

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 TRAINING AND AFFILIATIONS:

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

Region & National:

- Chair of local investigative committee 2012
- Region 1 nominating committee Chair in 2008
- 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
- National 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:

- 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, Working on Seminar, Ethics & Experience Review Committees
- 1996- Director, Conducted MAI Experience Reviews, Regional Ethics and Counseling Panel
- 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, attended 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 portion of Working RE Magazine - March 2008
- "No, I Won't Back Down" article published in Working RE Magazine - October 2002
- Contributor to the local chapter newsletter

Education:

- Course 430BDM - Appraisal Curriculum Overview (2-day general), 11-4 & 5- 2010, 15 hours
- USPAP by AI 3-29-05, 3-29-07, 4-7-09, 10-14-10 as instructor, 7 hours each
- Course 430 - Standards of Professional Practice, Part C - took course and passed 9/97 and 11/00, 15 hours, 6-8-07, 8 hours
- 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.

* Society of Real Estate Appraisers (SREA) pre 1991:

Passing grade on Income Property Demonstration Report in 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

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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.

* Judicial System

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

* Teaching

Appraisal Institute, 7 Hour National USPAP Update Course, 11-07, 2 & 3-08, 10 & 12-08, 2-09, 2 & 10-10, 5-11, 3-12, 7 hrs each
 Appraisal Institute, General Appraiser Sales Comparison Approach, 2-2008, 10-2008, 4-2009, 10-2009, 4-2011, 30 hours 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, 10-2008, 2-2010, 1-2012, 7 hours 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 Oct-Nov 2004 (16 hrs), July 2006 (17 hrs), and Dec 2007 (21 hrs)
 North Seattle Community College, 2003 through Spring 2012, 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

* The Appraisal Foundation

AQB Certified USPAP Instructor ID # 11036, 5-30-2007 to 3-31-2014,
 The Appraisal Foundation Instructor Training, Dallas, Tx, 5-2007, 18+- 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 with regards to legislative matters.
 Have testified at state legislature hearings on bills affecting appraisers, Attended WA DOL R. E. Appraiser Commission meetings
 Served on the Washington Real Estate Appraiser Commission Education Work-group

* Public Speaking

Developed & presented 'Market Conditions: Researching, Recognizing, Reporting, and Using Excel', 45 min, AI Seattle, 3-2012
 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, 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 seminar, 9-11 & 25-2004
 1 hour presentation on 'The Income Capitalization Approach Made Simple', AI seminar, 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 seminar, 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 seminar, 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, 6-1-95
 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

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 Affect 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 and FNMA (1989). 2-4 Family Appraisal Report Form by SREA and 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.

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 - Senior Residential Appraiser (SRA) supported by the Appraisal Institute.

I have completed the requirements of the continuing education program of the AI until 12-31-12.

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ASSIGNMENTS:

Over 4500 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 the 2nd highest residential listing (\$40 million) in the Puget Sound.

STATE CERTIFICATION:

I am a State-Certified General Real Estate Appraiser. # 1100850. Issue Date is 5-31-91. Expiration Date is 4-30-13.

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.

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.

WASHINGTON STATE REAL ESTATE BROKER LICENSE

I obtained my brokers license to diversify my business and offer exclusive buyer agency/ consulting.

Licensed as Campos Buyer Agency, # 811, Issued: 6-5-97, Expires: 4-30-13.

WA CORE, 3 hrs, Transition, 3 hrs, Methods of RE Financing, 9 hrs, Managing & investing in Income Properties, 9 hrs, Creating RE Income, 9 hrs, All courses completed online in mid 2011 to early 2012 through Geewhiz.com

WA CORE, 3 hours, & Land Development- The Dirt Game, 4 hours, & Settling the Bottom Line, 7 hours, Tape Ed Intro to Commercial Leases, 4 hours, & Basics of Small Business Valuation, 4 hours, Commercial Brokers Association CBA Purchase and Sale Agreement, 4 hours, 2-18-2009, Commercial Brokers Association

New Statewide Forms half-day update course, 4 hours, 9-2007, NWMLS

WA CORE, 3 hours, and Escrow, 30 hours, 4-2007, Rockwell Institute; Forms Revisions Course, 3 hours, 6-20-06, NWMLS

Signing Listing Agreements, 5 hours, and The Dangerous Dozen, 5 hours, 3-2005, Professional Directions

Real Estate investing and IRAs, 8 hours, Real Estate Law School; Real Estate Fraud, 6 hours, 2-2005, Professional Directions

Commercial RE Forum 04, 7.5 hours, Current Issues in WA Commercial RE, W.A.R., 5-2004

Investment Property Practice & Management, 12 hours, Fair Housing, 6 hours, Tape Ed, 5-2003

Real Estate Finance Today, 6 hours, Ethics in Real Estate, 6 hours, Tape Ed, 5-2003; 2002-2003 Revisions to NWMLS forms, 3.5 hours, 1-2003

Intro to Commercial R. E. Sales 8 hours, Red Flags: Property Inspection 8 hours- ProSchools, 4-2001

Buyer Representation in Real Estate 7.5 hours, Real Estate and Taxes 9.5 hours- ProSchools, 4-2001

Financing Residential Real Estate, taken at the Rockwell Institute- 4-1999, 30 hours

Passed the Broker's Exam, ASI in Bellevue - 4-15-1997; Passed Real Estate Principles, Rockwell Institute - 2-1997, 30 hours

Passed Broker Management, 1-1997, 30 hours, Business Management, 30 hours & Real Estate Law, 30 hours, Rockwell Institute - 12-1996

WEBSITE & COMPANY INFO

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

Mailing address: PO Box 267, Mountlake Terrace, WA 98043-0267, phone: 425-775-1750, fax: 425-670-2553

CLIENTS WORKED FOR IN THE PAST:

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