

PHOTO REPORT	SUBJECT RISK	MARKET RISK	AREA SALES	NEARBY PROPERTIES	MARKET ANALYSIS
--------------	--------------	-------------	------------	-------------------	-----------------

Borrower: Jane Smith Bank
 Photo Agent: Orozco, Jaime

Certified Images: 2018-05-30
 Reference #: 55484321981

4315 S Scott St,
 Spokane, WA 99203

Photo Report




LIVING ROOM



2018-05-30 47.7826358,-116.6900591

Details 
 Vaulted Ceilings.

Living Room Details 
 Large sliding door to access the porch, rustic beams through out living room.




2018-05-30 47.7826358,-116.6900591

Details 
 Hardwood Floors.



2018-05-30 47.7826358,-116.6900591

Details 
 Solid Beams.

KITCHEN




2018-05-30 47.7826358,-116.6900591

Details 
 Hardwood Cabinets.





2018-05-30 47.7826358,-116.6900591

Details 
 No details added.



2018-05-30 47.7826358,-116.6900591

Details 
 Quartz Table Tops.

Kitchen Details 
 Entire kitchen updated in 2017, beautiful quartz surfaces & new appliances.

MASTER BED & BATH



2018-05-30 47.7826358,-116.6900591

Details

Vaulted Cielings.



2018-05-30 47.7826358,-116.6900591

Details

Crawl Tub & Tile Shower.



2018-05-30 47.7826358,-116.6900591

Details

Double Vanity.

Master Bed & Bath Details

No details added.

Collateral Data

99

SUBJECT RISK SCORE

75

MARKET RISK SCORE

88

COLLATERAL INTEGRITY SCORE

\$400,200.00

AVM VALUE

SPC

NOT AVAILABLE

MPC

8.02%

SF

0

MFR

4.92%

FORECAST

NOT AVAILABLE

SUBJECT RISK SUMMARY

Most Recent Transfer: Sales Price	\$149,900	Price Change 3 years	None
Most Recent Transfer: Sales Date	13-Nov-14	Price Change 5 years	None
Price Change: Prior 2 Sales w/in 3 years	NA	Over-Valuation Risk	Minimal
Sales in the Last 3 months	0	AVM Value	Not Purchased
Sales in the Last 6 months	0	AVM Value / Meian Value	Not Purchased
Sales in the Last 1 year	0	Price / SQ FT: AVM Value	Not Purchased
Sales in the last 3 years	0	Living Area / Median Living Area	0.70
Sales in the last 5 years	0	Lot Size / Median Lot Size	1.31
Forclosures in the Last 1 year	0	Year Built / Median Year Built	0.98
Forclosures in the Last 3 year	0	Bedrooms / Median Bedrooms	1.33
Price Change Warning 1 years	None	Bathrooms / Median Bathrooms	1.00

MARKET RISK SUMMARY

Foreclosures in the last: 1 year	21	Transfer Activity: 1 Year	815
Foreclosures in the last: 3 years	120	Transfer Activity: 3 Years	2,437
Foreclosures in the last: 5 years	229	Transfer Activity: 5 Years	4,210
Foreclosures / Sales: 1 year	2.58%	Zip Code Price Change: 1 Year	8.02%
Foreclosures / Sales: 3 years	4.92%	Zip Code Price Change: 3 Years	25.58%
Foreclosures / Sales: 5 years	5.44%	Zip Code Price Change: 5 Years	29.83%
Neighborhood Indicator	Urban	Median Living Area	1,542
Occupancy: Owner Occupied	68.7%	Median Lot Size	7,080
Occupancy: Non-Owner Occupied	31.3%	Median Year Built	1981
Land Use: SFRs	95.00%	Median Bedrooms	3
Land Use: Condominiums	4.00%	Median Bathrooms	2.00
Land Use: Mobile Homes	0.00%	Median Price / Median Sq Ft	\$141.37
Forecast	NA	Market Volatility	Moderate

MARKET ANALYSIS

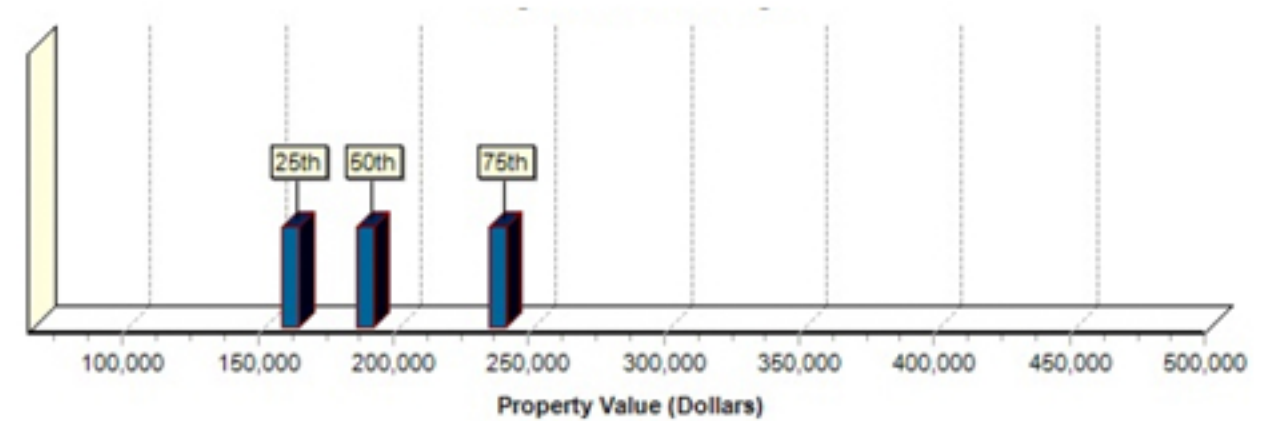
	LOW	MEDIAN	HIGH	SUBJECT
Living Area	502	1,5542	7,024	1,072
Lot Size	1,222	7,080	217,800	9,3000
Year Built	1900	1981	2017	1947
Bedrooms	1	3	8	4
Bathrooms	1.00	2.0	6.0	2.0
Price per Sq Ft: Living Area	\$24	\$154	\$348	\$200
Price per Sq Ft: Lot Size	\$1	\$28	\$140	\$90
Price per Room: Bedroom	\$12,500	\$69,983	\$165,000	\$80,000
Price Range: 1 Year	\$40,000	\$218,000	\$495,000	\$140,00
Price Range: 3 Years	\$29,900	\$200,000	\$637,5000	\$149,900
Price Range: 5 Years	\$23,900	\$191,000	\$852,500	\$150,560
	COUNT	CHANGE: LOW	CHANGE:HIGH	SUBJECT
Properties that Sold Twice in 1 Year	240	240	240	0.00%
Properties that Sold Twice in 3 Years	117	117	117	0.00%
Properties that Sold Twice in 5 Years	1018	1018	1018	100.00%

AREA PRICE TRENDS

NEIGHBORHOOD PRICE RANGE



Price changes in the subject's zip code and neighborhood are shown for comparison of local and regional trends. Starting on the left and normalized to zero, price changes are given on a periodic basis and tracked cumulatively.



The price range of properties in the subject's neighborhood is from a low of \$70,000 to a high of \$495,000, with a median price of \$187,000.

SUBJECT PROPERTY: OWNERSHIP, ASSESSMENT & LEGAL DESCRIPTION



Owner Name: Olney Danielle M	Property Address: 328 E. 29th Ave	County Name: Spokane	CBSA CODE / Name: 44060 / Spokane WA
Census Tract: 004700	Legal Description: Lincoln Hts L6 & W1/2 L7 B60	Assessed Year: 2017	Assessor Parcel Number: 3562518123
Assessed Value: Imp's: \$112,100	Tax Code Area: 10	Assessed Value: Land: \$30,000	Tax Amount: \$1,944
Assessed Value: Total: \$142,100	Delinquent Year: NA	Market Value: Imp's: \$112,100	Homeowners Exemption: NA
Market Value Land: \$30,000	Tract Number: 0	Market Value: Total: \$142,100	Subdivision Name: Lincoln Heights

SUBJECT PROPERTY: PHYSICAL DESCRIPTION & CHARACTERISTICS



Land Use: SFR	Units: Count: NA	Const: Type: NA
Living Areas: 1,072	Stories: Count: 1	Walls: Exterior: NA
Lot Size: 9,300	Zoning: NA	Roof: Type: Comp Shingle
Year Built: 1947	Basement: Yes	Heating: type: Forced Air
Bedrooms: 4	Foundation: Contrete	A/C: Type: NA
Bathrooms: 2.0	Garage: 0	Pool: NA
Total Rooms: 7	Spaces: Count: 0	Fireplace: 1
Buildings: Count: English	Style: English	

SUBJECT PROPERTY: DEED / TRANSFER HISTORY



Transfer Date: 30-Jul-13	Buyer Name: Meier Roberta L
Transfer Value: \$80,000	Seller Name: REFI

Document Number	0062001343	Transfer Type	NA
Deed Type	Warranty Deed	Rate: Interest	NA
Vesting Type	NA	Loan Amount: 1st	\$64,000
Lender Name	MTN West Bank	Loan Amount 2nd	NA

Transfer Date	17-Nov-95	Buyer Name	Meier Roberta L
Transfer Value	NA	Seller Name	Lamd Contract
Document Number	0062001343	Transfer Type	NA
Deed Type	Unkown	Rate: Interest	NA
Vesting Type	NA	Loan Amount: 1st	\$3,000
Lender Name	Spokane City (WA)	Loan Amount 2nd	NA

AREA SALES

Address	Dist (MI)	Sales Price	Sale Date	Living SF	Lot SF	Bed	Bath	YR Build
S: 3428 E 29th Ave	.0	\$231,900	13-NOV-18	1,437	5,322	3	2.00	2017
1: 3209 E 16th Ave	.94	\$231,900	13-NOV-18	1,437	5,322	3	2.00	2017

Assessor Parcel Number: 35625422145821 Owner Name: Tappan Daniel A Legal Description: Lincoln Hts L24 b60

Land Use	SFR	Bathrooms	2.00
Zoning	NA	Total Rooms	4
Assessed Year	2017	Garage	Garage
Assessed Value: Imp's	\$143,200	Spaces: Count	0
Assessed Value: Land	\$40,000	Style	English
Assessed Value: Total	\$183,200	Const: Type	NA
Basement	Yes	Walls: Exterior	NA
Stories: Count	1	Roof: Type	Comp Shingle
Living Area	1,408	Heating: Type	Forced Air
Lot Size	10,350	A/C: Type	Central
Year Built	1949	Pool	NA
Bedrooms	3	Fireplace	1

TRANSACTION HISTORY: MOST RECENT SALE

Transfer Date	31-AUG-16	Buyer Name	Buckbee Family Trust
Transfer Value	\$140,000	Seller Name	Buckbee Stefanie C
Document Number	156100015615615746	Transfer Type	REFI
Deed Type	Warranty Deed	Rate: Interest	NA
Vesting Type	NA	Loan Amount: 1st	NA
Lender Name	NA	Loan Amount: 2nd	NA

2: 1652E Mullan Rd	1.2	\$231,900	13-NOV-18	1,437	5,322	3	2.00	2017
--------------------	-----	-----------	-----------	-------	-------	---	------	------

Assessor Parcel Number: 35625422145821 Owner Name: Tappan Daniel A Legal Description: Lincoln Hts L24 b60

Land Use	SFR	Bathrooms	2.00
Zoning	NA	Total Rooms	4
Assessed Year	2017	Garage	Garage
Assessed Value: Imp's	\$143,200	Spaces: Count	0
Assessed Value: Land	\$40,000	Style	English
Assessed Value: Total	\$183,200	Const: Type	NA
Basement	Yes	Walls: Exterior	NA
Stories: Count	1	Roof: Type	Comp Shingle
Living Area	1,408	Heating: Type	Forced Air
Lot Size	10,350	A/C: Type	Central
Year Built	1949	Pool	NA
Bedrooms	3	Fireplace	1

TRANSACTION HISTORY: MOST RECENT SALE

Transfer Date	31-AUG-16
Transfer Value	\$140,000
Document Number	156100015615615746
Deed Type	Warranty Deed
Vesting Type	NA
Lender Name	NA

Buyer Name	Buckbee Family Trust
Seller Name	Buckbee Stefanie C
Transfer Type	REFI
Rate: Interest	NA
Loan Amount: 1st	NA
Loan Amount: 2nd	NA

3: 1652E Doon Blvd 3 \$231,900 13-NOV-18 1,437 5,322 3 2.00 2017

Assessor Parcel Number: 35625422145821 Owner Name: Tappan Daniel A Legal Description: Lincoln Hts L24 b60

Land Use	SFR	Bathrooms	2.00
Zoning	NA	Total Rooms	4
Assessed Year	2017	Garage	Garage
Assessed Value: Imp's	\$143,200	Spaces: Count	0
Assessed Value: Land	\$40,000	Style	English
Assessed Value: Total	\$183,200	Const: Type	NA
Basement	Yes	Walls: Exterior	NA
Stories: Count	1	Roof: Type	Comp Shingle
Living Area	1,408	Heating: Type	Forced Air
Lot Size	10,350	A/C: Type	Central
Year Built	1949	Pool	NA
Bedrooms	3	Fireplace	1

TRANSACTION HISTORY: MOST RECENT SALE

Transfer Date	31-AUG-16	Buyer Name	Buckbee Family Trust
Transfer Value	\$140,000	Seller Name	Buckbee Stefanie C
Document Number	156100015615615746	Transfer Type	REFI
Deed Type	Warranty Deed	Rate: Interest	NA
Vesting Type	NA	Loan Amount: 1st	NA
Lender Name	NA	Loan Amount: 2nd	NA

4: 8651 Bridge Ave 5 \$231,900 13-NOV-18 1,437 5,322 3 2.00 2017

Assessor Parcel Number: 35625422145821 Owner Name: Tappan Daniel A Legal Description: Lincoln Hts L24 b60

Land Use	SFR	Bathrooms	2.00
Zoning	NA	Total Rooms	4
Assessed Year	2017	Garage	Garage
Assessed Value: Imp's	\$143,200	Spaces: Count	0
Assessed Value: Land	\$40,000	Style	English
Assessed Value: Total	\$183,200	Const: Type	NA
Basement	Yes	Walls: Exterior	NA
Stories: Count	1	Roof: Type	Comp Shingle
Living Area	1,408	Heating: Type	Forced Air
Lot Size	10,350	A/C: Type	Central
Year Built	1949	Pool	NA
Bedrooms	3	Fireplace	1

TRANSACTION HISTORY: MOST RECENT SALE

Transfer Date	31-AUG-16	Buyer Name	Buckbee Family Trust
Transfer Value	\$140,000	Seller Name	Buckbee Stefanie C
Document Number	156100015615615746	Transfer Type	REFI
Deed Type	Warranty Deed	Rate: Interest	NA
Vesting Type	NA	Loan Amount: 1st	NA
Lender Name	NA	Loan Amount: 2nd	NA

