

Snohomish County Assessor's Office

Mass Appraisal Report

Residential Neighborhood: Three Lakes Area

Appraisal Date: January 1, 2009



Summary

Appraisal Date: January 1, 2009
Assessment Year/Tax Year: 2009 Assessment / 2010 Tax
Last Physical Inspection: 2006
Prior Appraisal Date: January 1, 2008
Prior Assessment Year/Tax Year: 2008 Assessment / 2009 Tax

Appraisal Area (Neighborhood): 4307000-4307901

Parcels Appraised: 4,016

Summary Of Value Change:

	2008	2009	Value Change	% Change
Land:	739,531,100	688,871,200	-55,110,900	-7.5%
Improvements:	734,607,900	682,114,000	-52,493,900	-7.1%
Total:	1,474,139,000	1,370,985,200	-107,604,800	-7.3%

Snohomish County Assessor's Office

Mass Appraisal Report

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Appraisal Date: January 1, 2009



Summary

Appraisal Level and Uniformity

Study Period: January 1 through December 31, 2008

Number of Sales: 54

	2008	2009	Change	% Change
Median Ratio:	0.9118	0.8483	-0.0635	-7.0%
Mean Ratio:	0.9158	0.8493	-0.0665	-7.3%
Weighted Mean:	0.9125	0.8523	-0.0602	-6.6%
PRD:	1.0037	0.9965	-0.0072	-0.7%
COD:	0.0870	0.0738	-0.0132	-15.2%

Data Sources: All data in this report summarized from pre-certification Residential Characteristics extract and Abstract Report dated: **05/09/2009**

Snohomish County Assessor's Office

Mass Appraisal Report

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Summary

Ratio of Assessed Value

To Sales Price over Time

**Avg Ratio of 2009 Assessed Values to 2008 Sales Prices
For Single Family Residences
In Snohomish County**

**NOTE: Rising ratios indicate
declining sales prices**



Snohomish County Assessor's Office

Mass Appraisal Report

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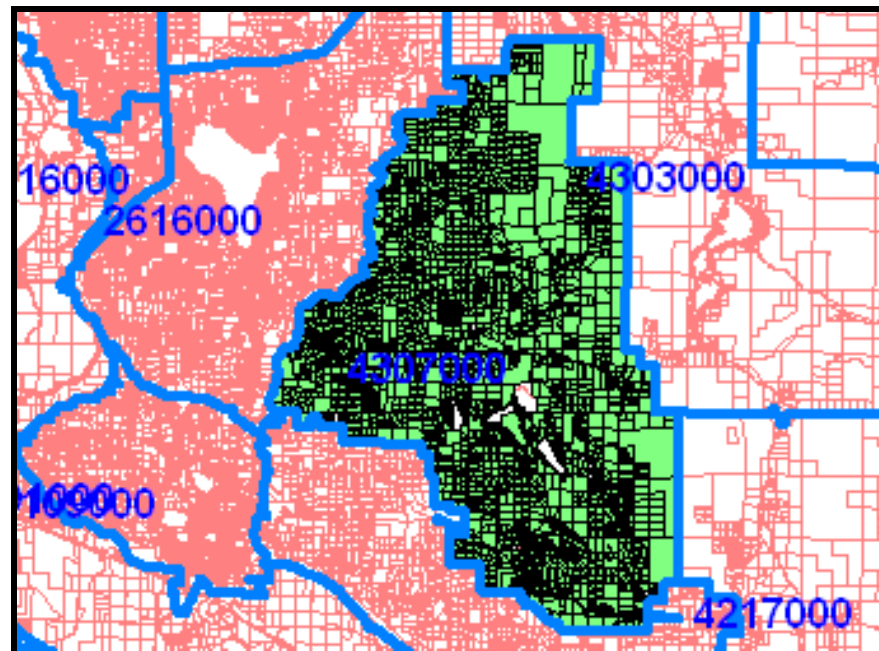


Appraisal Area

Neighborhood Boundary

And Member Parcels

- Legend
Red: Parcels
Green: Member Parcels
Blue: Region Boundary



The map above shows the economic region known as Neighborhood 4307000-4307901 (AKA BMA 4307000-4307901) and its member parcels.

The 'blue' boundary delineates the economic region (neighborhood). Parcels with residential zoning, which lie within the economic region, are denoted in 'green'. Everything else is 'commercial' property which lies within the residential economic region.

Snohomish County Assessor's Office

Mass Appraisal Report

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Appraisal Date: January 1, 2009



Appraisal Area

Neighborhood Description

Three Lakes area (Panther, Storm and Flowing Lakes).

Snohomish County Assessor's Office

Mass Appraisal Report

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Appraisal Date: January 1, 2009



Value Change Summary

**Value Change Summary
By Abstract Group**

Property Class	Number of Parcels		2008 Certified Total Value	2009 Calculated Total Value	Value Change	% Change
Agricultural	68	L:	21,875,100	21,193,700	-681,400	-3.1%
		B:	6,575,600	6,111,400	-464,200	-7.1%
		T:	28,450,700	27,305,100	-1,145,600	-4.0%
Industrial	0	L:	0	0	0	0.0%
		B:	0	0	0	0.0%
		T:	0	0	0	0.0%
Commercial	34	L:	6,451,200	6,054,000	-397,200	-6.2%
		B:	6,871,100	6,823,900	-47,200	-0.7%
		T:	13,322,300	12,877,900	-444,400	-3.3%
Residential	3,112	L:	586,539,700	542,514,400	-44,025,300	-7.5%
		B:	716,466,800	664,817,100	-51,649,700	-7.2%
		T:	1,303,006,500	1,207,331,500	-95,675,000	-7.3%
Multifamily	4	L:	668,900	622,700	-46,200	-6.9%
		B:	961,000	888,800	-72,200	-7.5%
		T:	1,629,900	1,511,500	-118,400	-7.3%
Forest	113	L:	5,723,900	5,350,700	-373,200	-6.5%
		B:	3,724,900	3,466,300	-258,600	-6.9%
		T:	9,448,800	8,817,000	-631,800	-6.7%
Other	685	L:	118,272,300	113,135,700	-9,587,600	-8.1%
		B:	8,500	6,500	-2,000	-23.5%
		T:	118,280,800	113,142,200	-9,589,600	-8.1%

Snohomish County Assessor's Office

Mass Appraisal Report

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Appraisal Date: January 1, 2009



Value Change Summary

**Value Change Summary
By Abstract Group**

Property Class	Number of Parcels		2008 Certified Total Value	2009 Calculated Total Value	Value Change	% Change
Totals	4,016	L:	739,531,100	688,871,200	-55,110,900	-7.5%
		B:	734,607,900	682,114,000	-52,493,900	-7.1%
		T:	1,474,139,000	1,370,985,200	-107,604,800	-7.3%

- Agriculture: Farms General, Open Space Ag, Open Space General
- Industrial: Manufacturing Facilities
- Commercial: Retail, Schools and Churches
- Residential: Single Family Residences, Condominiums and Manufactured Homes
- Multifamily: All Multiple Family Parcels Including Duplexes and Tri-plexes
- Forest: Designated Forest Land and Open Space Timber
- Other: All Remaining Categories Including Vacant Land

Snohomish County Assessor's Office

Mass Appraisal Report

Residential Neighborhood: Three Lakes Area

Appraisal Date: January 1, 2009



Neighborhood Profile

Neighborhood Profile By Property Class	Property Class / Use Code	Parcel Count	Sold Parcels	% Sold
	110-Sr Cit Exemption Residual	42		
	111-Single Family Residence	2,355	41	1.7%
	112-2 Single Family Residences	81		
	113-3 Single Family Residences	2		
	114-4 Single Family Residences	1		
	117-Manufac Home (Leased Site)	32		
	118-Manufac Home (Owned Site)	492	7	1.4%
	119-Manuf Home (MHP)	15	1	6.7%
	122-Duplex	4		
	183-Non Residential Structure	50	1	2.0%
	184-Septic System	10		
	185-Well	3		
	186-Septic & Well	8		
	189-Other Residential	2		
	198-Vacation Cabins	19		
	456-Local Access Streets	7		
	459-Other Highway NEC	1		
	471-Telephone Communication	2		
	481-Electric Utility	2		
	483-Water Util & Irrig & Stg	5		
	484-Sewage Disposal	1		
	485-Solid Waste disposal	1		
	491-Oth Pipeline Right-of-Way	1		
	541-Groceries	1		

Snohomish County Assessor's Office

Mass Appraisal Report

Residential Neighborhood: Three Lakes Area

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Neighborhood Profile

Neighborhood Profile By Property Class	Property Class / Use Code	Parcel Count	Sold Parcels	% Sold
	672-Protective Functions	1		
	682-Univ,College,Jr College	1		
	691-Religious Activities	3		
	744-Marinas	3		
	745-Trails (Centennial, etal)	1		
	749-Other Recreation	2		
	761-Parks, General Recreation	1		
	769-Other Parks, NEC	1		
	818-Farms General	1		
	830-Open Space Agriculture	37		
	880-DF Timber Acres Only	83		
	881-DF Timber Ac w/ ImpAcBldg	9		
	889-DF Timber Ac w/ImpAcNoBldg	6		
	910-Undeveloped Land	669	4	0.6%
	915-Common Areas	12		
	916-Water Retention Area	2		
	921-Forest Reserve	1		
	939-Other Water Areas	1		
	940-Open Space General	30		
	950-Open Space Timber	15		
	Grand Total	4,016	54	1.3%

The first 2 digits of the property class code conform to the 2 digit land use code standards published in the Washington state department of revenue ratio procedures manual, April 1997.

Snohomish County Assessor's Office

Mass Appraisal Report

Residential Neighborhood: Three Lakes Area

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Neighborhood Profile

Neighborhood Profile By Land Type	Land Type	Parcel Count	Sold Parcels	% Sold
	14 US Forest Land	8		
	21 Designated Forest	50		
	22 Open Space Forest	4		
	23 Open Space General	13		
	24 Open Space Ag	18		
	46 Spt/Well Site	65	1	1.5%
	54 No Perk	31		
	57 Other Acreage Type	1,168	15	1.3%
	65 Topo Problems I	63		
	68 Misc Land	5		
	86 Utility Easement (P/L)	4		
	88 Contiguous-less than 1 acre	14		
	B2 Septic Average Mixed NH	206	2	1.0%
	B3 Septic - Access DNA Devlpm	57		
	B4 Septic Average NH	1,136	17	1.5%
	B6 Septic Good Homogenous NH	683	15	2.2%
	CA Common Areas	17		
	LF Land detail not used	46		
	N/A Building only	91	1	1.1%
	SC SrCit Residual Contiguous	16		
	U1 Waterfront I	82	3	3.7%
	U2 Waterfront II	41		
	U3 Waterfront III	30		
	U4 Waterfront IV	31		

Snohomish County Assessor's Office

Mass Appraisal Report

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Appraisal Date: January 1, 2009



Neighborhood Profile

Neighborhood Profile By Land Type	Land Type	Parcel Count	Sold Parcels	% Sold
	U5 Waterfront V	13		
	U6 Waterfront VI	31		
	U8 Waterfront VIII	34		
	UD Undevelopable Land	59		
	Grand Total	4,016	54	1.3%

N/A: Building Only Accounts (Parcels With No Land)

Snohomish County Assessor's Office

Mass Appraisal Report

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Neighborhood Profile

Neighborhood Profile By House Type	House Type / Stories	Parcel Count	Sold Parcels	% Sold
	11 - 1 Story	692	9	1.3%
	12 - 1 Story Bsmt	286	4	1.4%
	14 - 1 1/2 Story	159	2	1.3%
	15 - 1 1/2 Story Bsmt	58	1	1.7%
	17 - 2 Story	884	20	2.3%
	18 - 2 Story Bsmt	202	3	1.5%
	20 - 2+ Story	16		
	21 - 2+ Story Bsmt	6		
	23 - Split Entry	126	1	0.8%
	24 - Tri Level	60	1	1.7%
	71 - DW Manuf. Home	415	6	1.4%
	72 - DWB Manuf. Home	1		
	74 - SW Manuf. Home	97	1	1.0%
	77 - TW Manuf. Home	27	1	3.7%
	96 - Geodesic Dome	4		
	N/A	983	5	0.5%
	Grand Total	4,016	54	1.3%

N/A: Land Only Accounts Or Non Single Family Structures

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Mass Appraisal Report

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Neighborhood Profile

Neighborhood Profile By Structure Quality / Grade	Quality / Grade	Parcel Count	Sold Parcels	% Sold
	15 Sub Std	8		
	25 Low	92	1	1.1%
	35 Fair	251	3	1.2%
	41 Avg Minus	60	1	1.7%
	45 Average	1,165	19	1.6%
	49 Avg Plus	609	7	1.1%
	55 Good	682	15	2.2%
	65 Very Good	154	3	1.9%
	75 Excellent	12		
	N/A	983	5	0.5%
	Grand Total	4,016	54	1.3%

N/A: Land Only Accounts Or Miscellaneous Structures (Barns, Sheds, etc).

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Mass Appraisal Report

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Neighborhood Profile

**Neighborhood Profile By
Year Built Range**

Year Built Range	Parcel Count	Sold Parcels	% Sold
1899 & older	1		
1900 - 1909	14		
1910 - 1919	38		
1920 - 1929	50		
1930 - 1939	40	1	2.50%
1940 - 1949	37	1	2.70%
1950 - 1959	54		
1960 - 1969	183	2	1.09%
1970 - 1979	444	11	2.48%
1980 - 1989	600	8	1.33%
1990 - 1999	874	10	1.14%
2000 - 2009	698	16	2.29%
N/A	983	5	0.51%
Grand Total	4,016	54	1.3%

N/A: Land Only Accounts Or Non Single Family Structures

Snohomish County Assessor's Office

Mass Appraisal Report

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Appraisal Date: January 1, 2009



Neighborhood Profile

Neighborhood Profile By Total Living Area Range	Total Living Area Range	Parcel Count	Sold Parcels	% Sold
	N/A	985	5	0.5%
	1 - 499	30		
	500 - 749	66	1	1.5%
	750 - 999	152	2	1.3%
	1000 - 1249	229	5	2.2%
	1250 - 1499	309	5	1.6%
	1500 - 1749	368	3	0.8%
	1750 - 1999	370	6	1.6%
	2000 - 2249	294	4	1.4%
	2250 - 2499	277	4	1.4%
	2500 - 2749	262	3	1.1%
	2750 - 2999	151	4	2.6%
	3000 - 3249	142	6	4.2%
	3250 - 3499	118		
	3500 - 3749	100	3	3.0%
	3750 - 3999	54	1	1.9%
	4000 - 4249	41	2	4.9%
	4250 - 4499	20		
	4500 - 4749	16		
	4750 - 4999	14		
	5000 - Over	18		
	Grand Total	4,016	54	1.3%

N/A: Parcels Without Structures or Parcel With Structures Which Do Not Have Living Area

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Mass Appraisal Report

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Performance Analysis

Performance Analysis

All Sales

Item	2008	2009
Total Assessed Value	22,675,400	21,179,000
Total Sales Price	24,849,440	24,849,440
Average Assessed Value	419,915	392,204
Average Sales Price	460,175	460,175
Number in Sample	54	54
Median Ratio	0.9118	0.8483
Mean (Average) Ratio	0.9158	0.8493
Weighted Mean (S.W.A.) Ratio	0.9125	0.8523
Regression Index (P.R.D.)	1.0037	0.9965
Coefficient of Dispersion (C.O.D.)	0.0870	0.0738

Mass Appraisal Report

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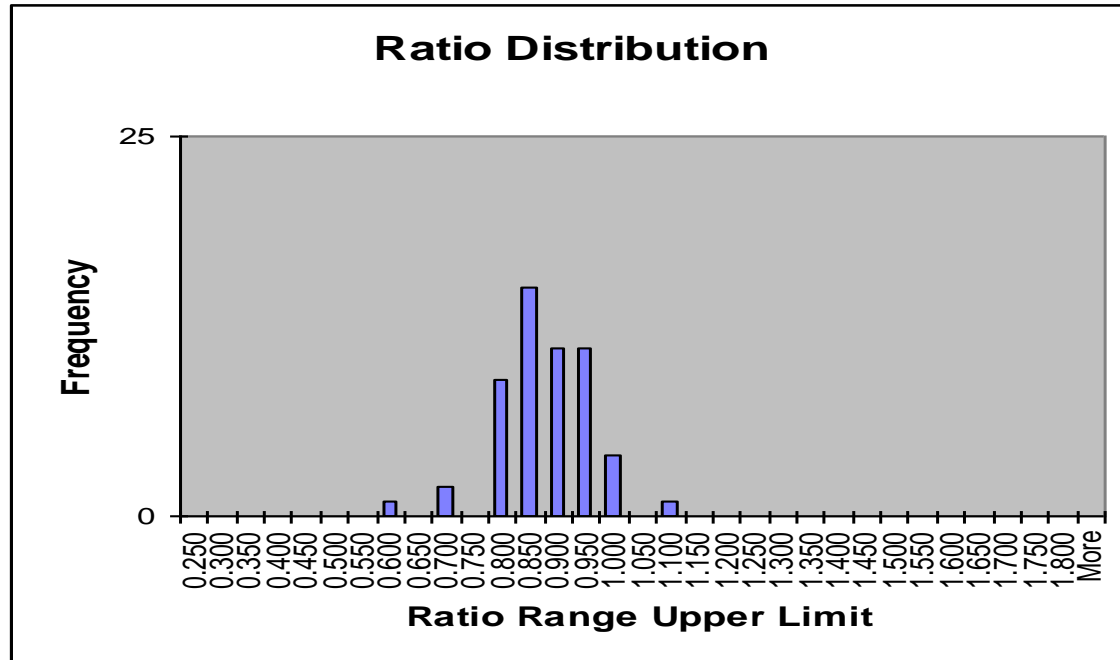


Performance Analysis

Ratio Distribution Histogram

All Use Codes

Sales Dated 2008



Each 'tic' on the 'X' axis represents the upper limit of the ratio range. For example, The bar associated with position 1.00 represents all of the parcels whose ratio is greater than 0.95 and less than or equal to 1.00

Snohomish County Assessor's Office

Mass Appraisal Report

Residential Neighborhood: Three Lakes Area

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Performance Analysis

Performance Analysis
Use Code 111

Item	2008	2009
Total Assessed Value	19,714,800	18,436,700
Total Sales Price	21,635,440	21,635,440
Average Assessed Value	480,849	449,676
Average Sales Price	527,694	527,694
Number in Sample	41	41
Median Ratio	0.9092	0.8457
Mean (Average) Ratio	0.9184	0.8550
Weighted Mean (S.W.A.) Ratio	0.9112	0.8522
Regression Index (P.R.D.)	1.0079	1.0034
Coefficient of Dispersion	0.0882	0.0673

Snohomish County Assessor's Office

Mass Appraisal Report

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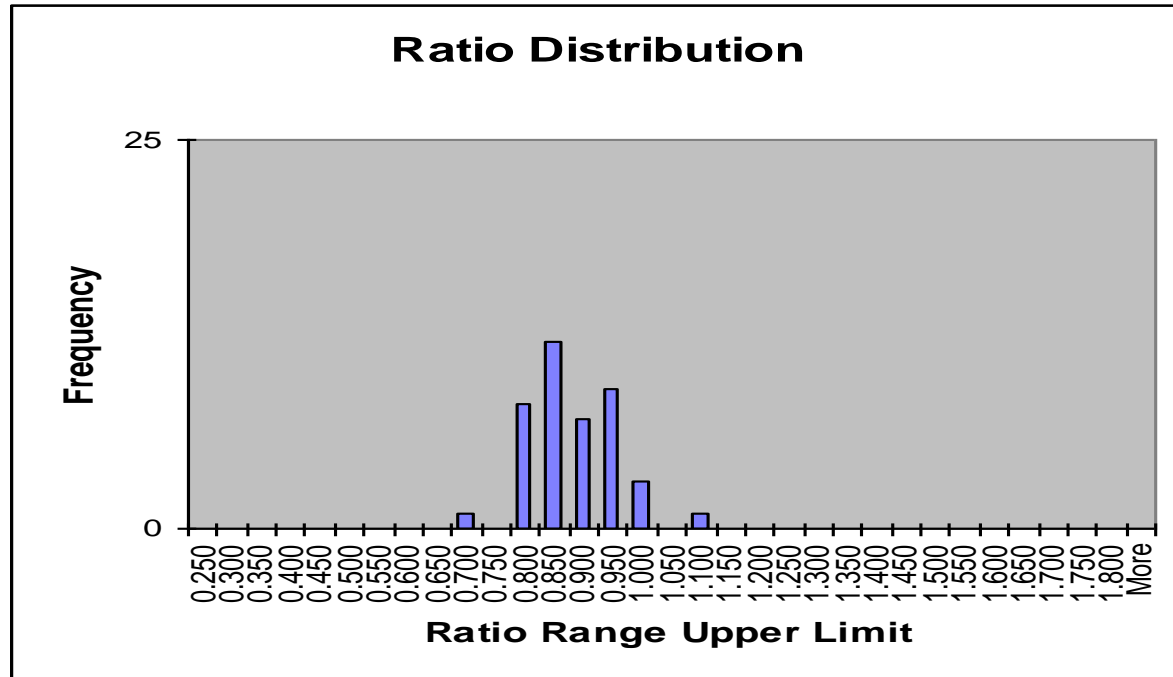


Performance Analysis

Ratio Distribution Histogram

Use Code 111

Sales Dated 2008



Each 'tic' on the 'X' axis represents the upper limit of the ratio range. For example, The bar associated with position 1.00 represents all of the parcels whose ratio is greater than 0.95 and less than or equal to 1.00

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Mass Appraisal Report

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Qualified Sales

Parcel Number	Use Code	Land Type	Year Built	Style	Grade	Total Living Area	Total Value	Sale Date	V/I	Sales Price	Post Reval Ratio
28060200304700	111	B4	1992	17 - 2 Story	49 Avg Plus	3,096	439,300	1/21/2008	I	540,000	0.81
28060200400900	118	57	1974	71 - DW Manuf. Home	45 Average	2,176	222,000	7/17/2008	I	250,000	0.89
28060200100200	183	U1		N/A	N/A		395,500	11/24/2008	I	449,000	0.88
28060200100500	111	U1	1997	11 - 1 Story	41 Avg Minus	848	451,600	7/28/2008	I	525,000	0.86
28060200102100	111	B4	1969	12 - 1 Story Bsmt	45 Average	2,034	351,200	10/1/2008	I	385,000	0.91
28060200402900	118	B4	1981	74 - SW Manuf. Home	35 Fair	672	237,800	7/11/2008	I	260,000	0.91
29060200400400	111	57	1977	12 - 1 Story Bsmt	45 Average	1,682	356,400	7/8/2008	I	425,000	0.84
29060200401500	111	46	1971	17 - 2 Story	35 Fair	1,432	235,700	5/16/2008	I	306,000	0.77
28070600401000	111	57	1990	17 - 2 Story	49 Avg Plus	1,400	340,700	12/16/2008	I	355,000	0.96
28070600402000	111	57	1990	14 - 1 1/2 Story	45 Average	1,764	327,700	7/18/2008	I	399,000	0.82
28061100100600	111	B4	1968	11 - 1 Story	45 Average	1,050	265,600	2/26/2008	I	350,000	0.76
28061100102000	118	B4	1980	71 - DW Manuf. Home	55 Good	1,848	280,200	3/18/2008	I	320,000	0.88
29061200302200	111	B6	1992	17 - 2 Story	65 Very Good	3,604	706,600	4/16/2008	I	865,000	0.82
28061300401300	111	57	1974	11 - 1 Story	35 Fair	1,986	312,500	3/13/2008	I	378,500	0.83
29061400100200	111	57	1989	23 - Split Entry	45 Average	1,850	363,500	6/17/2008	I	475,000	0.77
29061400401300	118	57	1980	71 - DW Manuf. Home	45 Average	1,344	322,300	2/6/2008	I	350,000	0.92
29061500102300	111	B4	1940	15 - 1 1/2 Story Bsmt	45 Average	1,352	435,100	6/25/2008	I	400,000	1.09
29061500201200	118	57	1996	77 - TW Manuf. Home	55 Good	2,346	284,700	9/29/2008	I	350,000	0.81
28071800300800	111	57	1993	17 - 2 Story	45 Average	2,268	383,700	4/14/2008	I	424,500	0.90
29071800201200	910	57		N/A	N/A		151,600	2/1/2008	V	200,000	0.76
29062100402900	111	B4	1989	18 - 2 Story Bsmt	55 Good	2,929	536,600	4/22/2008	I	622,250	0.86
29062200202200	111	57	1971	17 - 2 Story	49 Avg Plus	1,840	349,000	5/20/2008	I	439,800	0.79
29062300105700	111	B6	2002	17 - 2 Story	55 Good	3,657	619,400	5/22/2008	I	745,000	0.83
29062700102900	111	B4	1988	12 - 1 Story Bsmt	45 Average	1,226	323,300	3/17/2008	I	375,000	0.86
29062800301500	111	B4	1979	12 - 1 Story Bsmt	49 Avg Plus	2,792	451,700	7/27/2008	I	595,000	0.76

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29063300200500	111	B4	1995	11 - 1 Story	45 Average	1,827	368,300	9/17/2008	I	432,000	0.85
29063300201400	111	B4	2006	17 - 2 Story	65 Very Good	4,132	741,200	2/15/2008	I	925,000	0.80
29063300202100	111	B4	1988	17 - 2 Story	49 Avg Plus	1,736	419,100	10/6/2008	I	470,000	0.89
29063400300700	111	57	1979	11 - 1 Story	45 Average	2,039	343,900	8/6/2008	I	360,000	0.96
00420500001400	111	57	1978	14 - 1 1/2 Story	45 Average	1,218	302,600	4/30/2008	I	399,950	0.76
00597400000116	118	B2	1974	71 - DW Manuf. Home	45 Average	1,008	144,400	3/5/2008	I	146,000	0.99
00597400000804	111	B4	1935	11 - 1 Story	45 Average	1,440	317,800	11/1/2008	I	373,500	0.85
00597400005200	111	U1	1990	18 - 2 Story Bsmt	45 Average	3,024	672,600	5/29/2008	I	890,000	0.76
00597500000207	118	B4	1972	71 - DW Manuf. Home	45 Average	1,531	206,300	7/7/2008	I	245,000	0.84
00597500000302	910	B4		N/A	N/A		128,600	9/3/2008	V	195,000	0.66
00625300000102	111	57	1994	24 - Tri Level	45 Average	2,464	523,200	5/16/2008	I	540,000	0.97
00654400000400	111	B4	2007	17 - 2 Story	49 Avg Plus	3,184	470,400	8/22/2008	I	495,800	0.95
00828500000500	111	B6	2007	17 - 2 Story	55 Good	2,940	575,100	4/23/2008	I	680,000	0.85
00862100001100	111	B6	2002	17 - 2 Story	55 Good	2,507	535,100	5/30/2008	I	592,250	0.90
00960006801200	119	N/A	1985	71 - DW Manuf. Home	45 Average	864	15,000	5/27/2008	I	26,000	0.58
28061300102300	111	B4	2000	17 - 2 Story	55 Good	3,097	518,100	6/11/2008	I	627,000	0.83
00956600000500	111	B6	2004	17 - 2 Story	55 Good	2,382	396,200	5/5/2008	I	430,000	0.92
00956600001400	111	B6	2007	17 - 2 Story	55 Good	2,673	415,000	2/14/2008	I	460,000	0.90
29063200402400	111	B6	2005	17 - 2 Story	65 Very Good	4,215	800,100	12/17/2008	I	875,000	0.91
01001700000200	111	B6	2005	17 - 2 Story	55 Good	2,810	499,600	3/3/2008	I	600,000	0.83
01001700000900	111	B6	2004	17 - 2 Story	55 Good	3,242	528,500	1/8/2008	I	625,000	0.85
01011100002000	111	B6	2006	11 - 1 Story	49 Avg Plus	2,103	391,200	5/21/2008	I	420,000	0.93
01028600002500	111	B6	2008	18 - 2 Story Bsmt	55 Good	3,993	576,700	3/6/2008	I	658,400	0.88
28061100103100	111	B2	1975	11 - 1 Story	25 Low	1,004	183,900	1/9/2008	I	265,000	0.69
01064100000700	111	B6	2008	17 - 2 Story	55 Good	3,593	549,200	2/20/2008	I	659,950	0.83

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Parcel Number	Use Code	Land Type	Year Built	Style	Grade	Total Living Area	Total Value	Sale Date	V/I	Sales Price	Post Reval Ratio
01062400000600	111	B6	2008	17 - 2 Story	55 Good	3,216	560,300	2/4/2008	I	701,540	0.80
29071800301100	910	B6		N/A	N/A		206,000	3/3/2008	V	255,000	0.81
01075100000500	111	B6	2008	11 - 1 Story	55 Good	2,585	499,000	5/7/2008	I	550,000	0.91
29062300303200	910	57		N/A	N/A		147,900	3/4/2008	V	168,000	0.88

Snohomish County Assessor's Office



Mass Appraisal Report

Residential Neighborhood: Three Lakes Area

Appraisal Date: January 1, 2009

**Sales Not Included in
Statistical Analysis**

The following sales were not included in the statistical analysis of this report for one of the following reasons:

- The 2008 assessed value did not include improvement value but the sale price included improvements (i.e. new construction that has not been assessed yet for the 2009 assessment).
- The improvements were assessed as less than 100% complete as of July 31, 2008 but the sale price was for a 100% complete home.
- A single family residence or manufactured home that was included in the sale price was torn down or moved after the sale and the 2009 assessed value does not include any improvement value.
- The sales price was less than \$1000.
- The ratio of the 2009 assessed value to the sale price was outside the Department of Revenue Ratio Study guidelines of greater than .25 and less than 1.75.
- The parcel was not in existence for the 2008 assessment and cannot be used for the year-to-year statistical comparison.

Parcel Number	Use Code	Land Type	Year Built	Style	Grade	Total Living Area	Total Value	Sale Date	V/I	Sales Price	Post Reval Ratio
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No sales in this category.