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Reuben McKnight, Historic Preservation Officer
Tonie Cook, Landmarks Coordinator



Agenda

Landmarks Preservation Commission Community & Economic Development Department

Date: August 10, 2011
Location: 747 Market St, Tacoma Municipal Building, Room 248
Time: 5:00 p.m.

LPC71/11

Please note assigned times are approximate. The Chair reserves the right to alter the order of the agenda.

1. ROLL CALL

2. CONSENT AGENDA

A. Excusal of Absences

3. DESIGN REVIEW

Old Business

A. 315 N K St

Diane Burke, Homeowner

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4. CHAIR COMMENTS

Reuben McKnight
Historic Preservation Officer

Next Regular Meeting: August 24, 2011, 747 Market Street, Tacoma Municipal Bldg., Rm. 248 5:00 p.m.

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STAFF REPORT

LPC 79/11
August 10, 2011

DESIGN REVIEW

OLD BUSINESS

AGENDA ITEM 3A: 315 N K Street (North Slope)

Diane Burke, Applicant, and Judy and Hudson Burke

BACKGROUND

This item is continued from the Commission meeting of July 13, 2011 because the Commission deferred action on the request for consideration of economic hardship pending submittal of additional information to evaluate the request. The Staff Report on the property was read into the record at that meeting. The property remains an open enforcement case for the installation of 13 unpermitted vinyl windows.

The Commission requested the Applicant to submit estimates for replacement of the 13 vinyl windows with wood windows; include information regarding investment properties noted in previous meetings with the Commission, and obtain estimates from a real estate professional to verify Pierce County Assessor's valuation used to establish the value of the property at 315 N K St. The Commission also asked for a brief statement to better understand the Applicant's personal financial situation.

The Applicant submitted the above information. The Applicant also requested that copies of the escrow documents, which do not identify the property's location in the North Slope Historic Special Review District, be submitted to the Commission. The Applicant's June 2011 cover letter noted the escrow documents and Staff responded to this item in the previous meeting's Staff Analysis section.

ANALYSIS

The following analysis is in addition to the enclosed October 2008 LPC Staff Report Analysis and Minutes, and July 13, 2011 Staff Report.

- 1) On July 13, 2011, the Commission deferred consideration of economic hardship pending the submittal of additional information including wood window bid estimates, investment property information, financial summary statement, and property value verification.
- 2) The enclosed bid estimate for fiberglass wood clad windows from Home Depot is \$30,985.00, which includes existing window removal, replacement, permits, tax, and haul away.
- 3) Verification of Pierce County assessed valuation of \$233,400 of the property at 315 N K Street: Based on the enclosed Windermere Real Estate Market Analysis, similar property indicates the property value of \$219,000 for listings (i.e. property for sale) and a range of \$189,900 to \$199,000 for comparative homes that have sold.
 - a. Windermere's analysis indicates the property is potentially worth less than Pierce County's assessed valuation. The difference is in a range of \$14,400 for the list price and \$34,400 for house sale prices,
 - b. In summary, if the house at 315 N K Street was sold, using the amount put into the house since purchase, and the current value, there would be a loss in the range of \$68,530 (Windermere) to a loss close to \$71,000 (Pierce County).

- c. Applicant's Investment Property Information: The Applicant shared with Staff information on IRS Tax forms and personal income statements, and a summary of this information that includes a sales scenario of the property was prepared and will be presented at the Commission meeting.

Asset Value (three rental properties) is \$879,450. If all of the properties were sold, the sales proceeds could total \$32,440. The current cash flow shows negative of \$21,544.

- 4) Personal financial statement: The Applicant shared with Staff information on personal income and expenses. The Applicant reported monthly expenses total approximately 14% over take home pay. In addition, included in these expenses is repayment of an emergency loan totaling \$500 per month from her 401k retirement fund. The 14% overage is paid from a personal loan on a monthly basis.

RECOMMENDATION

Staff recommends approval of the above analysis and July 13, 2011 Staff Report Analysis as findings, and recommends the above information submitted by the Applicant results in a plausible case of a challenging financial situation based on personal tax records of investment property and personal income and expenses.

PENDING AGENDA ITEMS

August 17, 2011 – Architectural Review Committee meeting, **5:30 pm, Room 148**, 747 Market Street
Pacific Avenue Streetscape

August 24, 2011 - Landmarks Preservation Commission regular meeting

The following is a copy of the July 13, 2011 Staff Report

OLD BUSINESS

AGENDA ITEM 4A: 315 N K St (North Slope Historic Special Review District)
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Diane Burke, Applicant, Judy and Hudson Burke

BACKGROUND

This Queen Anne style house at 315 N K Street was built in 1890 and is a historic contributing structure in the North Slope Historic Special Review District. In 2008, the Commission denied the retroactive application for the removal of 13 wood windows and replacement with vinyl inserts; following an appeal by the homeowner, the Hearing Examiner upheld the Commission's decision.

Since 2008, staff and the owner have been working to bring the property into a state of compliance. Throughout this time, although the property has been in enforcement status, citations have been on hold to allow the homeowner to develop a proposal.

In 2010, the owner submitted a new application to the Commission, but it was determined incomplete and not scheduled for review, because it presented no new information and requested that the Commission's and Hearings Examiner's decisions be set aside.

The current proposal includes the following:

1. an update on the current conditions of the existing windows, and,
2. a request for consideration of financial hardship.

The 2008 meeting minutes and staff report on this property are attached to this report.

STANDARDS

North Slope Historic Special Review District Design Guidelines to be considered:

TMC 13.07.320, states, "...the Commission will be considerate of clearly documented cases of economic hardship or deprivation of the owner's reasonable use of the property"

ANALYSIS

The following analysis is in addition to the enclosed October 2008 LPC Staff Report analysis and Minutes.

1. This house is historically significant as a contributing structure in the North Slope Historic District; it is a Queen Anne era home built in 1890. As part of the North Slope it is listed on the Tacoma, Washington and National Registers of Historic Places.
2. Landmarks Preservation Commission has jurisdiction to review and approve, or not approve, changes to this building per TMC 13.07.095, prior to those changes being made, by virtue of its status as a City Landmark.
3. In addition to the enclosed 2008 staff report and meeting minutes, including specific analysis on the retroactive window proposal using the North Slope Historic Special Review District Design Guidelines and Secretary of Interior's Standards for Rehabilitation, a summary of the history on the property follows:
 - a. On October 22, 2008 the Landmarks Preservation Commission denied the retroactive application for removal of wood windows and installation of 13 vinyl windows finding that

- these windows did not meet the North Slope Historic Special Review District design guidelines and the Secretary of the Interior's Standards.
- b. A subsequent appeal on the Commission's decision to deny the application was upheld by the Hearing Examiner per his written decision in March 2009.
 - c. No request was made to appeal the decision made by the Hearings Examiner.
 - d. Fines began on the property by code enforcement.
 - e. The fines were put on hold as the Applicant worked with Staff to develop a new proposal for remediation with the Landmarks Commission.
 - f. In January 2010, an application was submitted to City Staff. City Staff did not forward the application to the Commission. The application asked for an appeal and dismissal of the previous decision based on the same information submitted previously and denied by the Commission and Hearing Examiner.
 - g. In Spring 2010, fines began on the property.
 - h. In 2011, the property owner began meeting with the City's legal department and historic preservation staff. The application submitted by the owner provides information on the current condition of the existing windows and consideration of a request for economic hardship, based on TMC 13.07.320.
 - i. While there has been recent work on developing a new application, the property remains an open enforcement case.
4. In June 2011, the owner submitted a request to the Commission for consideration of economic hardship, including information on the loss in value of personal and property investments associated with the property at 315 North K Street, as follows:
 - a. The cost of replacing 13 windows with all wood or fiberglass/wood cladding material is a significant cost that cannot be justified by the current or near future value of the home, or absorbed by existing equity.
 - b. The estimated loss in the property is approximately \$71,000 when considering the estimated current property value of \$233,400 (Pierce County Assessor), purchase price (\$260,000), improvements since purchase (\$28,000), and if sold, transfer and sales costs (at 7%, \$16,338).
 - c. The applicant also included information in the cover letter that states that she now has insufficient cash flow and loan capacity for purchasing and installing new windows.
 5. It is acknowledged that the removal of the 13 vinyl windows and replacement with wood or another window material introduces considerable expense.
 6. Regarding the adverse effect of the vinyl windows, the owner also cites the following as mitigating factors on the property:
 - a. The 13 vinyl windows were installed on three secondary elevations, which are not as visible from the right-of-way. A portion of the five windows located on the North elevation are visible from K Street.
 - b. The south elevation is minimally visible from the street because of the height of the adjacent home and the small distance between it and the 315 N K Street property. The rear alley elevation windows are less visible and, the remaining five vinyl windows on the north elevation appear to be the most visible windows from the street.

- c. The original openings of the 13 vinyl windows are retained, which is a recommended method of preserving historic appearance based on the North Slope design guidelines and the Secretary of Interior's Standards.
 - d. The original wood window casings and trim were retained;
 - e. The 13 vinyl insert windows are single-hung, in which this vertical type is one of the traditional recommended window styles in the North Slope Historic District design guidelines and SOI Standards;
 - f. The vinyl windows are painted an accent color. This may appear to improve the historic profile on the windows.
 - g. No other changes have been made on the exterior of the property including on the front primary elevation, such as the porch and siding.
7. The Commission has approved vinyl windows based on specific reasons such as existing vinyl or aluminum windows, which are exempt from review; non permitted work by previous owners, fire damage, severe deterioration in conjunction with unique circumstances such as the property is a secondary structure and/or a property that had extensive alterations previously or, in some cases, a remediation package along with a request for consideration of economic hardship per TMC 13.07.320.
8. The upper front elevation vinyl windows were installed by a previous owner and were exempt in 2008 and remain exempt from review.
9. Regarding the comments on Tacoma Public Utilities Weatherization program, new painted accent color, and escrow documents, the following is background on these items:
- a. The property at 315 N K Street did not qualify for an audit by TPU because its heat source was not electric.
 - b. A triplex property owned by the owner in 2003 was provided a weatherization audit by TPU;
 - c. TPU provides a list of contractors that participate in the weatherization program; however, permitting in the weatherization program is batched through the Buildings and Land Use Services division. For non-TPU managed projects, the property owner or the contractor must obtain required permits;
 - d. In 2009, the owner provided Staff with copies of photos of the vinyl windows painted with an accent color; the photos are also submitted in the current application;
 - e. The Statutory Warrant Deed conveying the property at 315 N K Street to the owner notes that the property is located in the North Slope Historic Special Review District.

RECOMMENDATION

Staff recommends approval of the above analysis as findings and defers recommendation to the Commission.

The following includes the October 8, 2008 Staff Report and Minutes for the meeting record.

Staff Report - 10.08.2008

AGENDA ITEM 4B: 315 N K Street

Diane Burke, owner

BACKGROUND

Built in 1890, the house at 315 North K Street was built in the Queen Anne style and is a historic contributing property in the North Slope Historic District. The current proposal is a retroactive application for the removal of the wood windows on the rear and both side elevations with vinyl windows. The two existing second story windows on the front elevation had been replaced with vinyl at an unknown time in the past, and were again replaced in kind with vinyl windows. The applicant has retained the front elevation bay window.

STANDARDS

North Slope Design Guidelines

2. Scale. Goal: Relate the size and proportion of new buildings to those of the neighborhood. Scale refers to a building's comparative relationship to neighboring structures, and its fit within the district. Building facades should be of a scale compatible with surrounding buildings, and maintain a comparable setback from the property line to adjacent buildings as permitted by applicable zoning regulations.

Scale is also determined by the proportions of the architectural elements within the composition of the individual building facades. Window and door proportions (including the design of sash and frames), floor heights, floor shapes, roof shapes and pitches, and other elements of the building exterior should relate to the scale of the neighborhood.

6. Exterior Materials. Goals: Use compatible materials that respect the visual appearance of the surrounding buildings. Buildings in the North Slope Neighborhood were sided with shingles or with lapped, horizontal wood siding of various widths. Subsequently, a few compatible brick or stucco-covered structures were constructed, although many later uses of these two materials do not fit the character of the neighborhood. Additions to existing buildings should be sided with a material to match, or be compatible with, the original or existing materials. New structures should utilize exterior materials similar to those typically found in the neighborhood.

Secretary of the Interior's Standards for the Rehabilitation of Historic Properties

2. The historic character of a property will be retained and preserved. The removal of distinctive materials or alteration of features, spaces, and spatial relationships that characterize a property will be avoided.
6. Deteriorated historic features will be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, where possible, materials. Replacement of missing features will be substantiated by documentary and physical evidence.

ANALYSIS

10. This house is historically significant as a contributing structure in the North Slope Historic District; it is a Queen Anne era home built in 1890 as part of the first development within the District. As part of the North Slope it is listed on the Tacoma, Washington and National Registers of Historic Places.

11. Landmarks Preservation Commission has jurisdiction to review and approve, or not approve, changes to this building per TMC 13.07.095, prior to those changes being made, by virtue of its status as a City Landmark.
12. The window installation was completed without review by the Landmarks Preservation Commission as required by TMC 13.07.095. Approximately 10 original wood windows and 2 nonhistoric vinyl windows were replaced with vinyl. No permits for this project were issued by the City.
13. On July 29, 2008, the City received complaints of a window installation at 315 N K Street. Staff visited the property and informed the window contractor and the owner of the design review requirements, and hand delivered application materials and information on the North Slope Historic District. At this time, two new windows had been installed.
14. The City was notified during the first week of September that the installation project was concluded. The Historic Preservation Office transmitted a letter requesting a design review application on September 11, 2008. The application was received on September 25, 2008.
15. The applicant has cited the following rationale for consideration of this application: 1) the existing windows were drafty and were replaced with new windows for health reasons; 2) the applicant had previously installed vinyl windows on another home in the historic district without permits or approvals; 3) the two second story windows on the front elevation had previously been replaced with vinyl, so no historic materials were removed for those windows; 4) during the purchase of the home, there was no indication of the historic district requirements in the escrow papers; and 5) the windows on the side elevations are not visible from the front due to narrow separation between the subject house and neighboring properties, and a tree obstructing views.
16. The wood windows that were removed were a distinctive character-defining feature that contributed to the historic character of the district. The design of the windows was distinct and reflected the period of the home: the 2/2 double hung windows is a typical configuration and style for windows of this period.
17. The removal of the wood windows does not meet Secretary of Interior's Standards #2, which states that "*The removal of distinctive materials or alteration of features, spaces, and spatial relationships that characterize a property will be avoided.*" Removal of these windows violates this standard.
18. The removal of the wood windows does not meet Secretary of the Interior's Standard #6, which states that "*Deteriorated historic features will be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, where possible, materials.*" The new windows are a 1/1 single hung window, whereas the original windows were a 2/2 divided light window; the omission of the center muntin is a significant stylistic change. In addition, new windows differ in the relative dimensions of the stiles and rails. Original windows contained a wider stile on the bottom of the lower sash, a relatively narrow checkrail and sash stiles, and a wider upper sash top rail. These dimensions are not retained or approximated in the new windows. Lastly, the windows are materially different than the original. (Please refer to the staff photo, page 3 dated July 2008, that shows the wood window style and the condition of the wood windows.)
19. For the reasons cited above, the vinyl windows do not meet North Slope Historic Guideline # 2, Scale, specifically, "...for window and door proportions (including the design of sash and frames)...", and Guideline #7, Exterior Materials, "...for use of compatible materials that respect the visual appearance...".

20. According to the application, the purpose for the removal of wood windows and installation with vinyl windows was to increase energy efficiency. The applicant submitted the property's utility bill summary for two years and an invoice from the window installation company. There are several potential alternatives to vinyl window retrofit to increase energy efficiency available to homeowners that also retain the historic appearance of the home, including: window repair to reduce drafts; storm windows to reduce drafts and increase thermal efficiency; sash replacement kits with matching sash configurations to increase thermal efficiency; insulation of walls, basements, crawl spaces and attics; reduction in air flow between floors, and through electrical switches, outlets, and fixtures; and upgraded heating and hot water systems.
21. There is no indication that other options that may increase energy efficiency were explored.

RECOMMENDATION

Staff recommends adoption of the above as findings and defers approval recommendation to the Commission.

MINUTES 10.08.2008

1. DESIGN REVIEW

A. 315 North K Street

Built in 1890, the Queen Anne style house at 315 North K Street is a historic contributing property in the North Slope Historic District. The proposal was a retroactive application for the removal of the wood windows on the rear and both side elevations and replacement with vinyl windows. The two existing second-story windows on the front elevation had been replaced with vinyl at an unknown time in the past, and were again replaced in kind with vinyl windows. The applicant retained the front elevation bay window.

Standards for consideration by the Commission are the North Slope Design Guidelines:

3. **Scale.** Goal: Relate the size and proportion of new buildings to those of the neighborhood. Scale refers to a building's comparative relationship to neighboring structures, and its fit within the district. Building facades should be of a scale compatible with surrounding buildings, and maintain a comparable setback from the property line to adjacent buildings as permitted by applicable zoning regulations.

Scale is also determined by the proportions of the architectural elements within the composition of the individual building facades. Window and door proportions (including the design of sash and frames), floor heights, floor shapes, roof shapes and pitches, and other elements of the building exterior should relate to the scale of the neighborhood.

7. **Exterior Materials.** Goals: Use compatible materials that respect the visual appearance of the surrounding buildings. Buildings in the North Slope Neighborhood were sided with shingles or with lapped, horizontal wood siding of various widths. Subsequently, a few compatible brick or stucco-covered structures were constructed, although many later uses of these two materials do not fit the character of the neighborhood. Additions to existing buildings should be sided with a material to match, or be compatible with the original or existing materials. New structures should utilize exterior materials similar to those typically found in the neighborhood.

Secretary of the Interior's Standards for the Rehabilitation of Historic Properties for consideration:

2. The historic character of a property will be retained and preserved. The removal of distinctive materials or alteration of features, spaces, and spatial relationships that characterize a property will be avoided.
6. Deteriorated historic features will be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, where possible, materials. Replacement of missing features will be substantiated by documentary and physical evidence.

Staff provided the following analysis:

22. The house is historically significant as a contributing structure in the North Slope Historic District; it is a Queen Anne era home built in 1890 as part of the first development within the District. As part of the North Slope it is listed on the Tacoma, Washington, and National Registers of Historic Places.
23. Landmarks Preservation Commission has jurisdiction to review and approve, or not approve, changes to this building per TMC 13.07.095, prior to those changes being made, by virtue of its status as a City Landmark.
24. The window installation was completed without review by the Landmarks Preservation Commission, as required by TMC 13.07.095. Approximately 10 original wood windows and 2 non-historic vinyl windows were replaced with vinyl. No permits for this project were issued by the City.
25. On July 29, 2008, the City received complaints of a window installation at 315 North K Street. Staff visited the property and informed the window contractor and the owner of the design review requirements, and hand delivered application materials and information on the North Slope Historic District. At this time, two new windows had been installed.
26. The City was notified during the first week of September 2008 that the installation project was concluded. The Historic Preservation Office transmitted a letter requesting a design review application on September 11, 2008. The application was received on September 25, 2008.
27. The applicant has cited the following rationale for consideration of this application: 1) the existing windows were drafty and were replaced with new windows for health reasons; 2) the applicant had previously installed vinyl windows on another home in the historic district without permits or approvals; 3) the two second-story windows on the front elevation had previously been replaced with vinyl, so no historic materials were removed for those windows; 4) during the purchase of the home, there was no indication of the historic district requirements in the escrow papers; and 5) the windows on the side elevations are not visible from the front due to narrow separation between the subject house and neighboring properties, and a tree obstructing views.
28. The wood windows that were removed were a distinctive character-defining feature that contributed to the historic character of the district. The design of the windows was distinct and reflected the period of the home: The 2/2 double-hung windows is a typical configuration and style for windows of this period.
29. The removal of the wood windows does not meet Secretary of Interior's Standards, number 2, which states that "*The removal of distinctive materials or alteration of features, spaces, and spatial relationships that characterize a property will be avoided.*" Removal of these windows violated this standard.

30. The removal of the wood windows does not meet Secretary of the Interior's Standard, number 6, which states that "*Deteriorated historic features will be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, where possible, materials.*" The new windows are a 1/1 single-hung window, whereas the original windows were a 2/2 divided-light window; the omission of the center muntin is a significant stylistic change. In addition, new windows differ in the relative dimensions of the stiles and rails. Original windows contained a wider stile on the bottom of the lower sash, a relatively narrow checkrail and sash stiles, and a wider upper sash top rail. These dimensions are not retained or approximated in the new windows. Lastly, the windows are materially different than the original.
31. For the reasons cited above, the vinyl windows do not meet North Slope Historic Guideline, number 2, Scale, specifically, "...for window and door proportions (including the design of sash and frames)...", and Guideline number 6, Exterior Materials, "...for use of compatible materials that respect the visual appearance...".
32. According to the application, the purpose for the removal of wood windows and installation with vinyl windows was to increase energy efficiency. The applicant submitted the property's utility bill summary for two years and an invoice from the window installation company. There are several potential alternatives to vinyl window retrofit to increase energy efficiency available to homeowners that also retain the historic appearance of the home, including: window repair to reduce drafts; storm windows to reduce drafts and increase thermal efficiency; sash replacement kits with matching sash configurations to increase thermal efficiency; insulation of walls, basements, crawl spaces and attics; reduction in air flow between floors, and through electrical switches, outlets, and fixtures; and upgraded heating and hot water systems.
33. There is no indication that other options that may increase energy efficiency were explored.

Staff recommended adoption of the above as findings and deferred approval recommendation to the Commission.

Ms. Burke reported that she recently had the floors insulated, as well as installing electrical outlet insulators. In addition, when she replaced the carpet on the second floor she filled in the cracks of the hardwood flooring. She also said she had a new furnace installed.

Ms. Burke stated that she owned four properties in the North End and had previously been in contact with Mr. Mark Percy, at Tacoma Public Utilities. She said that TPU offered a program to extend an interest-free loan to weatherize a unit, which was used to install the vinyl windows and insulation. She said that staff at TPU never mentioned anything about not being able to install vinyl windows; in fact, she hired an installer who was on a list of companies recommended by TPU. [The installer was present for the meeting, but left before this item was addressed]. Ms. Burke claimed that she had no previous knowledge that vinyl windows were not acceptable replacement windows, particularly since she had replaced other windows in the North Slope Historic District previously. She said that when she purchased the property there was no disclosure of the North Slope Historic District guidelines in any of the closing documents. She further stated that the installer and Mr. Percy had indicated to her that they were unaware of the permit process necessary for installation of windows in the City.

Ms. Burke stated that she had been informed by another North Slope Historic District property owner (Reverend Frances Lorenz) that she would be allowed to install vinyl windows in the rear elevation without obtaining permission from the Landmarks Preservation Commission. She said that when the Historic Preservation Officer visited the site, several windows had already been replaced with vinyl. According to Ms. Burke, Mr. Reuben McKnight indicated that the design review process could take up to eight weeks. She said that she had limited space available in

which to store the windows and, therefore, she gave permission to the installer to finish the installation of vinyl windows. She said it was unfortunate that there had been a lack of communication.

Ms. Burke indicated that she had researched Lincoln Windows' website to research the cost of wood window replacement. She vaguely recalled that the cost for doing one room with wood windows was the same as installing vinyl windows in the entire house. She said that, since the front elevation was critical, and since she had six windows in the front – four of which were already vinyl, she only replaced two windows (vinyl with vinyl) on the front of the house. She continued to replace the wood windows on the side of the house with vinyl because of the cost estimate she obtained through Lincoln Windows' website.

Commissioner Phillip Hill expressed frustration that window installers should know that the City of Tacoma required building permits to replace windows, and that many are installing windows without proper permits. Ms. Burke asked for clarification of whether or not permits were necessary in order to install windows anywhere in Tacoma. Commissioner Mark McIntire responded that that was correct. Commissioner Longwell commented that, ultimately, it was the homeowner's responsibility for obtaining permits. She further stated that TPU had met with Mr. McKnight previously and they should have been fully informed of the code. According to Ms. Burke, Mr. Percy was under the impression that only buildings that were landmarked and displayed the Landmark Plaque needed to proceed through design review with the Commission.

Commissioner Longwell stated that she was the neighbor who had reported Ms. Burke after observing the vinyl window installer's truck in front of the house. At that time, she said that they had installed only two windows. After printing out the design guidelines, Commissioner Longwell reported that she returned to the home with the application materials, which explained the need for a permit and how to proceed, along with Mr. McKnight's telephone number. She also included an article regarding energy efficiency in repairing historic wood windows. She gave a copy of the information to the window installers and informed them of the need to save the historic wood windows. Shortly after that time, Mr. McKnight visited the site and spoke with Ms. Burke regarding the procedures, as well as the need to save the historic windows. Commissioner Longwell expressed great concern that, after disseminating all the information, the applicant still chose to continue to remove the remaining original wood windows and have vinyl windows installed.

Vice-Chair Ross Buffington read from the application where Ms. Burke stated that during a visit from Mr. McKnight, she was informed that her home was considered "non-historical and non-contributing". Ms. Burke stated that that was another mistake. She indicated that she went to the "historical site" with some of her neighbors and looked up her address. Apparently, one of her neighbors failed to scroll properly on the property, and mistook her garage as being non-historical and non-contributing, rather than the house itself. After speaking to a paralegal, she realized that the garage had been mistaken for the house. Vice-Chair Buffington asked Ms. Burke directly if Mr. McKnight had not explained to her that her house was historical and contributing. Ms. Burke replied: "He didn't use those words. He said, 'Your house is historical.' There's got to be a mistake here. It would have been in my disclosure documents when I bought the house. The window installers would have known. The City would have known. Now there's a mistake. So, I contributed the mistake more to Reuben than to a whole series of mistakes." Commissioner Megan Luce reminded the applicant that Mr. McKnight was the Historic Preservation Officer.

Regarding the disclosure documents, Chair Johnson stated that, generally, zoning issues were not included in the documents/title, etc.; however, covenants, etc. would be included. Commissioner Longwell inquired if Ms. Burke had received the North Slope Historic District's newsletter, The Trolley Times. Ms. Burke stated that she had not read them until recently. Commissioner Longwell stated that every issue contained the information pertinent to replacement of windows in the District, include the requirement of obtaining a permit. Ms. Burke stated that she "hoped this was nothing personal, as we've gone to dinner parties, and we have

some mutual friends – so, besides it being personal, I work full-time in Renton and part-time in Seattle. I commute. I'm gone for ten hours a day. I have several rental properties. When I come home, I throw out what I consider junk mail and I do all my bills – and, I don't read The Trolley Times."

Commissioner Longwell asked the Commission to deny the application, based on the Secretary of the Interior Standards, number 2, regarding the removal of distinctive materials; number 6, which states that deteriorated historic features should be repaired rather than replaced; and the North Slope Historic District guideline number 2, scale, specifically where it addresses window and door proportions, including the design of sash and frame; and guideline 6, exterior materials for use of compatible materials that respect the visual appearance. Commissioner Longwell noted that the Commission had not allowed replacement of original wood windows with vinyl in the past and this should not be an exception when no one else in the North Slope Historic District had been allowed to do this. Ms. Burke stated that Commissioner Longwell was incorrect. She stated that the four-square, in the 700 block, had just received a fire permit, which covered his entire house and had installed Milgard Windows. Chair Johnson clarified that it was because the homeowner had suffered a fire, which was not this instance. Ms. Burke agreed and replied, "No, but maybe it would have been advantageous at this point."

Commissioner Luce explained that the Commission was bound by guidelines and rules that need to be followed, and was not personal whatsoever.

Commissioner Fred King asked for clarification that TPU had indicated to the applicant that it was an acceptable practice to install vinyl windows. Ms. Burke stated that Mr. Percy visited one of her rental properties and recommended three potential contractors from whom to receive bids. She said that she had used the same contractor consistently since that time for her properties. Chair Johnson inquired if her other properties were also within the North Slope Historic District. Ms. Burke: "Well, that depends. Am I going to get in trouble for that, too?" Chair Johnson replied that 315 North K Street was the only property under design review at this time.

Chair Johnson called for a motion. There was a motion:

"I move that we, the Landmarks Preservation Commission, regarding the application for installation of windows at 315 North K Street, approve the installation of the two vinyl windows at the front of the house, noting that these were replacing vinyl windows with vinyl windows. That we deny the installation of vinyl windows replacing the other 13 wood windows in the house and that we adopt paragraphs one through twelve in the analysis section of the staff report, taking special note of paragraph 7, the wood windows that were removed were a distinctive character-defining feature that contributed to the historic character of the district; paragraph 8, the removal of the wood windows does not meet Secretary of the Interior's Standards, number 2; paragraph 9, the removal of wood windows does not meet Secretary of the Interior's Standards number 6; and paragraph 10, for the reasons cited above, vinyl windows do not meet the North Slope Historic District guidelines, numbers 2 and 6."

Motion: Buffington; Second: McIntire; Motion: Carried, unanimously

Ms. Cook stated that a written decision would be forthcoming; after which, the applicant would have ten days to appeal the decision.

Customer Name: Diane Burke
 Address: 315 N. K St TACOMA WA 98403
 Sales Consultant: Jack Vanderpool
 Phone Number: (253) 279-9629

More than just GREAT PRODUCTS:



- Total Project Management from start to finish
- Professional Installation
- Complete Insurance Package to protect YOU and YOUR HOME
- Flexible & Attractive Financing Options
- The Best Warranties, backed by the largest home improvement retailer in the world!

Now, doesn't this represent the VALUE you're looking for?

OPTION 1		OPTION 2	
Replace 13 Double hung windows with "sequal" Double hung cherry interior / Bronze exterior # includes cherry interior trim \$30,985.00 includes Remove, Replace permits, tax & haul away		Thank-you Jack	
TOTAL INVESTMENT ¹	EST. MONTHLY PAYMENT ²	TOTAL INVESTMENT ¹	EST. MONTHLY PAYMENT ²
\$	\$	\$	\$

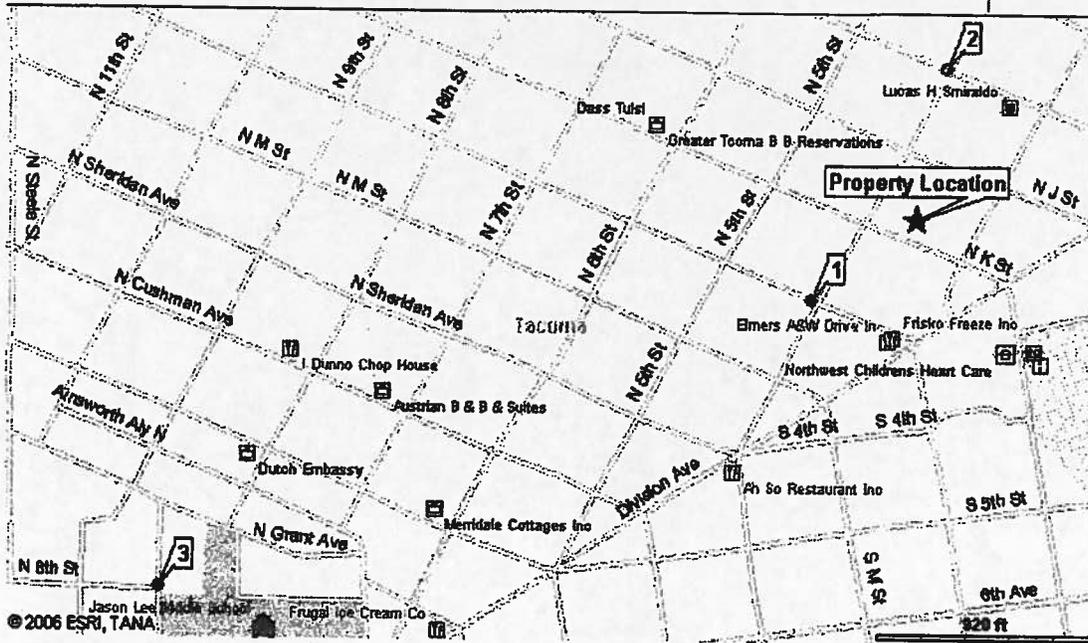
¹ Price is guaranteed for 30 days from today's date of 8-1-11

² Estimated Monthly Payment = Total Project Amount x 0.019 (based on an assumption of 84 months @ 13.99% APR - subject to credit approval).

This is a price quote and does NOT constitute a Sales Contract.

Mapped

Listings



#1 409 N L St



Status: Active List Price: \$219,000
Beds: 3 Baths: 2
Sqft: 1470 Built in: 1891
Lot Size: 2,125 Sq F MLS#: 153268

#2 404 N I St



Status: Sold Sold Price: \$189,900
Beds: 6 Baths: 4
Sqft: 2867 Built in: 1890
Lot Size: 4,875 Sq F MLS#: 161545

#3 651 N state



Status: Sold Sold Price: \$199,000
Beds: 3 Baths: 1.75
Sqft: 1540 Built in: 1919
Lot Size: 0 Sq Ft MLS#: 146404



Presented By: David Gala, Tacoma Professional Par
253-921-7067 | davidgala@windermere.c

Property

Comparison



	Subject Property	Comparable #1	Comparable #2	Comparable #3
				
Listing Number		153268	161545	146404
Status		Active	Sold	Sold
		Location		
Address	315 N K Street	409 N L St	404 N I St	651 N state
City, State Zip	Tacoma, WA 98403	Tacoma, WA 98403	Tacoma, WA 98403	Tacoma, WA 98403
School District	Tacoma Public Schools	TAC	TAC	TAC
		Property		
Bedrooms		3	6	3
Bathrooms	0.00	2.00	4.00	1.75
Sqft		1470	2867	1540
Lot Size		2,125 Sq Ft	4,875 Sq Ft	0 Sq Ft
Tax Amount		\$2,994	\$3,804	\$2,729
Tax Year		2010	2010	2010
		Features		
Basement		None	None	
Roof		Composition	Composition	Composition
Kitchen				
Fireplace				
Floors		Fir/Softwood, Slate, Ceramic Tile, Wall to Wall Carpet	Hardwood, Wall to Carpet	Hardwood
View				
Waterfront				
		Price/Sale		
List Price		\$219,000	\$199,900	\$199,000
Sold Price		-	\$189,900	\$199,000



Presented By: David Gala, Tacoma-Professional Par
 253-921-7067 | davidgala@windermere.c

Property Detail

Active



409 N L St
Tacoma, WA 98403

Old Town

Ref# 1

\$219,000

Property
Property Type Residential
Bedrooms 3
Bathrooms 2.00
Approx.SqFt 1,470
Lot Size 2,125 Sq Ft
Year Built 1891

Civic
School District TAC
Tax Amount \$2,994
Tax Year 2010
Tax Parcel 2034230051

Price/Status
Original List Price \$250,000
List Price \$219,000
Listing # 153268
Status Active
HOA Dues \$0
cDOM 264

Features

Architecture: Victorian
Basement: None
Interior: Dble Pane/Strm Wndw,
Dining Room, Ceiling
(s)

Floors: Fir/S oftwood, Slate, Ceramic
Tlle, Wall to Wall Carpet
Exterior: S tone, Wood
Roof: Composition
Energy: E lectric, Natural Gas

Heat: Stove/Free Standing,
Insert, Wall
Foundation: Concrete Block, Post &
Pillar, See Remarks
Lot: S idewalk, Curbs, Paved
Street
Sewer: Sewer Connected

Site: Fenced-Fully, Cable TV,
Outbuildings, Gas Available,
Deck, High Speed Internet
Utilities: Public

Remarks

Victorian Historic Registry Home In Tacoma's North Slope area. Charming 3 bedroom 2 bath 2 story. Newly remodeled spacious kitchen, counters, stainless appliances, slate flooring, under mount sink, and new cabinetry. 2 full baths, spacious, tiled and updated, claw foot tub. French Doors to large floor deck. Rear yard fenced with outbuilding and large deck. Dining and Living rooms with clear fir floors, brick fireplace antique wood mantle. Covered front porch.

Directions: From Division, north on L Street, home ahead 2 blocks on right.



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Property Detail

Sold



404 N I St
Tacoma, WA 98403

New Tacoma

Ref# 2

\$189,900

Property
Property Type Residential
Bedrooms 6
Bathrooms 4.00
Approx.SqFt 2,867
Lot Size 4,875 Sq Ft
Year Built 1890

Civic
School District TAC
Elementary: Lowell
Jr. High: Jason Lee
High School Stadium
Tax Amount \$3,804
Tax Year: 2010
Tax Parcel 2034180030

Price/Status
List Price \$199,900
Sale Price \$189,900
Listing #: 161545
Status: Sold
HOA Dues \$0
cDOM: 66
Sale Date: 04/28/2011

Features

Basement None
Interior: Dining Room, Walk-In
Floors: Hardwood, Wall to Wall
Carpet

Exterior: Brick, Wood
Roof: Composition
Energy: Electric, Natural Gas
Heat: Forced Air

Foundation: Post & Pillar
Garage #: 1
Lot: Sidewalk, Alley, Paved
Street
Sewer: Sewer Connected

Site: Fenced-Fully, Cable TV,
Dog Run, High Speed
Utilities: Public

Remarks

Amazing potential in this property in the North Slope Historical district. The renovation for the property was started but not completed. This has touches of old world charm with the amazing possibility of modern convenience. Grand formal entry, dining room, kitchen with eating area. 6 bedrooms. Hardwood flooring flow throughout every level of this home. Alley garage with tons of storage in the attic area. This property is HomePath Renovation Mortgage Financing.

Directions: From division, go West on I Street. Home on Left



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Property Detail

Sold



651 N state
Tacoma, WA 98403

North Tacoma

Ref# 3

\$199,000

Property
Property Type Residential
Bedrooms 3
Bathrooms 1.75
Approx.SqFt 1,540
Lot Size 0 Sq Ft
Year Built 1919

Civic
School District TAC
Tax Amount \$2,729
Tax Year 2010
Tax Parcel 3525000030

Price/Status
Original List Price \$224,000
List Price \$199,000
Sale Price \$199,000
Listing #: 146404
Status: Sold
HOA Dues \$0
cDOM: 46
Sale Date: 03/07/2011

Floors: Hardwood
Exterior: Wood
Roof: Composition

Features
Energy: Electric, Natural Gas
Heat: Forced Air
Foundation: Poured Concrete
Garage #: 1

Lot: Sidewalk, Curbs, Alley, Street
Sewer: Sewer Connected
Site: RV Parking, Fenced-Fully, TV, Patio, Gas Available, High Speed Internet
Utilities: Public

Remarks

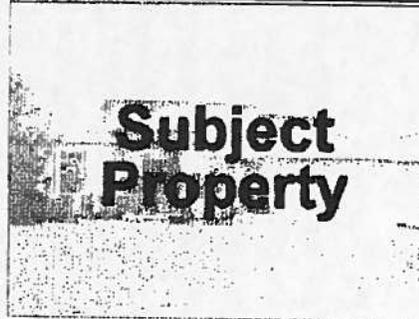
Classic Craftsman in the North End! You'll love this charming home that offers updated baths and kitchen. Fully fenced backyard with deck and system. Easy access to waterfront and freeways. Detached single garage with alley access.

Directions: From Hwy 16, take Sprague St exit. Head North. Take L (west) on 6th St. Go 1 block and go North on N. State St. House on rt.



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Subject Property



315 N K Street
Tacoma, WA 98403

Property
Property Type Residential
Construction

Home
School Info
Tacoma Public
School

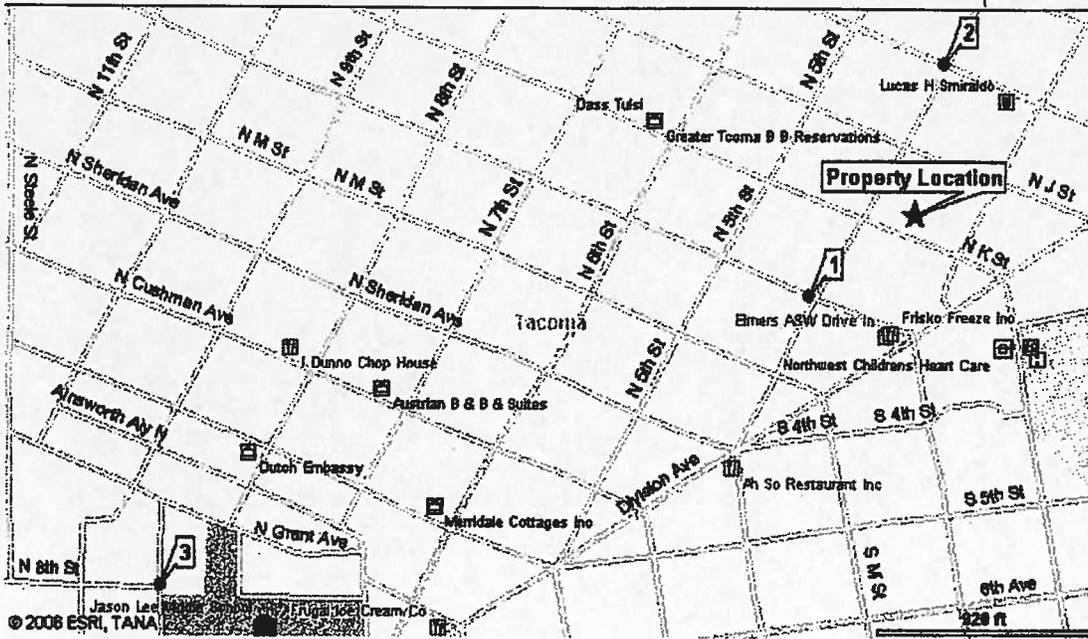
Lot
Suggested Pricing



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Property

Summary Map



Active Properties

ID	Address	List Price	Sold Date	Sale Price	% List / Sale	DOM	\$ Per SQFT
1	409 N L St	\$219,000	-	-	-	264	\$148.98

Sold Properties

ID	Address	List Price	Sold Date	Sale Price	% List / Sale	DOM	\$ Per SQFT
2	404 N I St	\$199,900	04/28/2011	\$189,900	95.00	66	\$66.24
3	651 N state	\$199,000	03/07/2011	\$199,000	100.00	46	\$129.22



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Comparable

Market Information



Active Properties

ID	Address	Bed	Bath	SQFT	Lot Sqft	List Price	Sold Date	Sale Price	DOM
1	409 N L St	3	2.00	1470	2125	\$219,000	-	-	264

Sold Properties

ID	Address	Bed	Bath	SQFT	Lot Sqft	List Price	Sold Date	Sale Price	DOM
2	404 N I St	6	4.00	2867	4875	\$199,900	04/28/2011	\$189,900	66
3	651 N state	3	1.75	1540	-	\$199,000	03/07/2011	\$199,000	46

Averages By Status

Status	Min Price	Med Price	Avg Price	Max Price
Active	\$219,000	\$219,000	\$219,000	\$219,000
Sold	\$189,900	\$194,450	\$194,450	\$199,000

Status	Avg Sqft	\$/sqft	Avg Lot Sqft	\$/lot Sqft	Avg DOM
Active	1,470	\$148.98	2,125	\$103.06	264
Sold	2,204	\$97.73	4,875	\$38.95	56



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Comparable

Property Sales



Active Properties

ID	Address	List Price	Sold Date	Sale Price	% List / Sale	DOM	\$ Per SQFT
1	409 N L St	\$219,000	-	-	-	264	\$148.98

Sold Properties

ID	Address	List Price	Sold Date	Sale Price	% List / Sale	DOM	\$ Per SQFT
2	404 N I St	\$199,900	04/28/2011	\$189,900	95.00	66	\$66.24
3	651 N state	\$199,000	03/07/2011	\$199,000	100.00	46	\$129.22



Presented By: David Gala, Tacoma-Professional Par
253-921-7067 | davidgala@windermere.c

Property

Photos

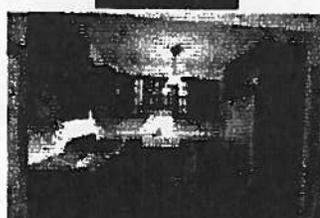
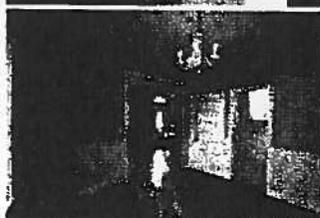


409 N L St
Tacoma, WA 98403

Old Town

Ref# 1

\$219,000



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Property

Photos

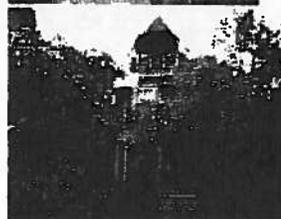
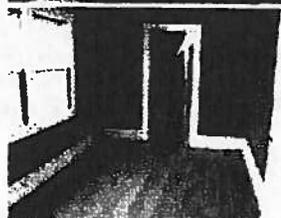
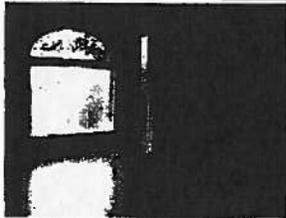
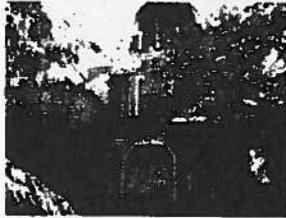
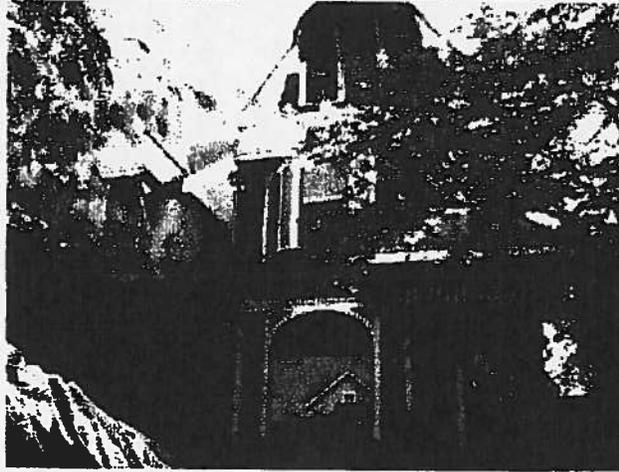


404 N I St
Tacoma, WA 98403

New Tacoma

Ref# 2

\$189,900



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253-921-7067 | davidgala@windermere.c

Property

Photos

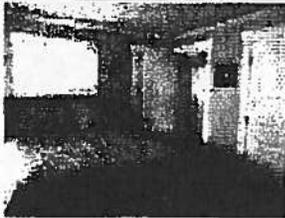
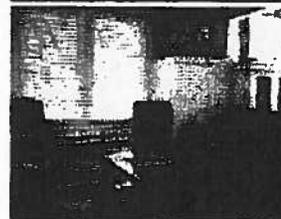
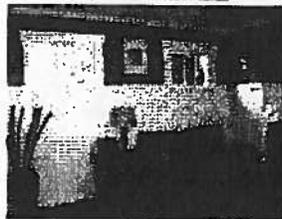
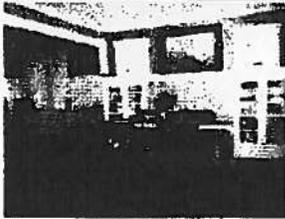
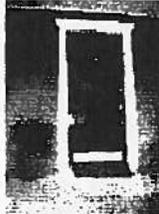
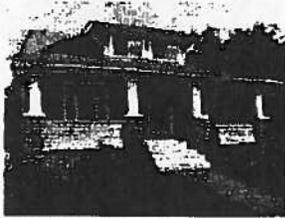
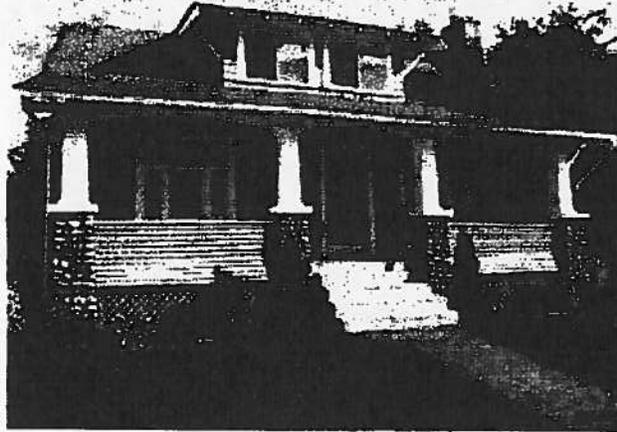


651 N state
Tacoma, WA 98403

North Tacoma

Ref# 3

\$199,000



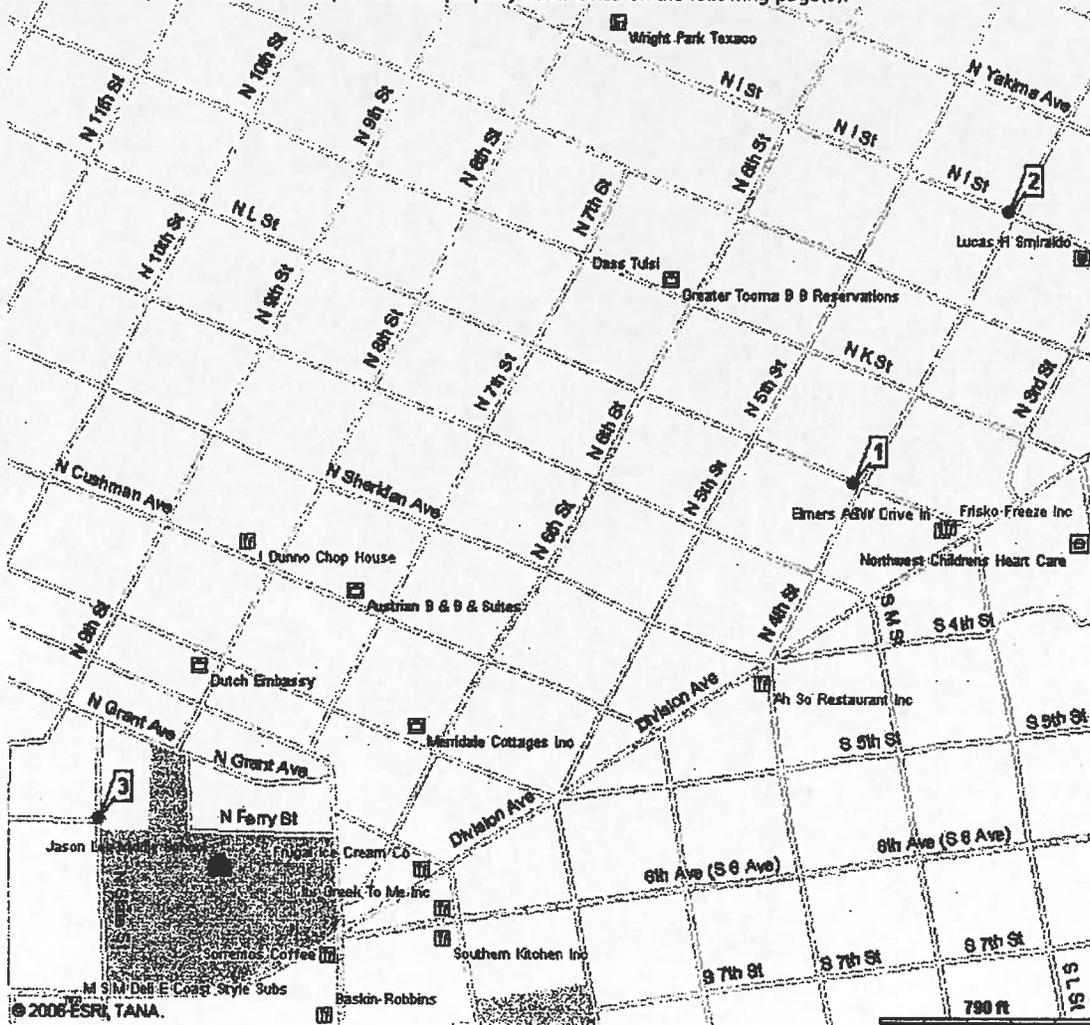
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Ordered

Mapped Properties



The numbered properties on the map match the property summaries on the following page(s).



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Ordered

Mapped Properties



These numbered properties match the accompanying map, which is on a separate page.

#1 409 N L St



Status:Active List Price\$219,000 Beds: 3 Baths:2
Sqft: 1470 Built In: 1891 Lot Size2,125 Sq FtMLS#:153268

#2 404 N I St



StatusSold Sold Price\$189,900 Beds: 6 Baths:4
Sqft: 2867 Built In: 1890 Lot Size4,875 Sq FtMLS#:161545

#3 651 N state



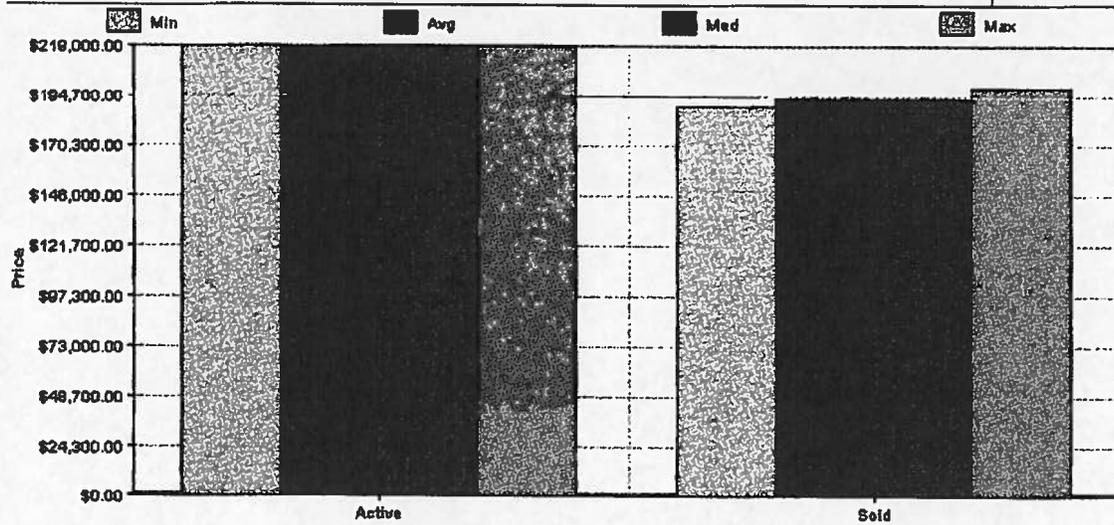
StatusSold Sold Price\$199,000 Beds: 3 Baths:1.75
Sqft: 1540 Built In: 1919 Lot Size0 Sq FtMLS#:146404



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253-921-7067 | davidgala@windermere.c

Property

Pricing Summary



Status	Minimum List Price	Median List Price	Average List Price	Maximum List Price	DOM	Count
Active	\$219,000	\$219,000	\$219,000	\$219,000	264	1
Sold	\$189,900	\$194,450	\$194,450	\$199,000	56	2



Presented By: David Gala, Tacoma Professional Par
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Pricing

Your Property



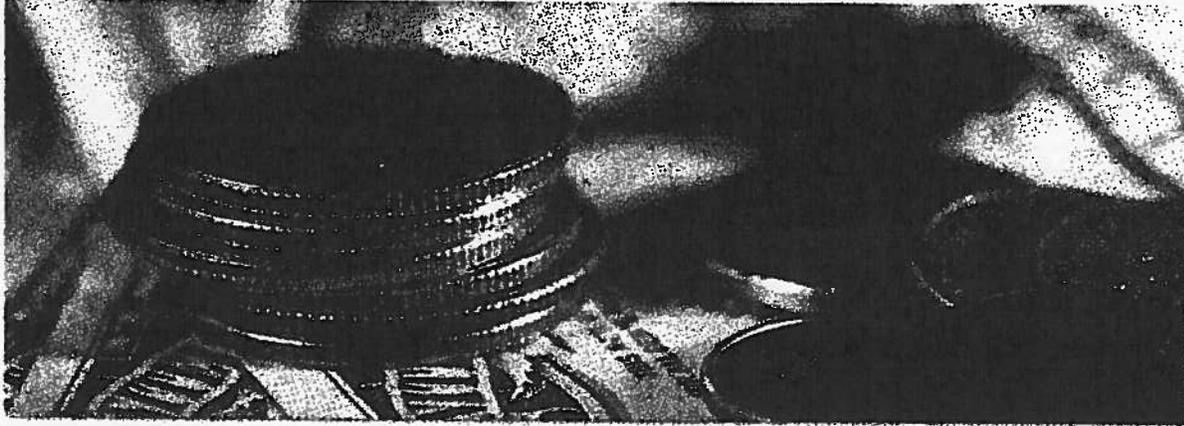
Determining the right price for your property is the most critical step in ensuring you get the highest return in the least amount of time. Statistics show that the longer a home is on the market, the lower the sales price. So my job is to help you set the right price from the start and to position your property so it stands out in the market.

The factors we cannot control are:

- Location
- Competition
- Market conditions

What we can control is:

- Condition of your property
- Price
- Terms of sale



Here's how I'll help you price and position your property most effectively:

- Analyze current market conditions and sale prices of comparable properties
- Discuss your goals and needs
- Advise you about ways to make your property more attractive to buyers
- Create a comprehensive marketing plan targeting the most likely buyers
- Market your property to other agents, and get their feedback on its price and presentation
- Keep you up-to-date on sales activity and market conditions

You can be assured that my experience and understanding of the marketplace will help you get the best price possible in the shortest



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Amended - LPC
08.10.11

This is what I understand that you have submitted on financial hardship at your property. Please confirm that this is what you are submitting to our office with the application.

Financial Hardship – Diane Burke, 315 North K Street.

In 2006, I paid \$260,000 for my house. The estimated current value on my home is \$233,400 based on Pierce County Auditor Records and Zillow real estate estimates my home at \$232,000. It may be worth less because the house next door was abandoned two years ago. It is being auctioned in August. (While there's only 3 single family homes on my block only 2 of those homes are occupied.)

The above represents a loss in value of \$26,600. I have put about \$28,000 into the house since my purchase. If I sold my house, the expenses to sell would be about \$16,338 based on 7% of the current value if I use Pierce County's amount of \$233,400. At this point the loss on my house would total close to \$71,000.

I have had to take in renters to help pay the mortgage. I am not able to put any additional money into the equity. I have no cash reserves and any more expenses are a loss. I cannot fix this problem, I am really stuck financially.

August 3, 2011

Toni,

I also want to include that my paid off vehicle was totaled in the snow in 2009 and needed to be replaced and that I have also taken an emergency loan from my 401k retirement fund to cover expenses. The emergency loan was \$20,000 and is being paid off at \$500/mo.

Also please include that my escrow documents, including all the schedules make no mention of my home having restrictions on it. This included the title. (Not the deed but the title.)

Thank you

CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE A
(Continued)

Order No.: 4348287
Your No.: BURKE REF INANCE

LEGAL DESCRIPTION EXHIBIT
(Paragraph 4 of Schedule A continuation)

LOT 5, BLOCK 3321, MAP OF NEW TACOMA, ACCORDING TO THE PLAT FILED FOR RECORD
FEBRUARY 3, 1875, IN PIERCE COUNTY, WASHINGTON.

TOGETHER WITH THE WESTERLY 10 FEET OF ALLEY ABUTTING THEREON VACATED BY
ORDINANCE NO. 1683 OF THE CITY OF TACOMA.

CHICAGO TITLE INSURANCE COMPANY

A.L.T.A. COMMITMENT
SCHEDULE B

Order No.: 4348287
Your No.: BURKE REFINANCE

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

GENERAL EXCEPTIONS

- A. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.
- B. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
- C. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
- D. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
- E. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
- F. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.
- G. Unpatented mining claims, and all rights relating thereto; reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof; Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- H. Water rights, claims or title to water.
- I. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

SPECIAL EXCEPTIONS FOLLOW

CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE B
(Continued)

Order No.: 004348287
Your No.: BURKE REFINANCE

SPECIAL EXCEPTIONS

- Q 1. GENERAL TAXES: FIRST HALF DELINQUENT MAY 1, SECOND HALF DELINQUENT NOVEMBER 1:
- | | |
|------------------------------|-------------|
| YEAR: | 2009 |
| AMOUNT BILLED: | \$ 3,153.24 |
| AMOUNT PAID: | \$ 0.00 |
| AMOUNT DUE: | \$ 3,153.24 |
| TAX ACCOUNT NUMBER: | 2033210040 |
| LEVY CODE: | 005 |
| ASSESSED VALUE-LAND: | \$ 115,800 |
| ASSESSED VALUE-IMPROVEMENTS: | \$ 155,000 |
- B 2. LIABILITY TO ASSESSMENTS, IF ANY, AS LEVIED BY THE CITY OF TACOMA.
- D 3. AGREEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND/OR DECLARATIONS AFFECTING TITLE, OR VIOLATIONS THEREOF, IF ANY, WHICH APPEAR IN THE PUBLIC RECORDS OR ARE SHOWN ON ANY RECORDED SUBDIVISION MAP OR SURVEY, BUT OMITTING ANY COVENANT, CONDITION OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN, UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607 OF THE UNITED STATES CODE, OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS.
- E 4. EASEMENTS OR ENCROACHMENTS, IF ANY, WHICH APPEAR IN THE PUBLIC RECORDS OR ARE SHOWN ON ANY RECORDED SUBDIVISION MAP OR SURVEY.
- F 5. ANY RESERVATION OR CONVEYANCE OF MINERALS, GAS, OIL, SAND, GRAVEL OR TIMBER, OR RIGHTS RELATED THERETO, INCLUDING LEASES OF SAID INTERESTS, WHICH APPEAR IN THE PUBLIC RECORDS.
- G 6. ANY LIABILITY FOR AN ASSESSMENT BY ANY HOMEOWNER'S ASSOCIATION AS ESTABLISHED BY ANY RECORDED DOCUMENT CREATING AN ASSOCIATION OF OWNER'S; AND AGREEMENTS, IF ANY, RELATED TO FUTURE ASSESSMENT OBLIGATIONS NOT YET DUE AND PAYABLE, WHICH APPEAR IN THE PUBLIC RECORDS.
- H 7. IN THE EVENT THAT THE PROPERTY DESCRIBED HEREIN IS OCCUPIED OR INTENDED TO BE OCCUPIED BY THE OWNER AND A SPOUSE OR REGISTERED DOMESTIC PARTNER AS A HOMESTEAD, THE CONVEYANCE OR ENCUMBRANCE OF THE

CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE B
(Continued)

Order No.: 4348287
Your No.: BURKE REFINANCE

SPECIAL EXCEPTIONS

PROPERTY MUST BE EXECUTED AND ACKNOWLEDGED BY BOTH SPOUSES OR BOTH REGISTERED DOMESTIC PARTNERS, PURSUANT TO RCW 6.13 WHICH NOW PROVIDES FOR AN AUTOMATIC HOMESTEAD ON SUCH PROPERTY.

- I 8. THE LEGAL DESCRIPTION IN THIS COMMITMENT IS BASED ON INFORMATION PROVIDED WITH THE APPLICATION AND THE PUBLIC RECORDS AS DEFINED IN THE POLICY TO ISSUE. THE PARTIES TO THE FORTHCOMING TRANSACTION MUST NOTIFY THE TITLE INSURANCE COMPANY PRIOR TO CLOSING IF THE DESCRIPTION DOES NOT CONFORM TO THEIR EXPECTATIONS.

END OF SCHEDULE B

- K NOTE 1:
AS OF THE DATE HEREOF THERE ARE NO MATTERS WHICH WOULD APPEAR AS EXCEPTIONS IN THE POLICY TO ISSUE AGAINST:

DIANE BURKE

- L NOTE 2:
MATTERS DEPENDENT UPON OUR INSPECTION HAVE BEEN CLEARED TO PROVIDE AN EXTENDED COVERAGE LENDER'S POLICY. GENERAL EXCEPTIONS A THROUGH H, INCLUSIVE, ARE HEREBY DELETED.

- M NOTE 3:
COUNTY RECORDS INDICATE THAT THE ADDRESS OF THE IMPROVEMENT LOCATED ON SAID LAND IS:

315 NORTH K STREET
TAOCMA, WASHINGTON 98403

- N NOTE 4:
WE FIND NO DEEDS RECORDED WITHIN THE LAST 24 MONTHS.

O TW

ORDERED BY: BOEING EMPLOYEES' CREDIT UNION

CC: CTI/PATTI DETTLING

- P NOTE:
THE FOLLOWING MAY BE USED AS AN ABBREVIATED LEGAL DESCRIPTION ON THE DOCUMENTS TO BE RECORDED TO COMPLY WITH THE REQUIREMENTS OF RCW 64.04.

CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE B
(Continued)

Order No.: 4348287
Your No.: BURKE REFINANCE

SPECIAL EXCEPTIONS

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CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE B
(Continued)

Order No.: 4348287
Your No.: BURKE REFINANCE

SPECIAL EXCEPTIONS

SAID ABBREVIATED LEGAL DESCRIPTION IS NOT A SUBSTITUTE FOR A COMPLETE
LEGAL DESCRIPTION WHICH MUST ALSO APPEAR IN THE BODY OF THE DOCUMENT:

LOT 5, BLOCK 3321, MAP OF NEW TACOMA