

Address: 2541 Stern Circle



Listing #	10-5193	Price-List	\$ 409,000
Status	Active	Near	Anchorage
Zip Code	99515	Type	Residential
Bedrooms	3	Baths	2.50
SF-Res	2,438	Carport #	0
Garage #	2	Latitude	61.121946
Longitude	-149.927362	Unit #	
Year Built	2001		

MLS Area: 20 - Dimond South
Borough/Census Area: 1A - Anchorage Municipality
Region: 1 - Southcentral Alaska Region
Builder Name & Co:
Zoning: PC - Planned Community

School-Elementary	Bayshore	School-Middle	Mears	School-High	Dimond
SF-Res	2,438	SF-Gar	460	SF-Lot	7,195
Acres	0.17	LPSqFt\$	167.76	Energy Rating	4+
Grid # (Muni Anch)	SW2627	Construction Status	Existing Structure	Tax Map #-Mat-Su	N/A
Tax ID	0191614800001	Taxes	\$ 5,557	Tax Year	2009
Year Built	2001	Year Remodeled		Year Updated	

Remote Description

Directions: From intersection of 100th and Southport Dr go S on Southport, through the roundabout to left on Northfleet to left into Stern Cir. Home at rear of cul-de-sac.

Legal: Lookout Landing Ph 2 L14 B1

Public Remarks: Full details, info package, disclosures on listing licensee website. End of cul-de-sac, big back yard, lack of crowding from neighbors. Southpark Planned Community, sidewalks, bike paths, parks throughout. Traditional 2-sty with lots of windows, two-story main living room. Family room off kitchen plus dining area. Security system, pantry, washer-drier, turnkey offering.

Residential Type: Single Family Res	Heat Type: Forced Air	Wtrfrnt-Access Near: None
Association Info: Association Name: S'port & Hidden Cove; Manager Phone #: 248-0459; Dues-Amount: 175; Dues-Frequency: Yearly	Fuel Type: Natural Gas	New Finance (Terms): AHFC; Cash; Conventional; FHA; VA
Construction Type: Wood Frame - 2x6	Sewer Type: Public	Mortgage Info: EM Minimum Deposit: 4,000
Exterior Finish: Wood	Water-Type: Public	Docs Avl for Review: Appraisal; As-Built; Floor Plan; Prop Discl Available
Roof Type: Asphalt/Comp Shingle	Dining Room Type: Area	
Foundation Type: Concrete Block	Access Type: Dedicated Road; Private; Maintained	
Floor Style: Two-Story Tradtnl	View Type: Mountains; Partial	
Garage Type: Attached	Topography: Level	
Carport Type: None	Wtrfrnt-Frontage: None	

Features-Interior: Den &/Or Office; Dishwasher; Disposal; Family Room; Fireplace; Range/Oven; Refrigerator; Security System; Washr&/Or Dryer Hkup; Window Coverings; CO Detector(s); Jetted Tub; Washer &/Or Dryer; Carpet; Ceiling Fan(s); Smoke Detector(s)

Features-Additional: View; Covenant/Restriction; Deck/Patio; Private Yard; Fenced Yard; Fire Service Area; Garage Door Opener; Home Owner Assoc.; Landscaping; Road Service Area; In City Limits; DSL/Cable Available; Trailside; Paved Driveway; Cable TV

Room Name	Room Level	No. of Rooms	Room Remarks	Room Name	Room Level	No. of Rooms
Dining Room	1	1	Large area off kitchen	Bath-Total	2	1
Kitchen	1	1		Bath-Full	1	1
Living Room	1	1		Master Bedroom	2	1
Great Room	1	1		Master Bedroom	2	1
Extra Room	1	1	Study, bet. ktn & LR	Bedroom	2	2

LO: Coldwell Banker Best Properties
LO2: Coldwell Banker Best Properties

All information is deemed reliable, but is not guaranteed. Interested parties are advised to independently verify all information contained herein. © 2010 MLS and

FBS.

Prepared by Niel Thomas, ABR,CCIM,CRS on Thursday, June 17, 2010 1:22 PM

The information on this sheet has been made available by the MLS and may not be the listing of the provider.

Tax Record Report for Parcel 019161480001 at 2541 STERN CIR, Anchorage, AK 99515

General Property Data

Owner	CARTER CRAIG	Parcel	019161480001
Owner Address	1551 BEAVER PL ANCHORAGE, AK 99504-2516	Tax District	003
Zoning	PC	Card	01
Region	10 - Municipality of Anchorage		

Legal

Land Use Code	Single Family	Plat	010030
Legal Desc	LOOKOUT LANDING PHASE 2 BLK 1 LT 14	Grid	SW2627
Land Size	7,195	Neighborhood #	09X00
Style	TWO STORY	Year Built	2001
Eff Year	2,001	Total SqFt	2,430

Residential Characteristics

Bedrooms	3	Full Baths	2
Rec Rooms	0	Half Baths	1
Total Rooms	7		

Current Property Data

Tax Year	2009	Land Value	97,300
Building Value	274,900	Total Value	372,200
Mill Rate	15.50	Tax Amount	5,769.10
% Complete	73	Deed Date	09/09/2005
Prev Deed Date	09/09/05	Deed Book	2005
Prev Deed Book	2005	Deed Page	0064401
Prev Deed Page	4401		

Details

Land Info:	Grade: Even; Well Site: No; Drainage: Good
Topography:	Level
Utilites:	Public Sewer; Public Water
Access Info:	Good
Street Info:	Curb & Gutter; Paved; Front Traffic: Low
Misc.:	Ext Wall: Wood; Phys Cond: Normal Wear & Tear; Misc1: Jacuzzi/bath; Qnty1: 1; Recreate Dt: 09/20/2001
Heat:	System: Central; Type: Forced Air; Fuel: Natural Gas
SqFt:	1 Flr SF: 1144; 2 Flr SF: 1286
Stacks:	EZ FP: 1
Fixture:	Additional: 2; Total: 12
Res Additions (1):	1st Level: Cov'd Open Porch; Area: 128
Res Additions (2):	1st Level: Attch/built Garage; Area: 460
Res Additions (3):	1st Level: Wood Deck; Area: 120

Sales

Year	Land Value	Bldg Value	Total Value	Mil Rate	Taxes	Per Complete	Deed Date	Book	Page	Owner
2009	97,300.00	274,900.00	372,200.00				9/9/2005	2005	00644	CARTER CRAIG
2008	97,300.00	274,900.00	372,200.00	1489.00	5,542.00	73	9/9/2005	2005	4401	CARTER CRAIG
2007	92,600.00	287,900.00	380,500.00	1454.00	5,532.00	75	9/9/2005	2005	4401	
2006	80,000.00	277,100.00	357,100.00	1528.00	5,456.00	77	9/9/2005	2005	4401	
2005	73,600.00	254,400.00	328,000.00	1628.00	5,339.00	77	9/9/2005	2005	4401	
2004	62,100.00	232,000.00	294,100.00	1618.00	4,758.00	78	10/17/2002	2002	5720	



Back Taxes Comparable Sales

Public Inquiry Parcel Details

[Show Parcel on Map](#)

Parcel: 019-161-48-000 Residential Single Family 04/16/10

CARTER CRAIG LOOKOUT LANDING PHASE 2
1551 Beaver Pl Anchorage AK 99504 BLK 1 LT 14
Site 2541 Stern Cir

Lot Size: 7,195 ---Date Changed--- ----Deed Changed----
Zone : PC Owner : 10/04/05 Stateid: 2005 / 0064401
Tax Dist: 003 Address: 06/27/07 Date : 09/09/05
Grid : SW2627 Hra # : Plat : 01-0030
GRW: PIWR REF #: 04/19/01 019-161-34-000

ASSESSMENT HISTORY

	---Land--	--Building-	---Total---	
Appraised Val 2008:	97,300	274,900	372,200	
Appraised Val 2009:	97,300	274,900	372,200	--Exemption---
Appraised Val 2010:	97,300	297,500	394,800	-----Type-----
Exempt Value 2010:	0	0	0	
State Credit 2010:			0	
Resid Credit 2010:			0	
Taxable Value 2010:			394,800	

Liv Units: 001 Common Area: Leasehold: Insp Dt: 06/09 Land Only
12/09
/

IMPROVEMENT DATA

Style : Two Story Story Ht : 2.0 Exterior Walls: Wood
Year Built : 2001 Remodeled: Effective Year: 2001
Total Rooms: 07 Bedrooms : 03 Recreation Rms: 0
Full Baths : 2 Half Bths: 1 Add't Fixtures: 2

Heat Type : Central	Fuel Type: Natural Gas	Sys Heat Type : Forced Air
Fp: Stacks :	Openings :	Free Stand :
Extra Value: 1 Jetted Tub	Extra Val:	E-Z Set Firepl: 1
Condo Style:	Condo Flr:	Condo Com Prop:
Grade : Very Good	Cst/Desgn:	Condition : Average

IMPROVEMENT AREA

Basement : 0	FIN/BSMT :	Basement Gar:	Car Living
1st Floor : 1,144	2nd Floor : 1,286	3rd Floor :	0 Area:
Half Floor: 0	Attic Area: 0	FIN DEEP BSM:	2430

ADDITIONAL FEATURES

Basement:	1st Floor:	2nd Floor:	3rd Floor:	Area:
	Cov'rd Open Porch			128
	Attached Garage			460
	Wood Deck			168

[Feedback E-mail: wwfipa@muni.org](mailto:wwfipa@muni.org)



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Owner Information	DETAILED PROPERTY INFORMATION	04/16/10 18:56:27
Parcel ID	019 161 48 000 1 6	
Legal Description	LOOKOUT LANDING PHASE 2 BLK 1 LT 14	
Site Address	2541 STERN CIR	
Tax District	003	
Account Name	CARTER CRAIG	
Mailing Address	1551 BEAVER PL ANCHORAGE AK 99504 2516	

Tax Information	2009 Tax Year	2008 Tax Year
Value before Exemptions	372,200	372,200
Tax before Exemptions	5,769.10	5,542.05
Sr. Citizen/Disabled Veteran Exemption	(.00) (if applicable)	(.00)
Residential Exemption	(.00) (if applicable)	(.00)
Tax Credit	(212.15)	(189.82)
TAX NET OF EXEMPTIONS/CREDITS	5,556.95	5,352.23
First Half Tax Amount	2,778.47	Due June 15, 2009 See status below
Second Half Tax Amount	2,778.48	Due August 15, 2009 See status below

Mortgage Company
Requesting Tax Information: **JP MORGAN CHASE**

Tax Account Status	Tax	Interest	Penalty	Cost	Total Due
Advance Payment	.00				.00
<u>Current Year 2009</u> Click for details	.00	.00	.00	.00	.00
<u>Prior Year(s)</u> Click for details	.00	.00	.00	.00	.00

Total

.00

.00

.00

.00

.00

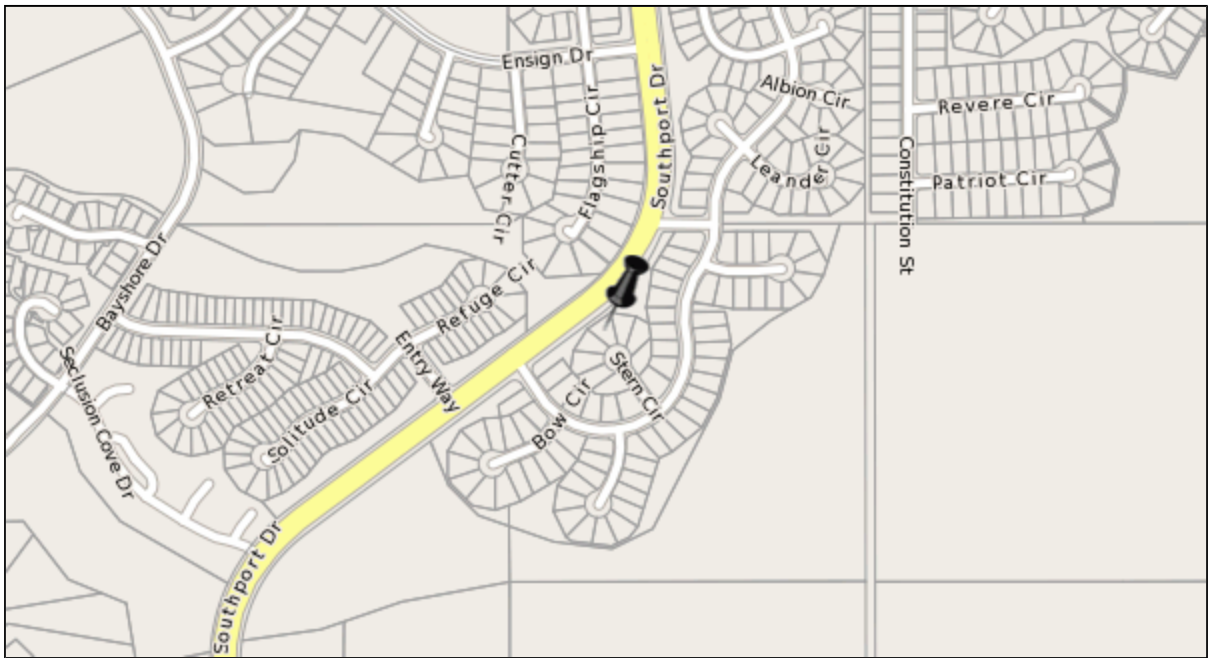
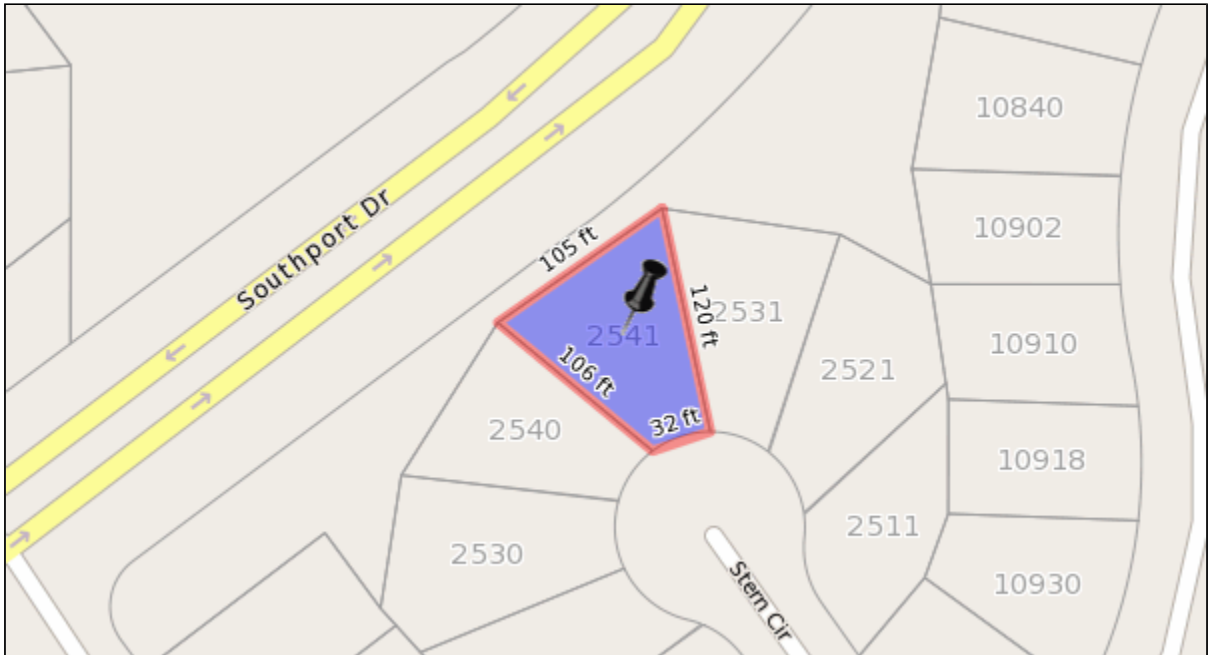
NOTICE: The above figures are taken from the most recent postings available. Current year tax is the calendar year 2009.

When payment is applied to an account in delinquent status, it will automatically pay delinquent year(s) first in the following order: cost; penalty; interest; principal.

For detail on prior year(s) taxes owing contact the Tax Section at (907) 343-6650.

Information concerning Tax Deed Property is not available on the website. For more information on Tax Deed Property, contact Real Estate Services at (907) 343-7953 or (907) 343-7986.

632 W. 6th Avenue Anchorage, Alaska 99501
PO Box 196650 Anchorage, Alaska 99519



Seller's Information Regarding Property

Property Type (check one):

- Single Family Zero Lot Line/Town House Condominium Townhome/PUD
- Duplex* (Including Single Family with an Apartment)
- Other (please specify) _____

Do you currently occupy the property? Yes No If Yes, how long? _____

If not a current occupant, have you ever occupied the property? Yes No If so, when? 2005-2006

Year Property Built: 2001 If property was built prior to 1978, or if Seller has any knowledge of lead-based paint, Seller must complete Disclosure of Information and Acknowledgment of Lead-based Paint and/or Lead-based Paint Hazards in accordance with Section 1018 of the Residential Lead-Based Paint Hazard Reduction Act of 1992 (also known as Title X) and provide Buyer with the "Protect Your Family From Lead in Your Home" pamphlet. The pamphlet can be found on the Internet at <http://www.epa.gov/lead/leadprot.htm>.

Construction Overview: Wood Frame Manufactured Modular Other: _____

Foundation: Masonry Block Poured Concrete Piling Treated Wood Other: _____

Name of original builder (if known): _____

Property Features:

Check all items that are **built-in** and will remain with the property. **Also . . .**

Circle those checked items that have known defects or malfunctions. **Also . . .**

Describe the defect or malfunction on the Addendum/Amendment(s) To The Disclosure Statement.

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Cooktop | <input type="checkbox"/> Wood Stove(s) # of _____ | <input type="checkbox"/> T.V. Antenna |
| <input checked="" type="checkbox"/> Oven(s) # of <u>1</u> | <input checked="" type="checkbox"/> Jetted Tub | <input type="checkbox"/> Satellite Dish |
| <input checked="" type="checkbox"/> Rods & Blinds | <input checked="" type="checkbox"/> Hot Tub <input checked="" type="checkbox"/> Cover | <input checked="" type="checkbox"/> Window Screens |
| <input checked="" type="checkbox"/> Microwave(s) # of <u>1</u> | <input type="checkbox"/> Steam Shower Room | <input checked="" type="checkbox"/> Security System |
| <input checked="" type="checkbox"/> Dishwasher | <input type="checkbox"/> Water Softener | <input checked="" type="checkbox"/> Smoke Detector(s) # of <u>8</u> |
| <input type="checkbox"/> Trash Compactor | <input type="checkbox"/> Water Filtering System | <input checked="" type="checkbox"/> CO Detectors # of <u>2</u> |
| <input checked="" type="checkbox"/> Garbage Disposal | <input type="checkbox"/> Greenhouse <input type="checkbox"/> Attached <input type="checkbox"/> Detached | <input type="checkbox"/> Fire Alarms |
| <input type="checkbox"/> Instant Hot Water Dispenser | <input type="checkbox"/> Ventilating System | <input checked="" type="checkbox"/> Auto Garage Door Opener(s) |
| <input type="checkbox"/> Central Vacuum Installed | <input type="checkbox"/> Heating System | # of Opener(s) <u>2</u> |
| <input type="checkbox"/> Intercom | <input type="checkbox"/> Storage Shed(s) # of _____ | <input type="checkbox"/> Built-In Refrigerator |
| <input checked="" type="checkbox"/> Paddle Fan(s) # of <u>1</u> | <input type="checkbox"/> Built-In Barbecue | <input type="checkbox"/> Other _____ |

Comments: _____

Structural Components:

Circle only those items that have known defects, malfunctions, or have had major repairs performed within the last five years.

Also . . . Describe the defect, malfunction, or repair on the Addendum/Amendment(s) To The Disclosure Statement.

- | | | | | |
|--------------------|------------------|------------------------------|-------------------------|--------------------------|
| • Fences/Gates | • Rain Gutters | • Insulation | • Electrical Systems | • Electronic Air Cleaner |
| • Driveways | • Exterior Walls | • Woodstove(s)
of _____ | • Sewage Systems | • Heat Recovery |
| • Private Walkways | • Interior Walls | • Fireplace(s)
of _____ | • Water Supply | • Ventilator System |
| • Retaining Walls | • Floors | • Gas Starter | • Garage | • Swimming Pool |
| • Foundation | • Ceilings | • Chimneys | • Garage Floor Drain | • Mechanical |
| • Crawl Space | • Doors | • Plumbing Systems | • Carport | • Filtration |
| • Roof | • Windows | • Heating Systems | • Washer/Dryer Hook-ups | • Pool Cover |
| • Patio/Decking | • Skylights | • Solar Panels | • Humidifier | • Hot Water Heater |
| • Slabs | • Venting | • Wind Generators | | |

Other items not covered above? _____

Comments: _____

Seller's Initials: [Signature] Date: 4/19/10 Property Address: 2541 STERN Circle, Anchorage, AK 99515 Buyer's Initials: _____ Date: _____

08-4229 (Rev. 7/08) -2-

Documentation: Check the documents for the subject property that the seller has available for review:

- Engineer/Property/Home Inspection Report(s)
- Title Information
- As-Built Survey
- Certificate of Occupancy or PUR-102
- Deed Restrictions
- Other _____
- Written Agreements with Adjacent Property Owners
- Energy Rating Certificate or PUR-101
- Resale Certificate
- Water Rights Certificate
- Subdivision Covenants/Restrictions
- Party Wall Agreement
- Lease/Rental Agreement
- Soils Test
- Well Log and Water Tests
- Hazardous Materials Test(s)
- Other _____

Additional Information:

Supply information for the following items:

	Yes	No
To the best of your knowledge, has the property been inspected by an engineer/home inspector in the last 5 years?.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>

- ◆ Are you aware of ever having any water in the crawl space, basement, or lower level?..... Yes No
 If Yes, how has the problem been resolved?
 Sump Pump(s) Curtain Drain Rain Gutter/Extension Other _____
 When was problem resolved? _____
 Location of each sump pump: _____
- ◆ To where does the water drain after it leaves the sump pump? _____
 If gutters, where do downspouts discharge? _____
- ◆ Is there a floor drain in the structure, including garage?..... Yes No
 If Yes, where is it located and where does it drain to? Center of Garage

➤ **Roof or Other Leakage:**

- Type: Asphalt/Composition Shingle Cedar Shake Built-up Metal Other _____
 Age: _____ years. Location of attic access? _____
- ◆ Are you aware of any ice damming on the roof? Yes No
 If Yes, provide location. _____
 - ◆ Are you aware of any water leaking into the home? i.e., windows, lights, fireplace, etc. Yes No
 If Yes, provide location. _____

➤ **Fireplace and/or Woodstove:** Date chimney(s) last cleaned? _____ Who cleaned? _____

➤ **Heating System(s):**

- Mark all types that apply: Hot Water Baseboard Forced Air Radiant Heat Electrical Heat
 Wood Stove Other _____
- Age: _____ years. Last Cleaned: _____ Last Inspected: _____
- Source: Natural Gas Electric Propane Tank leased or owned? _____ Wood Coal
 Oil with _____ gallon storage which is Buried Above Ground Other _____
- Age of Tank? _____ years.

➤ **Hot Water Heater:**

Age: 2005 years. Capacity: 80 gallons. Type: Gas Electric Other _____

➤ **Water Supply:**

Type: Public Private Community Cistern/Water Tank If Cistern/Water Tank: _____ Size
 Other _____

If Private: Well Depth: _____ feet. Flow Rate: _____ gallons per minute. Date Tasted: _____

- ◆ Have you had any problems with your water supply?..... Yes No
- ◆ Has the water supply been tested in the past 12 months?..... Yes No
 If Yes, attach all documentation from all tests.
- ◆ Are you aware of any contaminants in your water supply, to include but not limited to E-coli, nitrates, heavy metals, arsenic or other contaminants? Yes No
- ◆ Has the well failed while you have owned the property?..... Yes No
- ◆ Have you ever had a well pump problem or failure?..... Yes No
- ◆ Do you supply water to, or receive water from others?..... Yes No
 If Yes, is there a recorded agreement?..... Yes No
- ◆ Do you have a water rights certificate for this property?..... Yes No

R Seller's Initials 9/19/10 Date 2541 STERN Circle, Anchorage, AK 99515 Property Address _____ Buyer's Initials _____ Date

Additional Information (Continued):

➤ **Sewer System:** **Yes** **No**

Type: Public Private Community Other _____

◆ Does your sewer system have a lift station/lift pump?

If Private: Septic Tank Holding Tank Other: _____

Drainfield System: Bed Trench Mound Pit Crib Other _____

Innovative Sewer System: Intermittent Sand Filter Biocycle Recirculating Upflow Filter

Secondary sewer treatment plant Other _____

◆ Has the sewer system failed while you owned the property?

If Yes, explain: _____

Age of sewer system: _____ Location: _____

◆ Have you had any work maintenance or inspections done on the sewer system during your ownership?

If Yes, explain: _____

Approval/Certification source (and date if known): _____

◆ Are you aware of any abandoned sewer systems, leachfields, cribs, etc. on the property?

➤ **Freeze-ups:**

◆ Have you had any frozen water lines, sewer lines, drains, or heating systems?

If yes, please explain. _____

◆ Are there any heat tapes, heat lamps, or other freeze prevention devices?

Location, and explain use. _____

➤ **Average Annual Utility Costs:**

Gas	\$ <u>2900</u>	Company/Source: <u>EnStar</u>
Electric	\$ <u>2160</u>	Company/Source: <u>Chugach</u>
Oil	\$ _____ /Gallons: _____	Company/Source: _____
Propane	\$ _____	Company/Source: _____
Wood	\$ _____	Company/Source: _____
Coal	\$ _____	Company/Source: _____
Water	\$ <u>72-</u>	Company/Source: <u>AWWU</u>
Sewer	\$ _____	Company/Source: <u>AWWU</u>
Refuse	\$ _____	Company/Source: _____
Other	\$ _____	Company/Source: _____

To the best of your knowledge, are you aware of any of the following conditions with respect to the subject property? If answer is "Yes," indicate the relevant item number and explain the condition on the Addendum/Amendment(s) to the Disclosure Statement.

➤ **Title:** **Yes** **No**

1. Do you know of any existing, pending, or potential legal action(s) concerning the property?

2. Do you know of any street or utility improvements planned that will affect the property?

3. Road maintenance provided by? Mun.

4. Is the property currently rented or leased?

If Yes, expiration date: 05 / 25 / 2010

5. Is there a homeowner's association (HOA) for the property?

If Yes, HOA name: Lockett Landings HOA Telephone: _____

Mandatory Voluntary Inactive Monthly Dues Amount: \$ 200 per year

Are there any levied or pending assessments?

Who is responsible for issuing the resale certificate?

Name: _____ Telephone: _____

➤ **Setbacks/Restrictions:**

6. Have you been notified of any proposed zoning changes for the property?

7. Are you aware of features of the property shared in common with adjoining property owners, such as walls, fences, and driveways, whose use or responsibility for maintenance may affect the property?

8. Are there subdivision conditions, covenants, or restrictions?

9. Are you aware of any violations of building codes, zoning, setback requirements, subdivision covenants, borough, or city restrictions on this property?

10. Are you aware of any nonconforming uses of this property?

AW 4/15/2010 2541 STERN Circle, Anchorage, AK 99515 _____ _____ _____ _____

Seller's Initials Date Property Address Buyer's Initials Date

Additional Information (Continued):

Yes

No

- 11. Are you aware of any deed, or other private restrictions on the use of the property?.....
- 12. Are you aware of any variances being applied for, or granted, on this property?.....
- 13. Are you aware of any easements on the property?.....

➤ **Encroachments:**

- 14. Does anything on your property encroach (extend) onto your neighbor's property?.....
- 15. Does anything on your neighbor's property encroach onto your property?.....

➤ **Environmental Concerns:**

- 16. Are you aware of any substances, materials, or products that may be an environmental hazard such as asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks, contaminated soil, water or by-products from the production of methamphetamines on the subject property?.....
- 16a. Are you aware of any mildew or mold issues affecting this property?.....
- 17. Are you aware of any underground storage tanks on this property, other than previously referenced fuel or septic tanks? Number of tanks: _____
- 18. Are you aware if the property is in an avalanche zone/mudslide area?.....
- 19. Are you aware if the property has flooded?.....
Flood zone designation: _____
- 20. Are you aware of any erosion/erosion zone or accretion affecting this property?.....
- 21. Are you aware of any damage to the property or any of the structures from flood, landslide, avalanche, high winds, fire, earthquake, or other natural causes?.....
- 22. Have you ever filed an insurance claim for any environmental damage to the property?.....
- 23. Are you aware of a waste disposal site or a gravel pit within a one-mile radius of the property?.....

➤ **Soil Stability:**

- 24. Are you aware of any debris burial or filling on any portion of the property?.....
- 25. Are you aware of any permafrost or other soil problems which have caused settling, slippage, sliding, or heaving that affect the improvements of the property?.....
- 26. Are you aware of any drainage, or grading problems that affect this property?.....

➤ **Construction, Improvements/Remodel:**

- 27. Have you remodeled, made any room additions, structural modifications, or improvements?.....
If Yes, please describe. Was the work performed with necessary permits in compliance with building codes?.....
Was a final inspection performed, if applicable?.....
- 28. Has a fire ever occurred in the structure?.....

➤ **Pest Control or Wood Destroying Organisms:**

- 29. Are you aware of any termites, ants, insects, squirrels, vermin, rodents, etc. in the structure?.....
a. If Yes, what type? _____
b. If Yes, where? _____
- 30. Has there been damage in the past resulting from termites, ants, insects, squirrels, rodents, etc. in the structure?.....
a. If Yes, when? _____
b. If Yes, what type? _____
c. If Yes, where? _____
d. If Yes, describe what was done to resolve the problem: _____

➤ **Other:**

- 31. Are you aware of any murder or suicide having occurred on the property within the preceding 3 years?.....
- 32. Are you aware of any human burial sites on the property?.....


9/19/2010
2541 STERN Circle, Anchorage, AK 99515

Seller's Initials Date Property Address Buyer's Initials Date

Additional Information (Continued):

Yes No


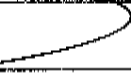
33. Noise

- a. Are you aware of any noise sources that may affect the property, including airplanes, trains, dogs, traffic, race tracks, neighbors, etc?
- b. If Yes, explain: _____

34. Pets

- a. Have there been any pets/animals in the house?
- b. If Yes, what kind? _____

I/We have completed this disclosure statement according to AS 34.70.010 - AS 34.70.200 and these instructions, and the statements are made in good faith and are true and correct to the best of my/our knowledge as of the date signed. I/We authorize any licensees involved or participating in this transaction to provide a copy of this statement to any person or entity in connection with any actual or anticipated transfer of the property or interest in the property.

Seller:  _____
 Seller:  _____

Date: 9-19-2010 _____
 Date: _____

Buyer's Notice and Receipt of Copy

Transferee (Buyer) Awareness Notice: Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether a person who has been convicted of a sex offense resides in the vicinity of the property that is the subject of the Transferee's (Buyer's) potential real estate transaction. This information is available at the following locations: Alaska State Trooper Posts, Municipal Police Departments, and on the State of Alaska, Department of Public Safety Internet site: www.dps.state.ak.us.

Transferee (Buyer) Awareness Notice: Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether, in the vicinity of the property that is the subject of the transferee's potential real estate transaction, there is an agricultural facility or agricultural operation that might produce odor, fumes, dust, blowing snow, smoke, burning, vibrations, noise, insects, rodents, the operation of machinery including aircraft, and other inconveniences or discomforts as a result of lawful agricultural operations.

The Buyer is urged to inspect the property carefully and to have the property inspected by an expert. Buyer understands that there are aspects of the property of which the Seller may not have knowledge and that this disclosure statement does not encompass those aspects. Buyer also acknowledges that he/she has read and received a signed copy of this statement from the Seller or any licensee involved or participating in this transaction.

Buyer: _____
 Buyer: _____

Date: _____
 Date: _____

Bill of Sale¹

This form authorized for use ONLY by active Real Estate Licensee Subscribers of Alaska Multiple Listing Service, Inc.



1 Craig Carter, for and in consideration of the sum of
 2 Ten Dollars shall convey to
 3 Craig Carter, the following personal property currently
 4 located at: 2541 STERN Circle, Anchorage, AK 99515, State of Alaska.

5 All fixtures including, but not limited to: plumbing, lighting (including chandelier/dining room fixtures), blinds
 6 and drapes shall remain with the subject property.

- | | | |
|--|---|--|
| <input checked="" type="checkbox"/> Refrigerator | <input type="checkbox"/> Wall/Ceiling Speakers | <input type="checkbox"/> Workbench/Shelving |
| <input checked="" type="checkbox"/> Oven/Range | <input type="checkbox"/> Satellite Dish | <input type="checkbox"/> Corral |
| <input checked="" type="checkbox"/> Dishwasher | <input type="checkbox"/> <input type="checkbox"/> Satellite Dish Components | <input type="checkbox"/> Swing set |
| <input checked="" type="checkbox"/> Microwave | <input type="checkbox"/> Home Theater | <input type="checkbox"/> Greenhouse |
| <input type="checkbox"/> Trash Compactor | <input type="checkbox"/> Projector | <input type="checkbox"/> Dog Kennel/Run |
| <input type="checkbox"/> Water Softener | <input type="checkbox"/> Screen | <input type="checkbox"/> Storage Shed |
| <input type="checkbox"/> Central Vac Attachments | <input type="checkbox"/> Flat Screen | <input checked="" type="checkbox"/> Hot Tub |
| <input type="checkbox"/> Chandelier | <input type="checkbox"/> All Speakers | <input checked="" type="checkbox"/> Garage Door Opener Remotes |
| <input checked="" type="checkbox"/> Window Coverings | <input type="checkbox"/> AV Components | <input type="checkbox"/> Generator |
| Except for: _____ | <input type="checkbox"/> Flat Screen TV(s) - Location: | <input type="checkbox"/> Propane Tank(s) |
| <input type="checkbox"/> Pool Table | <input type="checkbox"/> Living Room | <input type="checkbox"/> Oil Tank |
| <input checked="" type="checkbox"/> Washer | <input type="checkbox"/> Family Room | <input type="checkbox"/> Existing Oil |
| <input checked="" type="checkbox"/> Dryer | <input type="checkbox"/> Master Bedroom | Other _____ |
| Other _____ | <input type="checkbox"/> Other _____ | Other _____ |

8 _____
 9 _____
 10 The Seller herein warrants that said property is free from all liens and encumbrances. If the Purchase and
 11 Sale Agreement dated _____ does not record; this Bill of Sale shall become null and void.

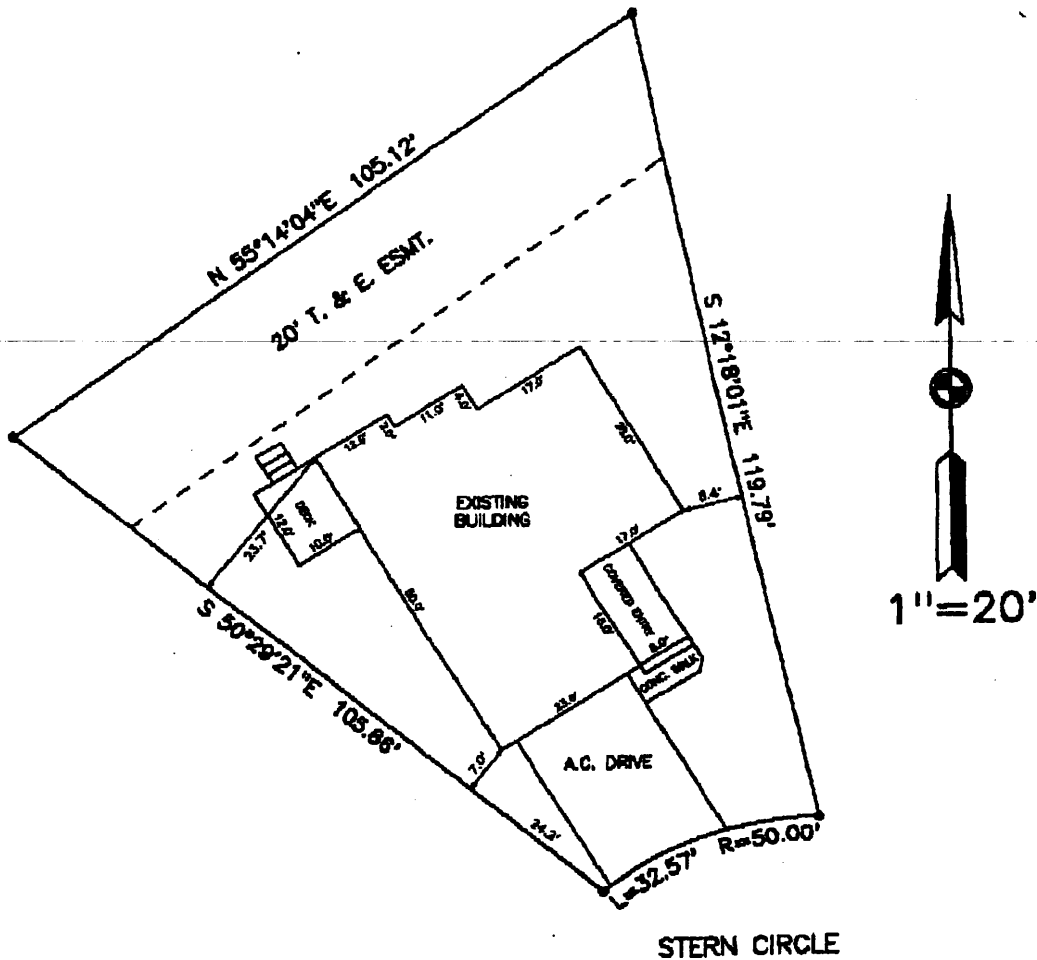
12 **THE ABOVE DESCRIBED ITEM(S) SHALL BE CONVEYED IN "AS-IS" CONDITION AND NO**
 13 **WARRANTIES ARE MADE AS TO THE CONDITION OF THE PERSONAL PROPERTY.**

14 **SELLER TO LIST THE ITEMS, APPEARING TO BE AFFIXED TO THE PROPERTY, THAT ARE NOT**
 15 **INCLUDED WITH THE SALE:**

16 _____
 17 _____
 18 _____
 19 _____
 20 _____

21 _____
 22 Dated: _____ Dated: 4-17-2010
 23 Buyer 1: _____ Seller 1: [Signature]
 24 Buyer 2: _____ Seller 2: [Signature]
 25 Buyer 3: _____ Seller 3: _____

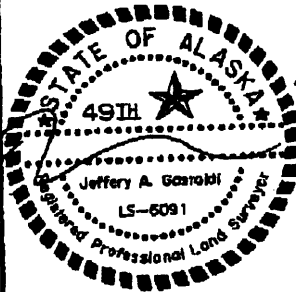
2001-30
LOOKOUT LANDING, PHASE 2
LOT 14, BLOCK 1
 7,195 S.F.



STERN CIRCLE

FINAL STRUCTURE AS-BUILT

AS-BUILT		I HEREBY CERTIFY THAT I HAVE SURVEYED THE PROPERTY DEPICTED ABOVE AND THAT NO ENCROACHMENTS EXIST EXCEPT AS INDICATED. IT IS THE RESPONSIBILITY OF THE OWNER TO DETERMINE THE EXISTENCE OF ANY EASEMENTS, COVENANTS OR RESTRICTIONS WHICH DO NOT APPEAR ON THE RECORDED SUBDIVISION PLAT. UNDER NO CIRCUMSTANCES SHOULD ANY DATA HEREON BE USED FOR CONSTRUCTION OR FOR ESTABLISHING BOUNDARY OR FENCE LINES. ANCHORAGE RECORDING DISTRICT, ALASKA NOTE: NO CORNERS SET THIS DATE.
GASTALDI LAND SURVEYING JEFF A. GASTALDI, R.L.S. 4726 WEST 88TH AVENUE ANCHORAGE, ALASKA 99502 PHONE 248-5454		
GRID 2527	DATE 8/20/2001	
F.B. 01-10	JOB NO. LL2141	



UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 5ANC141

Property Description	Property Address 2541 Stern Circle	City Anchorage	State AK	Zip Code 99515
	Legal Description Lot 14, Block 1, Lookout Landing Phase 2	County Municipality of Anchorage		
	Assessor's Parcel No. 019-161-48-000-06	Tax Year 2005	R.E. Taxes \$ 5,339.84	Special Assessments \$ 0.00
SUBJECT	Borrower Carter	Current Owner Finerty	Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input 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 \$ _____ /Mo.	
	Neighborhood or Project Name Southport	Map Reference 11260	Census Tract 27.12	
	Sale Price \$ _____	Date of Sale 08/05/05EM	Description and \$ amount of loan charges/concessions to be paid by seller _____	
	Lender/Client Residential Mortgage,LLC	Address 1400 W. Benson Blvd., Ste 200, Anchorage, AK 99503		
	Appraiser Floyd W. DeLapp	Address 2845 W. Int'l Airport Rd., #G203, Anchorage, AK 99502		

Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant occupancy	Single family housing		Present land use %		Land use change	
Built up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		<input checked="" type="checkbox"/> Owner	PRICE \$ (000)	AGE (yrs)	One family	70	<input checked="" type="checkbox"/> Not likely
Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	150	Low New	2-4 family	3	<input type="checkbox"/> In process	
Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	400	High 50	Multi-family	1	To: _____	
Demand/supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply	<input type="checkbox"/> Vac.(over 5%)	Predominant		Commercial	10		
Marketing time <input checked="" type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.		250	15	Vacant	16		

Note: Race and the racial composition of the neighborhood are not appraisal factors.
 Neighborhood boundaries and characteristics: W. 100th Ave. to the north; Old Klatt Road to the south; Constitution Street to the east and Bayshore Drive to the west.

NEIGHBORHOOD	Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): <u>The area is located approximately 12 miles west of the "Downtown Business Core Area" of Anchorage. The homes are of average to above average quality. The marketability is good as is the maintenance and appeal of the area. Support services, including shopping centers are approximately 1-2 miles away.</u>
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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.):
Interest rates are reasonably low and more out of state lenders are now competing locally. With a number of new programs available, more buyers are qualifying for financing. New construction continues to be good with few, if any, being built on speculation. Inventory is stable, with marketing time generally under 3 months. Remodeling of older, existing homes is more prevalent. Sale and financing concessions are not offered or considered in either listings or sales.

PUD	Project Information for PUDs (if applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> Yes <input 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: _____

SITE	Dimensions <u>Not Available</u>	Topography <u>Level at grade.</u>
	Site area <u>7,195 SF</u> Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Size <u>Average for Area</u>
	Specific zoning classification and description <u>PC (Single Family Residential)</u>	Shape <u>Irregular</u>
	Zoning compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	Drainage <u>Appears Adequate</u>
	Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain) _____	View <u>Average</u>
	Utilities Public Other	Landscaping <u>Lawn, shrubs,trees</u>
	Electricity <input checked="" type="checkbox"/>	Driveway Surface <u>Paved</u>
	Gas <input checked="" type="checkbox"/>	Apparent easements <u>None apparent</u>
	Water <input checked="" type="checkbox"/>	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Sanitary sewer <input checked="" type="checkbox"/>	FEMA Zone <u>C</u> Map Date <u>03/05/90</u>
	Storm sewer <input checked="" type="checkbox"/>	FEMA Map No. <u>0200050240C</u>

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):
There were no apparent encroachments or adverse conditions observed at the time of the inspection. It is assumed only normal access and utility easements apply to the subject.

GENERAL DESCRIPTION	EXTERIOR DESCRIPTION	FOUNDATION	BASEMENT	INSULATION
No. of Units <u>1</u>	Foundation <u>Concrete</u>	Slab <u>Garage</u>	Area Sq. Ft. <u>None</u>	Roof <input type="checkbox"/>
No. of Stories <u>2</u>	Exterior Walls <u>Wood</u>	Crawl Space <u>Yes</u>	% Finished _____	Ceiling <u>Cncl'd</u> <input checked="" type="checkbox"/>
Type (Det./Att.) <u>Detached</u>	Roof Surface <u>Comp Shgl</u>	Basement <u>None</u>	Ceiling _____	Walls <u>Cncl'd</u> <input checked="" type="checkbox"/>
Design (Style) <u>2 Story</u>	Gutters & Dwnspts. <u>Yes</u>	Sump Pump <u>None Observed</u>	Walls _____	Floor <u>Cncl'd</u> <input checked="" type="checkbox"/>
Existing/Proposed <u>Existing</u>	Window Type <u>Vinyl Low E</u>	Dampness <u>None Observed</u>	Floor _____	None <input type="checkbox"/>
Age (Yrs.) <u>4 Yrs.</u>	Storm/Screens <u>No/Yes</u>	Settlement <u>None Observed</u>	Outside Entry _____	Unknown <input type="checkbox"/>
Effective Age (Yrs.) <u>2</u>	Manufactured House <u>No</u>	Infestation <u>None Observed</u>		

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												None
Level 1	1	1	1	1		1			.5			1,160
Level 2								3	2	1	Loft	1,278

Finished area above grade contains: 8 Rooms; 3 Bedroom(s); 2.5 Bath(s); 2,438 Square Feet of Gross Living Area

INTERIOR	HEATING	KITCHEN EQUIP.	ATTIC	AMENITIES	CAR STORAGE:
Floors <u>Crpt,Vin,Hdwd,Good</u>	Type <u>FWA</u>	Refrigerator <input type="checkbox"/>	None <input type="checkbox"/>	Fireplace(s) # <u>1</u> <input checked="" type="checkbox"/>	None <input type="checkbox"/>
Walls <u>Drywall,Good</u>	Fuel <u>Gas</u>	Range/Oven <input checked="" type="checkbox"/>	Stairs <input type="checkbox"/>	Patio _____ <input type="checkbox"/>	Garage <input type="checkbox"/>
Trim/Finish <u>Wood,Good</u>	Condition <u>Average+</u>	Disposal <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Deck <u>234sf</u> <input checked="" type="checkbox"/>	Attached <u>2</u>
Bath Floor <u>Vinyl,Good</u>	COOLING <u>N/A</u>	Dishwasher <input checked="" type="checkbox"/>	Scuttle <input checked="" type="checkbox"/>	Porch <u>CV'd 144sf</u> <input checked="" type="checkbox"/>	Detached _____
Bath Wainscot <u>Tile,Good</u>	Central <u>N/A</u>	Fan/Hood <input checked="" type="checkbox"/>	Floor <input type="checkbox"/>	Fence _____ <input type="checkbox"/>	Built-In _____
Doors <u>Wood,Hollow/Good</u>	Other _____	Microwave <input checked="" type="checkbox"/>	Heated <input type="checkbox"/>	Pool _____ <input type="checkbox"/>	Carport _____
Surfaces are <u>Good</u>	Condition _____	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Driveway <u>2</u>

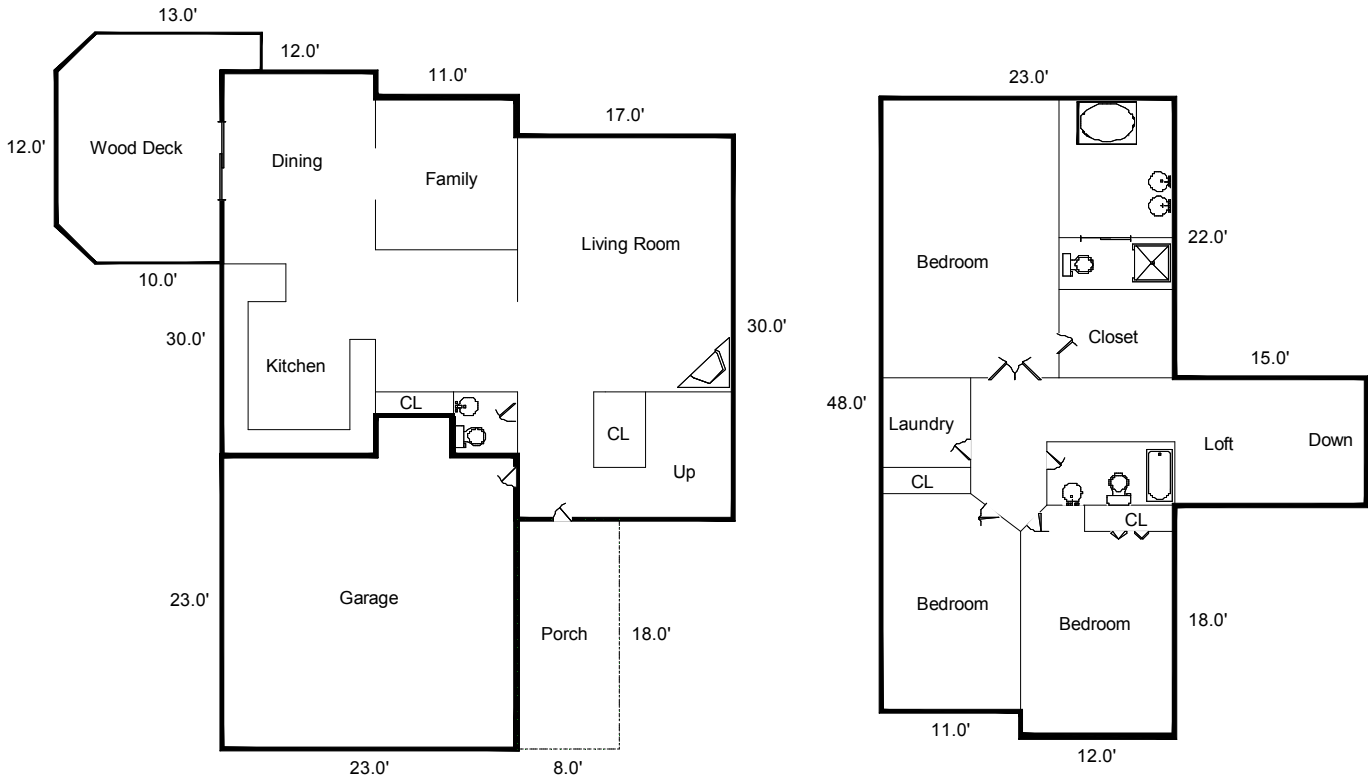
Additional features (special energy efficient items, etc.): See attached addenda.

COMMENTS	Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: <u>Minimal deferred maintenance. No items of extraordinary physical depreciation were observed. No functional or external obsolescence was observed at the time of the inspection.</u>
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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 wre noted during the property inspection affecting the subject or surrounding properties.

Building Sketch (Page - 1)

Borrower/Client Carter			
Property Address 2541 Stern Circle			
City Anchorage	County Municipality of Anchorage	State AK	Zip Code 99515
Lender Residential Mortgage, LLC			



Sketch by Apex IV™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Size	Net Totals
GLA1	First Floor	1160.00	1160.00
GLA2	Second Floor	1278.00	1278.00
P/P	Covered Porch	144.00	144.00
GAR	Garage	547.00	547.00
OTH	Deck	234.00	234.00
TOTAL LIVABLE (rounded)			2438

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
17.0	x	30.0	510.00
5.0	x	28.0	140.00
6.0	x	25.0	150.00
12.0	x	30.0	360.00
Second Floor			
10.0	x	15.0	150.00
23.0	x	48.0	1104.00
2.0	x	12.0	24.00
7 Calculations Total (rounded)			2438