



20637 SE Gemstone Ave
Bend, OR 97702



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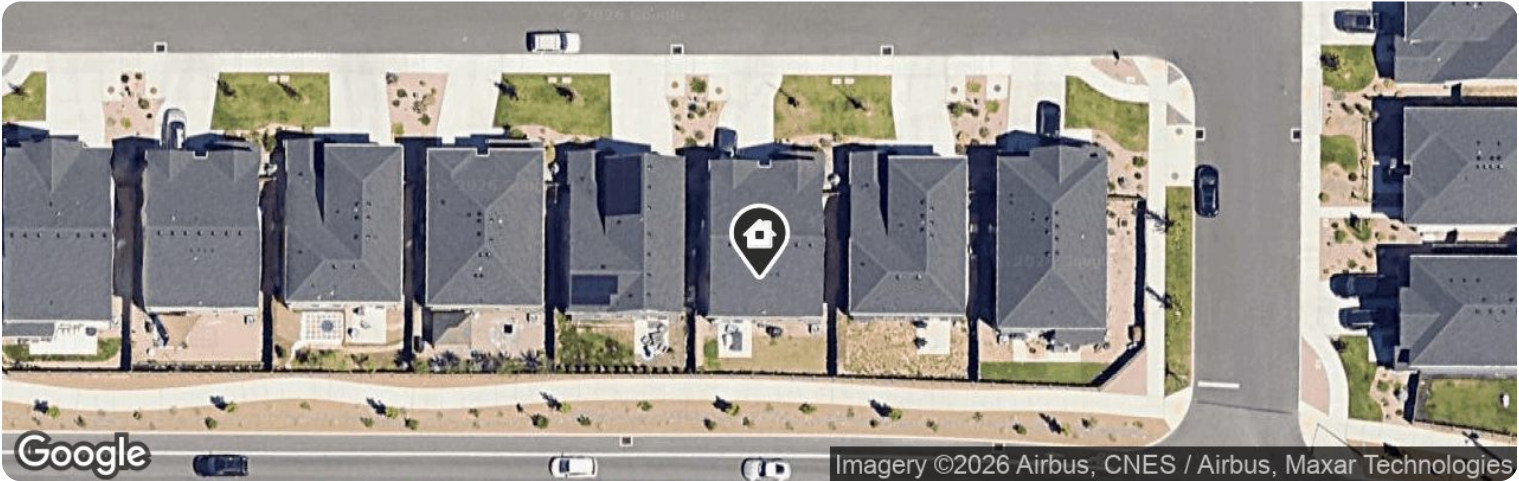
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Real Broker LLC

Bend, OR 97702





Off Market / Public Record

 • Sold Date: 4/2/2021, Public Record

Closed Price

\$503,200

Off Market Date 4/2/2021

CMA Recommended Price

\$610,000

CMA Range

\$575K

\$629K

Last Edited 9/10/2026

Price per Sq Ft \$274

RVM®

\$618,610

RVM® Updated 8/30/2026

RVM® Estimated Range

\$575.3K

\$661.9K

RVM® Confidence



RVM® Month Change

↓ \$5,120

RVM® Year Change

↑ 0.44%



2,230 Sq Ft



3,485 Sq Ft

Basic Facts

Type

Single Family

Land Use

Single Family Residential

Year Built

2020

APN/TaxID

181209 BD 00270

Price by SqFt

\$277 per sq ft

Previously sold

for \$503,200 on 4/2/2021

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Property Information

Property Facts

Name	Public Facts	Agent Refinements
Property Type	Single Family	–
Property Subtype	Single Family Residential	–
Bedrooms	–	4
Total Baths	–	3
Full Baths	–	–
Partial Baths	–	–
Living Area (sq ft)	2,230	–
Building Area (sq ft)	2,230	–
Lot Size	3,485 sq ft	–
Lot Dimensions	3485 SF	–
Garage	Yes	–
Garage (spaces)	0	–
Year Built	2020	–
Number of Units	0	–
Number of Stories	2	–

Legal Description

Parcel Number	181209 BD 00270	Tax ID	281872
County	Deschutes County	Census Tract	410170020.021026
Carrier Route	C015	Abbreviated Description	LOT:211 SUBD:STONE CREEK PHASE 5 SEC/TWN/RNG/MER:SEC 09 TWN 18 RNG 12 MAP REF:181209-BD
Current Use	Single Family Residential		



Public Record History

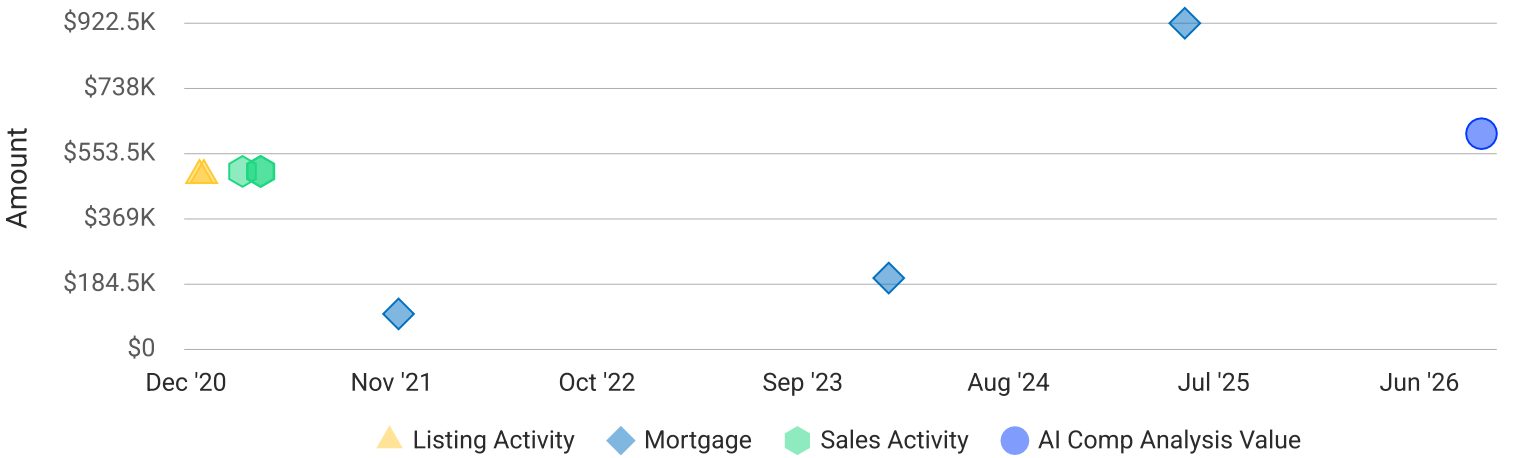
Tax

Assessment Year	2025	2024	2023	2022	2021
Total Assessed Value	\$222,760	\$216,280	\$209,990	\$68,760	\$68,760
Assessor Market Value Year	2025	2024	2023	2022	2021
Assessor Market Value - Land	\$186,230	\$186,230	\$186,230	\$104,480	\$104,480
Assessor Market Value - Improvements	\$433,630	\$388,860	\$416,280	\$39,070	\$39,070
Total Assessor Market Value	\$619,860	\$575,090	\$602,510	\$143,550	\$143,550
Total Tax Amount	\$3,764	\$3,621	\$3,357	\$3,229	\$1,090
Tax Account ID	281872	281872	281872	281872	281872





Sales and Financing Activity



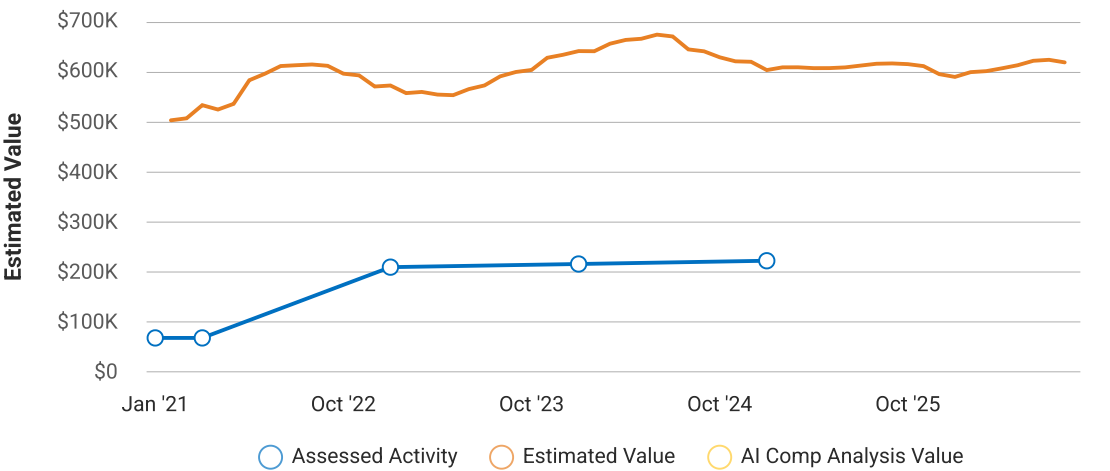
Date	Event	Amount
9/10/2026	AI Comp Analysis Value	\$610,000
5/15/2025	Reverse Mortgage / HECM Adjustable Rate	\$922,500
1/19/2024	FHA	\$201,465
11/12/2021	Credit Line (Revolving) / HELOC Variable	\$100,000
4/2/2021	MLS Sale	\$503,200
4/1/2021	MLS Sale	\$503,200
3/3/2021	Sales Activity	\$503,200
12/30/2020	Pending MLS For Sale	\$491,995
12/23/2020	New Listing MLS For Sale	\$491,995

Estimated Value

This chart compares a property's estimated and assessed value over time.

Source: Public Records and Listings

Update Frequency: Property valuations are updated twice monthly; property assessments are an annual value.



Photos

Historical Photos

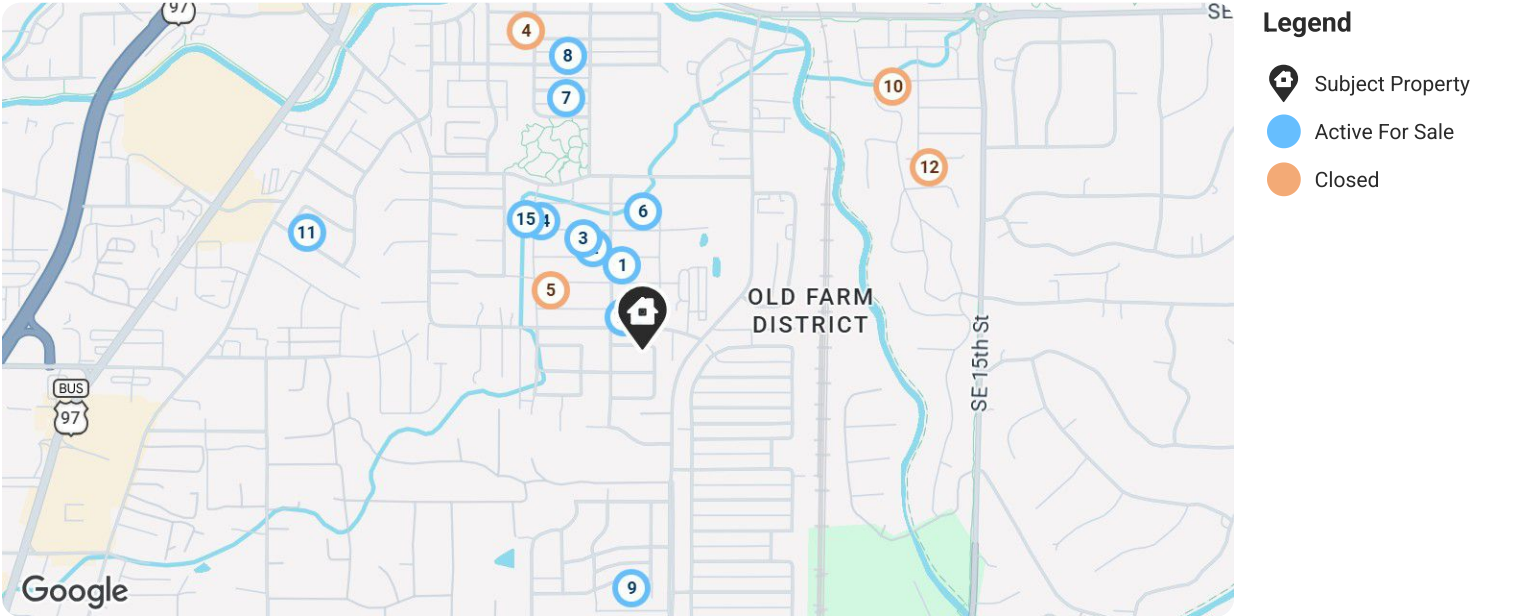


Pricing Summary

Closed Price	CMA Recommended Price
\$503,200	Price estimate based on comps.
RVM®	
\$618,610	\$610,000
	Range: \$575K – \$629K

CMA

Comp Property Summary



15 properties		Property Type	Beds / Baths	Living Area (sq ft)	Lot Size	Year Built	Days in RPR	\$ Per Sq Ft	Price or Est. Value	Similarity Score
	 20637 SE Gemstone Ave Bend, OR 97702 ■ Off Market / Public Record	Single Family	--	2,230	3,485 sqft	2020	—	—	—	
1	 20625 SE Slate Ave Bend, OR 97702 MLS ID: 220219991 ● Active / For Sale Listing Courtesy of Ninebark Real Estate	Single Family	4/3	2,335	3,484 sqft	2022	139	\$257	\$599,999	Score: 98
2	 20606 SE Slate Ave Bend, OR 97702 MLS ID: 220225138 ● Active / For Sale Listing Courtesy of Cascade Hasson SIR	Single Family	4/3	2,146	3,484 sqft	2022	62	\$277	\$595,000	Score: 97
3	 20599 Kira Dr Bend, OR 97702 MLS ID: 220222415 ● Active / For Sale Listing Courtesy of Stellar Realty Northwest	Single Family	4/3	2,130	3,484 sqft	2023	104	\$282	\$599,990	Score: 97
4	 61593 SE Lorenzo Dr Bend, OR 97702 MLS ID: 397382022 ■ Closed / For Sale Courtesy of Harnish Company Realtors	Single Family	5/3	2,219	3,484 sqft	2020	13	\$279	\$619,900	Score: 96
5	 20571 Rolan Ave Bend, OR 97702 MLS ID: 220223607 ■ Closed / For Sale Courtesy of RE/MAX Key Properties	Single Family	3/3	2,101	3,484 sqft	2021	42	\$278	\$585,000	Score: 95
6	 20637 SE Nina Ave Bend, OR 97702 MLS ID: 220225559 ● Active / For Sale Listing Courtesy of Redfin	Single Family	4/3	2,038	3,484 sqft	2021	79	\$297	\$605,000	Score: 94
7	 20527 SE Stanford Pl Bend, OR 97702 MLS ID: 220222354 ● Active / For Sale Listing Courtesy of Avenir Realty	Single Family	3/3	2,055	3,484 sqft	2017	104	\$285	\$585,000	Score: 91
8	 20526 SE Cameron Ave Bend, OR 97702 MLS ID: 220226168 ● Active / For Sale Listing Courtesy of RE/MAX Key Properties	Single Family	3/3	1,983	3,484 sqft	2020	42	\$300	\$594,000	Score: 91

Similarity Score: ● Most Similar ● Very Similar ● Somewhat Similar

NOTE: A comp is scored based on how similar it is to the subject property.



15 properties		Property Type	Beds / Baths	Living Area (sq ft)	Lot Size	Year Built	Days in RPR	\$ Per Sq Ft	Price or Est. Value	Similarity Score		
		20637 SE Gemstone Ave Bend, OR 97702		Single Family	-/-	2,230	3,485 sqft	2020	-	-	-	
9		61202 Dayspring Dr Bend, OR 97702		Single Family	4/3	2,139	4,356 sqft	2005	37	\$303	\$649,000	Score: 90
		MLS ID: 220226467										
Listing Courtesy of Stellar Realty Northwest												
10		20745 SE Iron Horse Ln Bend, OR 97702		Single Family	3/3	2,042	3,920 sqft	2021	10	\$306	\$625,000	Score: 88
		MLS ID: 220221052										
Courtesy of Stellar Realty Northwest												
11		20348 Lois Way Bend, OR 97702		Single Family	4/3	2,325	5,227 sqft	2016	65	\$271	\$629,000	Score: 88
		MLS ID: 220224815										
Listing Courtesy of RE/MAX Key Properties												
12		20777 SE Shea Ct Bend, OR 97702		Single Family	3/3	1,841	4,791 sqft	2016	71	\$326	\$600,000	Score: 86
		MLS ID: 220220796										
Courtesy of Works Real Estate												
13		20621 SE Gemstone Ave Bend, OR 97702		Single Family	4/3	2,230	3,484 sqft	2021	15	\$258	\$575,000	Score: 100
		MLS ID: 220227639										
Listing Courtesy of Real Broker												
14		20568 Kira Dr Bend, OR 97702		Single Family	3/3	2,160	3,920 sqft	2026	104	\$289	\$624,990	Score: 85
		MLS ID: 220222412										
Listing Courtesy of Stellar Realty Northwest												
15		20560 Kira Dr Bend, OR 97702		Single Family	3/3	1,904	4,356 sqft	2025	104	\$305	\$579,990	Score: 81
		MLS ID: 220222410										
Listing Courtesy of Stellar Realty Northwest												

Similarity Score: Most Similar Very Similar Somewhat Similar

NOTE: A comp is scored based on how similar it is to the subject property.





Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20625 SE Slate Ave Bend, OR 97702	20606 SE Slate Ave Bend, OR 97702	20599 Kira Dr Bend, OR 97702
Status	 Subject Property	1  Active	2  Active	3  Active
MLS ID	–	220219991	220225138	220222415
Similarity Score		Score: 98	Score: 97	Score: 97
Similarities		Very similar layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2022 vs 2020).	Same layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2022 vs 2020).	Same layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2023 vs 2020).
Differences		Living area larger (2,335 sf vs 2,230 sf).	Living area smaller (2,146 sf vs 2,230 sf).	Living area smaller (2,130 sf vs 2,230 sf).
Score Notes		Same bed/bath program on the same lot size; modestly larger interior and slightly newer construction.	Strong comp with matching bed/bath and near-identical lot; slightly smaller living area and newer build year.	Same bed/bath and nearly identical site size; a bit smaller and a few years newer.
Proximity		0.09 Mi. NW	0.14 Mi. NW	0.16 Mi. NW
Value	–	\$599,999	\$595,000	\$599,990
Date	–	4/24/2026 List Date	7/10/2026 List Date	5/29/2026 List Date
Days in RPR	–	139	62	104
Price per Sq Ft	–	\$257	\$277	\$282
Bedrooms	4	4	4	4
Total Baths	3	3	3	3
Partial Baths	–	1	1	1
Living Area	2,230	2,335	2,146	2,130
Building Area	2,230	2,335	2,146	2,130
Lot Size	3,485 sq ft	3,484 sq ft	3,484 sq ft	3,484 sq ft
Year Built	2020	2022	2022	2023
Property Type	Single Family	Single Family	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence	Single Family Residence	Single Family Residence

 Highlighted fields were changed by agent to reflect knowledge of this property.





Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20625 SE Slate Ave Bend, OR 97702	20606 SE Slate Ave Bend, OR 97702	20599 Kira Dr Bend, OR 97702
Status	 Subject Property	1  Active	2  Active	3  Active
Listing Broker	–	<i>Listing Courtesy of Ninebark Real Estate</i>	<i>Listing Courtesy of Cascade Hasson SIR</i>	<i>Listing Courtesy of Stellar Realty Northwest</i>
Description	–	Move in ready 4 bedroom home plus large bonus room with 2.5 baths in a prime location near the old mill district and silver rail elementary. This thoughtfully designed floor plan features an open...	Lightly lived in and beautifully appointed, this 4-bedroom, 2.5-bath home offers an inviting open great room designed for comfortable living and entertaining. The spacious kitchen is the centerpiece,...	Welcome to stone creek! the jackson floor plan is versatile providing additional rooms for an office or guests. Entertain in the spacious great room with large kitchen offering a comfortable quartz...

Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	61593 SE Lorenzo Dr Bend, OR 97702	20571 Rolen Ave Bend, OR 97702	20637 SE Nina Ave Bend, OR 97702
Status	 Subject Property	4  Closed	5  Closed	6  Active
MLS ID	–	397382022	220223607	220225559
Similarity Score		Score: 96	Score: 95	Score: 94
Similarities		Very close living area (2,219 sf vs 2,230 sf); same total baths (3); lot size essentially identical (3,484 sf vs 3,485 sf); year built matches (2020).	Same total baths (3); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2021 vs 2020).	Same layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2021 vs 2020).
Differences		Bedrooms higher (5 vs 4).	Bedrooms lower (3 vs 4); living area smaller (2,101 sf vs 2,230 sf).	Living area smaller (2,038 sf vs 2,230 sf).
Score Notes		Excellent size and site match with same build year; bedroom count differs, which can affect functional comparability.	Similar era and site size with the same bath count; smaller plan with one fewer bedroom.	Good match on bed/bath and nearly identical lot; notably smaller interior square footage.
Proximity		0.5 Mi. NW	0.15 Mi. W	0.17 Mi. N
Value	–	\$619,900	\$585,000	\$605,000
Date	–	6/12/2026 Closed Date	8/19/2026 Closed Date	6/23/2026 List Date
Days in RPR	–	13	42	79
Price per Sq Ft	–	\$279	\$278	\$297
Bedrooms	4	5	3	4
Total Baths	3	3	3	3
Partial Baths	–	–	1	1
Living Area	2,230	2,219	2,101	2,038
Building Area	2,230	2,219	2,101	2,038
Lot Size	3,485 sq ft	3,484 sq ft	3,484 sq ft	3,484 sq ft
Year Built	2020	2020	2021	2021
Property Type	Single Family	Single Family	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence	Single Family Residence	Single Family Residence

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Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	61593 SE Lorenzo Dr Bend, OR 97702	20571 Rolen Ave Bend, OR 97702	20637 SE Nina Ave Bend, OR 97702
Status	 Subject Property	4  Closed	5  Closed	6  Active
Listing Broker	–	Courtesy of Harnish Company Realtors	Courtesy of RE/MAX Key Properties	Listing Courtesy of Redfin
Description	–	Better than new and thoughtfully designed for modern living, this pristine home offers the perfect blend of space, flexibility, and style, featuring 4 generously sized bedrooms plus a large versatile 5th...	Built for the way central oregonians live, this bend home combines an open, welcoming floor plan with features you'll enjoy every day. The spacious kitchen features stainless steel appliances, quartz...	Welcome to your new home in stone creek! the spacious first floor features open concept living/dining areas that flows into a low maintenance backyard that is perfect for relaxing or entertaining. Upstairs, the...

20637 SE Gemstone Ave, Bend, OR 97702**Property Comparison**

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20527 SE Stanford Pl Bend, OR 97702	20526 SE Cameron Ave Bend, OR 97702	61202 Dayspring Dr Bend, OR 97702
Status	 Subject Property	7  Active	8  Active	9  Active
MLS ID	–	220222354	220226168	220226467
Similarity Score		Score: 91	Score: 91	Score: 90
Similarities		Same total baths (3); lot size essentially identical (3,484 sf vs 3,485 sf).	Same total baths (3); year built matches (2020); lot size essentially identical (3,484 sf vs 3,485 sf).	Same layout (4 beds, 3 baths); living area reasonably close (2,139 sf vs 2,230 sf).
Differences		Bedrooms lower (3 vs 4); living area smaller (2,055 sf vs 2,230 sf); older build (2017 vs 2020).	Bedrooms lower (3 vs 4); living area smaller (1,983 sf vs 2,230 sf).	Lot size larger (4,356 sf vs 3,485 sf); older build (2005 vs 2020).
Score Notes		Similar lot and bath count, but smaller home with fewer bedrooms and earlier construction era.	Same build year and very similar lot; smaller footprint and one fewer bedroom reduce functional parity.	Matches bed/bath count with near-subject interior size; older neighborhood vintage and somewhat larger lot.
Proximity		0.37 Mi. NW	0.44 Mi. N	0.43 Mi. S
Value	–	\$585,000	\$594,000	\$649,000
Date	–	5/29/2026 List Date	7/30/2026 List Date	8/4/2026 List Date
Days in RPR	–	104	42	37
Price per Sq Ft	–	\$285	\$300	\$303
Bedrooms	4	3	3	4
Total Baths	3	3	3	3
Partial Baths	–	1	1	1
Living Area	2,230	2,055	1,983	2,139
Building Area	2,230	2,055	1,983	2,139
Lot Size	3,485 sq ft	3,484 sq ft	3,484 sq ft	4,356 sq ft
Year Built	2020	2017	2020	2005
Property Type	Single Family	Single Family	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence	Single Family Residence	Single Family Residence

Highlighted fields were changed by agent to reflect knowledge of this property.



Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20527 SE Stanford Pl Bend, OR 97702	20526 SE Cameron Ave Bend, OR 97702	61202 Dayspring Dr Bend, OR 97702
Status	 Subject Property	7  Active	8  Active	9  Active
Listing Broker	–	<i>Listing Courtesy of Avenir Realty</i>	<i>Listing Courtesy of RE/MAX Key Properties</i>	<i>Listing Courtesy of Stellar Realty Northwest</i>
Description	–	Welcome to stone creek, bend's well planned community designed around a 6-acre park, pool, and silver rail elementary, with easy access to shopping and amenities. This wonderful franklin...	Better than new with recent upgrades and a versatile small flex space, this beautiful bend home offers nearly 2,000 square feet of comfortable living. The open great room floor plan features gorgeous new...	Motivated sellers have secured their next home and welcome all serious offers! discover this beautifully maintained 4-bed, 3-bath, 2,139 sq ft home on dayspring drive, located in the highly...



Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20745 SE Iron Horse Ln Bend, OR 97702	20348 Lois Way Bend, OR 97702	20777 SE Shea Ct Bend, OR 97702
Status	 Subject Property	10  Closed	11  Active	12  Closed
MLS ID	–	220221052	220224815	220220796
Similarity Score		Score: 88	Score: 88	Score: 86
Similarities		Same total baths (3); lot size close (3,920 sf vs 3,485 sf); year built close (2021 vs 2020).	Same layout (4 beds, 3 baths); living area relatively close (2,325 sf vs 2,230 sf).	Same total baths (3).
Differences		Bedrooms lower (3 vs 4); living area smaller (2,042 sf vs 2,230 sf).	Lot size larger (5,227 sf vs 3,485 sf); older build (2016 vs 2020).	Bedrooms lower (3 vs 4); living area smaller (1,841 sf vs 2,230 sf); lot size larger (4,791 sf vs 3,485 sf); older build (2016 vs 2020).
Score Notes		Comparable site scale and modern build year; smaller plan and fewer bedrooms than the subject.	Functional layout aligns well; larger lot and older construction may reflect different micro-market and finish levels.	Matches bath count but is a smaller, earlier-vintage home with a larger lot and fewer bedrooms.
Proximity		0.55 Mi. NE	0.56 Mi. W	0.52 Mi. E
Value	–	\$625,000	\$629,000	\$600,000
Date	–	6/12/2026 Closed Date	7/7/2026 List Date	8/11/2026 Closed Date
Days in RPR	–	10	65	71
Price per Sq Ft	–	\$306	\$271	\$326
Bedrooms	4	3	4	3
Total Baths	3	3	3	3
Partial Baths	–	1	1	1
Living Area	2,230	2,042	2,325	1,841
Building Area	2,230	2,042	2,325	1,841
Lot Size	3,485 sq ft	3,920 sq ft	5,227 sq ft	4,791 sq ft
Year Built	2020	2021	2016	2016
Property Type	Single Family	Single Family	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence	Single Family Residence	Single Family Residence

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Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20745 SE Iron Horse Ln Bend, OR 97702	20348 Lois Way Bend, OR 97702	20777 SE Shea Ct Bend, OR 97702
Status	 Subject Property	10  Closed	11  Active	12  Closed
Listing Broker	–	Courtesy of Stellar Realty Northwest	Listing Courtesy of RE/MAX Key Properties	Courtesy of Works Real Estate
Description	–	Beautifully maintained and better than new, this upgraded caldwell plan blends thoughtful design with a prime bend location. Offering quartz counters, a farmhouse sink, custom lighting, and built-ins, it...	Spacious 2,325 square foot home with 4 bedrooms, 2.5 bathrooms, fully fenced with air conditioning has many upgrades including: beautiful new waterproof flooring, solid-surface countertops in the kitchen...	Shows better than new! extensively updated modern contemporary home in a convenient se bend location close to larkspur park and a quick jaunt to the old mill district and farewell bend park....



20637 SE Gemstone Ave, Bend, OR 97702

Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20621 SE Gemstone Ave Bend, OR 97702	20568 Kira Dr Bend, OR 97702	20560 Kira Dr Bend, OR 97702
Status	 Subject Property	13  Active	14  Active	15  Active
MLS ID	–	220227639	220222412	220222410
Similarity Score		Score: 100	Score: 85	Score: 81
Similarities		Same living area (2,230 sf); same bed/bath count (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built very close (2021 vs 2020).	Same total baths (3); living area close (2,160 sf vs 2,230 sf).	Same total baths (3).
Differences		–	Bedrooms lower (3 vs 4); lot size larger (3,920 sf vs 3,485 sf); newer build (2026 vs 2020).	Bedrooms lower (3 vs 4); living area smaller (1,904 sf vs 2,230 sf); lot size larger (4,356 sf vs 3,485 sf); newer build (2025 vs 2020).
Score Notes		Closest match on size, layout, and site; nearly identical footprint and bedrooms/baths with only a 1-year newer build.	Good size and bath match, but different bedroom count and much newer construction can signal a different product tier.	Bath count aligns, but the plan is smaller with fewer bedrooms; newer build year may reflect different finishes and standards.
Proximity		0.03 Mi. W	0.23 Mi. NW	0.25 Mi. NW
Value	–	\$575,000	\$624,990	\$579,990
Date	–	8/26/2026 List Date	5/29/2026 List Date	5/29/2026 List Date
Days in RPR	–	15	104	104
Price per Sq Ft	–	\$258	\$289	\$305
Bedrooms	4	4	3	3
Total Baths	3	3	3	3
Partial Baths	–	1	1	1
Living Area	2,230	2,230	2,160	1,904
Building Area	2,230	2,230	2,160	1,904
Lot Size	3,485 sq ft	3,484 sq ft	3,920 sq ft	4,356 sq ft
Year Built	2020	2021	2026	2025
Property Type	Single Family	Single Family	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence	Single Family Residence	Single Family Residence

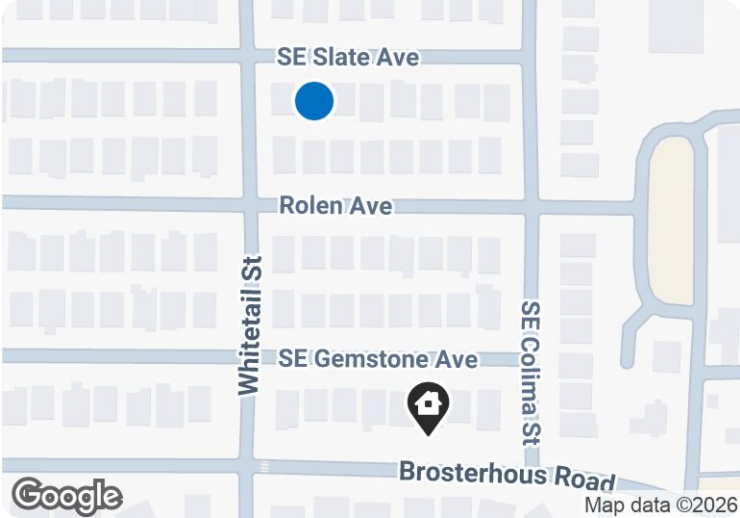
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Property Comparison

				
Address	20637 SE Gemstone Ave Bend, OR 97702	20621 SE Gemstone Ave Bend, OR 97702	20568 Kira Dr Bend, OR 97702	20560 Kira Dr Bend, OR 97702
Status	 Subject Property	13  Active	14  Active	15  Active
Listing Broker	–	Listing Courtesy of Real Broker	Listing Courtesy of Stellar Realty Northwest	Listing Courtesy of Stellar Realty Northwest
Description	–	Built in 2021 in stone creek. Four bedrooms, three baths, 2,230 square feet, with a main-level home office. Open floor plan, high ceilings, large kitchen island, solid surface counters, stainless...	Move in ready by august- the williamson- the grand two-story entry & spacious great room make this home functional and appealing. Entertain in the open kitchen w/ quartz countertop island facing ...	Move in ready. The rutledge-the stunning open great room makes this home functional and appealing. Entertain in the spacious and open kitchen with quartz countertop island facing a beautiful...

1 20625 SE Slate Ave Bend, OR 97702



Active / For Sale • Active: 4/24/2026

List Price

\$599,999

List Date 4/24/2026

Days in RPR 139

Similarity Score: 98

Similarities

Very similar layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2022 vs 2020).

Differences

Living area larger (2,335 sf vs 2,230 sf).

Score Notes

Same bed/bath program on the same lot size; modestly larger interior and slightly newer construction.

Move in ready 4 bedroom home plus large bonus room with 2.5 baths in a prime location near the old mill district and silver rail elementary. This thoughtfully designed floor plan features an open concept living area with a cozy electric fireplace and...

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	4
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	2,335	2,335
Building Area (sq ft)	2,335	2,335
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2022	2022
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	–	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

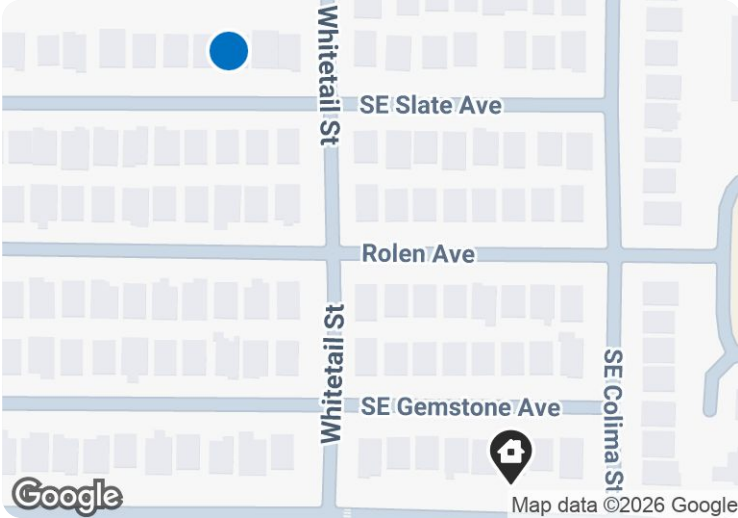
Listing Courtesy of Ninebark Real Estate

Photos





2 20606 SE Slate Ave Bend, OR 97702



Active / For Sale • Active: 7/10/2026

List Price

\$595,000

List Date 7/10/2026

Days in RPR 62

Similarity Score: 97

Similarities

Same layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2022 vs 2020).

Differences

Living area smaller (2,146 sf vs 2,230 sf).

Score Notes

Strong comp with matching bed/bath and near-identical lot; slightly smaller living area and newer build year.

Lightly lived in and beautifully appointed, this 4-bedroom, 2.5-bath home offers an inviting open great room designed for comfortable living and entertaining. The spacious kitchen is the centerpiece, featuring a large quartz island, full tile...

Subject Property This Listing

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	4
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	2,146	2,146
Building Area (sq ft)	2,146	2,146
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2022	2022
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	–	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Listing Courtesy of Cascade Hasson SIR

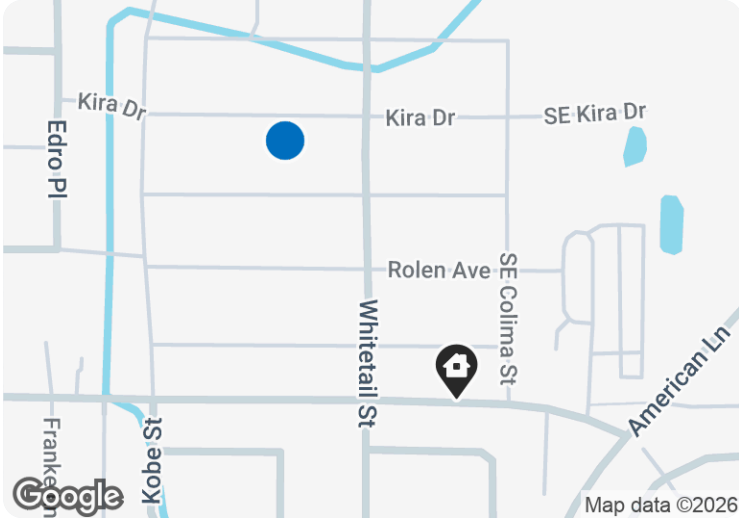


Photos





3 20599 Kira Dr Bend, OR 97702



Open Active / For Sale • Active: 5/29/2026

Subject Property This Listing

List Price

\$599,990

List Date 5/29/2026

Days in RPR 104

Similarity Score: 97

Similarities

Same layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2023 vs 2020).

Differences

Living area smaller (2,130 sf vs 2,230 sf).

Score Notes

Same bed/bath and nearly identical site size; a bit smaller and a few years newer.

Welcome to stone creek! the jackson floor plan is versatile providing additional rooms for an office or guests. Entertain in the spacious great room with large kitchen offering a comfortable quartz countertop island, tile back splash, stainless steel appliances...

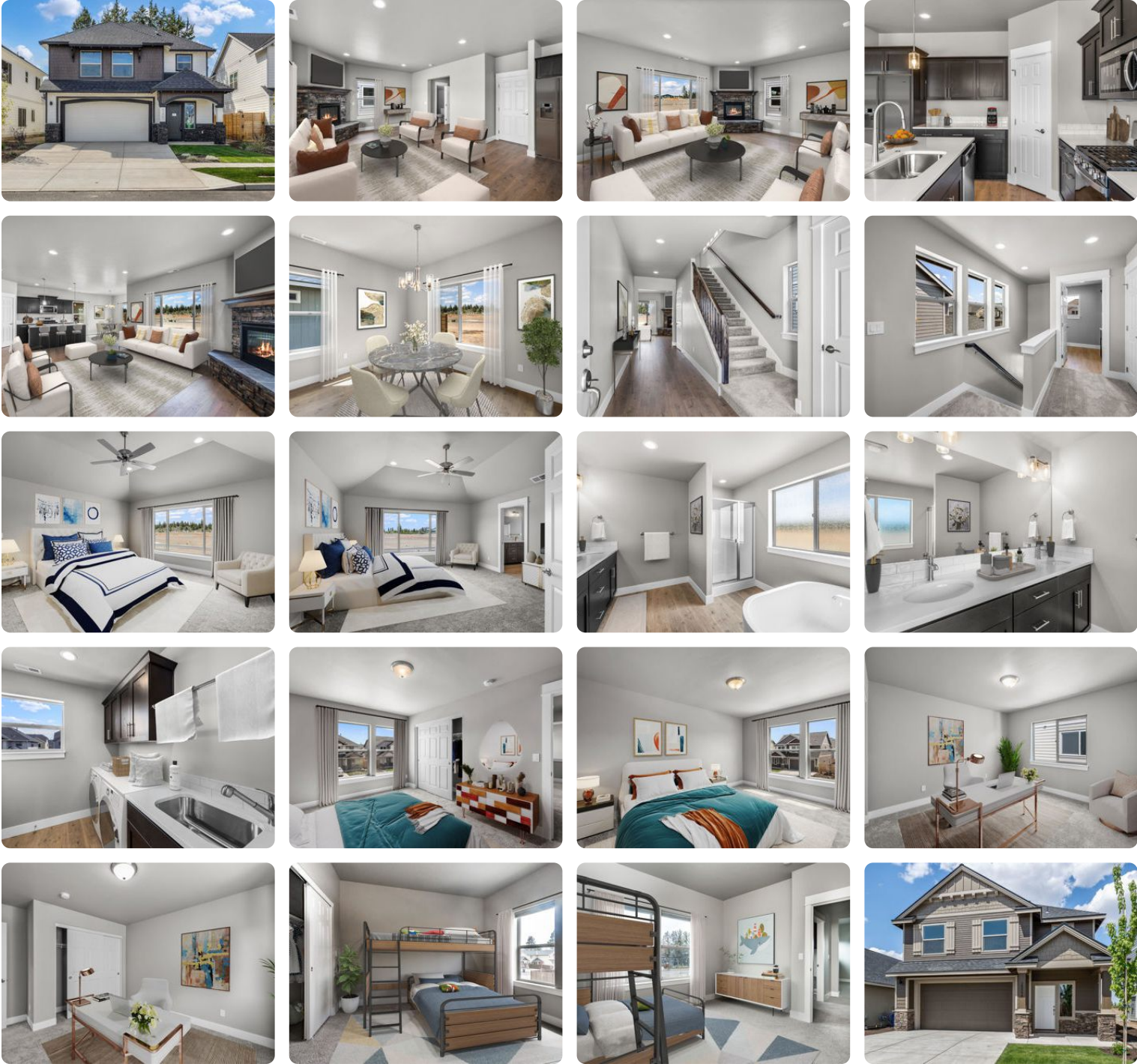
	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	4
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	2,146	2,130
Building Area (sq ft)	2,146	2,130
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2024	2023
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	None
Fireplaces	–	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Listing Courtesy of Stellar Realty Northwest





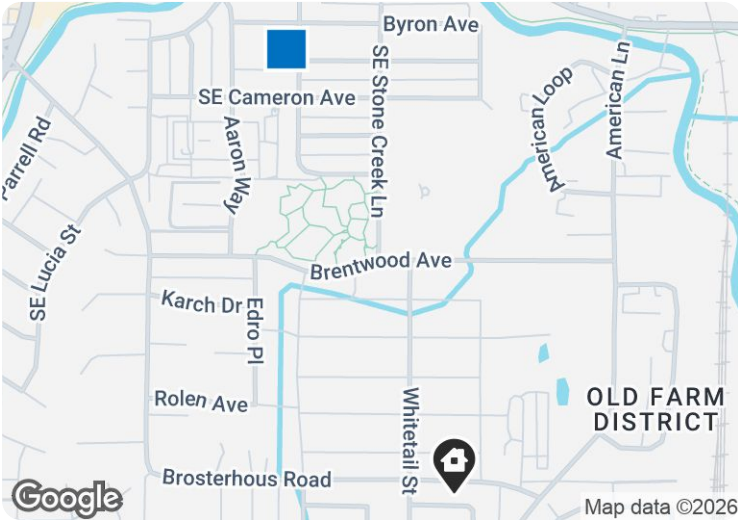
Photos



20637 SE Gemstone Ave, Bend, OR 97702



4 61593 SE Lorenzo Dr Bend, OR 97702



Closed / For Sale • Sold Date: 6/12/2026, MLS Listing 397382022: 4/23/2026

Subject Property **This Property**

Closed Price

\$619,900

Closed Date 6/12/2026
Days in RPR 13

Similarity Score: 96

Similarities

Very close living area (2,219 sf vs 2,230 sf); same total baths (3); lot size essentially identical (3,484 sf vs 3,485 sf); year built matches (2020).

Differences

Bedrooms higher (5 vs 4).

Score Notes

Excellent size and site match with same build year; bedroom count differs, which can affect functional comparability.

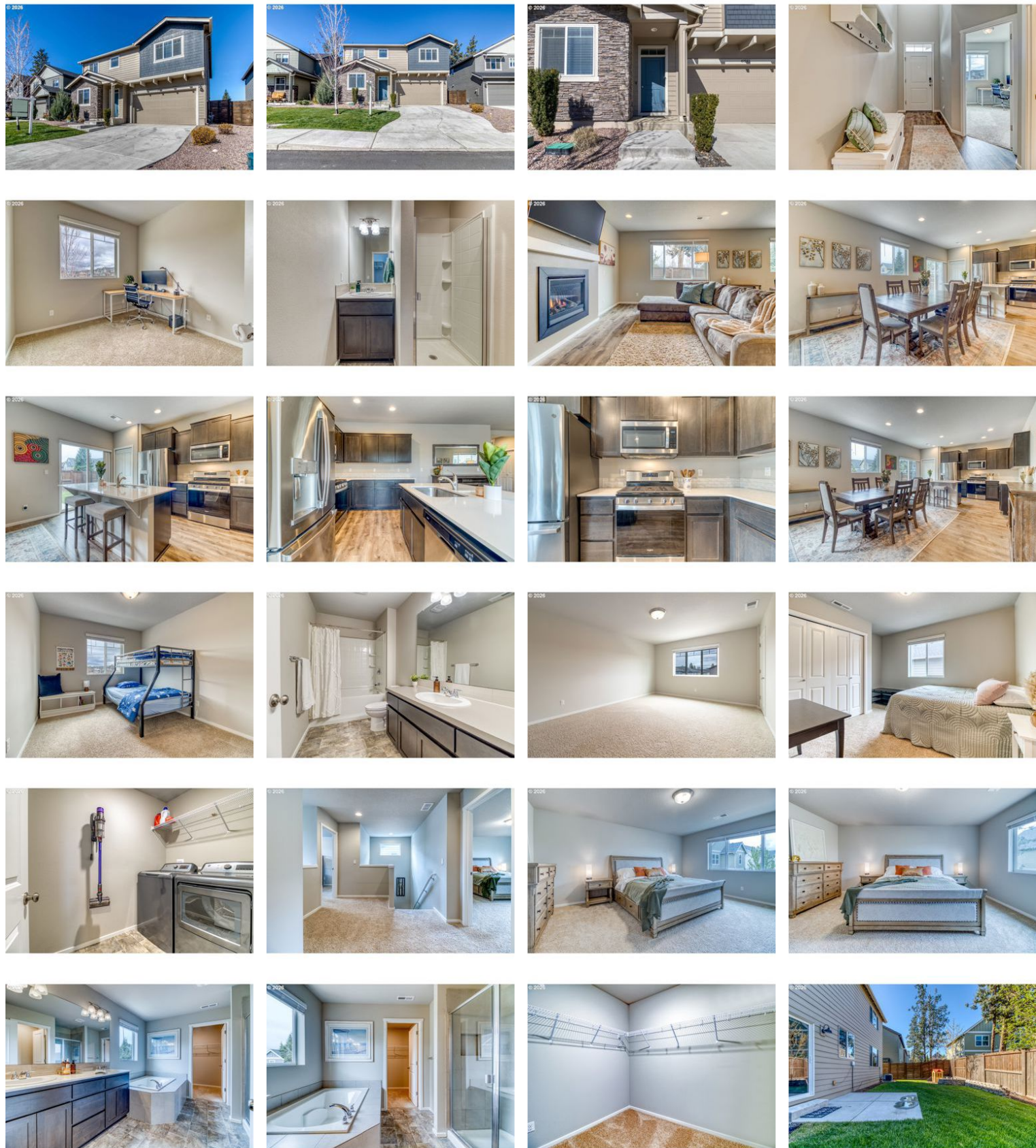
Better than new and thoughtfully designed for modern living, this pristine home offers the perfect blend of space, flexibility, and style, featuring 4 generously sized bedrooms plus a large versatile 5th bedroom that could easily function as a bonus room, guest...

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	5
Total Baths	–	3
Full Baths	–	3
Partial Baths	–	–
Living Area (sq ft)	2,219	2,219
Building Area (sq ft)	2,219	2,219
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	–
Garage	Yes	Yes
Garage (spaces)	0	2
Year Built	2020	2020
Roofing	–	Composition
Heating	–	Forced Air 95+%
Cooling	–	Central Air
Fireplaces	–	1
Basement	–	Crawl Space
Foundation	–	Stemwall
Exterior Walls	–	Cement Board Siding
Number of Units	0	–
Number of Stories	2	2

Courtesy of Harnish Company Realtors

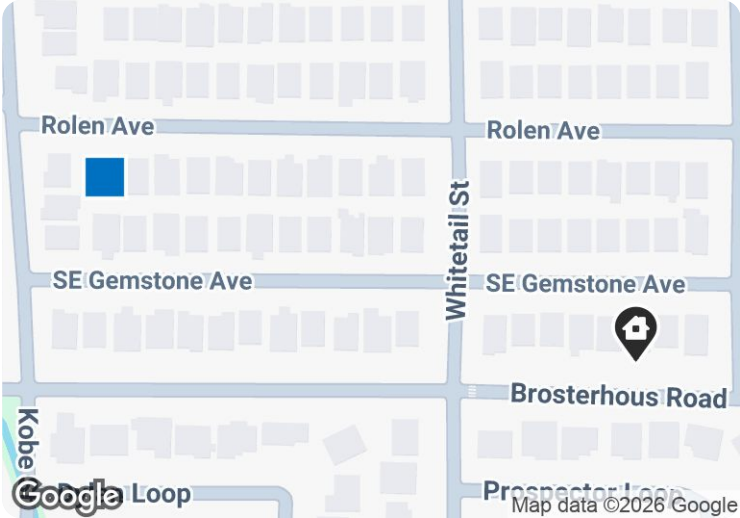


Photos





5 20571 Rolen Ave Bend, OR 97702



Closed / For Sale • Sold Date: 8/19/2026, MLS Listing 220223607: 6/18/2026

Subject Property **This Property**

Closed Price

\$585,000

Closed Date 8/19/2026
Days in RPR 42

Similarity Score: 95

Similarities

Same total baths (3); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2021 vs 2020).

Differences

Bedrooms lower (3 vs 4); living area smaller (2,101 sf vs 2,230 sf).

Score Notes

Similar era and site size with the same bath count; smaller plan with one fewer bedroom.

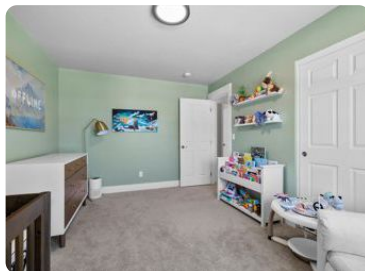
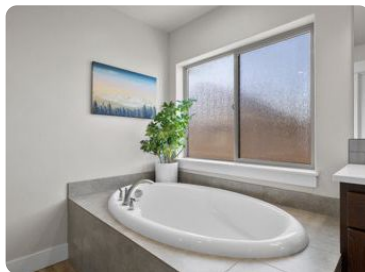
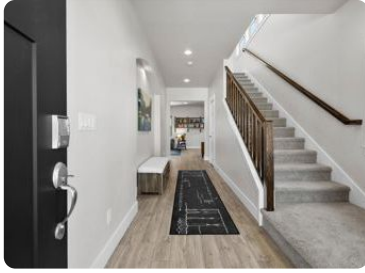
Built for the way central oregonians live, this bend home combines an open, welcoming floor plan with features you'll enjoy every day. The spacious kitchen features stainless steel appliances, quartz countertops, and plenty of room for gathering...

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	3
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	2,101	2,101
Building Area (sq ft)	2,101	2,101
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2021	2021
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	–	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Courtesy of RE/MAX Key Properties



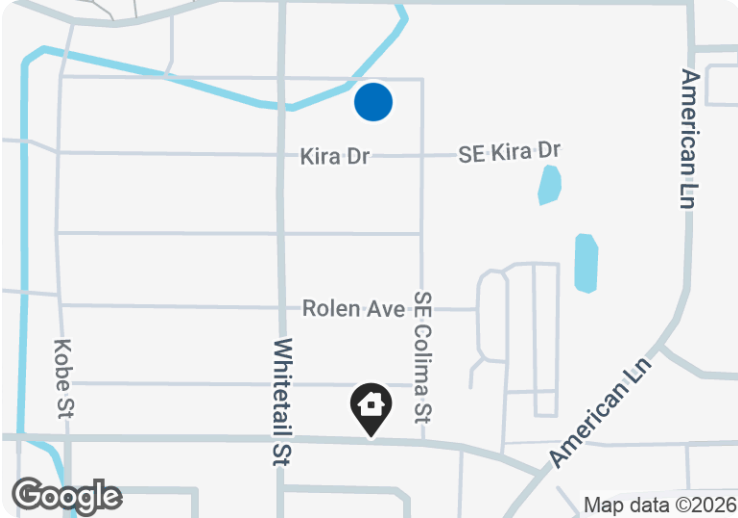
Photos



20637 SE Gemstone Ave, Bend, OR 97702



6 20637 SE Nina Ave Bend, OR 97702



Active / For Sale • Active: 6/23/2026

List Price

\$605,000

List Date 6/23/2026

Days in RPR 79

Similarity Score: 94

Similarities

Same layout (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built close (2021 vs 2020).

Differences

Living area smaller (2,038 sf vs 2,230 sf).

Score Notes

Good match on bed/bath and nearly identical lot; notably smaller interior square footage.

Welcome to your new home in stone creek! the spacious first floor features open concept living/dining areas that flows into a low maintenance backyard that is perfect for relaxing or entertaining. Upstairs, the large primary suite includes a walk in...

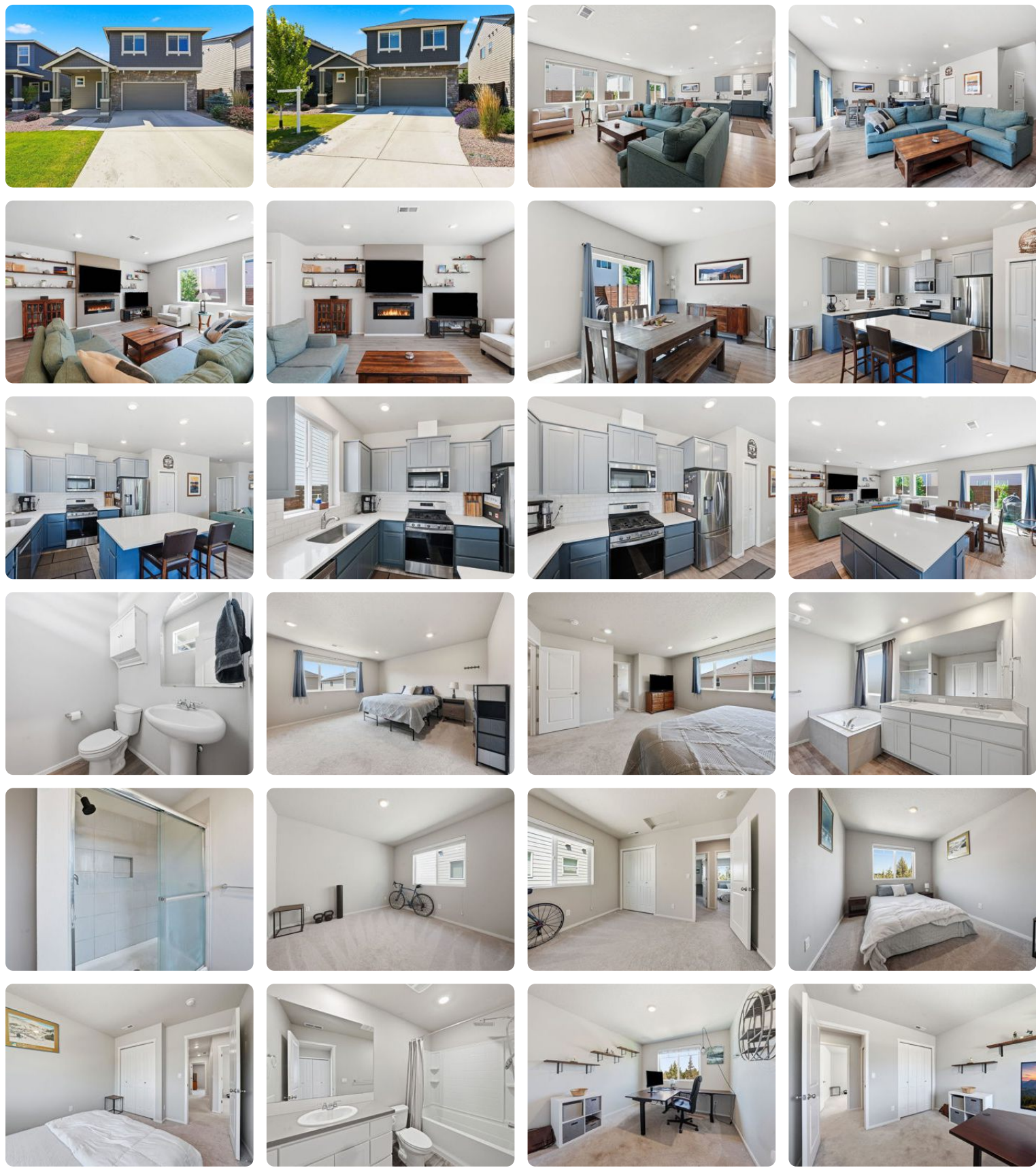
Subject Property This Listing

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	4
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	2,038	2,038
Building Area (sq ft)	2,038	2,038
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2021	2021
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	–	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Listing Courtesy of Redfin



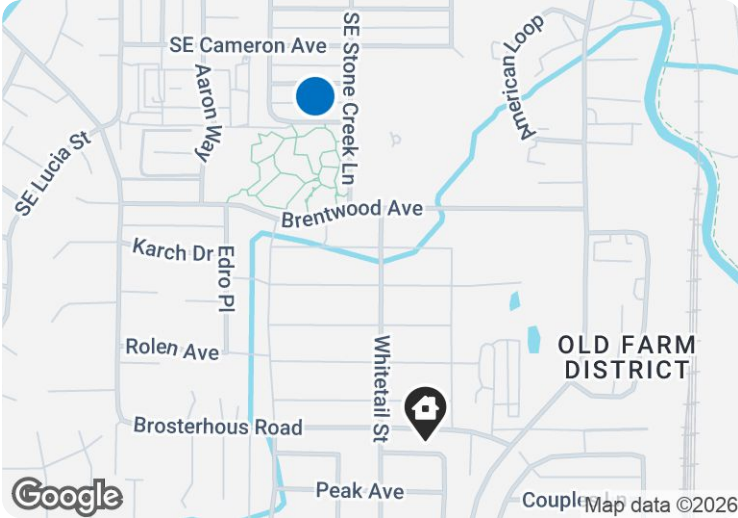
Photos



20637 SE Gemstone Ave, Bend, OR 97702



7 20527 SE Stanford Pl Bend, OR 97702



Active / For Sale • Active: 5/29/2026

List Price

\$585,000

List Date 5/29/2026

Days in RPR 104

Similarity Score: 91

Similarities

Same total baths (3); lot size essentially identical (3,484 sf vs 3,485 sf).

Differences

Bedrooms lower (3 vs 4); living area smaller (2,055 sf vs 2,230 sf); older build (2017 vs 2020).

Score Notes

Similar lot and bath count, but smaller home with fewer bedrooms and earlier construction era.

Welcome to stone creek, bend's well planned community designed around a 6-acre park, pool, and silver rail elementary, with easy access to shopping and amenities. This wonderful franklin brothers' sapphire plan offers an inviting open-concept main level featurin...

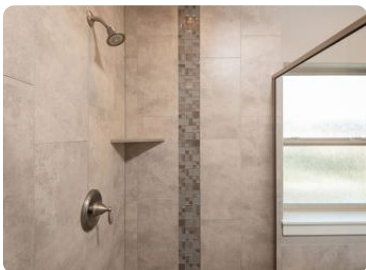
Subject Property This Listing

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	3	3
Total Baths	2	3
Full Baths	2	2
Partial Baths	-	1
Living Area (sq ft)	2,055	2,055
Building Area (sq ft)	2,055	2,055
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	-
Garage (spaces)	0	2
Year Built	2017	2017
Roofing	-	Composition
Heating	-	Forced Air, Natural Gas
Cooling	-	Central Air
Fireplaces	1	Yes
Basement	-	None
Foundation	-	Stemwall
Construction	-	Frame
Number of Units	0	-
Number of Stories	2	Two

Listing Courtesy of Avenir Realty



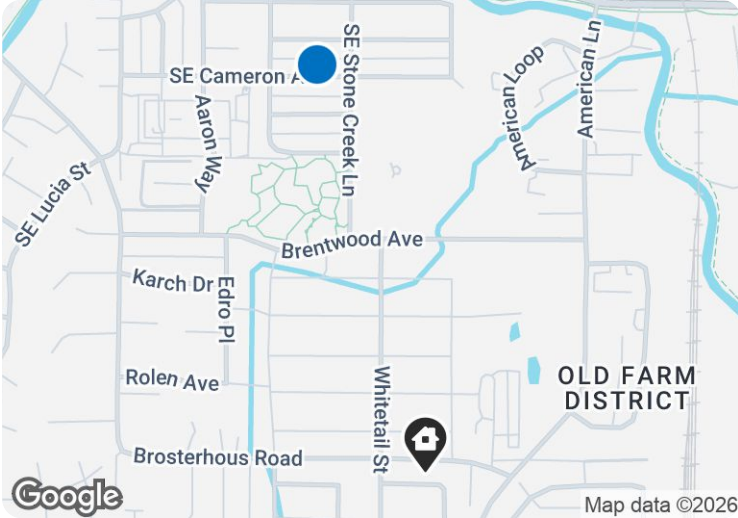
Photos



20637 SE Gemstone Ave, Bend, OR 97702



8 20526 SE Cameron Ave Bend, OR 97702



Active / For Sale • Active: 7/30/2026

List Price

\$594,000

List Date 7/30/2026

Days in RPR 42

Similarity Score: 91

Similarities

Same total baths (3); year built matches (2020); lot size essentially identical (3,484 sf vs 3,485 sf).

Differences

Bedrooms lower (3 vs 4); living area smaller (1,983 sf vs 2,230 sf).

Score Notes

Same build year and very similar lot; smaller footprint and one fewer bedroom reduce functional parity.

Better than new with recent upgrades and a versatile small flex space, this beautiful bend home offers nearly 2,000 square feet of comfortable living. The open great room floor plan features gorgeous new flooring, a gas fireplace, oversized kitchen island, granite...

Subject Property This Listing

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	-	3
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	1,983	1,983
Building Area (sq ft)	1,983	1,983
Lot Size	3,485 sq ft	3,484 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	-
Garage (spaces)	0	2
Year Built	2019	2020
Roofing	-	Composition
Heating	-	Forced Air, Natural Gas
Cooling	-	Central Air
Fireplaces	-	Yes
Basement	-	None
Foundation	-	Stemwall
Construction	-	Frame
Number of Units	0	-
Number of Stories	2	Two

Listing Courtesy of RE/MAX Key Properties

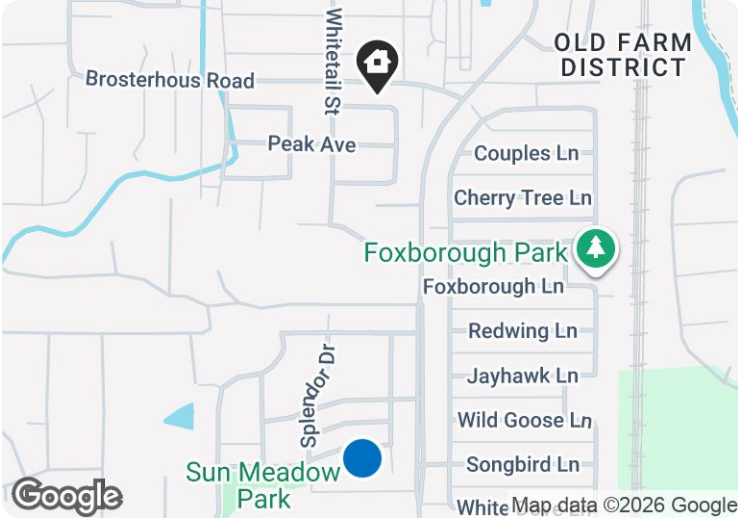


Photos



9

61202 Dayspring Dr Bend, OR 97702



Active / For Sale

Active: 8/4/2026

List Price

\$649,000

List Date 8/4/2026

Days in RPR 37

Similarity Score: 90

Similarities

Same layout (4 beds, 3 baths); living area reasonably close (2,139 sf vs 2,230 sf).

Differences

Lot size larger (4,356 sf vs 3,485 sf); older build (2005 vs 2020).

Score Notes

Matches bed/bath count with near-subject interior size; older neighborhood vintage and somewhat larger lot.

Motivated sellers have secured their next home and welcome all serious offers! discover this beautifully maintained 4-bed, 3-bath, 2,139 sq ft home on dayspring drive, located in the highly desirable sun meadow neighborhood. The heart of the...

Subject Property

This Listing

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	3	4
Total Baths	3	3
Full Baths	2	2
Partial Baths	1	1
Living Area (sq ft)	2,139	2,139
Building Area (sq ft)	2,139	2,139
Lot Size	4,356 sq ft	4,356 sq ft
Lot Dimensions	4356 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2005	2005
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	1	Yes
Basement	–	None
Foundation	–	Concrete Perimeter
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Listing Courtesy of Stellar Realty Northwest

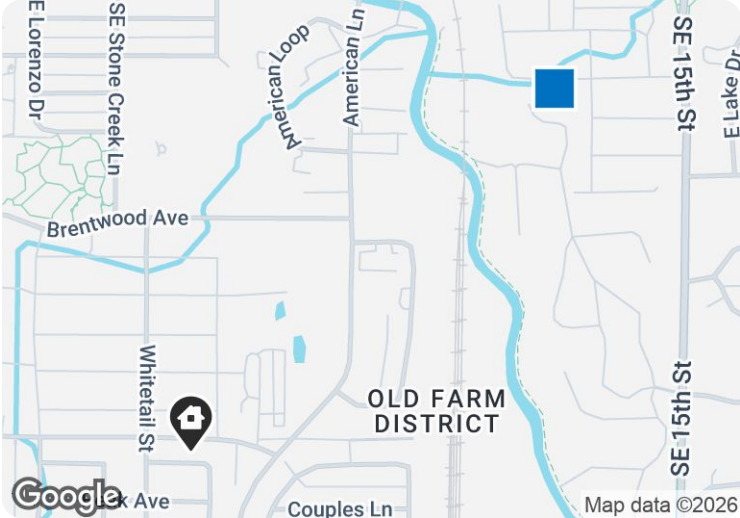
Photos



20637 SE Gemstone Ave, Bend, OR 97702



10 20745 SE Iron Horse Ln Bend, OR 97702



Closed / For Sale • Sold Date: 6/12/2026, MLS Listing 220221052: 5/5/2026

Subject Property **This Property**

Closed Price

\$625,000

Closed Date 6/12/2026
Days in RPR 10

Similarity Score: 88

Similarities
Same total baths (3); lot size close (3,920 sf vs 3,485 sf); year built close (2021 vs 2020).

Differences
Bedrooms lower (3 vs 4); living area smaller (2,042 sf vs 2,230 sf).

Score Notes
Comparable site scale and modern build year; smaller plan and fewer bedrooms than the subject.

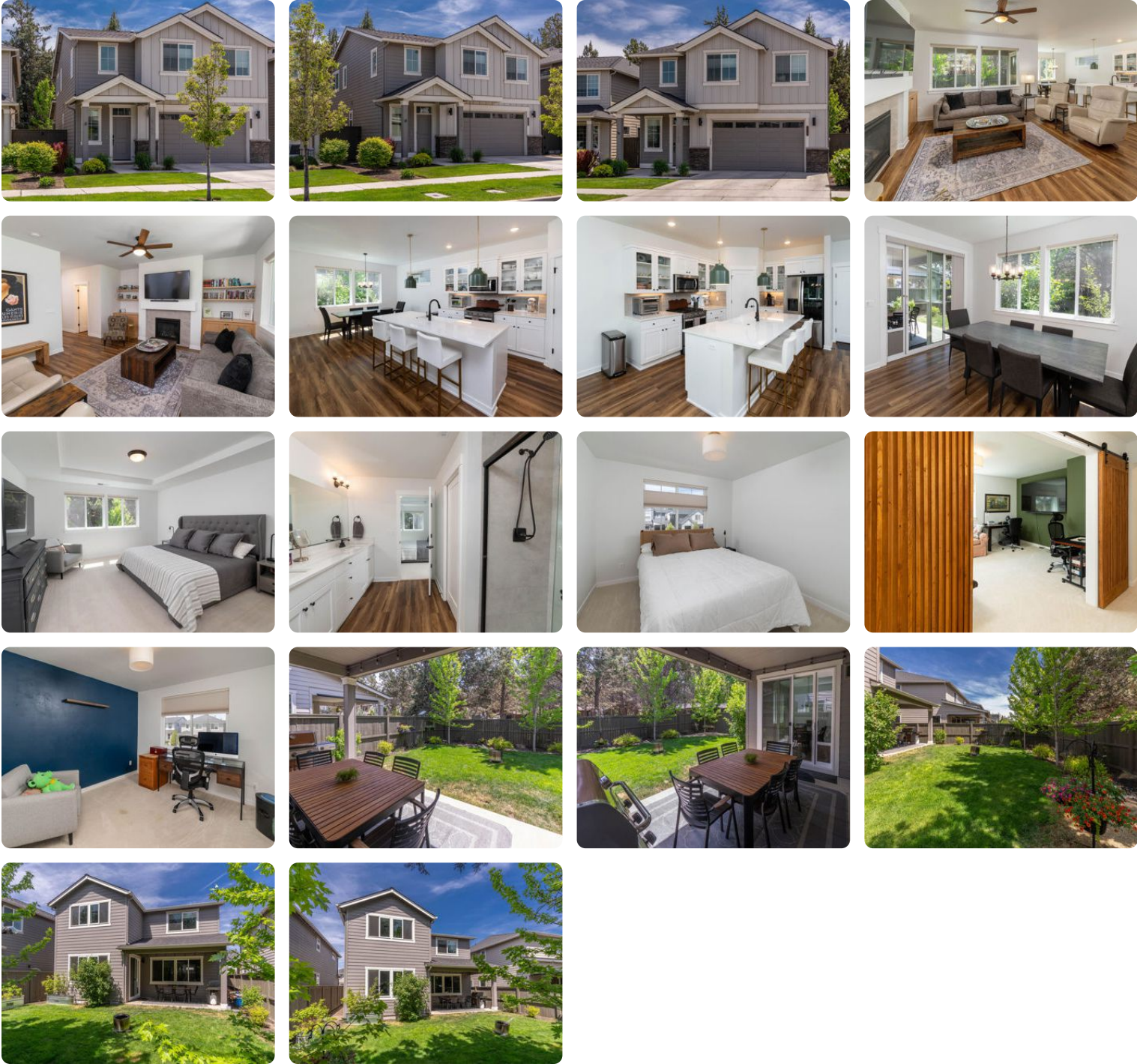
Beautifully maintained and better than new, this upgraded caldwell plan blends thoughtful design with a prime bend location. Offering quartz counters, a farmhouse sink, custom lighting, and built-ins, it delivers modern comfort. The flexible loft works as a bonus...

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	3
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	2,042	2,042
Building Area (sq ft)	2,042	2,042
Lot Size	3,920 sq ft	3,920 sq ft
Lot Dimensions	3920 SF	–
Garage	Yes	Yes
Garage (spaces)	0	2
Year Built	2021	2021
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	–	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Courtesy of Stellar Realty Northwest

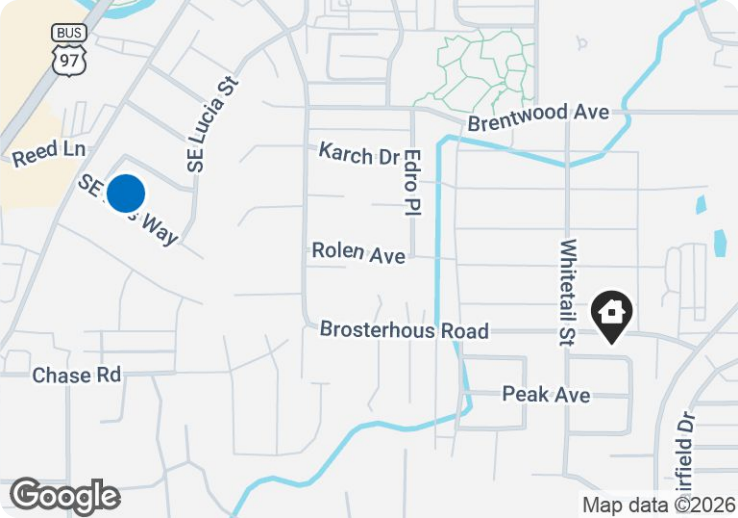


Photos





11 20348 Lois Way Bend, OR 97702



Active / For Sale • Active: 7/7/2026

List Price

\$629,000

List Date 7/7/2026

Days in RPR 65

Similarity Score: 88

Similarities

Same layout (4 beds, 3 baths); living area relatively close (2,325 sf vs 2,230 sf).

Differences

Lot size larger (5,227 sf vs 3,485 sf); older build (2016 vs 2020).

Score Notes

Functional layout aligns well; larger lot and older construction may reflect different micro-market and finish levels.

Spacious 2,325 square foot home with 4 bedrooms, 2.5 bathrooms, fully fenced with air conditioning has many upgrades including: beautiful new waterproof flooring, solid-surface countertops in the kitchen with breakfast bar, stainless steel appliances with...

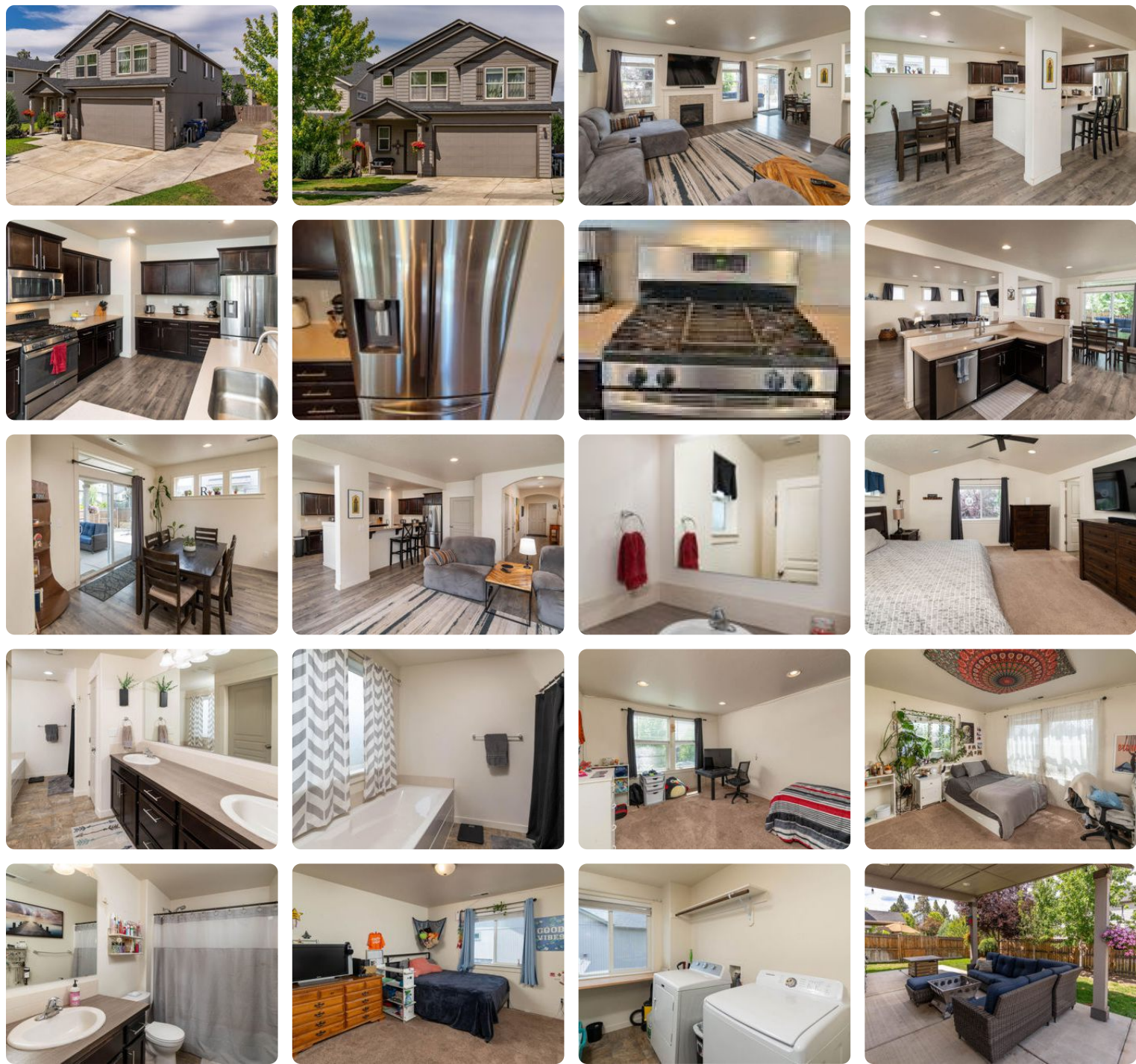
Subject Property This Listing

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	3	4
Total Baths	2	3
Full Baths	2	2
Partial Baths	–	1
Living Area (sq ft)	2,325	2,325
Building Area (sq ft)	2,325	2,325
Lot Size	5,227 sq ft	5,227 sq ft
Lot Dimensions	5227 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2016	2016
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	Central Air
Fireplaces	1	Yes
Basement	–	None
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Listing Courtesy of RE/MAX Key Properties



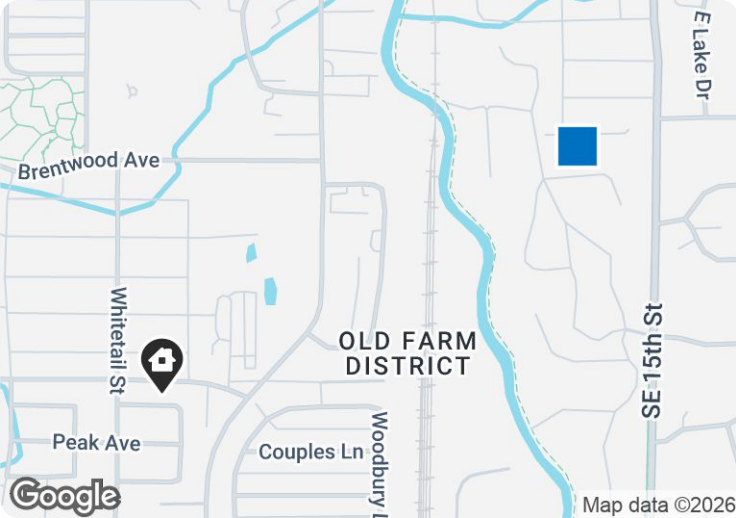
Photos



20637 SE Gemstone Ave, Bend, OR 97702



12 20777 SE Shea Ct Bend, OR 97702



Closed / For Sale • Sold Date: 8/11/2026, MLS Listing 220220796: 5/6/2026

Subject Property **This Property**

Closed Price
\$600,000

Closed Date 8/11/2026
Days in RPR 71

Similarity Score: 86

Similarities

Same total baths (3).

Differences

Bedrooms lower (3 vs 4); living area smaller (1,841 sf vs 2,230 sf); lot size larger (4,791 sf vs 3,485 sf); older build (2016 vs 2020).

Score Notes

Matches bath count but is a smaller, earlier-vintage home with a larger lot and fewer bedrooms.

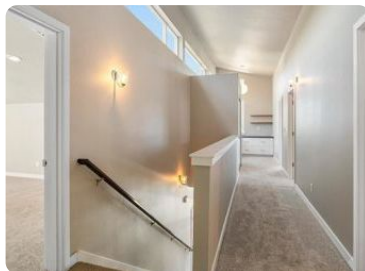
Shows better than new! extensively updated modern contemporary home in a convenient se bend location close to larkspur park and a quick jaunt to the old mill district and farewell bend park. This striking 3bd/2.5ba home has been transformed with...

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	3	3
Total Baths	2	3
Full Baths	2	2
Partial Baths	-	1
Living Area (sq ft)	1,841	1,841
Building Area (sq ft)	1,841	1,841
Lot Size	4,792 sq ft	4,791 sq ft
Lot Dimensions	4792 SF	-
Garage	Yes	-
Garage (spaces)	0	2
Year Built	2016	2016
Roofing	-	Composition
Heating	-	Forced Air, Natural Gas
Cooling	-	Central Air
Fireplaces	1	Yes
Basement	-	None
Foundation	-	Stemwall
Construction	-	Frame
Number of Units	0	-
Number of Stories	2	Two

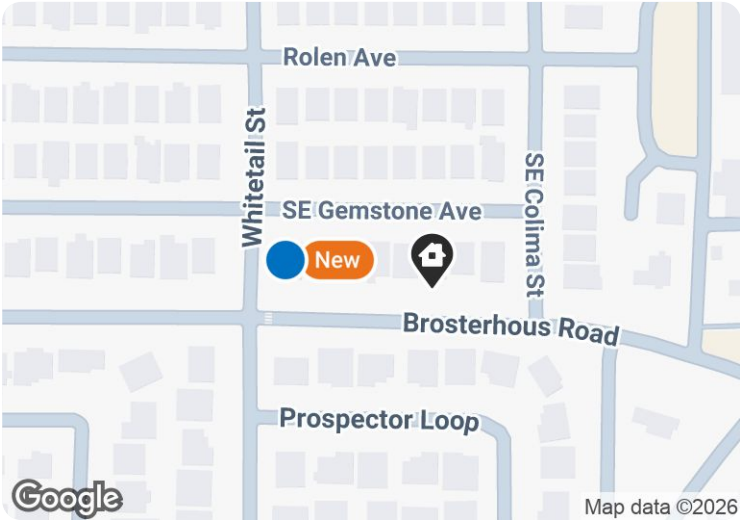
Courtesy of Works Real Estate



Photos



13 20621 SE Gemstone Ave Bend, OR 97702



Open Active / For Sale · New, Active: 8/26/2026

Subject Property This Listing

List Price

\$575,000

List Date 8/26/2026

Days in RPR 15

Similarity Score: 100

Similarities

Same living area (2,230 sf); same bed/bath count (4 beds, 3 baths); lot size essentially identical (3,484 sf vs 3,485 sf); year built very close (2021 vs 2020).

Differences

–

Score Notes

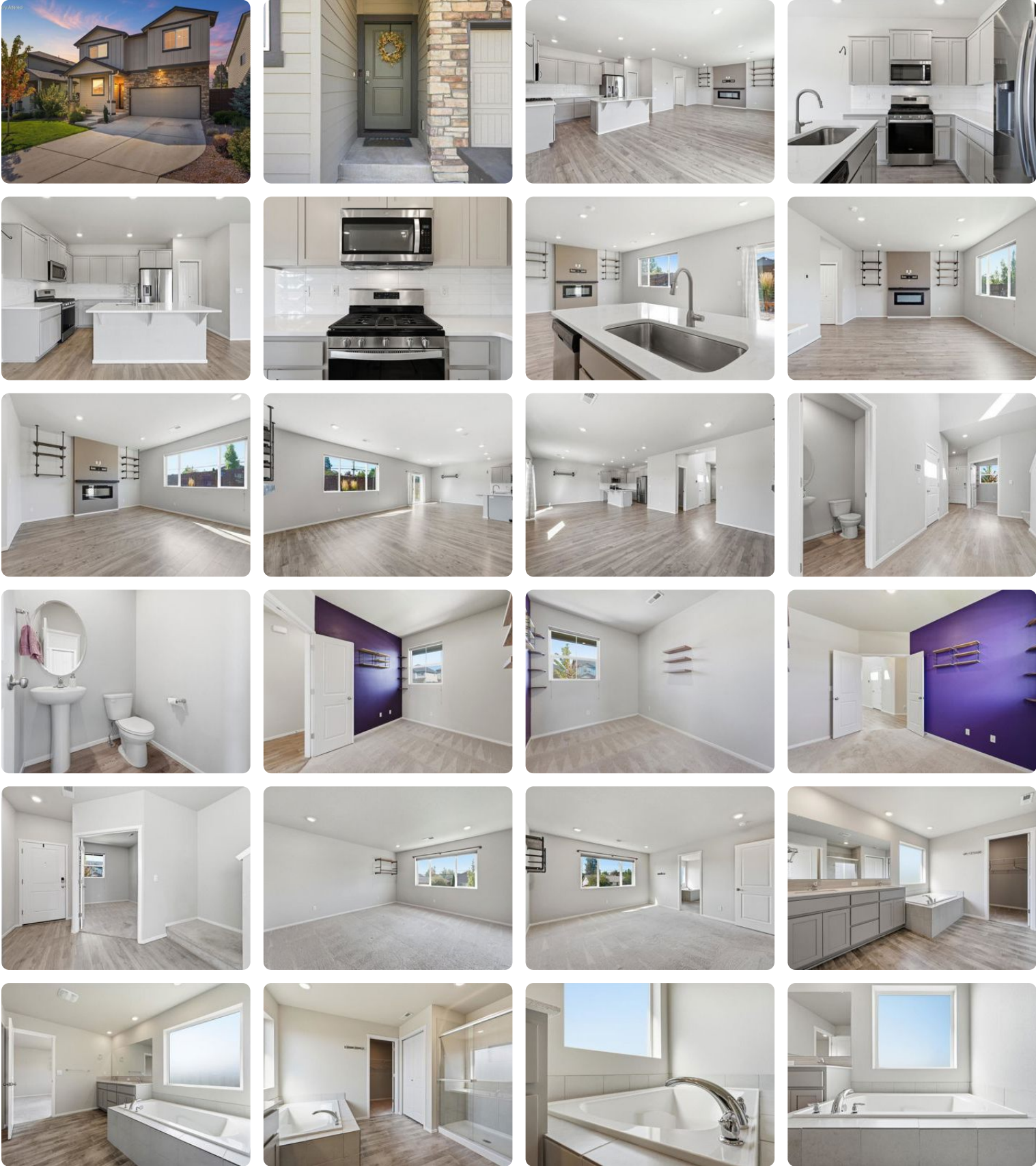
Closest match on size, layout, and site; nearly identical footprint and bedrooms/baths with only a 1-year newer build.

Built in 2021 in stone creek. Four bedrooms, three baths, 2,230 square feet, with a main-level home office. Open floor plan, high ceilings, large kitchen island, solid surface counters, stainless appliances. Upstairs, the primary suite has a soaking tub, walk-in...

	Public Facts	Listing Facts	Agent Refinements
Property Type	Single Family	Single Family	–
Property Subtype	Single Family Residential	Single Family Residence	–
Bedrooms	–	4	4
Total Baths	–	3	3
Full Baths	–	2	–
Partial Baths	–	1	–
Living Area (sq ft)	2,230	2,230	–
Building Area (sq ft)	2,230	2,230	–
Lot Size	3,485 sq ft	3,484 sq ft	–
Lot Dimensions	3485 SF	–	–
Garage	Yes	–	Yes
Garage (spaces)	0	2	2
Year Built	2021	2021	–
Roofing	–	Composition	–
Heating	–	Forced Air, Natural Gas, Solar Leased	–
Cooling	–	Central Air	–
Fireplaces	–	Yes	–
Foundation	–	Stemwall	–
Construction	–	Frame	–
Number of Units	0	–	–
Number of Stories	2	Two	–

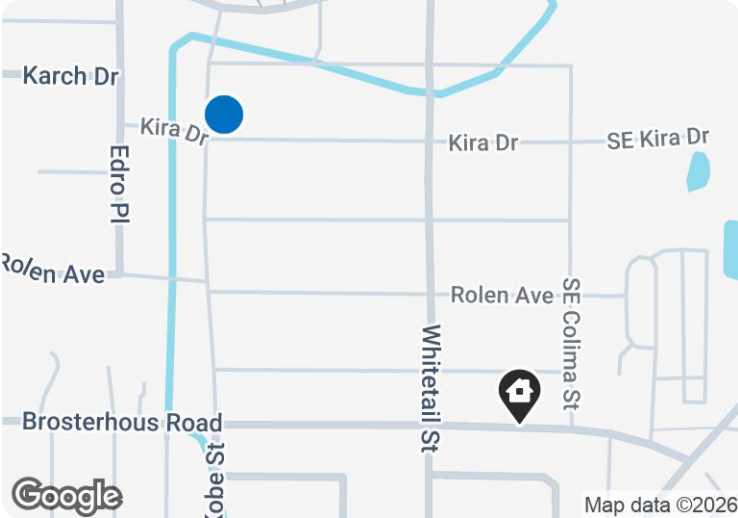
Listing Courtesy of Real Broker

Photos





14 20568 Kira Dr Bend, OR 97702



Open Active / For Sale • Active: 5/29/2026

List Price

\$624,990

List Date 5/29/2026

Days in RPR 104

Similarity Score: 85

Similarities

Same total baths (3); living area close (2,160 sf vs 2,230 sf).

Differences

Bedrooms lower (3 vs 4); lot size larger (3,920 sf vs 3,485 sf); newer build (2026 vs 2020).

Score Notes

Good size and bath match, but different bedroom count and much newer construction can signal a different product tier.

Move in ready by august-the williamson- the grand two-story entry & spacious great room make this home functional and appealing. Entertain in the open kitchen w/ quartz countertop island facing a beautiful warm & inviting stone surround fireplace...

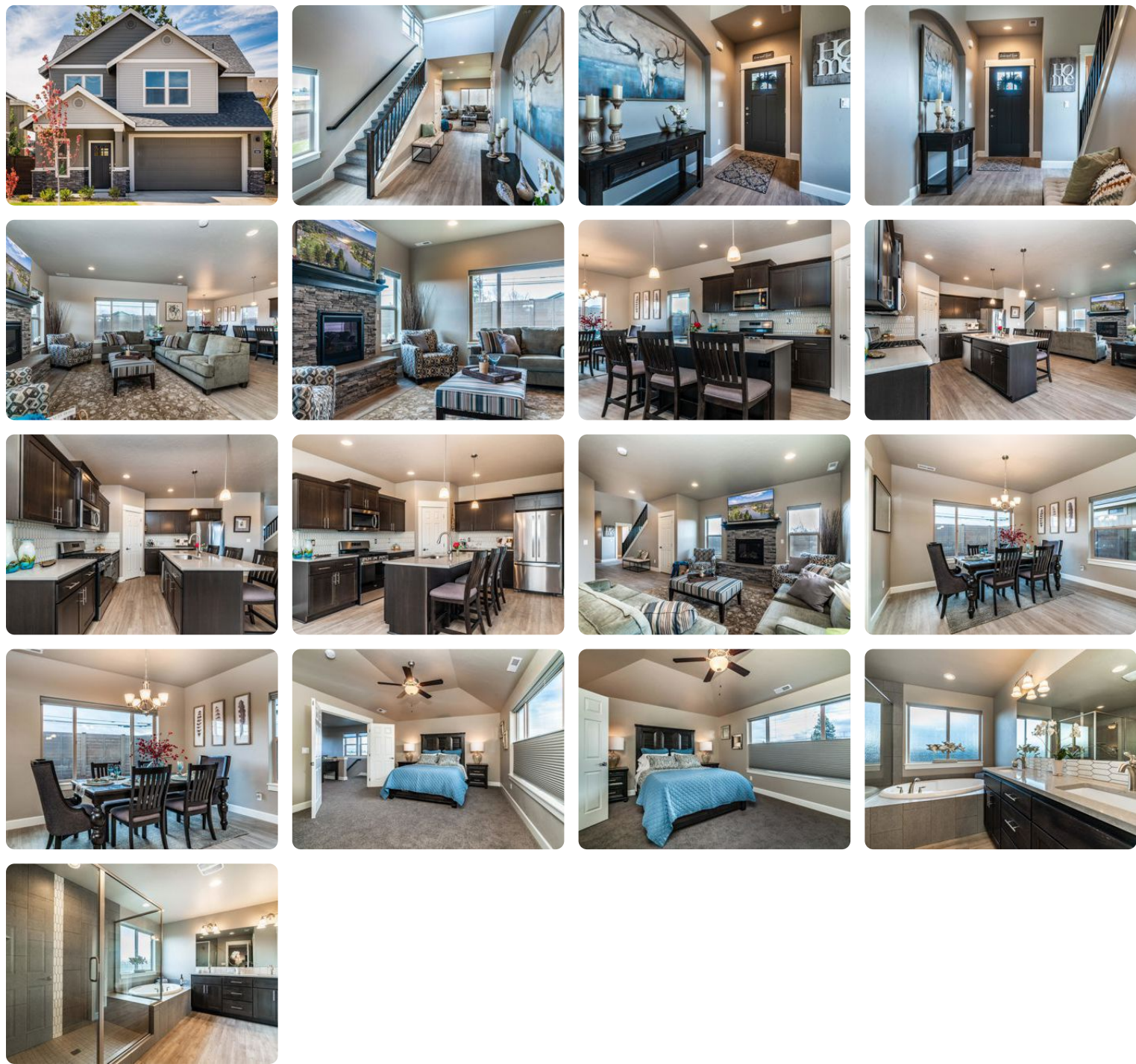
Subject Property This Listing

	Public Facts	Listing Facts
Property Type	Lot/Land	Single Family
Property Subtype	Residential-Vacant Land	Single Family Residence
Bedrooms	-	3
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	-	2,160
Building Area (sq ft)	-	2,160
Lot Size	3,920 sq ft	3,920 sq ft
Lot Dimensions	3920 SF	-
Garage (spaces)	0	2
Year Built	-	2026
Roofing	-	Composition
Heating	-	Forced Air, Natural Gas
Cooling	-	None
Fireplaces	-	Yes
Basement	-	None
Foundation	-	Stemwall
Construction	-	Frame
Number of Units	0	-
Number of Stories	-	Two

Listing Courtesy of Stellar Realty Northwest

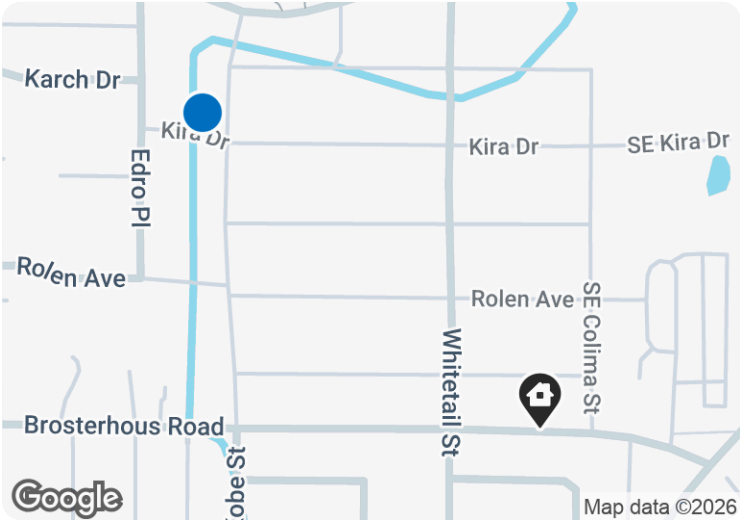


Photos





15 20560 Kira Dr Bend, OR 97702



Open Active / For Sale • Active: 5/29/2026

Subject Property This Listing

List Price

\$579,990

List Date 5/29/2026

Days in RPR 104

Similarity Score: 81

Similarities

Same total baths (3).

Differences

Bedrooms lower (3 vs 4); living area smaller (1,904 sf vs 2,230 sf); lot size larger (4,356 sf vs 3,485 sf); newer build (2025 vs 2020).

Score Notes

Bath count aligns, but the plan is smaller with fewer bedrooms; newer build year may reflect different finishes and standards.

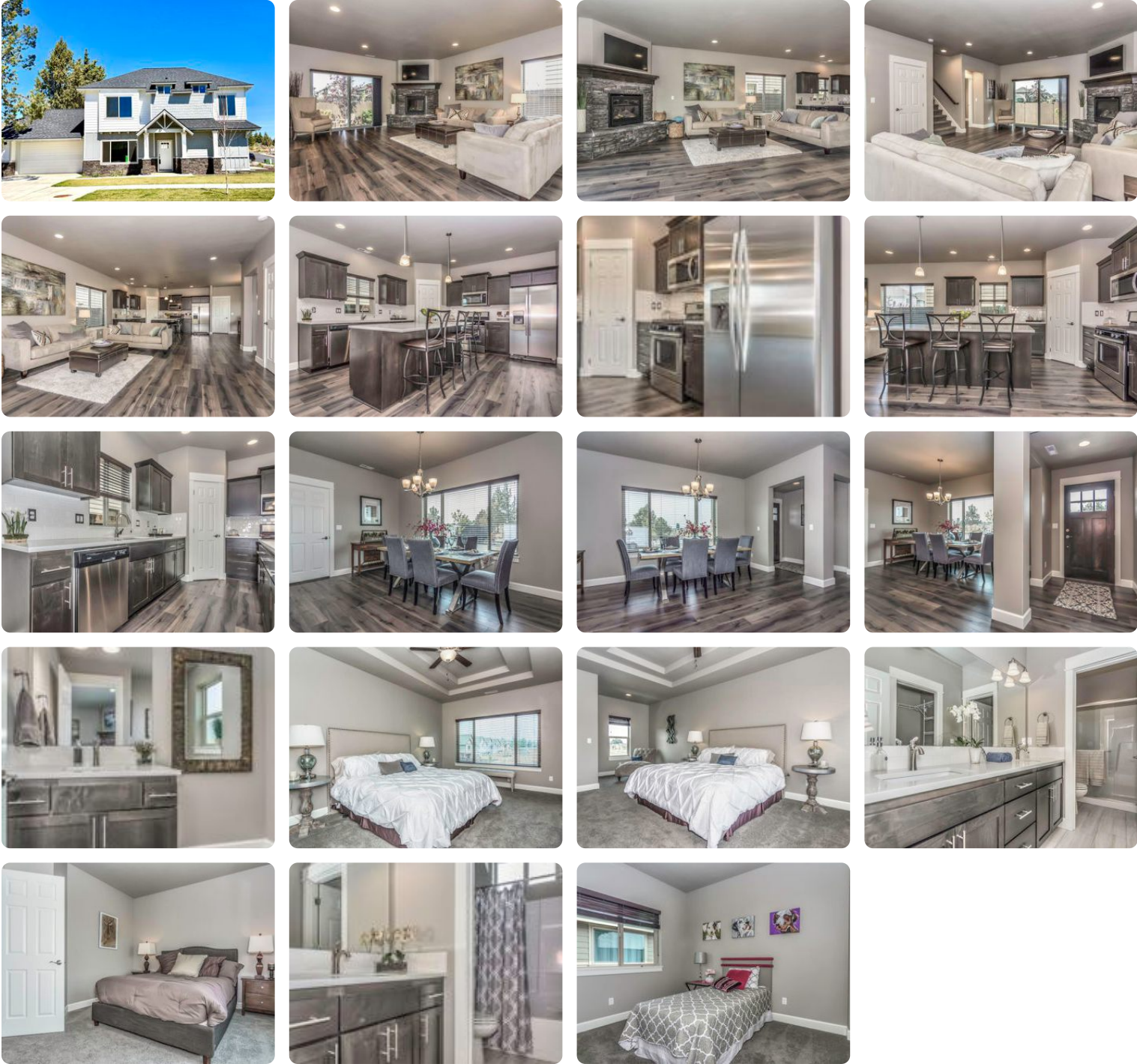
Move in ready. The rutledge-the stunning open great room makes this home functional and appealing. Entertain in the spacious and open kitchen with quartz countertop island facing a beautiful warm and inviting stone surround fireplace. Your master...

	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	–	3
Total Baths	–	3
Full Baths	–	2
Partial Baths	–	1
Living Area (sq ft)	1,904	1,904
Building Area (sq ft)	1,904	1,904
Lot Size	4,356 sq ft	4,356 sq ft
Lot Dimensions	4356 SF	–
Garage	Yes	–
Garage (spaces)	0	2
Year Built	2024	2025
Roofing	–	Composition
Heating	–	Forced Air, Natural Gas
Cooling	–	None
Fireplaces	–	Yes
Foundation	–	Stemwall
Construction	–	Frame
Number of Units	0	–
Number of Stories	2	Two

Listing Courtesy of Stellar Realty Northwest



Photos



20637 SE Gemstone Ave, Bend, OR 97702

Active Comp Property Stats

Average List Price

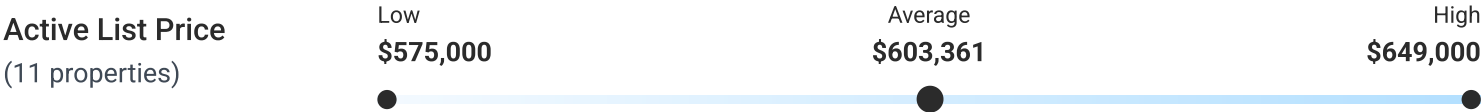
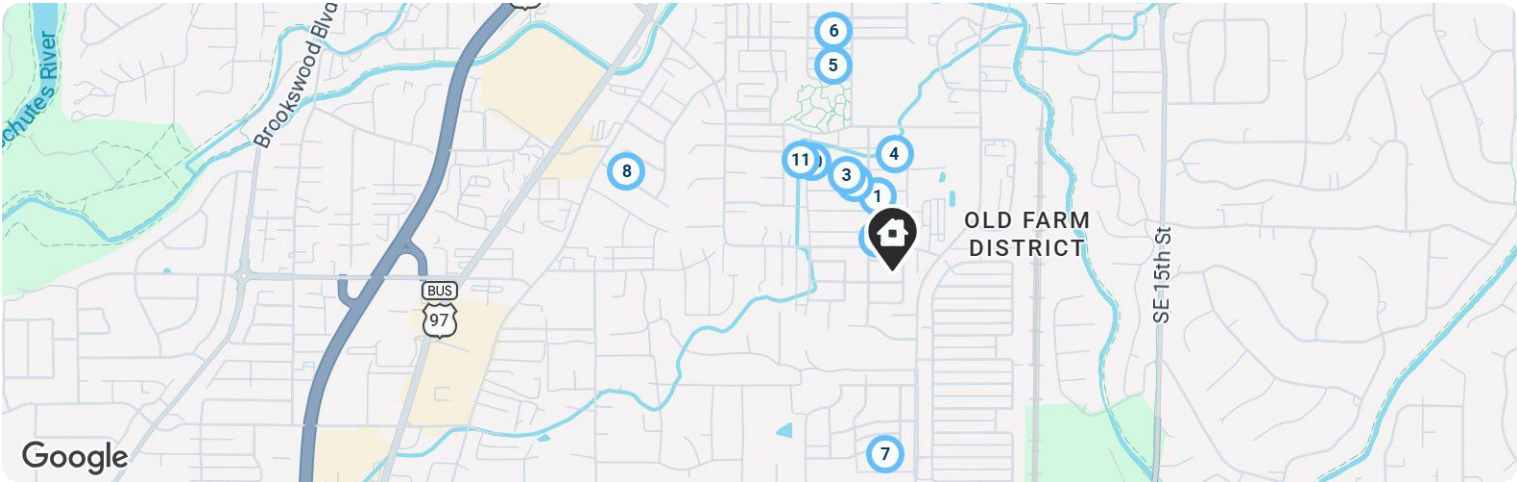
Average \$/Sqft

Average Days in RPR

\$603,361

\$284

78



Property Facts	Low	Average	High
Price per Sqft	\$257	\$284	\$305
Age	21	6	-
Living Area (sqft)	1,904	2,131	2,335
Lot Size (sqft)	3,484	3,841	5,227
Days in RPR	15	78	139
Price per Bedroom	143,750	168,901	208,330



Closed Comp Property Stats

Average Closed Price

Average \$/Sqft

Average Days Until Contract

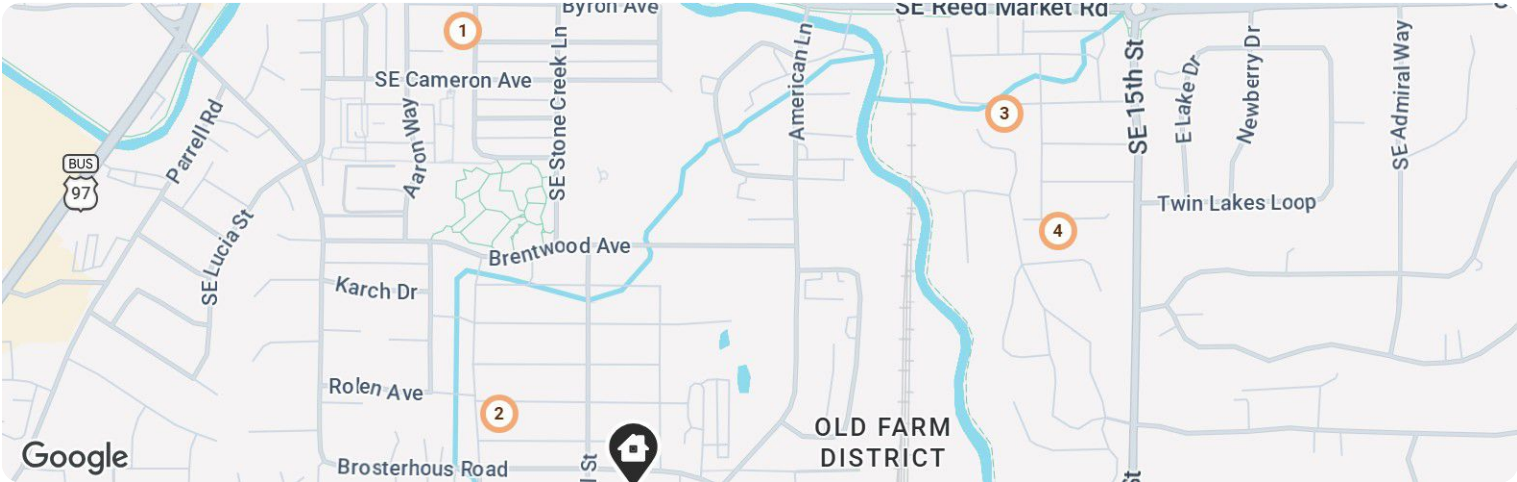
Average Sold to List Price %

\$607,475

\$297

34

99.5%



Property Facts	Low	Average	High
Price per Sqft	\$278	\$297	\$326
Sold to List Price %	98%	99.5%	100%
Age	10	6	5
Living Area (sqft)	1,841	2,051	2,219
Lot Size (sqft)	3,484	3,920	4,791
Days Until Contract	10	34	71
Days in RPR	10	34	71
Price per Bedroom	123,980	181,828	208,333



20637 SE Gemstone Ave, Bend, OR 97702

Price Strategy Options

Below Market

\$575,000

This price is intentionally a touch below today's core comp band to drive urgency and increase the odds of multiple offers and stronger terms. It's most appropriate if the home is not fully updated, has condition items, or you want a faster-than-average sale timeline.

- Anchors to the closest like-for-like active comp at 20621 SE Gemstone Ave (same 4/3, ~2,230 sf lot/size nearly identical) listed at \$575,000 (\$257/sf) after a recent -1.71% reduction—pricing here makes you the obvious value option.
- Compared to nearby 4/3 actives around \$256–\$281/sf (20625 SE Slate at \$256/sf; 20599 Kira at \$281/sf), \$575k positions the subject at ~\$259/sf (2230 sf), below most of the active set.
- Recent closed support is higher: 61593 SE Lorenzo sold \$619,900 (\$279/sf) in 13 days—so \$575k is a clear discount to last proven contract pricing.
- Market signal: 3.97 months supply (down ~10.79% MoM) suggests supply is tightening, but the average sold-to-list is -1.71% (softening), so being slightly under market helps you win attention without needing later reductions.

Market Aligned

\$610,000

AI Recommendation

This targets the center of the most defensible value range based on the closest comps' \$/sf and the most relevant recent closings. It aims for a full-price (or near full-price) offer with normal negotiation and a marketing period similar to the better-performing comps.

- Closed comp 61593 SE Lorenzo (2020 build, similar size at 2,219 sf) sold for \$619,900 at \$279/sf with an offer accepted in 13 days—strong indicator of where the market has supported pricing for similar product.
- Closed comp 20571 Rolan (smaller at 2,101 sf, 3/3) sold \$585,000 at \$278/sf—adjusting for the subject's extra bedroom and larger living area supports being above this sale.
- Active comp set spans roughly \$256–\$299/sf; placing the subject around \$274/sf (\$610k / 2,230 sf) sits between the low \$/sf listings (20621 Gemstone at \$257/sf) and the higher \$/sf listings that appear more aspirational (e.g., 20526 Cameron at \$299/sf).
- HOA dues in the immediate neighborhood cluster around ~\$241–\$272/month on similarly sized homes; the subject will be compared within that affordability window, supporting a mid-band price rather than the top of the range.
- Market signal: average sold-to-list is -1.71% and drifting down (-0.38% MoM), so market-aligned pricing reduces the risk of chasing the

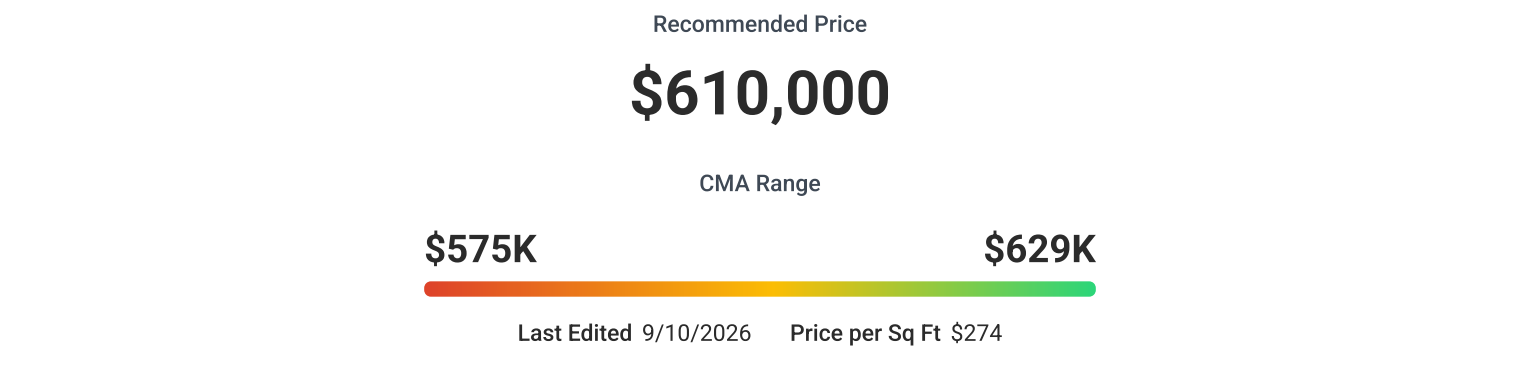
Above Market

\$629,000

This is a premium price that only makes sense if the home is truly turnkey—high-end finishes, excellent maintenance, and strong presentation (staging, photography, curb appeal). Expect a longer marketing window and be prepared for negotiation or a strategic price improvement if activity is light in the first 14–21 days.

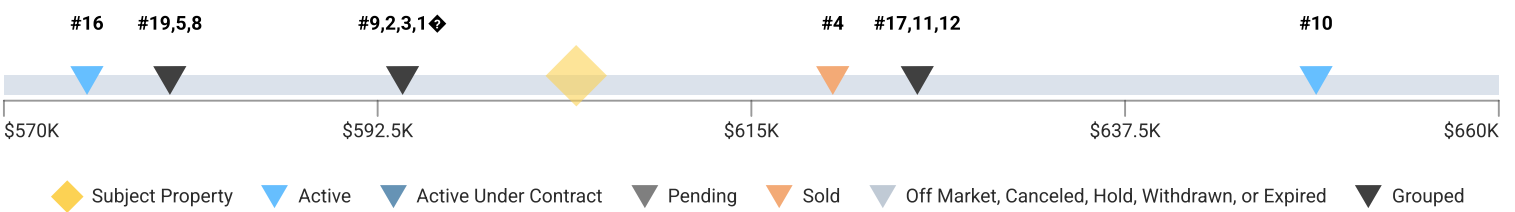
- Premium positioning versus the closest match 20621 SE Gemstone at \$575,000 (\$257/sf): \$629k implies ~\$282/sf—requiring clearly superior condition/updates to justify the spread.
- Some actives are already testing higher \$/sf (20637 SE Nina at \$296/sf; 20526 SE Cameron at \$299/sf) and have longer days on market (79 and 42 DOM), suggesting the top end is more price-sensitive right now.
- Closed support tops out at \$625,000 (\$306/sf) for 20745 SE Iron Horse (smaller at 2,042 sf, different lot/HOA profile), indicating buyers will pay up, but you'll need a compelling reason versus the more directly comparable Gemstone/Slate models.
- Price reductions on actives (e.g., 20621 Gemstone and 20599 Kira) show buyers are reacting to overpricing; if you go high, plan a 'momentum' reduction within ~15 days if showings are below target.
- Market signal: months supply is tightening (3.97, down ~10.79% MoM), but sold-to-list is negative (-1.71%), so an above-market launch should be paired with strong cond

Pricing Strategy



Range of Comparable Properties

Compares the estimated value of the subject property with the comps selected in the CMA.



Price Rationale

List at \$610,000 to align with the strongest closed support while still competing well against nearby actives that are showing price sensitivity. This gives you room to negotiate while maximizing the likelihood of an offer in the first 2–4 weeks without relying on later price cuts.

- The best closed anchor is 61593 SE Lorenzo at \$619,900 (\$279/sf) with a quick 13 days to offer—\$610k keeps you close to that proven level while remaining attractive versus current actives.
- At \$610k the subject is ~\$274/sf (2,230 sf), which is above the lowest active comp \$/sf (20621 Gemstone at \$257/sf) but below the higher \$/sf actives that are sitting longer (e.g., Nina/Cameron near ~\$296–\$299/sf).
- Recent closed 20571 Rolan (\$585k, \$278/sf) is smaller and 3-bed; adjusting for size/utility supports pricing the subject modestly higher than that sale.
- Comp stats show sold pricing averaging about \$297/sf, but the most similar immediate-neighborhood evidence is clustering closer to the high-\$270s/low-\$280s per sf—supporting \$610k as the most defensible ‘appraisal-friendly’ target.
- Market signal: with average sold-to-list at -1.71% and slipping slightly MoM, launching at market (not aspirational) improves your odds of clean terms and avoids losing momentum to a later reduction.

20637 SE Gemstone Ave, Bend, OR 97702**AI Summary****Pricing Assessment**

\$610,000 is the selected “market-aligned / suggested list price” and sits near the most defensible closed-sale anchor (61593 SE Lorenzo at \$619,900, 13 days to acceptance, 100% sold-to-list).

At 2,230 sf, \$610,000 implies ~\$274/sf—above the closest like-for-like active (20621 SE Gemstone at \$257/sf, \$575,000) but below several higher \$/sf actives that are sitting longer (e.g., Nina/Cameron ~ \$296–\$299/sf).

Closed comps suggest buyers are willing to pay high-\$270s to low-\$280s \$/sf for similar product when priced correctly (Lorenzo \$279/sf; Rolan \$278/sf), making \$610k appraisal-friendly if condition is consistent with the neighborhood set.

Broader comp stats show an average sold \$/sf of \$297, but the most similar immediate-neighborhood evidence clusters lower; pricing at \$610k avoids “aspirational” positioning in a market where sold-to-list is negative (-1.71%).

Inventory is tightening (3.97 months supply, down ~10.79% MoM), which supports a firmer price—but the softening sold-to-list trend (-1.71% and slipping) argues against pushing meaningfully above market without clear upgrades.

Buyer Psychology**Pros**

- Feels “fair” and defensible versus the best closed comp: \$610k is only ~1.6% below the \$619,900 sale at 61593 SE Lorenzo (very similar age/size), which reassures buyers the price is supported by recent contracts.
- Positions the home as a middle-of-pack value: not the cheapest (Gemstone at \$575k), but also not trying to be the top-priced option like the higher \$/sf actives that are lingering.
- Signals the seller is serious (not fishing), which can increase buyer willingness to write cleaner terms (inspection/repair limits, appraisal gap, flexible closing).
- If the home shows turnkey, \$610k can read like a “buy now before the next price drop elsewhere” option because many nearby actives have already reduced price.
- HOA cost appears within the neighborhood norm (many comps cluster roughly ~\$240–\$272/mo; some lower at ~\$90, but those may be different sub-associations). A mid-band list price can help buyers rationalize total monthly payment with dues included.

Cons

- The closest like-for-like active comp is materially lower: 20621 SE Gemstone (same 4/3 and same 2,230 sf) at \$575,000 creates an immediate “why is this \$35k more?” question. Buyers will look for a clear differentiator (condition, upgrades, lot position, views, better layout, better finishes).
- Multiple similar 4/3 actives are around \$595k–\$600k (Slate/Kira), so \$610k can feel like you’re pricing at/above the active competition even though several of those listings have sat 60–139 days (price sensitivity).
- Given the zip trend of selling ~1.71% below list on average, buyers may assume there’s room to negotiate and start slightly under ask (or wait to see if you reduce).
- If the home is not clearly superior to the \$575k Gemstone listing, buyers may perceive \$610k as “paying for the neighbor’s upgrades,” not yours—leading to fewer showings from price-sensitive segments.
- Any obvious negatives (busy location, less privacy, original builder finishes, deferred maintenance) will be punished more at \$610k because buyers mentally compare it to the \$575k ‘same model’ option.

20637 SE Gemstone Ave, Bend, OR 97702**Potential Outcome Scenarios****Scenario A: Turnkey presentation + clear differentiator vs \$575k active (Best Case)**

Expect solid first-2-week showing volume and a reasonable chance of an offer near ask. Most likely outcome is an offer at/near \$610k with normal concessions, because the \$619,900 closed comp (13 days, 100% sold-to-list) supports the number. Multiple offers are possible but not the base case given several nearby actives and the overall -1.71% sold-to-list trend.

Scenario B: Similar condition to the \$575k Gemstone active (Most Probable if no upgrades)

Showings may be steady but conversions slower; buyers use the \$575k comp as leverage. Likely offers cluster ~\$595k–\$605k (roughly in line with average sold-to-list discount and nearby actives), or buyers may wait for a reduction if you don't look meaningfully better than Gemstone.

Scenario C: Light activity or repeated "we liked it but price..." feedback (If market compares you to long-DOM actives)

If you don't generate strong early interest, you risk blending in with the 60–139 DOM actives (Slate/Kira/Nina), which can trigger the "overpriced bucket" perception. A strategic price improvement within ~14–21 days (often 1.5%–3%) may be needed to reset momentum.

AI Opinion

\$610,000 is generally market-aligned and defensible based on the strongest closed support (especially 61593 SE Lorenzo at \$619,900 with a fast acceptance and 100% sold-to-list). The main risk is the extremely close, same-size/same-bed-bath active at \$575,000, which will be the first comparison buyers make. If your client's home is notably more turnkey (better finishes, better lot position, upgrades, superior condition), \$610k is "just right." If it's similar to that neighbor listing, expect negotiation into the high-\$590s/low-\$600s or plan for a quick, modest reduction if early traffic is weak. Given 3.97 months of supply (tightening) but a -1.71% average sold-to-list (softening), pricing at \$610k is a better bet than pushing above-market, but you'll want strong presentation and a clear value story versus \$575k.

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