

## APPRAISER'S QUALIFICATIONS – 5 PAGES

Page 1 of 5

MARCOS E. CAMPOS

### EDUCATION:

Graduate of Stanford University in California with a Bachelor of Science degree in Industrial Engineering. (1983)

### EXPERIENCE:

- Co-Owner of Campos Appraisals from January 1, 1989 to present. Incorporated in 1990.
- Full time real estate appraiser associated with Cascade West Appraisal Service, Inc. from 7-1983 to 12-31-1988.
- Related work experience during college years included: Residential and commercial construction, remodeling, plumbing & heating.

### PROFESSIONAL DESIGNATIONS:

Since December 1992 - MAI, commercial designation issued by the Appraisal Institute.  
Since December 1990 - Senior Real Property Appraiser (SRPA) supported by the Appraisal Institute.  
Since August 1987 - SRA, residential designation issued by the Appraisal Institute.  
I have completed the requirements for Designated Members of the continuing education program of the Appraisal Institute until 12-31-2022.

### STATE CERTIFICATION:

I am a State-Certified General Real Estate Appraiser. # 1100850. Issue Date is 5-31-91. Expiration Date is 4-30-19.

### PROFESSIONAL TRAINING AND AFFILIATIONS:

#### \* Appraisal Institute (AI) - SREA and AIREA merged in 1991

##### Education:

Advanced Concepts & Case Studies – took course and passed 7-23 to 7-30-2014, 38 hours  
Advanced Market Analysis and Highest and Best Use – took course and passed 4-28 to 5-14-2014, 35 hours  
General Appraiser Market Analysis and Highest & Best Use – took course and passed 3-10 to 13-2014, 30 hours  
Advanced Income Capitalization – took course and passed 3-3 to 7-2014, 33 hours  
Quantitative Analysis – took course and passed 12-3 to 9-2013, 35 hours  
Course 430BDM - Appraisal Curriculum Overview (2-day general), 11-4 & 5- 2010, 15 hours  
USPAP by AI 3-05, 3-07, 4-09; taught the class 19 times through 4-18, 7 hours each  
Course 430 - Standards of Professional Practice, Part C - 9-97 & 11-00, 15 hrs, 6-07, 8 hrs  
Course 330 - Apartment Appraisals: Concepts and Applications- took course and passed 11/99, 16 hours  
Organized the RM - SRA Sample Residential Appraisal Notebook - summer 1992  
Passed the MAI Experience Review Process - July 1992  
Passed Standards of Professional Practice, Part B - April 1992  
Passed the MAI Comprehensive Exam - February 1992  
Organized the "Appraisal Regulation" seminar by the Seattle Chapter - February 1992  
Organized RM - SRA Designated Members Meetings for the Seattle Chapter.

##### Region & National:

Region 1 National Nominating Committee for 2017  
Chair of local investigative committee 2012  
Region 1 nominating committee Chair in 2008  
Chair and Vice Chair Region 1 and member of national Board of Directors, 2005 through 12-31-2007  
One of five people that ran for the national Vice President position during 2007  
Committees: Finance, Chapter National Region Project Team, Education Macro Vision Topic Work Group, 2005-2007  
National experience review screener  
Region 1 representative on the national AI Residential Council (set SRA designation standards), 2003-2004  
Member Region 1 Nomination Committee

##### Leadership in the Seattle Chapter:

2016 and 2012- Member of Nomination Committee  
2009- Chair of Technology Committee, Member of Nomination Committee  
2005- Chair Residential Associate Member Guidance committee  
2004- Appraiser of the Year, Chair residential Associate Member Guidance committee  
2003- Served on ethics case, chair of endowment fund, developed & presented a 7 hour seminar  
2002- Chair Nomination & Long Range Planning Committees, served on an Ethics Committee  
2001- President, 2000- Vice President, 1999- Treasurer  
1998- Regional Representative  
1997- Chairman of the YAC Committee, worked on a seminar, served on Ethics & Experience Review Committees  
1996- Director, Conducted MAI Experience Reviews, Regional Ethics and Counseling Panel

– Continued –

1995- Director, Membership Services, Experience Review Committees  
 1994- Director, Nomination, Endowment, Education, Membership Services, & Experience Review Committees  
 1993- Nominating Committee, Chairman of the Young Advisory Council (YAC) Selection Committee  
 1992- Nominating Committee, Regional Representative, Residential Coordinator, YAC in New Orleans, LA 3-1992  
 1991- Regional Representative, Residential Coordinator  
 Served on Chapter Trial Committees for Ethics Violations Cases  
 National Committee Member of the Residential and General Experience Review Panel

Publications:

"Significant Changes to Cost Handbook" article published in Working RE Magazine - summer 2008  
 "Rising Prices in a Declining Market" article published in online Premium Content of Working RE Magazine – 3-2008  
 "No, I Won't Back Down" article published in Working RE Magazine - October 2002  
 Contributor to the local chapter newsletter

**\* SOCIETY OF REAL ESTATE APPRAISERS (SREA) PRE 1991:**

Passing grade on Income Property Demonstration Report 1990 & Residential Demonstration Report in 1987, member

Education:

Course 202 - Applied Income Property Valuation - challenged & passed  
 Course 201 - Appraising Income Property - passed  
 Course 102 - Applied Residential Property Valuation  
 Course 101- Intro to Appraising Real Property - took courses & passed  
 Professional Practice and Code of Ethics by the SREA - 15 hour with test - passed (1990).

Leadership:

Elected Treasurer for 1991, Committee member on first joint SREA-AIREA local seminar  
 Committee member and secretary of local SREA-AIREA unification steering committee  
 Attended the SREA 1990 Young Advisory Council meeting in Florida - March 1990  
 Member of the Board of Directors for Seattle Chapter # 20 - 3 years

Publications:

Appraisal Tools Article published in SREA National Magazine - 1990  
 Newsletter Editor for Seattle Chapter # 20 - 3 years

**\* AMERICAN INSTITUTE OF REAL ESTATE APPRAISERS (AIREA) PRE 1991:**

Education: Capitalization Theory and Technique Part A and Part B - challenged courses and passed.

**\* TEACHING**

Appraisal Institute, 7 Hour National USPAP, 11-07; 2,3,10,12-08; 2-09; 2,10-10; 5-11; 3-12; 1,4-16; 1,6,10-17, 1x3,3-18,7hrs each  
 Appraisal Institute, General Appraiser Sales Comparison Approach, 2 & 10-08, 4 & 10-09, 4-11, 3-13, 10-13, 30 hrs each  
 Appraisal Institute, General Appraiser Site Valuation and Cost Approach, 9-2009, 3-2011, 30 hours each  
 Appraisal Institute, The New Residential Market Conditions Form, 3-18-2009, 3-20-2009, 3-24-2009, 3 hours each  
 Appraisal Institute, Appraisal Institute Business Practices and Ethics, 10-08, 2-10, 1-12, 2-13, 1-14, 1-15, 1-17, 1-18, 7 hrs each  
 Appraisal Institute, General Appraiser Income Approach Part II, 8-2008, 30 hours  
 AQB Awareness Training for Appraisal Institute Instructors, 5-2007, 2 hours  
 Appraisal Institute, Basic Appraisal Procedures, 4-2006 & 2-2007, 30 hours each  
 Appraisal Institute, Residential Market Analysis & Highest and Best Use, 4-2007, 15 hours  
 Attended AI Instructor Leadership & Development Conferences 10 & 11-04 (16 hrs), 7-06 (17 hrs), and 12-07 (21 hrs)  
 North Seattle Community College, 2003 through Fall 2015, RES 125 Real Estate Math, 20 hours each  
 North Seattle Community College, spring 2006, RES 185 Residential Site Valuation & Cost Approach, 15 hours  
 Passed 15 hour Instructor course, Approved instructor by WA State DOL for real estate agents, from mid 2005 to 2009  
 Appraisal Institute approved national instructor, Basic Appraisal Principles, 1-2005 & 9-2005, 30 hours each  
 North Seattle Community College, spring 2002, RES 180 Principles of Real Estate Appraisal, 30 hours

**\* APPRAISER STATE POLITICS**

Served on Appraisal Instructor Qualifications subcommittee of the WA DOL Real Estate Appraiser Commission  
 Attend some Appraisers' Coalition of WA meetings. It represents all WA appraisers concerning legislative matters.  
 Have testified at state legislature hearings on bills affecting appraisers  
 Attended Washington Dept. of Licensing Real Estate Appraiser Commission meetings  
 Served on the Washington Real Estate Appraiser Commission Education Work-group

**\* PUBLIC SPEAKING**

Developed & presented 'Analyzing the Highest and Best Use is FUN, Isn't it?', 1.5 hours, AI Tukwila & Mt. Vernon, 4-2017  
 Developed & presented 'Valuing partially built properties & fixers', 1.5 hours, AI Seattle, 3-2014  
 Developed & presented 'Using Excel to Support Adjustments', 1.5 hours, AI Seattle, 10-2013

Developed & presented 'How to Determine Difficult Adjustment Factors using Regression', 1 hr, ACOW Tacoma, 8-2013  
 Developed & presented 'How to Determine Difficult Adjustment Factors using Regression', 1.5 hours, AI Seattle, 3-2013  
 Developed & presented 'Using Excel to Create a Better Appraisal Report', 3 hours, AI Seattle, 11-2012  
 Developed & presented 'Market Conditions: Researching, Recognizing, Reporting, Using Excel', 45 min, AI Seattle, 3-12  
 Developed & presented Residential Appraising in the USA to a Japanese government delegation, 1.5 hrs, Seattle KC Realtors, 3-2012  
 Developed & presented 'Residential: Supporting the Adjustment', 1 hour, AI Seattle, 12-2009  
 Developed & presented 'Writing narrative reports', 1 hour seminar, AI Seattle, 3-2008  
 Developed & presented Appraising for Dissolution, Residential Trends, Meet the Client, Technology for Appraisers, 6 hrs, AI Seattle, 11-2007  
 Developed & presented 'How to measure a house', 45 minute talk, AI Seattle, 4-2007  
 Developed & presented part of 'What is a Backyard Worth?', 7 hour seminar, AI Seattle, 4-2006  
 Developed & presented 'Case Studies and the Cost Approach- NW Properties', 7 hour seminar, AI Seattle, 4-2006  
 Developed & presented part of 'Appraising High Value Homes' 1 & 2, 4 hour seminar, AI Seattle, 10-2005 & 10-2006  
 Developed & presented part of 'Appraising High Value Homes', 7 hour seminar, AI national Convention, 7-2005  
 Developed & presented a 12 hour seminar on 'Narrative Residential Appraisals', AI Seattle, 9-11 & 25-2004  
 1-hour presentation on 'The Income Capitalization Approach Made Simple', AI Seattle, 10-1-2003  
 Moderator at ACOW at the Summit V 6 hour seminar, ACOW, 8-22-2003  
 Developed & presented a 7 hour seminar on 'What is a Backyard Worth?', AI Seattle, 1-24-2003  
 1-hour presentation on 'Sending Appraisals Electronically', ACOW at the Summit seminar, 8-17-2001  
 Elected president of the Lynnwood Lunchmasters Toastmasters club for 2001, I am an ATM Bronze Moderator & panelist for 'How to Pass A Tough Reviewer When Completing Residential Properties', 2 hrs, AI Seattle, 4-19-00  
 Co-speaker for 'Unusual Residential Properties' 2 hour Forum, AI Seattle, 1-19-00  
 Moderator at Appraising Complex NW Properties, presented appraising a million+ dollar residential property, AI Seattle, 11-10-98  
 1/2 hour presentation on computers, digital cameras & color laser printers at AI seminar, 11-13-97  
 3/4 hour presentation on appraising a multi-million dollar residential property at AI seminar, 5-21-97  
 Moderator at the April 30, 1997 AI residential seminar in Bellevue, WA titled 'Meet The Clients'  
 1/2 hour presentation about 'The Appraisers' Monthly' in Lynnwood, WA, at the Snohomish County NAIFA meeting, 6-95  
 1/2 hour seminars on appraising residences from the sellers perspective, John L. Scott Real Estate, Kirkland, 3-7-1994+.  
 1/2 hour presentation on Construction Appraising, Seattle Chapter of Professional Mortgage Women, Seattle, 4-15-1993.  
 1/2 hour seminar on enhancing computers for appraisers at Regional Conference, Seattle, 7-10-92

#### \* SEMINARS AND MEETINGS

Environmental Issues and the Appraisal, by AI (6/21/17, 2 hrs), 2017 Annual Conference, by AI & AI Canada (6-9,10,11-17, 10.5 hrs), Introduction of the Uniform Appraisal Dataset by McKissock (4/10/17, 2 hrs), Fall Conference by AI (10/18/16, 7 hrs), Summer Conference 2016: Day 1, by ACOW (8/18/16, 7hrs), Environmental Risk Management Updates and Best Practices for Lenders and Appraisers, by AI (10-20-15, 2 hrs), The Emerging Marijuana Industry and its Impact on Real Estate, by AI (4-1-15, 7 hrs), Perspectives on Tax Appeals, by AI (10-23-14, 2 hrs), Fall Real Estate Conference 2014, by AI (10-2-14, 7 hrs), Subdivision Seminar, by AI (9-10-14, 4 hrs), Defining Micro Apartments: Projects & Policies, by AI (5-7-14, 2 hrs), All Residential, All Day, by AI (3-25-14, 7 hrs), Fall Real Estate Conference, by AI (10-10-13, 7 hrs), Law and the Appraiser, by AI (5-15-13, 2 hrs), All Residential, All Day, by AI (3-26-13, 7 hrs), The Future of Real Estate Appraisal, by AI (3-6-13, 2 hrs), Fall Real Estate Conference, by AI (11-14-12, 7 hrs), Appraising for Lenders in the New Economy, by AI (10-17-12, 2 hrs), All Residential, All Day, by AI (3-16-12, 7 hrs), State of the Multi-Family Market, by AI (2-15-12, 2 hrs), Fall Real Estate Conference, by AI (10-27-11, 7 hrs), Sustainability & Green Building Trends, by AI (10-19-11, 2 hrs), The Universal Appraisal Dataset from Fannie Mae and Freddie Mac, by AI (7-27-11, 7 hrs), Appraising Vacant Land, by AI (5-17-11, 2 hrs), Chief Appraiser Roundtable, by AI (2-16-11, 2 hrs), 2010 Fall Real Estate Conference, by AI (11-30-10, 7 hrs), Land Leases, by AI (10-20-10, 2 hrs), Single- and Multi-Family Housing Update, by AI (5-18-10, 2 hrs), Auction Price = Market Value?, by AI (2/23/10, 2 hrs), 2009 Fall Real Estate Conference, by AI (12-1-09, 7 hrs), Changes Facing Residential Appraisers, by AI (5-20-09, 2 hrs), All Residential All Day, by AI (3-24-09, 4 hrs), Appraisers "Only" Locator, by NWMLS (2-27-09, 3.5 hrs), Fall Real Estate Conference, by AI (11-5-08, 7 hrs), Build-a-house construction cost seminar, by AI (10-15-08, 2 hrs), Residential Appraising - How to handle a changing market, by AI (3-28-08, 7 hrs), What do Lenders Really Want?, by AI (2-20-08, 2 hrs), Residential Appraising-Planning for Success, by AI (3-9-07, 7 hrs), Commercial Real Estate Forecast, by AI (11-3-06, 7 hrs), High Value Homes - Part 2, by AI (10-20-06, 4 hrs), What is a backyard worth?, by AI (4-7-06, 7 hrs), Hypothetical Conditions & Extraordinary Assumption Seminar, by AI (2-15-06, 2 hrs), Subdivision Seminar, by AI (9-21-05, 4 hrs), Proposed Trainee Regs & State Update, by ACOW (8-18,19-05, 9 hrs), Five AI Convention seminars: Professional's Guide to URAR, Mathematical Modeling, Residential Hot Buttons, How Capital Markets are Influencing Real Estate, Valuing High End Homes (7-8,9-05, 20 hrs), CCIM Site to do Business, by AI (4-20-05, 2 hrs), Mortgage Fraud Case Studies, by AI (2-18-05, 6 hrs), Appraisal Technology Applications, by AI (2-16-05, 2 hrs), Residential Retrofit, Tired of Appraising Commercial Properties, Residential Consulting, Who Gives You The Authority: Reviewer, by AI (10-22-04, 6 hrs), Fannie Mae Forms Workshop, State RE Appraiser Program, If only the Appraiser had said No, by ACOW (8-19,20-05, 9 hrs), RE Appraiser Commission Meeting, by DOL (3-10-05, 2 hrs), Out of Recession, by ACOW (3-1-04, 3 hrs),

Appraisal Independence, by AI (2-24-04, 2 hrs), What is Legally Permissible?, by AI (2-18-04, 2 hrs), Current topics in RE finance & land use planning, by AI (10-15-03, 2 hrs), Small income property appraising for residential appraisers, by AI (10-1-03, 6 hrs), ACOW at the Summit V, ACOW (8-22-03, 9 hrs), RE Appraiser commission meeting (8-21-03, 2 hrs), Washington State Appraisal Issues Update by AI (5-21-03, 2 hrs), Real Estate Outlook by AI (2-19-03, 2 hrs), What is a backyard worth? by AI (1-24-03, 7 hrs), Understanding Mold Claims & Managing Risk by AI (9-18-02, 2 hrs), Mortgage Lending Regulations & Legislation, Loss Prevention for RE Appraisers, Contamination Issues in Appraising- ACOW at the Summit IV (8-15,16-02, 12 hrs), RE Appraiser Commission meeting (8-15-02, 2 hrs), Puget Sound Office Market by AI (6-7-02, 7 hrs), Fannie Mae - An Appraisal Issue Update by AI (5-31-02, 2 hrs), RE Appraiser Commission meeting (5-17-02, 2 hrs), Master Planned Community Development by AI (4-17-02, 2 hrs), Mark to Market by AI (2-20-02, 2 hrs), Easements and Their Effect on Value by AI (11-29-01, 4 hrs), Partial Interest Valuation - Divided & Undivided by AI (10-4,5-01, 14 hrs), ACOW at the Summit III by ACOW (8-17-01, 6 hrs), Tax Appeals: Real & Personal Property Values by AI (6-23-01, 3 hrs), Appraiser Regulators: Panel by AI (6-23-01, 2.5 hrs), Office Space Odyssey 2001 by AI (4-5-01, 2 hrs), Fee Collection Strategies for Appraisers by AI (4-6-01, 2 hrs), State of the Valuation Profession Seminar by AI (2-21-01, 2 hrs), Current Trends in the Multi-Family Housing Market by AI (1-26-01, 7 hrs), The High Tech Tenant by AI (11-15-00, 2 hrs), Appraisal Industry Change, AIRD-CMDC- FNC Data Delivery, & FBI- Appraisal Fraud & How to Avoid it by ACOW (8-18-00, 6 hrs), How to Pass a Tough Reviewer by AI (4-19-2000, 2 hrs), Appraisal of Unusual Residential Properties by AI (1-19-00, 2 hrs), Appraiser 's Legal Liability by AI (10-27-99, 4 hrs), Waterfront Properties Forum by AI (2-24-99, 2 hrs), Office & Multifamily Market Updates Forum by AI (2-17-99, 2 hrs), 1998 Revisions to the NWMLS forms by WAR (1-4-99, 3 hrs), Environmental Influences On Valuation by AI (10-21-98, 7 hrs), High Density Housing Dynamics Seminar by AI (5-8-98, 7 hrs), Appraising High-Value & Historic Homes by AI (4-17-98, 7 hrs), The High-Tech Appraisal Office Seminar by AI (11-14-97, 7 hrs). Technology Expo by AI (11-13-97, 4 hrs). Appraising Special Purpose NW Properties by AI and Appraising Complex NW Properties by AI (5-21-97, 8 hrs). Meet the Client by AI (4-30-97, 8 hrs). Tomorrow's Appraiser-satellite videoconference by AI (10-18-96, 4 hrs). The Appraiser in Cyberspace - Using the Internet by AI (2-21-96, 4 hrs). Legal Liabilities and Responsibilities of Appraisers by Appraisers' Coalition of WA (1-29-96, 4 hrs). FANNIE MAE Limited one-family Residential Appraisal and Summary Report by AI (11-15-95, 4 hrs). Appraisal of Retail Properties by Appraisal Institute (10/1995, 7 hrs). Appraisal Reporting of Complex Residential Properties by Appraisal Institute (5/1995, 7 hrs). 1995 Spring Conference covering appraisal trends, EDI, and right-of-way acquisition and valuation by Appraisal Institute (5/1995, 8 hrs). Mark Ramsey from FNMA covered the new Condo and 1-4 family forms by Appraisal Institute (4/1995, 7 hrs), Appraising for FHA (11/1994, 8 hrs). Tax Deferred Exchanging & Tax Implications of Owning Real Estate (9/1994, 8 hrs). How to Manage Projects, Priorities & Deadlines by National Seminars Group (7/1994, 7 hrs). Understanding Limited Appraisals and Appraisal Reporting Options Seminar by Appraisal Institute (7/1994, 7 hrs). Financing Commercial Real Estate Seminar by Appraisal Institute (4/1994, 4 hrs). Appraising Residential Properties by Bank of California (11/1993, 6 hrs). New URAR and FIRREA by Appraisal Institute (10/1993, 7 hrs). Apartment Valuation Seminar by Appraisal Institute (5/1993, 5 hrs). Residential Appraisal Review by Appraisal Institute (10/1992, 4 hrs). Regional Conference Education Program by Appraisal Institute (7/1992, 7 hrs). Spelling, Grammar and Punctuation Skills by Skill Path, Inc. (6/92). Appraising Manufactured Housing by Washington Mutual Savings Bank (5/1992). How to Value Income Property by Palmer Groth & Pietka (5/1992, 7 hrs). Appraisal Regulations by the Appraisal Institute (2/1992, 4 hrs). 'Fair Value/ What it is & How to Estimate' by Appraisal Institute (8/1991). Improving Appraisal Skills by Appraisal Institute- included state licensing, FNMA and OTS/FIRREA speakers (1991). PHH Homeequity seminar on Relocation Appraising (1991). Reviewing Appraisals seminar by AIREA (1990). Office of Thrift Supervision seminar on Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) - Title XI (1990). Port of Seattle seminar by AIREA & SREA (1990). Easement seminar by AIREA (1990). Easement seminar by AIREA (1990). 2-4 Family Appraisal Report Form by SREA & FNMA (1989). 2-4 Family Appraisal Report Form by SREA & FNMA (1989). Mock Trial seminar by SREA (1989). Winter seminar, commercial division by SREA & AIREA (1989). Professional Practice and Code of Ethics by the SREA (1988). Subdivision Analysis by AIREA (1987). Attended a Cash Equivalence & Structural Engineer Seminar offered by the SREA (1986). Completed the Uniform Energy Rating course offered by Western Resources Institute. Attended seminars for the FHLBB Regulation 563.17-1A, the Uniform Residential Appraisal Report & several other professional meetings by the SREA & the AIREA.

#### \* THE APPRAISAL FOUNDATION

AQB Certified USPAP Instructor ID # 44987, 10-27-2017 to 3-31-2020, continuously certified since 2007  
The Appraisal Foundation Instructor Training, Dallas, TX, 5-2007, 18+- hours

#### \* JUDICIAL SYSTEM

Qualified as an Expert Witness in Snohomish, Island & King County Superior Courts, See [www.camposabb.com](http://www.camposabb.com) for list of cases.  
Expert Witness Volunteer at the U.W. Law School - 9 years

#### ASSIGNMENTS:

Over 4600 appraisal reports for residential, condominiums, manufactured homes, building sites and multi-family properties, which include 2-119 unit apartments and rooming houses. Narrative reports include proposed residential plats (both lots and houses), proposed condominium projects, office, retail, industrial and other income producing properties. Reports have been in the following counties: King, Snohomish, Island, Skagit, Kitsap and San Juan. I appraised one of the highest residential listings (\$40 million) in the Puget Sound and one of the largest houses (36,000+ SF) in Washington State.

#### THOMAS E. COULTON, JR. FOUNDATION FOR APPRAISAL EDUCATION

This was a non-profit trust that provided financial assistance to various students taking Real Estate Appraisal courses. I volunteered my time as a director and officer for several years.

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**THE APPRAISERS' MONTHLY**

I started this national appraisal newsletter. The theme of the newsletter was to support excellence in the field of Real Estate Appraisal through summaries of articles, solutions for appraisal problems, better utilization of computers, dialogue, class and seminar listings for all appraisal groups, etc. Publication is currently suspended.

**WEBSITE & COMPANY INFO**

www.camposabb.com, Email address is marc@camposabb.com.

Mailing address: 3425 228th St SW, Brier, WA 98036-8270, phone: 425-775-1750, cell: 206-992-7761, fax: 425-670-2553

**CLIENTS WORKED FOR IN THE PAST:**

|  |                           |                            |                            |                          |
|--|---------------------------|----------------------------|----------------------------|--------------------------|
| Mortgage                                     | City Federal Savings      | GE Capital                 | Mountain Pacific Bank      | Sterling Mortgage        |
| Alliance Funding Co.                         | Coast Mortgage            | GMAC Mortgage              | Mt. Baker Bank             | Summit Savings           |
| Allstate Ins.                                | Colonial Mortgage Co.     | Goldome Rainier            | Navy Fed. Credit Union     | Trust for Public Land    |
| American Residential                         | Action Columbia Bank      | Great American First       | North County Bank          | Travelers Mortgage       |
| American Savings Bank                        | Continental Savings Bank  | Great Northwest Federal    | Pacific First Federal      | United Bank              |
| Bank of America                              | CTX Mortgage Co.          | Hamilton Savings Bank      | Pacific Northwest Bank     | University Federal S & L |
| Bank of California                           | Eagle Mortgage, Inc.      | Home Equity (PHH)          | PHH US Mortgage Corp       | University Savings Bank  |
| Bankers Mutual                               | Empire of America Realty  | HomeStreet Bank            | Phoenix Mortgage & Invest. | U.S. Bancorp             |
| Benj. Franklin S & L                         | Enterprise Bank           | Household Finance          | Pioneer Bank               | U.S. Bank of Wash.       |
| Boston Company                               | Evangelical Christian C U | IMPACT REIT                | Prime Pacific Bank         | U.S. Savings Bank        |
| Cascade Bank                                 | Everett Mutual Savings    | Inland Empire Mort.        | Puget Sound Savings        | U.S. Credit Corp         |
| Centrum Mortgage                             | Family Savings            | Interwest                  | Safeway Credit Union       | Venture Bank             |
| Charter Bank                                 | First Interstate          | Key Bank                   | Seafirst Bank              | Viking Bank              |
| Chase  | First Mutual              | Key Corp. Mortgage         | Sears Mortgage             | Wash. Credit Union       |
| Citicorp                                     | First Republic Bank       | Lane Mortgage              | Seattle Metropolitan CU    | Washington Federal       |
| City Bank                                    | First Savings             | Lender's Services          | Security Mortgage          | Washington Mutual        |
| City Credit Union                            | 1st Nationwide Bank       | Meridian Mortgage          | Security Pacific Bank      | Wells Fargo Bank         |
| CityFed Mortgage                             | Frontier Bank             | Mortgage Services          | Shelter Mortgage           |                          |
| Attorneys                                    | Private Individuals       | Insurance Companies        | City of Sultan             | City of Lake Forest Park |
| King County                                  | City of SeaTac            | City of Redmond            | City of Bellevue           | City of Tukwila          |
| Snohomish County Facilities Management Dept. |                           | Snohomish County Fire Dept | City of Shoreline          | City of Seattle          |
| City of Kenmore                              |                           |                            |                            |                          |

Revised: May 1, 2018