



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



2018-05-30 47.7826358,-116.6900591



2018-05-30 47.7826358,-116.6900591

Details 🗹

Vaulted Ceilings.

Details 🗹

Hardwood Floors.

Details 🗹

Solid Beams.

Living Room Details 🗹

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

KITCHEN



2018-05-30

47.7826358,-116.6900591



2018-05-30

47.7826358,-116.6900591



2018-05-30

47.7826358,-116.6900591

Details 🗹

Hardwood Cabinets.

Details 🗹

No details added.

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



2018-05-30

47.7826358,-116.6900591



2018-05-30

47.7826358,-116.6900591

Details 🗹

Vaulted Cielings.

Details 🗹

Crawl Tub & Tile Shower.

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
Most Recent Transfer: Sales Date	13-Nov-14
Price Change: Prior 2 Sales w/in 3 years	NA
Sales in the Last 3 months	0
Sales in the Last 6 months	0
Sales in the Last 1 year	0
Sales in the last 3 years	0
Sales in the last 5 years	0
Forclosures in the Last 1 year	0
Forclosures in the Last 3 year	0
Price Change Warning 1 years	None

Price Change 3 years	None
Price Change 5 years	None
Over-Valuation Risk	Minimal
AVM Value	Not Purchased
AVM Value / Meian Value	Not Purchased
Price / SQ FT: AVM Value	Not Purchased
Living Area / Median Living Area	0.70
Lot Size / Median Lot Size	1.31
Year Built / Median Year Built	0.98
Bedrooms / Median Bedrooms	1.33
Bathrooms / Median Bathrooms	1.00

MARKET RISK SUMMARY

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Foreclosures in the last: 1 year	21
Foreclosures in the last: 3 years	120
Foreclosures in the last: 5 years	229
Foreclosures / Sales: 1 year	2.58%
Foreclosures / Sales: 3 years	4.92%
Foreclosures / Sales: 5 years	5.44%
Neighborhood Indicator	Urban
Occupancy: Owner Occupied	68.7%
Occupancy: Non-Owner Occupied	31.3%
Land Use: SFRs	95.00%
Land Use: Condominiums	4.00%
Land Use: Mobile Homes	0.00%
Forcast	NA

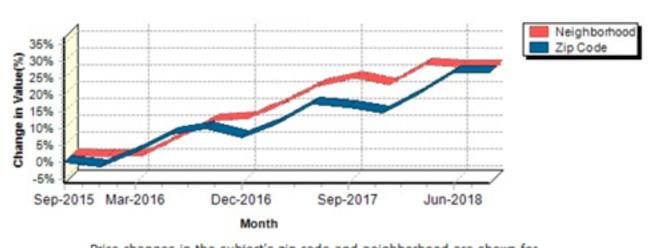
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Transfer Activity: 1 Year	815
Transfer Activity: 3 Years	2,437
Transfer Activity: 5 Years	4,210
Zip Code Price Change: 1 Year	8.02%
Zip Code Price Change: 3 Years	25.58%
Zip Code Price Change: 5 Years	29.83%
Median Living Area	1,542
Median Lot Size	7,080
Median Year Built	1981
Median Bedrooms	3
Median Bathrooms	2.00
Median Price / Median Sq Ft	\$141.37
Market Volatility	Moderate

	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%

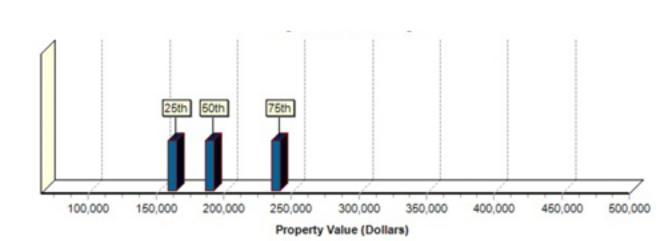
AREA PRICE TRENDS

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		0	062001343	Transfer Type					NA
Deed Type		Wai	rranty Deed	Rate: Interest					NA
Vesting Type			NA	Loan Amount: 1s	st			\$64	4,000
Lender Name		MTN	West Bank	Loan Amount 2n	d				NA
Transfer Date			17-Nov-95	Buyer Name				Meier Robe	erta l
Transfer Value			NA NA	Seller Name				Lamd Con	
Document Number		0	062001343	Transfer Type				Luma com	NA
Deed Type			Unkown	Rate: Interest					NA
Vesting Type			NA	Loan Amount: 1s	st			Š3	3,000
Lender Name		Spokan	e City (WA)	Loan Amount 2n				,	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: 3	5625422145821	Own	er Name: Tappai	n Daniel A	Legal Desci	r iption: Lind	coln Hts L24 b	60	
Land Use			SFR	Bathrooms					2.00
Zoning			NA	Total Rooms					4
Assessed Year			2017	Garage				Ga	arage
Assessed Value: Imp's			\$143,200	Spaces: Count					(
Assessed Value: Land			\$40,000	Style				En	nglisl
Assessed Value: Total			\$183,200	Const: Type					N/
Basement			Yes	Walls: Exterior					N/
Stories: Count			1	Roof: Type				Comp Sh	ningle
Living Area			1,408	Heating: Type				Force	
Lot Size			10,350	A/C: Type				Ce	entra
Year Built			1949	Pool					N.A
Bedrooms			3	Fireplace					1
TRANSACTION HISTORY: MOS	ST RECENT SALE								
Transfer Date			31-AUG-16	Buyer Name			Buc	kbee Family	Trus
Transfer Value			\$140,000	Seller Name			Ві	uckbee Stefa	nie (
Document Number		156100015	615615746	Transfer Type					REF
Deed Type		Wai	rranty Deed	Rate: Interest					N/
Vesting Type			NA	Loan Amount: 1s	1st			NA	
Lender Name			NA	Loan Amount: 2	nd				N/
2: 1652E Mullan Rd	1.2	\$231,900	13-NOV-18	1,437	5,322	3	2.00	2017	
Assessor Parcel Number: 3	5625422145821	Own	er Name: Tappai	n Daniel A	Legal Desci	r iption: Lind	coln Hts L24 b	60	
Land Use			SFR	Bathrooms					2.00
Zoning			NA	Total Rooms					4
Assessed Year			2017	Garage				Ga	arage
Assessed Value: Imp's			\$143,200	Spaces: Count					(
Assessed Value: Land			\$40,000	Style				En	nglish
Assessed Value: Total			\$183,200	Const: Type					N/
Basement			Yes	Walls: Exterior					N/
Stories: Count			1	Roof: Type				Comp Sh	
Living Area			1,408	Heating: Type				Force	
			10,350	A/C: Type				Ce	entra
Lot Size Year Built Bedrooms			1949	Pool Fireplace					NA

Transfer Date	31-AUG-16	16 Buyer Name Buckbee Fai				bee Family 7	Trust
Transfer Value	\$140,000	Seller Name				ckbee Stefai	
Document Number	156100015615615746	Transfer Type					REFI
Deed Type	Warranty Deed	Rate: Interest					NA
Vesting Type	NA Loan Amount: 1st		Loan Amount: 1st				NA
Lender Name	NA	Loan Amount: 2n	d				NA
3 : 1652E Doon Blvd 3	\$231,900 13-NOV-18	3 1,437	5,322	3	2.00	2017	•
Assessor Parcel Number: 35625422145821	Owner Name: Tapp	an Daniel A	Legal Descri	ption: Linc	oln Hts L24 b6	50	
Land Use	SFR	Bathrooms					2.00
Zoning	NA	Total Rooms					4
Assessed Year	2017	Garage				Ga	arage
Assessed Value: Imp's	\$143,200	Spaces: Count					0
Assessed Value: Land	\$40,000	Style				En	glish
Assessed Value: Total	\$183,200	Const: Type					NA
Basement	Yes	Walls: Exterior					NA
Stories: Count	1	Roof: Type				Comp Sh	ingle
Living Area	1,408	Heating: Type				Force	
Lot Size	10,350	A/C: Type				Се	entral
Year Built	1949	Pool					NA
Bedrooms	3	Fireplace					1
TRANSACTION HISTORY: MOST RECENT SALE							
Transfer Date	31-AUG-16	Buyer Name				bee Family	
Transfer Value	\$140,000	Seller Name			Bu	ckbee Stefa	nie C
Document Number	156100015615615746	Transfer Type					REFI
Deed Type	Warranty Deed	Rate: Interest					NA
Vesting Type	NA	Loan Amount: 1s	t		N		
Lender Name	NA	Loan Amount: 2n	d				NA
4: 8651 Bridge Ave 5	\$231,900 13-NOV-18	8 1,437	5,322	3	2.00	2017	•
Assessor Parcel Number: 35625422145821	Owner Name: Tappa	an Daniel A	Legal Descrip	ption: Linc	oln Hts L24 b6	60	
Land Use							
Euriu Ooc	SFR	Bathrooms					2.00
Zoning	SFR NA	Bathrooms Total Rooms					2.00
Zoning	NA	Total Rooms					4
Zoning Assessed Year	NA 2017	Total Rooms Garage				Ga	4 arage
Zoning Assessed Year Assessed Value: Imp's	NA 2017 \$143,200	Total Rooms Garage Spaces: Count				Ga	4 arage 0
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land	NA 2017 \$143,200 \$40,000	Total Rooms Garage Spaces: Count Style				Ga	4 arage 0 glish
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total	NA 2017 \$143,200 \$40,000 \$183,200	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior				Ga	4 arage 0 glish NA NA
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement	NA 2017 \$143,200 \$40,000 \$183,200	Total Rooms Garage Spaces: Count Style Const: Type				Ga	4 arage 0 glish NA NA ingle
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count	NA 2017 \$143,200 \$40,000 \$183,200 Yes	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type				Comp Shi	4 arage 0 glish NA NA ingle
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type				Comp Shi	4 arage 0 glish NA NA ingle
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type				Comp Shi	4 arage 0 glish NA NA ingle ed Air
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size Year Built	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350 1949	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type Pool				Comp Shi	4 arage 0 glish NA NA ingle ed Air
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size Year Built Bedrooms	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350 1949	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type Pool			Buck	Comp Shi	arage 0 glish NA NA ingle ed Air entral NA 1
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size Year Built Bedrooms TRANSACTION HISTORY: MOST RECENT SALE	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350 1949 3	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type Pool Fireplace				Comp Shi Force	arage 0 glish NA NA ingle ed Air entral NA 1
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size Year Built Bedrooms TRANSACTION HISTORY: MOST RECENT SALE Transfer Date	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350 1949 3	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type Pool Fireplace Buyer Name				Comp Shi Force Ce	arage 0 glish NA NA ingle ed Air entral NA 1
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size Year Built Bedrooms TRANSACTION HISTORY: MOST RECENT SALE Transfer Date Transfer Value	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350 1949 3 31-AUG-16 \$140,000	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type Pool Fireplace Buyer Name Seller Name				Comp Shi Force Ce	arage 0 glish NA NA ingle ed Air entral NA 1
Zoning Assessed Year Assessed Value: Imp's Assessed Value: Land Assessed Value: Total Basement Stories: Count Living Area Lot Size Year Built Bedrooms TRANSACTION HISTORY: MOST RECENT SALE Transfer Date Transfer Value Document Number	NA 2017 \$143,200 \$40,000 \$183,200 Yes 1 1,408 10,350 1949 3 31-AUG-16 \$140,000 156100015615615746	Total Rooms Garage Spaces: Count Style Const: Type Walls: Exterior Roof: Type Heating: Type A/C: Type Pool Fireplace Buyer Name Seller Name Transfer Type				Comp Shi Force Ce	arage 0 glish NA NA ingle ed Air entral NA 1 Trust nie C REFI

