

Borrower/Client	Marcia Smith			File No.	050823p4
Property Address	4502 119th Avenue SE				
City	Bellevue	County	King	State	WA
				Zip Code	98006
Lender	Solutions Financial Group				

TABLE OF CONTENTS



FIRREA/USPAP Addendum .....	1
Summary of Salient Features .....	2
URAR .....	3
Additional Comparables 4-6 .....	5
Legal Description .....	6
Plat Map .....	7
Building Sketch .....	8
Subject Photos .....	9
Subject Photos Interior .....	10
Location Map .....	11
Comparable Photos 1-3 .....	12
Comparable Photos 4-6 .....	13
Multipurpose Supplemental Addendum .....	14
Statement of Limiting Conditions .....	16
GLB Act Privacy Notification .....	18
Appraiser Certification .....	19
Invoice .....	20

[illegible]

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	4502 119th Avenue SE
	Legal Description	See attached addendum for legal description.
	City	Bellevue
	County	King
	State	WA
	Zip Code	98006
	Census Tract	247.01
	Map Reference	TB 596 F5
SALES PRICE	Sale Price	\$ 499,000
	Date of Sale	pending
CLIENT	Borrower / Client	Marcia Smith
	Lender	Solutions Financial Group
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,420 (total finished area includes basement)
	Price per Square Foot	\$ 389.84
	Location	near arterial
	Age	52/12 eff
	Condition	good
	Total Rooms	8 (includes basement)
	Bedrooms	4 (includes basement)
	Baths	2.0 (includes basement)
APPRAISER	Appraiser	Eric Perrigo
	Date of Appraised Value	August 23, 2005
VALUE	Final Estimate of Value	\$ 499,000

Appraisals Unlimited (425)868-9390

File No. 050823p4 Page #3

Summary Appraisal Report

Property Description

Uniform Residential Appraisal Report

File No. 050823p4

Cauvin

SUBJECT	Property Address		4502 119th Avenue SE				City		Bellevue		State		WA		Zip Code		98006																	
	Legal Description																		See attached addendum for legal description.		County		King											
	Assessor's Parcel No.										403490-0030		Tax Year		2005		R.E. Taxes \$		2,691.30		Special Assessments \$		0.00											
	Borrower				Marcia Smith				Current Owner				Larue				Occupant:		<input type="checkbox"/> Owner		<input type="checkbox"/> Tenant		<input checked="" type="checkbox"/> Vacant											
	Property rights appraised				<input checked="" type="checkbox"/> Fee Simple		<input type="checkbox"/> Leasehold		Project Type		<input type="checkbox"/> PUD		<input type="checkbox"/> Condominium (HUD/VA only)		HOA \$ n/a				/Mo.															
NEIGHBORHOOD	Neighborhood or Project Name										Newport Hills				Map Reference				TB 596 F5				Census Tract				247.01							
	Sale Price \$		499,000		Date of Sale		pending		Description and \$ amount of loan charges/concessions to be paid by seller										none known															
	Lender/Client										Solutions Financial Group								Address								5200 Southcenter Blvd, #110, Tukwila, WA 98188							
	Appraiser										Eric Perrigo								Address								15712 NE 96th Way, Redmond, WA 98052							
	Location		<input type="checkbox"/> Urban		<input checked="" type="checkbox"/> Suburban		<input type="checkbox"/> Rural		Predominant occupancy		Single family housing PRICE \$ (000) 225 Low new 1.3mil High 75 Predominant				Present land use % One family 93 2-4 family 1 Multi-family 1 Commercial 4 vacant 1				Land use change <input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely <input type="checkbox"/> In process To: _____															
Built up		<input checked="" type="checkbox"/> Over 75%		<input type="checkbox"/> 25-75%		<input type="checkbox"/> Under 25%																												
Growth rate		<input type="checkbox"/> Rapid		<input checked="" type="checkbox"/> Stable		<input type="checkbox"/> Slow		<input checked="" type="checkbox"/> Owner																										
Property values		<input checked="" type="checkbox"/> Increasing		<input type="checkbox"/> Stable		<input type="checkbox"/> Declining		<input type="checkbox"/> Tenant																										
Demand/supply		<input type="checkbox"/> Shortage		<input checked="" type="checkbox"/> In balance		<input type="checkbox"/> Over supply		<input checked="" type="checkbox"/> Vacant (0-5%)																										
Marketing time		<input checked="" type="checkbox"/> Under 3 mos.		<input type="checkbox"/> 3-6 mos.		<input type="checkbox"/> Over 6 mos.		<input type="checkbox"/> Vac.(over 5%)																										
<b>Note: Race and the racial composition of the neighborhood are not appraisal factors.</b>																																		
Neighborhood boundaries and characteristics: North: I-90; East: 164th Avenue SE; South: SE 68th Street; West: I-405.																																		
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):																																		
The subject is located in the south Bellevue market area of Bellevue, an area known for its mixed architecture along with uneven topography and some pockets of newer construction. Central proximity to employment in Seattle, Bellevue & Redmond.																																		
Good access to public & private services including access to Highway 405 & I-90. Generally average to excellent construction quality home styles ranging from rambler to custom construction. Within 2 miles to a majority of public & private amenities. No adverse neighborhood factors noted.																																		
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):																																		
Information provided by local sales agents and brokers reflects that the sale prices are increasing and the average marketing time is typically 1-3 months. Given the historically low interest rates, coupled with the limited available inventory, sales and financing concessions are uncommon. MLS records for the area report an 23% increase in average selling price over the last 1 year period as of July 2005 statistical report.																																		
PUD	<b>Project Information for PUDs</b> (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																	
	Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____																																	
	Describe common elements and recreational facilities: The subject is not located in a PUD development.																																	
SITE	Dimensions										See attached plat map for visual representation.								Topography		level													
	Site area										.41 acre+/- per KCR.								Corner Lot		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No													
	Specific zoning classification and description										R5; SFR- minimum 5 lots per acre								Size		above average													
	Zoning compliance										<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning								Shape		rectangular													
	Highest & best use as improved:										<input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain)								Drainage		appears adequate													
	Utilities		Public		Other		Off-site Improvements		Type		Public		Private		View		ngh/prt city/lake																	
	Electricity		<input checked="" type="checkbox"/>				Street		asphalt		<input checked="" type="checkbox"/>		<input type="checkbox"/>		Landscaping		average																	
	Gas		<input checked="" type="checkbox"/>				Curb/gutter		none		<input type="checkbox"/>		<input type="checkbox"/>		Driveway Surface		concrete																	
	Water		<input checked="" type="checkbox"/>				Sidewalk		none		<input type="checkbox"/>		<input type="checkbox"/>		Apparent easements		those of record																	
	Sanitary sewer		<input checked="" type="checkbox"/>				Street lights		none		<input type="checkbox"/>		<input type="checkbox"/>		FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																	
Storm sewer		<input checked="" type="checkbox"/>				Alley		none		<input type="checkbox"/>		<input type="checkbox"/>		FEMA Zone		X Map Date 5/16/1995																		
FEMA Map No. 53033C0658F																																		
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):																																		
Rear of subject site bordered by protected greenbelt. 119th Avenue SE is a neighborhood feeder arterial serving Newport Hills and the lower Coal Creek market area.																																		
DESCRIPTION OF IMPROVEMENTS	GENERAL DESCRIPTION						EXTERIOR DESCRIPTION						FOUNDATION				BASEMENT				INSULATION													
	No. of Units		one				Foundation		concrete				Slab		yes 100%		Area Sq. Ft.		1,140		Roof		<input type="checkbox"/>											
	No. of Stories		1.0B				Exterior Walls		wood/brick				Crawl Space		none		% Finished		100%		Ceiling		<input type="checkbox"/>											
	Type (Det./Att.)		detached				Roof Surface		composition				Basement		yes		Ceiling		drywall		Walls		<input type="checkbox"/>											
	Design (Style)		1.0B				Gutters & Dwnspts.		metal				Sump Pump		none noted		Walls		drywall		Floor		<input type="checkbox"/>											
	Existing/Proposed		existing				Window Type		metal				Dampness		none noted		Floor		tile/cpt		None		<input type="checkbox"/>											
	Age (Yrs.)		52				Storm/Screens		no/partial				Settlement		none noted		Outside Entry		yes-to		Unknown		<input checked="" type="checkbox"/>											
	Effective Age (Yrs.)		12				Manufactured House		no				Infestation		none noted		rear yard.																	
	ROOMS		Foyer		Living		Dining		Kitchen		Den		Family Rm.		Rec. Rm.		Bedrooms		# Baths		Laundry		Other		Area Sq. Ft.									
	Basement														x		1		1.0		x				1,140									
	Level 1		area		x		x		x								3		1.0						1,280									
	Level 2																																	
	Finished area above grade contains: 6 Rooms; 3 Bedroom(s); 1 Bath(s); 1,280 Square Feet of Gross Living Area																																	
	INTERIOR						Materials/Condition				HEATING				KITCHEN EQUIP.				ATTIC				AMENITIES				CAR STORAGE:							
Floors		hw/tile/avg				Type		FA		Refrigerator		<input checked="" type="checkbox"/> p		None		<input type="checkbox"/>		Fireplace(s) #		yes 2		<input checked="" type="checkbox"/> 2		None <input type="checkbox"/>										
Walls		drywall/avg				Fuel		gas		Range/Oven		<input checked="" type="checkbox"/>		Stairs		<input type="checkbox"/>		Patio		concrete		<input checked="" type="checkbox"/>		Garage # of cars										
Trim/Finish		wood/avg				Condition		average		Disposal		<input checked="" type="checkbox"/>		Drop Stair		<input type="checkbox"/>		Deck		wood		<input checked="" type="checkbox"/>		Attached 2										
Bath Floor		tile/avg				COOLING				Dishwasher		<input checked="" type="checkbox"/>		Scuttle		<input checked="" type="checkbox"/>		Porch		concrete		<input checked="" type="checkbox"/>		Detached										
Bath Wainscot		tile/avg				Central		none		Fan/Hood		<input checked="" type="checkbox"/>		Floor		<input type="checkbox"/>		Fence		wood		<input checked="" type="checkbox"/>		Built-In										
Doors		hollow-core/avg				Other		none		Microwave		<input type="checkbox"/>		Heated		<input type="checkbox"/>		Pool				<input type="checkbox"/>		Carport										
solid-core/avg						Condition				Washer/Dryer		<input type="checkbox"/>		Finished		<input type="checkbox"/>		bar-b-que		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		Driveway 2+										
COMMENTS	Additional features (special energy efficient items, etc.): 4 total bedrooms; 2.0 total baths(both updated); 2 fireplaces; partial city & lake view; large rear yard with large rear deck and b/i bar-b-que.																																	
	Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: The subject was originally built in 1953 per King County Assessor records. It has been maintained over the years helping to establish an estimated effective age of 12 years. It is rated average construction quality. No functional or external depreciation noted. No repairs noted.																																	
	Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.: No adverse environmental conditions were noted at the time of inspection.																																	

Freddie Mac Form 70 6/93

PAGE 1 OF 2

Fannie Mae Form 1004 6/93

Form UA2 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Cauvin

File No. 050823p4

Valuation Section

UNIFORM RESIDENTIAL APPRAISAL REPORT

COST APPROACH	ESTIMATED SITE VALUE = \$ 255,000		Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): (A) Reproduction costs are based Marshall & Swift Cost Manual and a builder survey. (B) Depreciation is based on the economic age/life method. Remaining economic life is 58 years. (C) Site improvements include primarily landscaping, driveway, porch, decking. (D) Site value was calculated using the land extraction method and is typical for this market area.
	ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:		
	Dwelling 1,280 Sq. Ft. @\$ 125.00 = \$ 160,000		
	1,140 Sq. Ft. @\$ 95.00 = 96,330		
	Garage/Carport 410 Sq. Ft. @\$ 24.00 = 9,840		
	Total Estimated Cost New = \$ 266,170		
	Less Physical Functional External		
	Depreciation 45,622 = \$ 45,622		
	Depreciated Value of Improvements = \$ 220,548		
"As-is" Value of Site Improvements = \$ 22,950			
INDICATED VALUE BY COST APPROACH = \$ 498,498			

SALES COMPARISON ANALYSIS	ITEM	SUBJECT			COMPARABLE NO. 1			COMPARABLE NO. 2			COMPARABLE NO. 3					
	4502 119th Avenue SE				4460 119th Avenue SE			5714 140th Place SE			13614 SE 43rd Street					
	Address Bellevue				Bellevue			Bellevue			Bellevue					
	Proximity to Subject				0.04 miles			1.55 miles			1.01 miles					
	Sales Price		\$ 499,000				\$ 519,000				\$ 515,000				\$ 495,000	
	Price/Gross Living Area		\$ 389.84 $\div$		\$ 384.44 $\div$				\$ 319.88 $\div$				\$ 323.53 $\div$			
	Data and/or Verification Source		Inspection/MLS/Assessor		Assessor/fmr subject n/a			Assessor/NWMLS/Visual 42 days on market			Assessor/NWMLS/Visual 37 days on market					
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-)\$ Adjust.		DESCRIPTION		+(-)\$ Adjust.		DESCRIPTION		+(-)\$ Adjust.	
	Sales or Financing Concessions				conventional by owner			conventional # 24144701			conventional # 24127494					
	Date of Sale/Time				5-26-05 COE			12-15-04 COE			11-30-04 COE					
	Location		near arterial		similar			superior			-10,000		superior		-10,000	
	Leasehold/Fee Simple		fee simple		fee simple			fee simple			fee simple					
	Site		.41 acre+/-		.31 acre+/-			.21 acre+/-			.25 acre+/-					
	View		ngh/prt city/lake		similar			similar			inferior			+10,000		
	Design and Appeal		1.0B/average		1.0B/similar			1.0B/similar			1.0B/similar					
	Quality of Construction		average		similar			similar			similar					
	Age		52/12 eff		28/12 eff			26/12 eff			34/12 eff					
	Condition		good		similar			similar			similar					
	Above Grade		Total : Bdrms : Baths		Total : Bdrms : Baths				Total : Bdrms : Baths				Total : Bdrms : Baths			
	Room Count		6 : 3 : 1.0		6 : 3 : 1.75		-750		7 : 4 : 2.0		-1,000		5 : 2 : 1.5		-500	
	Gross Living Area		1,280 Sq. Ft.		1,350 Sq. Ft.		-1,750		1,610 Sq. Ft.		-8,250		1,530 Sq. Ft.		-6,250	
	Basement & Finished Rooms Below Grade		1,140sf100%fi 3-1-.75		1014sf100%fin 3-1-.75		+1,260		1120sf100%fin 3-1-1.0		+200		1450sf100%fin 4-2-.75		-3,100	
	Functional Utility		good		similar			similar			similar					
	Heating/Cooling		FAGas/none		FAGas/none			FAGas/none			FAele/none					
	Energy Efficient Items		average		similar			similar			similar					
	Garage/Carport		2 car garage		3 car garage			-3,000		2 car garage		2 car garage			+3,000	
	Porch, Patio, Deck, Fireplace(s), etc.		porch/decking 2 fireplaces		similar 2 fireplaces			similar 2 fireplaces			similar 2 fireplaces					
	Fence, Pool, etc.															
	Net Adj. (total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$		4,240		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$		19,050		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$		6,850	
Adjusted Sales Price of Comparable						\$ 514,760				\$ 495,950				\$ 488,150		

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): The 5 sales represent the best sales found in the subject's market area within a 2 mile radius searched. Sales#2-#4 were adjusted under location for superior location versus the subject's proximity to a neighborhood feeder arterial still, sales#2-#4 had significantly smaller lots mitigating the location adjustment. The sales bracket the subject in a variety of factors including total building area, bedroom count and various amenities establishing a reasonable value range. Floor plan configurations provided by Listing Realtors. All sales confirmed by both Assessor & MLS as closed, "arms-length", transactions. All sales were considered in developing a final opinion of value.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source, for prior sales within year of appraisal	See below.	No prior sale in the last 36 months.	No prior sale in the last 36 months.	No prior sale in the last 36 months.

Analysis of any current agreement of sale, option, or listing of subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: The subject has a current pending Purchase & Sale agreement at \$499,000. The subject was not listed on the MLS or open market and was sold by owner.

INDICATED VALUE BY SALES COMPARISON APPROACH \$ 499,000  
INDICATED VALUE BY INCOME APPROACH (if Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$ n/a

RECONCILIATION	This appraisal is made <input checked="" type="checkbox"/> "as is" <input type="checkbox"/> subject to the repairs, alterations, inspections or conditions listed below <input type="checkbox"/> subject to completion per plans & specifications.	
	Conditions of Appraisal: No personal property was included in the appraised value. The appraisal is defined as a Summary Report. It is intended for the lender/client for a Mortgage transaction.	
	Final Reconciliation: The Income Approach is not accorded weight due to limited reliable rental data. The Sales Comparison Approach is the most reliable measure of informed consumer's actions. The Cost Approach lends support. All sales were considered good indicators of value.	
	The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/FNMA form 1004B (Revised 6/93).	
	I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF August 23, 2005 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 499,000	
	APPRaiser: Eric Perrigo	SUPERVISORY APPRAISER (ONLY IF REQUIRED):
	Signature	Signature <input type="checkbox"/> Did <input type="checkbox"/> Did Not
	Name Eric Perrigo	Name Inspect Property
	Date Report Signed August 31, 2005	Date Report Signed
	State Certification # 270-171700664 State WA	State Certification # State
Or State License #	Or State License # State	

UNIFORM RESIDENTIAL APPRAISAL REPORT  
MARKET DATA ANALYSIS

These recent sales of properties are most similar and proximate to subject and have been considered in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject. If a significant item in the comparable is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.																
SALES COMPARISON ANALYSIS	ITEM	SUBJECT			COMPARABLE NO. 4			COMPARABLE NO. 5			COMPARABLE NO. 6					
	4502 119th Avenue SE				13219 SE 52nd Place			3149 108th Avenue SE								
	Address Bellevue				Bellevue			Bellevue								
	Proximity to Subject				1.00 miles			1.29 miles								
	Sales Price		\$ 499,000				\$ 492,500				\$ 500,000					
	Price/Gross Living Area		\$ 389.84 ㇏		\$ 344.41 ㇏				\$ 335.57 ㇏				\$ ㇏			
	Data and/or Verification Sources		Inspection/MLS/Assessor		Assessor/NWMLS/Visual 1 day on market			Assessor/NWMLS/Visual 169 days on market								
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-)\$ Adjust.		DESCRIPTION		+(-)\$ Adjust.		DESCRIPTION		+(-)\$ Adjust.	
	Sales or Financing Concessions				conventional # 25016095					conventional # 24080754						
	Date of Sale/Time				2-28-05 COE					12-31-04 COE						
	Location		near arterial		superior			-10,000		similar						
	Leasehold/Fee Simple		fee simple		fee simple					fee simple						
	Site		.41 acre+/-		.21 acre+/-					.17 acre+/-						
	View		ngh/prt city/lake		inferior			+10,000		ngh-inferior			+10,000			
	Design and Appeal		1.0B/average		1.0B/similar					1.0B/similar						
	Quality of Construction		average		similar					similar						
	Age		52/12 eff		27/12 eff					28/12 eff						
	Condition		good		similar					similar						
	Above Grade		Total Bdrms Baths		Total Bdrms Baths				Total Bdrms Baths				Total Bdrms Baths			
	Room Count		6 3 1.0		6 3 1.0				6 3 2.0		-250					
	Gross Living Area		1,280 Sq. Ft.		1,430 Sq. Ft.		-3,750		1,490 Sq. Ft.		-5,250		Sq. Ft.			
	Basement & Finished Rooms Below Grade		1,140sf100%fin 3-1-.75		1300sf100%fin 2-1-1.0		-1,600 -250		600sf100%fin 2-0-0		+5,400 +750					
	Functional Utility		good		similar					similar						
	Heating/Cooling		FAGas/none		FAGas/none					FAGas/none						
	Energy Efficient Items		average		similar					similar						
	Garage/Carport		2 car garage		2 car garage					2 car garage						
	Porch, Patio, Deck, Fireplace(s), etc.		porch/decking 2 fireplaces		similar 2 fireplaces					similar 1 fireplace			+1,000			
	Fence, Pool, etc.															
	Net Adj. (total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 5,600		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 11,650		<input type="checkbox"/> + <input type="checkbox"/> -		\$	
	Adjusted Sales Price of Comparable						\$ 486,900				\$ 511,650				\$	
	Date, Price and Data Source for prior sales within year of appraisal		See below.		2-28-2003; \$375,000; Assessor.					No prior sale in the last 36 months.						
	COMMENTS	Comments:														

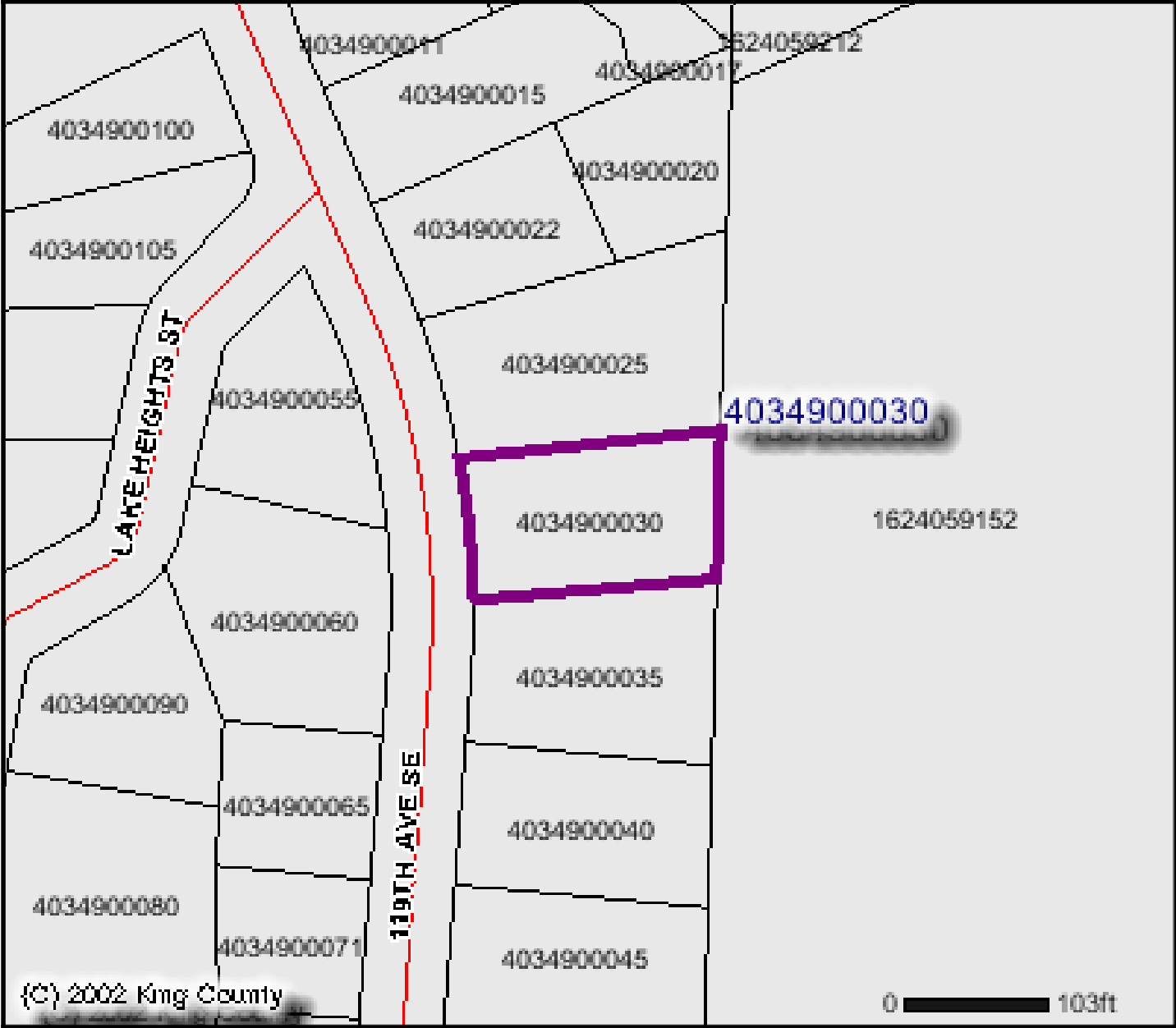
Parcel 403490-0030 LARUE JEFF P

Parcel Data

Parcel	403490-0030	Present Use	Single Family(Res Use/Zone)
Name	LARUE JEFF P	Zoning	R-5
Site Address	4502 119TH AV SE 98006	Jurisdiction	BELLEVUE
Area Code	064-005	Property Type Code	R
Block	1	Lot	6
Legal Description	LAKE HEIGHTS ADD LESS POR BEG SW COR TH S 87 DEG 58 MIN 39 SEC E 169.09 FT TH N 01 DEG 33 MIN 41 SEC E 19.40 FT TH S 88 DEG 22 MIN 29 SEC W 106.12 FT TH S 80 DEG 40 MIN 51 SEC W 64.28 FT TO POB LESS C & M RGTS		

Plat Map

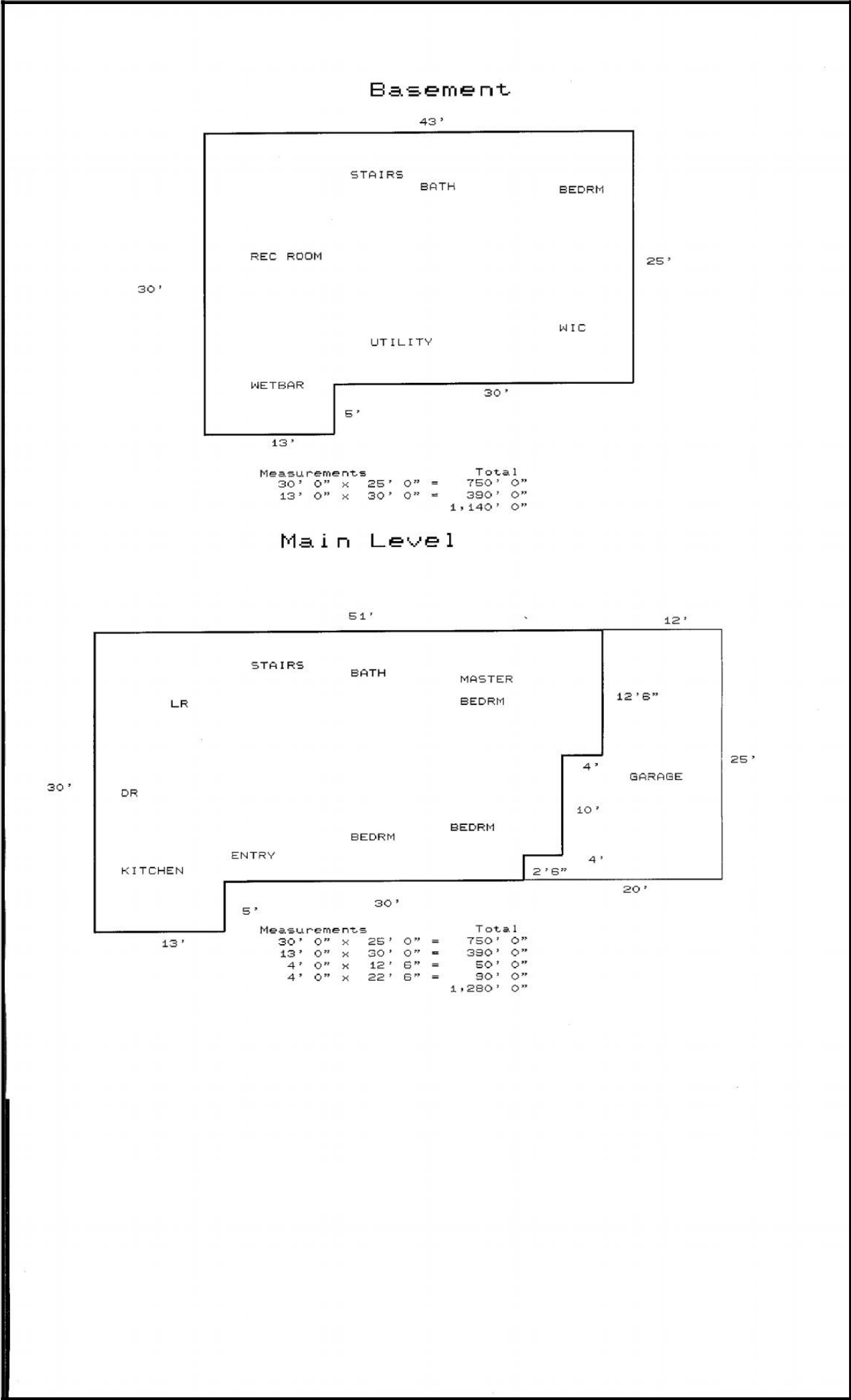
Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			





Building Sketch

Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			



Subject Photo Page

Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			

Subject Front



4502 119th Avenue SE  
Sales Price 499,000  
GLA 1,280  
Rooms Above Grade 6  
Bdrms Above Grade 3  
Baths Above Grade 1.0  
Neighborhood near arterial  
View ngh/prt city/lake  
Lot Size .41 acre+/-  
Quality average  
Age/Effective Age 52/12 eff

Subject Rear



Subject Street



Subject Photo Page

Borrower/Client Marcia Smith				
Property Address 4502 119th Avenue SE				
City Bellevue	County King	State WA	Zip Code	98006
Lender Solutions Financial Group				



Subject Interior  
Main Bath



Subject Interior  
Basement rec rm

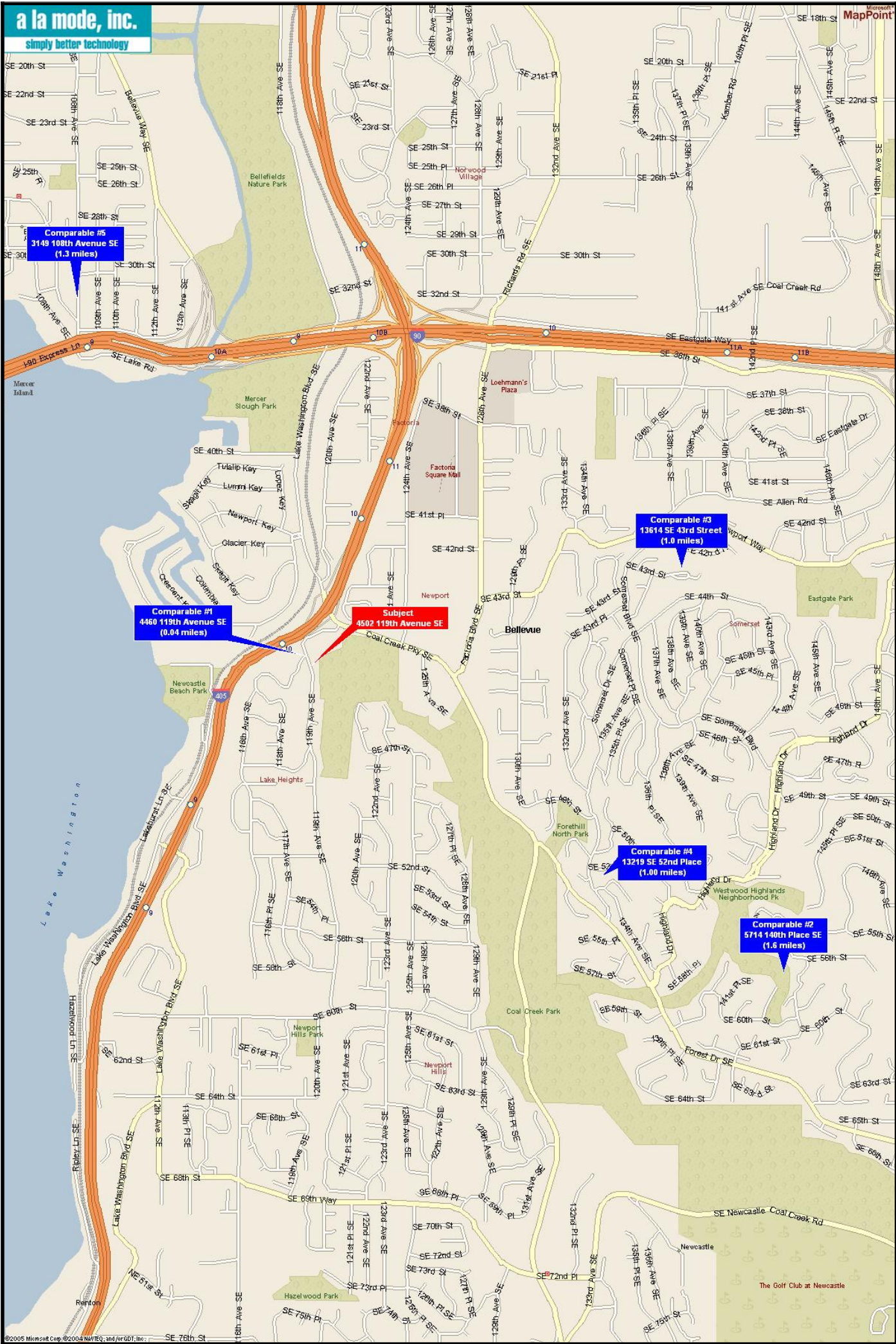


Subject  
Rear Bar-B-Que &  
Patio



Location Map

Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			





Comparable Photo Page

Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			

Comparable 1



4460 119th Avenue SE  
Prox. to Subject 0.04 miles  
Sale Price 519,000  
Gross Living Area 1,350  
Rooms Above Grade 6  
Bdrms Above Grade 3  
Bthrms Above Grade 1.75  
Location similar  
View similar  
Site .31 acre+/-  
Quality similar  
Age 28/12 eff

Comparable 2



5714 140th Place SE  
Prox. to Subject 1.55 miles  
Sale Price 515,000  
Gross Living Area 1,610  
Rooms Above Grade 7  
Bdrms Above Grade 4  
Bthrms Above Grade 2.0  
Location superior  
View similar  
Site .21 acre+/-  
Quality similar  
Age 26/12 eff

Comparable 3



13614 SE 43rd Street  
Prox. to Subject 1.01 miles  
Sale Price 495,000  
Gross Living Area 1,530  
Rooms Above Grade 5  
Bdrms Above Grade 2  
Bthrms above Grade 1.5  
Location superior  
View inferior  
Site .25 acre+/-  
Quality similar  
Age 34/12 eff

Comparable Photo Page

Borrower/Client Marcia Smith				
Property Address 4502 119th Avenue SE				
City Bellevue		County King	State WA	Zip Code 98006
Lender Solutions Financial Group				

Comparable 4



13219 SE 52nd Place  
Prox. to Subject 1.00 miles  
Sale Price 492,500  
Gross Living Area 1,430  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location superior  
View inferior  
Site .21 acre+/-  
Quality similar  
Age 27/12 eff

Comparable 5



3149 108th Avenue SE  
Prox. to Subject 1.29 miles  
Sale Price 500,000  
Gross Living Area 1,490  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location similar  
View ngh-inferior  
Site .17 acre+/-  
Quality similar  
Age 28/12 eff

Comparable 6

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

MULTI-PURPOSE SUPPLEMENTAL ADDENDUM  
FOR FEDERALLY RELATED TRANSACTIONS

Appraisals Unlimited (425)868-9390

Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.

☒ **PURPOSE & FUNCTION OF APPRAISAL**

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.

☒ **EXTENT OF APPRAISAL PROCESS**

☒ The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.

☒ The Reproduction Cost is based on Marshall & Swift Cost Manual and a builder's survey. supplemented by the appraiser's knowledge of the local market.

☒ Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.

☒ The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.

☐ The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.

☐ For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

☒ **SUBJECT PROPERTY OFFERING INFORMATION**

According to agent & NWMLS records the subject property:

☐ has not been offered for sale in the past: ☐ 30 days ☐ 1 year ☐ 3 years.

☒ is currently offered for sale for \$ 499,000 .

☐ was offered for sale within the past: ☐ 30 days ☐ 1 year ☐ 3 years for \$ \_\_\_\_\_ .

☒ Offering information was considered in the final reconciliation of value.

☐ Offering information was not considered in the final reconciliation of value.

☐ Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

☒ **SALES HISTORY OF SUBJECT PROPERTY**

According to the agent and Assessor records the subject property:

☒ Has not transferred ☐ in the past twelve months. ☐ in the past thirty-six months. ☒ in the past 5 years.

☐ Has transferred ☐ in the past twelve months. ☐ in the past thirty-six months. ☐ in the past 5 years.

☐ All prior sales which have occurred in the past \_\_\_\_\_ are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.

Date	Sales Price	Document #	Seller	Buyer

☒ **FEMA FLOOD HAZARD DATA**

☒ Subject property is not located in a FEMA Special Flood Hazard Area.

☐ Subject property is located in a FEMA Special Flood Hazard Area.

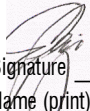
Zone	FEMA Map/Panel #	Map Date	Name of Community
X	53033C0658F	5/16/1995	

☒ The community does not participate in the National Flood Insurance Program.

☐ The community does participate in the National Flood Insurance Program.

☐ It is covered by a regular program.

☐ It is covered by an emergency program.

<b><input checked="" type="checkbox"/> CURRENT SALES CONTRACT</b>									
<input type="checkbox"/> The subject property is <u>currently not under contract</u> . <input checked="" type="checkbox"/> The contract and/or escrow instructions <u>were not available for review</u> . The unavailability of the contract is explained later in the addenda section.  <input type="checkbox"/> The contract and/or escrow instructions <u>were reviewed</u> . The following summarizes the contract:  <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="text-align: left;">Contract Date</th> <th style="text-align: left;">Amendment Date</th> <th style="text-align: left;">Contract Price</th> <th style="text-align: left;">Seller</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="height: 30px;"></td> </tr> </tbody> </table> <input type="checkbox"/> The contract indicated that personal property <u>was not included</u> in the sale. <input type="checkbox"/> The contract indicated that personal property <u>was included</u> . It consisted of _____ Estimated contributory value is \$ _____  <input type="checkbox"/> Personal property <u>was not included</u> in the final value estimate. <input type="checkbox"/> Personal property <u>was included</u> in the final value estimate. <input type="checkbox"/> The contract indicated <u>no financing concessions</u> or other incentives. <input type="checkbox"/> The contract indicated <u>the following concessions</u> or incentives: _____  <input type="checkbox"/> If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.		Contract Date	Amendment Date	Contract Price	Seller				
Contract Date	Amendment Date	Contract Price	Seller						
<b><input checked="" type="checkbox"/> MARKET OVERVIEW</b> Include an explanation of current market conditions and trends.									
_____ 1-3 _____ months is considered a reasonable marketing period for the subject property based on <u>NWMLS records and Realtors working in the subject's market area</u> .									
<b><input checked="" type="checkbox"/> ADDITIONAL CERTIFICATION</b>									
The Appraiser certifies and agrees that:									
(1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply. (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.									
<b><input checked="" type="checkbox"/> ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS</b>									
The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.									
<b><input type="checkbox"/> ADDITIONAL COMMENTS</b>									
<b><input checked="" type="checkbox"/> APPRAISER'S SIGNATURE &amp; LICENSE/CERTIFICATION</b>									
 Appraiser's Signature _____ Effective Date <u>August 23, 2005</u> Date Prepared <u>August 31, 2005</u> Appraiser's Name (print) <u>Eric Perrigo</u> Phone # <u>425-881-9596</u> State <u>WA</u> <input type="checkbox"/> License <input checked="" type="checkbox"/> Certification # <u>270-171700664</u> Tax ID # <u>534-82-7576</u>									
<b><input type="checkbox"/> CO-SIGNING APPRAISER'S CERTIFICATION</b>									
<input type="checkbox"/> The co-signing appraiser <u>has personally inspected</u> the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.  <input type="checkbox"/> The co-signing appraiser <u>has not personally inspected</u> the interior of the subject property and: <input type="checkbox"/> <u>has not inspected</u> the exterior of the subject property and all comparable sales listed in the report. <input type="checkbox"/> <u>has inspected</u> the exterior of the subject property and all comparable sales listed in the report. <input type="checkbox"/> The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.  <input type="checkbox"/> The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.									
<b><input type="checkbox"/> CO-SIGNING APPRAISER'S SIGNATURE &amp; LICENSE/CERTIFICATION</b>									
Co-Signing Appraiser's Signature _____ Effective Date _____ Date Prepared _____ Co-Signing Appraiser's Name (print) _____ Phone # _____ State _____ <input type="checkbox"/> License <input type="checkbox"/> Certification # _____ Tax ID # _____									



**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.


**APPRAISER’S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

**SUPERVISORY APPRAISER’S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser’s certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

**ADDRESS OF PROPERTY APPRAISED:** 4502 119th Avenue SE, Bellevue, WA 98006

**APPRAISER:**

Signature:   
Name: Eric Perrigo  
Date Signed: August 31, 2005  
State Certification #: 270-171700664  
or State License #: \_\_\_\_\_  
State: WA  
Expiration Date of Certification or License: 9-18-2006

**SUPERVISORY APPRAISER (only if required):**

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

☐ Did ☐ Did Not Inspect Property

## PRIVACY NOTICE

**Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.**

### **Types of Nonpublic Personal Information We Collect**

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

### **Parties to Whom We Disclose Information**

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

### **Confidentiality and Security**

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

Appraiser Certification

Borrower/Client Marcia Smith			
Property Address 4502 119th Avenue SE			
City Bellevue	County King	State WA	Zip Code 98006
Lender Solutions Financial Group			

STATE OF WASHINGTON

DEPARTMENT OF LICENSING - BUSINESS AND PROFESSIONS DIVISION

THIS CERTIFIES THAT THE PERSON NAMED HEREON IS AUTHORIZED, AS PROVIDED BY LAW, AS A

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

ERIC OLAF PERRIGO

2224 190TH PLACE SE

SAMMAMISH WA 98075

Cert/Lic No.

1700664

Issued Date

08/07/1992

Expiration Date

09/18/2006

Jul Stephens

Director

<div>FROM:<div>Appraisals Unlimited 15712 NE 96th Way Redmond, WA 98052  Telephone Number: 425-881-9596      Fax Number: 425-671-3196</div></div>			<div>INVOICE</div> <table><tr><td>INVOICE NUMBER</td></tr><tr><td>050823p4</td></tr><tr><td>DATE</td></tr><tr><td>September 1, 2005</td></tr><tr><td>REFERENCE</td></tr><tr><td>Internal Order #:</td></tr><tr><td>Lender Case #:</td></tr><tr><td>Client File #:</td></tr><tr><td>Main File # on form:    050823p4</td></tr><tr><td>Other File # on form:    Cauvin</td></tr><tr><td>Federal Tax ID:</td></tr><tr><td>Employer ID:</td></tr></table>		INVOICE NUMBER	050823p4	DATE	September 1, 2005	REFERENCE	Internal Order #:	Lender Case #:	Client File #:	Main File # on form:    050823p4	Other File # on form:    Cauvin	Federal Tax ID:	Employer ID:
INVOICE NUMBER																
050823p4																
DATE																
September 1, 2005																
REFERENCE																
Internal Order #:																
Lender Case #:																
Client File #:																
Main File # on form:    050823p4																
Other File # on form:    Cauvin																
Federal Tax ID:																
Employer ID:																
<div>TO:<div>Attn: Marcia Solutions Financial Group, Inc. 5200 Southcenter Blvd, #110 Tukwila, WA 98188  Telephone Number: 425-746-8500      Fax Number: Alternate Number:                      E-Mail:</div></div>																
DESCRIPTION																
<div><div>Lender: Solutions Financial Group</div><div>Client: Solutions Financial Group</div><div>Purchaser/Borrower: Marcia Smith</div><div>Property Address: 4502 119th Avenue SE</div><div>City: Bellevue</div><div>County: King</div><div>State: WA</div><div>Zip: 98006</div><div>Legal Description: See attached addendum for legal description.</div></div>																
FEES				AMOUNT												
Appraisal				500.00												
Paid with check at inspection				-500.00												
SUBTOTAL																
PAYMENTS				AMOUNT												
Check #:	Date:	Description:														
Check #:	Date:	Description:														
Check #:	Date:	Description:														
SUBTOTAL																
TOTAL DUE				\$	0.00											