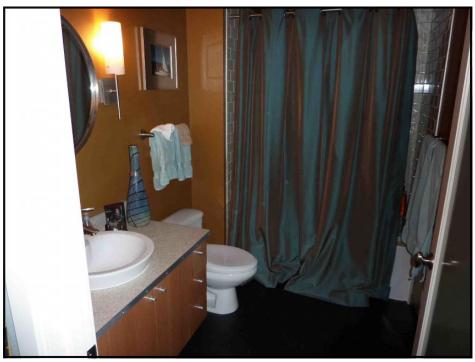
Borrower/Client	GOYER, MATT			
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	CORALT MORTGAGE			



LIVING ROOM



KITCHEN



BATH

Photograph Addendum

Borrower/Client	GOYER, MATT			
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
l ender	CORALT MORTGAGE			



BEDROOM



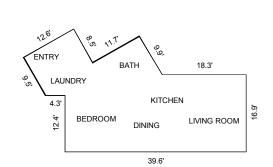
VIEW N.W. INCLUDING THE SPACE NEEDLE



VIEW WEST

Building Sketch

Borrower/Client	GOYER, MATT							
+								
Property Address	1408 12TH AVE							
City	SEATTLE	County	KING	State	WA	Zip Code	98122-8301	
Oity	OLATTLL	Oddiny	KINO	Otato	V V / \	Zip Oouc	90122-0001	
Lender	CORALT MORTGAGE							



Sketch by Apex IVT

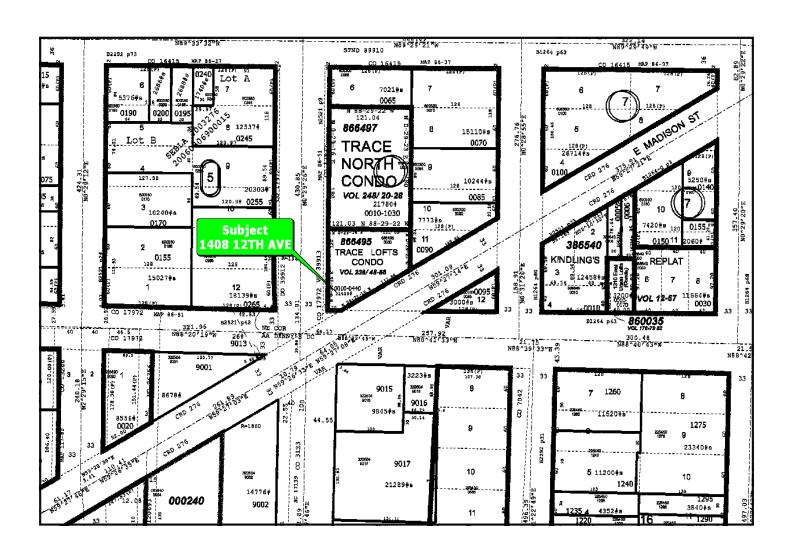
Comments

	AREA CALCULATIONS SUMMARY				
Code	Description	Net Size	Net Totals		
GLA1	First Floor	870.6	870.6		
Na	ot I IV/ADI E Aroo	(Dounded)	071		
INE	et LIVABLE Area	(Rounded)	871		

_						
		L	IVING AF		BREAKE	-
			Вгеака	own		Subtotals
	First	Fl	.oor 16.9	x	18.3	309.3
	0.5	x	8.5 8.5		12.6 19.8	107.1 84.3
	0.5	x	5.8 3.3 1.2	x	3.3 19.8 25.6	9.7 66.3 29.6
	0.5	x	1.0		0.6 21.3	0.3 264.1
	8 Items	s		(Rounded)	871

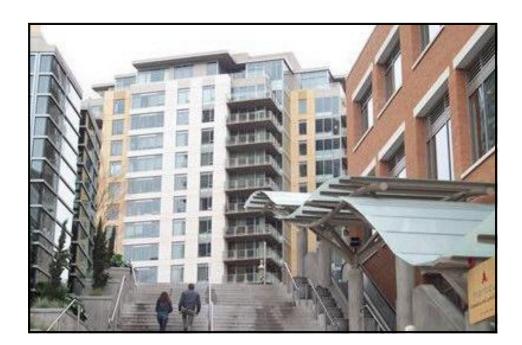
Plat Map

Borrower/Client	GOYER, MATT			
Property Addres	s 1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	COBALT MORTGAGE			



Comparable Photo Page

Borrower/Client	GOYER, MATT			
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	CORALT MORTGAGE			



Comparable 1

Location URBAN/AVG
View BETTER
Site 141/PRIM RES
Quality FRAME/GD
Age AGE 3/E1

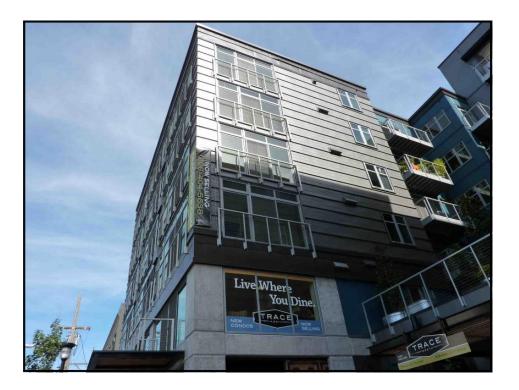


Comparable 2

1812 19TH AVE # 216

Prox. to Subject 0.56 miles NE Sale Price 375,000 Gross Living Area Total Rooms 4 Total Bedrooms 1 Total Bathrooms 1

Location URBAN/AVG
View CITY/MTN
Site 141/PRIM RES
Quality FRAME/GD
Age AGE 5/E2



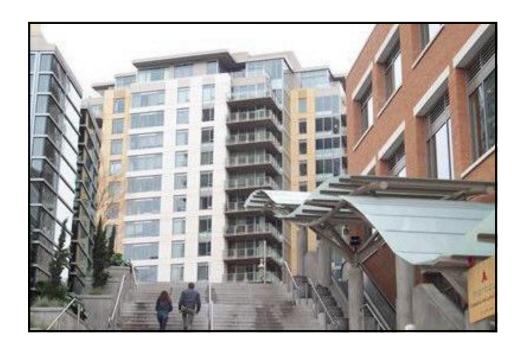
Comparable 3

1414 12TH AVE # 602
Prox. to Subject 0.01 miles
Sale Price 359,000
Gross Living Area 614
Total Rooms 4
Total Bedrooms 1
Total Bathrooms 1

Location URBAN/AVG
View CITY/MTN
Site 141/PRIM RES
Quality FRAME/GD
Age AGE 1/E1

Comparable Photo Page

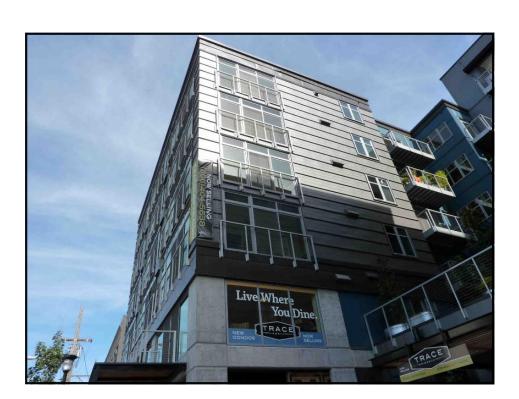
Borrower/Client	GOYER, MATT			
Property Address	1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	CORALT MORTGAGE			



Comparable 4

900 LENORA ST # W1204
Prox. to Subject 0.99 miles W
Sale Price 400,000
Gross Living Area 859
Total Rooms 4
Total Bedrooms 1
Total Bathrooms 1

Location URBAN/AVG
View BETTER
Site 141/PRIM RES
Quality FRAME/GD
Age AGE 3/E1



Comparable 5

1414 12TH AVE # 218
Prox. to Subject 0.01 miles
Sale Price 399,950
Gross Living Area 804
Total Rooms 4
Total Bedrooms 1
Total Bathrooms 1

Location URBAN/AVG
View CITY/MTN
Site 141/PRIM RES
Quality FRAME/GD
Age AGE 1/E1

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Location Map

Borrower/Clien	t GOYER, MATT			
Property Addre	ess 1408 12TH AVE			
City	SEATTLE	County KING	State WA	Zip Code 98122-8301
Lender	COBALT MORTGAGE			

