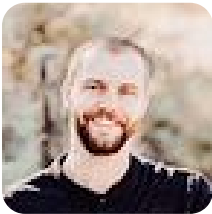




# 20621 SE Gemstone Ave Bend, OR 97702



## Corey Hanson

Realtor | ABR

Oregon Real Estate License #201230582

📞 Work (541) 241-9149 | 📞 Mobile (541) 241-4965

✉️ corey@centralorproperties.com

🌐 <https://centralorproperties.com>



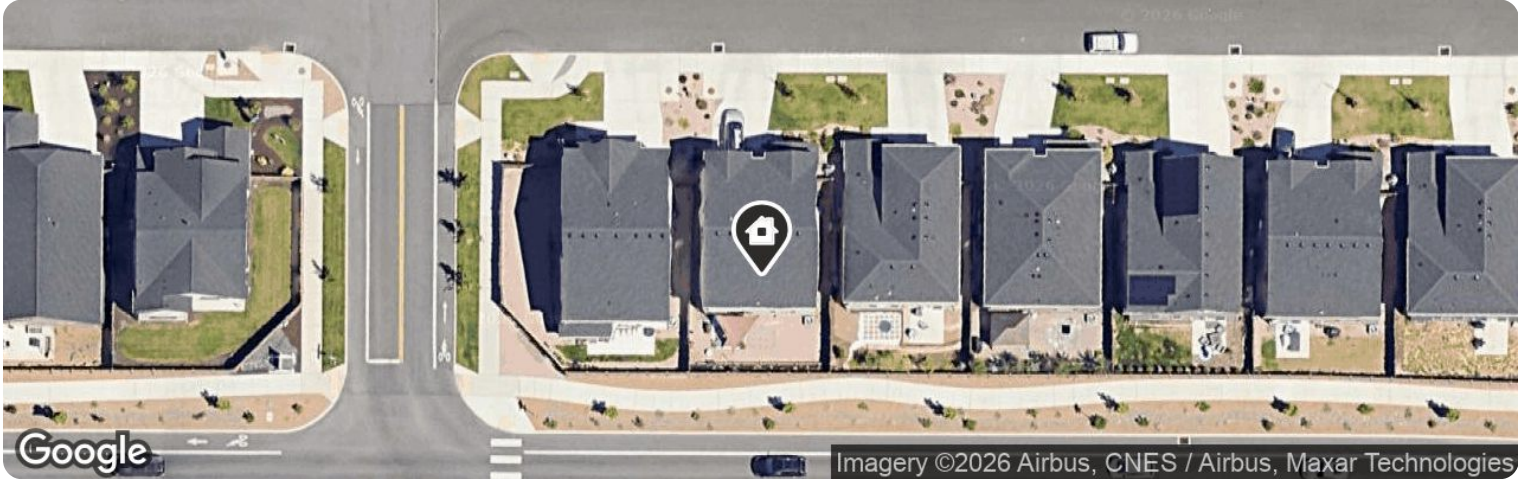
Real Broker LLC

Bend, OR 97702





# 20621 SE Gemstone Ave, Bend, OR 97702



**Off Market / Public Record** • Sold Date: 2/14/2025, Public Record

Closed Price  
**\$594,000**  
 Off Market Date 2/14/2025

CMA Recommended Price  
**\$615,000**  
 CMA Range  
**\$584.3K**                      **\$648.9K**  
 Last Edited 6/2/2026    Price per Sq Ft \$276

RVM®  
**\$607,500**  
 RVM® Updated 5/24/2026

RVM® Estimated Range                      RVM® Confidence  
 \$565K                      \$650K                      ★★★★★

RVM® Month Change                      RVM® Year Change  
 ↑ \$3,690                      ↑ 0.43%

**2,230** Sq Ft                      **3,485** Sq Ft

### Basic Facts

Type Single Family	Land Use Single Family Residential
Year Built 2021	APN/TaxID 181209 BD 00274
Price by SqFt \$272 per sq ft	Previously sold for \$594,000 on 2/14/2025

This report contains data and information that is publicly available and/or licensed from third parties and is provided to you on an "as is" and "as available" basis. The information is not verified or guaranteed. Neither this report nor the estimated value of a property is an appraisal of the property. Any valuation shown in this report has been generated by use of proprietary computer software that assembles publicly available property records and certain proprietary data to arrive at an approximate estimate of a property's value. Some portions of this report may have been provided by an RPR user; RPR is not responsible for any content provided by its users. RPR and its information providers shall not be liable for any claim or loss resulting from the content of, or errors or omissions in, information contained in this report.

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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	Yes
Garage (spaces)	0	2
Year Built	2021	–
Number of Units	0	–
Number of Stories	2	–

## Legal Description

Parcel Number	181209 BD 00274	Tax ID	281876
County	Deschutes County	Census Tract	410170020.021026
Carrier Route	C015	Abbreviated Description	LOT:207 SUBD:STONE CREEK PHASE 5 SEC/TWN/RNG/MER:SEC 09 TWN 18 RNG 12 MAP REF:181209-BD
Current Use	Single Family Residential		



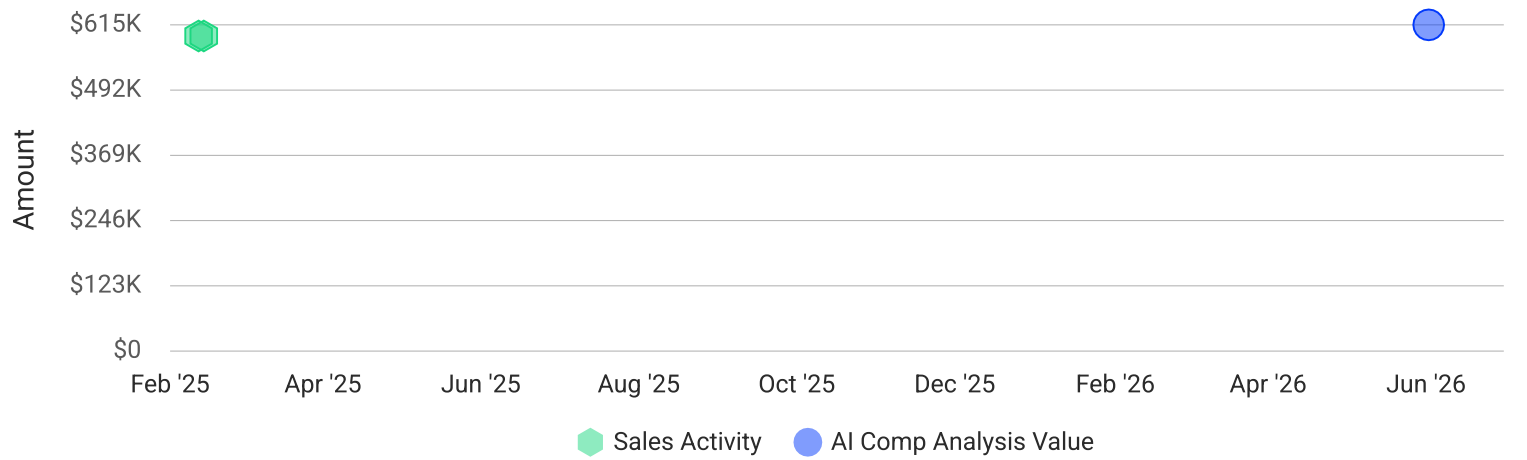
# 20621 SE Gemstone Ave, Bend, OR 97702

## Public Record History

### Tax

Assessment Year	2025	2024	2023	2022	2021
Total Assessed Value	\$218,340	\$211,990	\$205,820	\$43,820	\$43,820
Assessor Market Value Year	2025	2024	2023	2022	2021
Assessor Market Value - Land	\$186,230	\$186,230	\$186,230	\$91,480	\$91,480
Assessor Market Value - Improvements	\$435,320	\$394,320	\$417,900	-	-
Total Assessor Market Value	\$621,550	\$580,550	\$604,130	\$91,480	\$91,480
Total Tax Amount	\$3,689	\$3,549	\$3,290	\$3,165	\$694
Tax Account ID	281876	281876	281876	281876	281876

## Sales and Financing Activity



Date	Event	Amount
6/2/2026	AI Comp Analysis Value	\$615,000
2/14/2025	MLS Sale	\$594,000
2/12/2025	Sales Activity	\$594,000



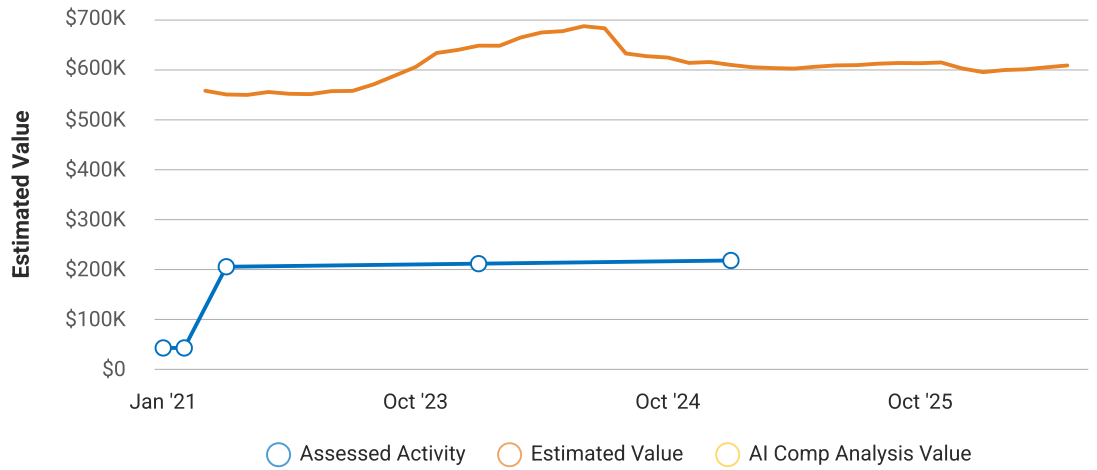


### Estimated Value

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

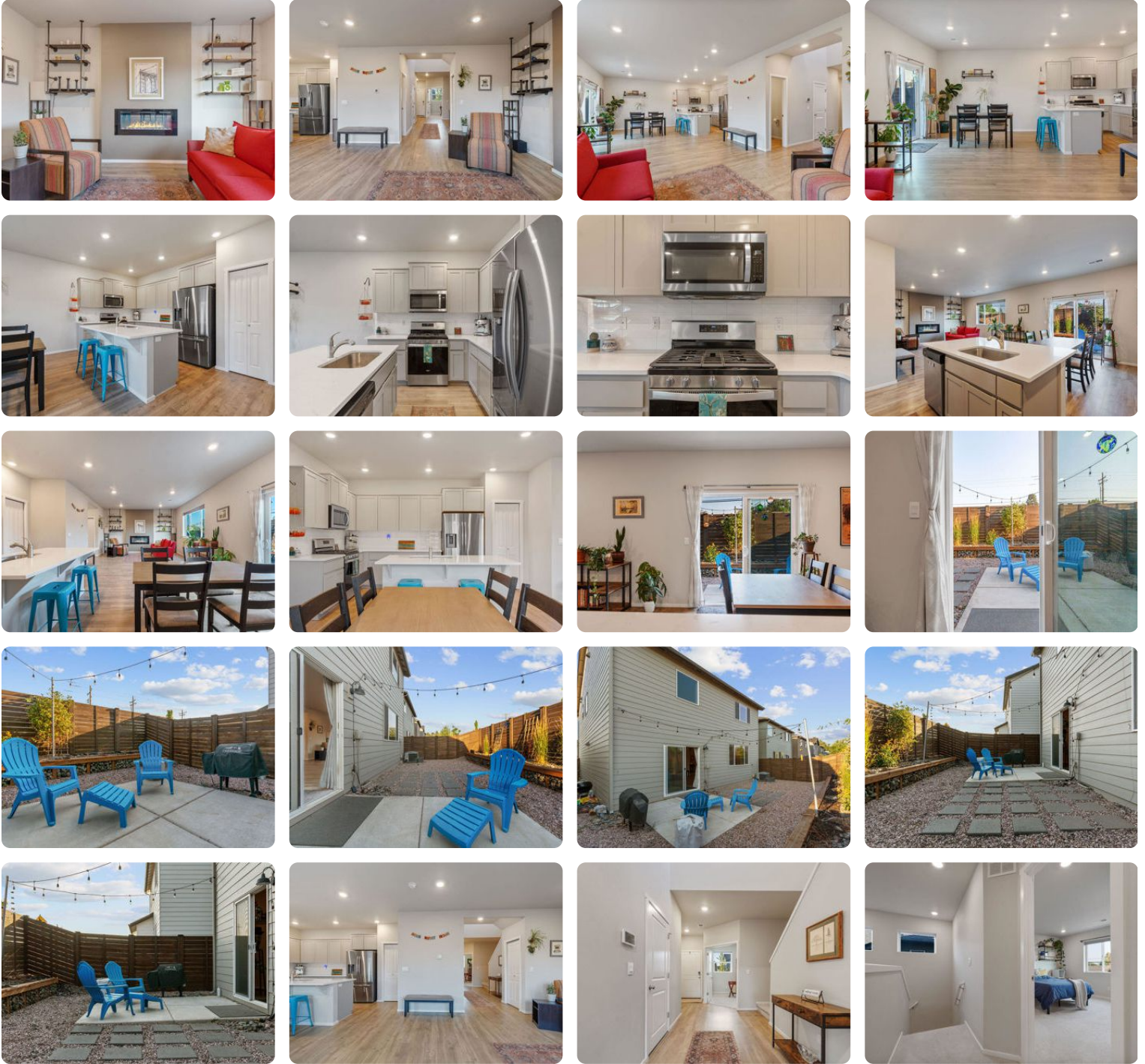
### Historical Photos





# Photos

## Historical Photos





# Photos

## Historical Photos



## Photos

### Historical Photos



## Pricing Summary

Closed Price

**\$594,000**

RVM®

**\$607,500**

CMA Recommended Price

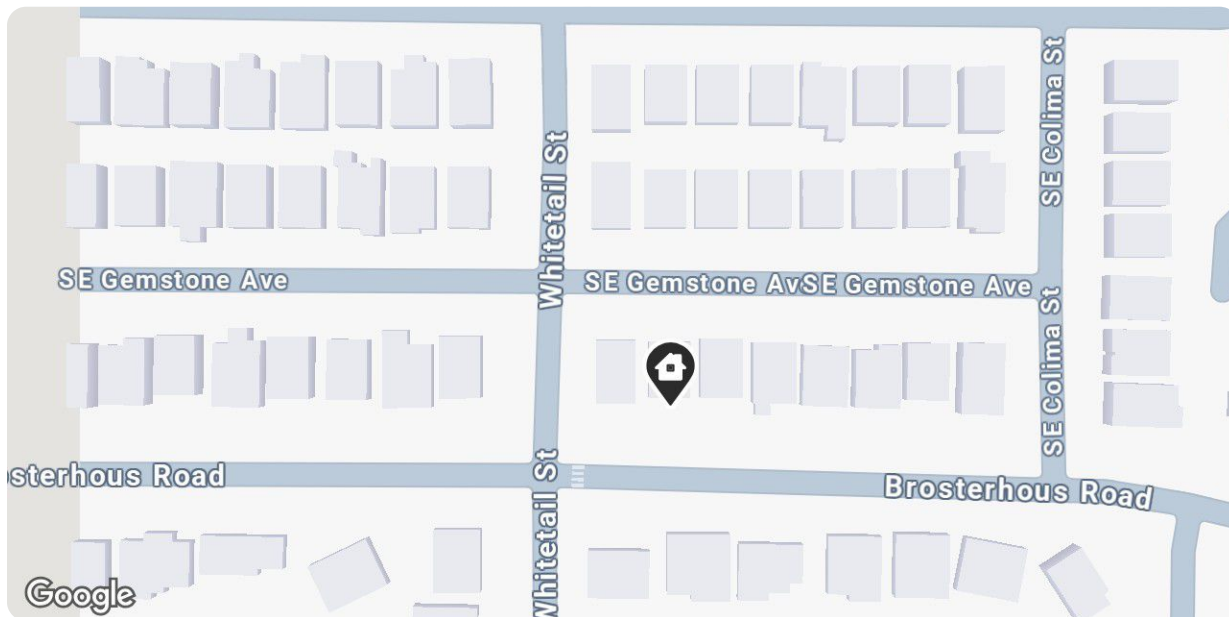
Price estimate based on comps.

**\$615,000**

Range: \$584K – \$649K

## CMA

### Comp Property Summary



#### Legend

- Subject Property
- Active For Sale
- Pending
- Closed



# 20621 SE Gemstone Ave, Bend, OR 97702

7 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
	<p><b>20621 SE Gemstone Ave</b> Bend, OR 97702</p> <p>■ Off Market / Public Record</p>	Single Family	-/-	2,230	3,485 sqft	2021	-	-	-	
1	<p><b>20608 Rolen Ave</b> Bend, OR 97702</p> <p>MLS ID: 220215343</p> <p>● Pending / For Sale</p> <p><i>Listing Courtesy of Coldwell Banker Bain</i></p>	Single Family	4/3	2,146	3,485 sqft	2021	80	\$291	\$625,000	Score: 97
2	<p><b>20568 Kira Dr</b> Bend, OR 97702</p> <p>MLS ID: 220222412</p> <p>● Active / For Sale</p> <p><i>Listing Courtesy of Stellar Realty Northwest</i></p>	Single Family	3/3	2,160	3,920 sqft	2026	4	\$289	\$624,990	Score: 92
3	<p><b>20625 SE Slate Ave</b> Bend, OR 97702</p> <p>MLS ID: 220219991</p> <p>● Active / For Sale</p> <p><i>Listing Courtesy of Ninebark Real Estate</i></p>	Single Family	4/3	2,335	3,485 sqft	2022	39	\$262	\$612,500	Score: 97
4	<p><b>20606 SE Slate Ave</b> Bend, OR 97702</p> <p>MLS ID: 220210946</p> <p>● Active / For Sale</p> <p><i>Listing Courtesy of Cascade Hasson SIR</i></p>	Single Family	4/3	2,146	3,485 sqft	2022	224	\$284	\$609,000	Score: 97
5	<p><b>20599 Kira Dr</b> Bend, OR 97702</p> <p>MLS ID: 220222415</p> <p>● Active / For Sale</p> <p><i>Listing Courtesy of Stellar Realty Northwest</i></p>	Single Family	4/3	2,130	3,485 sqft	2023	4	\$286	\$609,990	Score: 97
6	<p><b>20594 SE Slate Ave</b> Bend, OR 97702</p> <p>MLS ID: 220213357</p> <p>● Active / For Sale</p> <p><i>Listing Courtesy of John L Scott Bend</i></p>	Single Family	4/3	2,146	3,485 sqft	2023	148	\$275	\$589,900	Score: 97
7	<p><b>20632 Kira Dr</b> Bend, OR 97702</p> <p>MLS ID: 220213527</p> <p>■ Closed / For Sale</p> <p><i>Courtesy of High Desert Realty, LLC</i></p>	Single Family	4/3	2,335	3,485 sqft	2022	46	\$268	\$625,000	Score: 97

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

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





# 20621 SE Gemstone Ave, Bend, OR 97702

## Property Comparison



Address	20621 SE Gemstone Ave Bend, OR 97702	20608 Rolan Ave Bend, OR 97702	20568 Kira Dr Bend, OR 97702	20625 SE Slate Ave Bend, OR 97702
Status	Subject Property	1  Pending	2  Active	3  Active
MLS ID	-	220215343	220222412	220219991
Similarity Score		<b>Score: 97</b>	<b>Score: 92</b>	<b>Score: 97</b>
Similarities		Very similar living area (2,146 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf); same year built (2021).	Very similar living area (2,160 vs 2,230 sf); same 3.0 bathrooms; lot size is close (3,920 vs 3,485 sf).	Very similar living area (2,335 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).
Differences		Living area is smaller (2,146 vs 2,230 sf).	Fewer bedrooms (3 vs 4); newer build (2026 vs 2021); larger lot (3,920 vs 3,485 sf).	Newer build (2022 vs 2021); living area is larger (2,335 vs 2,230 sf).
Score Notes		Near-match on size, bed/bath count, lot size, and build year; minor size difference only.	Similar overall size and bath count, but functional layout differs due to one fewer bedroom and newer construction.	Strong comp with matching bed/bath and lot size; modest size premium and one-year newer construction.
Proximity		0.08 Mi. NW	0.2 Mi. NW	0.09 Mi. N
Value	-	\$625,000	\$624,990	\$612,500
Date	-	2/13/2026 List Date	5/29/2026 List Date	4/24/2026 List Date
Days in RPR	-	80	4	39
Price per Sq Ft	-	\$291	\$289	\$262
Bedrooms	4	4	3	4
Total Baths	3	3	3	3
Partial Baths	-	1	1	1
Living Area	2,230	2,146	2,160	2,335
Building Area	2,230	2,146	2,160	2,335
Lot Size	3,485 sq ft	3,485 sq ft	3,920 sq ft	3,485 sq ft
Year Built	2021	2021	2026	2022
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.





# 20621 SE Gemstone Ave, Bend, OR 97702

## Property Comparison

				
<b>Address</b>	20621 SE Gemstone Ave Bend, OR 97702	20608 Rolan Ave Bend, OR 97702	20568 Kira Dr Bend, OR 97702	20625 SE Slate Ave Bend, OR 97702
<b>Status</b>	 Subject Property	1  Pending	2  Active	3  Active
<b>Listing Broker</b>	-	<i>Listing Courtesy of Coldwell Banker Bain</i>	<i>Listing Courtesy of Stellar Realty Northwest</i>	<i>Listing Courtesy of Ninebark Real Estate</i>
<b>Description</b>	-	Summer is almost here! this home's backyard is designed for low (almost no) maintenance & maximum enjoyment. Perfect for living in central oregon so that you can spend more time enjoying...	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 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...





# 20621 SE Gemstone Ave, Bend, OR 97702

## Property Comparison



Address	20621 SE Gemstone Ave Bend, OR 97702	20606 SE Slate Ave Bend, OR 97702	20599 Kira Dr Bend, OR 97702	20594 SE Slate Ave Bend, OR 97702
Status	Subject Property	4  Active	5  Active	6  Active
MLS ID	-	220210946	220222415	220213357
Similarity Score		<b>Score: 97</b>	<b>Score: 97</b>	<b>Score: 97</b>
Similarities		Very similar living area (2,146 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).	Very similar living area (2,130 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).	Very similar living area (2,146 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).
Differences		Newer build (2022 vs 2021); living area is smaller (2,146 vs 2,230 sf).	Newer build (2023 vs 2021); living area is smaller (2,130 vs 2,230 sf).	Newer build (2023 vs 2021); living area is smaller (2,146 vs 2,230 sf).
Score Notes		Highly comparable with matching bed/bath and lot size; slightly smaller and one year newer.	Good like-for-like comp with same bed/bath and lot; slightly smaller and moderately newer.	Highly comparable footprint and room count; adjustments mainly for newer build year and slightly smaller GLA.
Proximity		0.12 Mi. NW	0.14 Mi. NW	0.13 Mi. NW
Value	-	\$609,000	\$609,990	\$589,900
Date	-	10/21/2025 List Date	5/29/2026 List Date	1/5/2026 List Date
Days in RPR	-	224	4	148
Price per Sq Ft	-	\$284	\$286	\$275
Bedrooms	4	4	4	4
Total Baths	3	3	3	3
Partial Baths	-	1	1	1
Living Area	2,230	2,146	2,130	2,146
Building Area	2,230	2,146	2,130	2,146
Lot Size	3,485 sq ft	3,485 sq ft	3,485 sq ft	3,485 sq ft
Year Built	2021	2022	2023	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.





# 20621 SE Gemstone Ave, Bend, OR 97702

## Property Comparison

				
<b>Address</b>	20621 SE Gemstone Ave Bend, OR 97702	20606 SE Slate Ave Bend, OR 97702	20599 Kira Dr Bend, OR 97702	20594 SE Slate Ave Bend, OR 97702
<b>Status</b>	 Subject Property	4  Active	5  Active	6  Active
<b>Listing Broker</b>	-	<i>Listing Courtesy of Cascade Hasson SIR</i>	<i>Listing Courtesy of Stellar Realty Northwest</i>	<i>Listing Courtesy of John L Scott Bend</i>
<b>Description</b>	-	This inviting home features a bright and open great room, creating a functional and welcoming space perfect for entertaining. Lightly lived in, this 4 bd, 2.5 bth home with a spacious kitchen as a tru...	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...	Immaculate move-in ready and priced to sell 4 bedroom 2 1/2 bath home in the centrally located community of stone creek. This franklin brothers home offers an ideal floor plan for entertaining, featuring a...





# 20621 SE Gemstone Ave, Bend, OR 97702

## Property Comparison



<b>Address</b>	<b>20621 SE Gemstone Ave Bend, OR 97702</b>	<b>20632 Kira Dr Bend, OR 97702</b>
<b>Status</b>	Subject Property	7  Closed
<b>MLS ID</b>	-	220213527
<b>Similarity Score</b>		<b>Score: 97</b>
<b>Similarities</b>		Very similar living area (2,335 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).
<b>Differences</b>		Newer build (2022 vs 2021); living area is larger (2,335 vs 2,230 sf).
<b>Score Notes</b>		Close match in core physicals; slightly larger and newer than the subject.
<b>Proximity</b>		0.15 Mi. N
<b>Value</b>	-	\$625,000
<b>Date</b>	-	4/1/2026 Closed Date
<b>Days in RPR</b>	-	46
<b>Price per Sq Ft</b>	-	\$268
<b>Bedrooms</b>	4	4
<b>Total Baths</b>	3	3
<b>Partial Baths</b>	-	1
<b>Living Area</b>	2,230	2,335
<b>Building Area</b>	2,230	2,335
<b>Lot Size</b>	3,485 sq ft	3,485 sq ft
<b>Year Built</b>	2021	2022
<b>Property Type</b>	Single Family	Single Family
<b>Property Subtype</b>	Single Family Residential	Single Family Residence

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



# 20621 SE Gemstone Ave, Bend, OR 97702

## Property Comparison

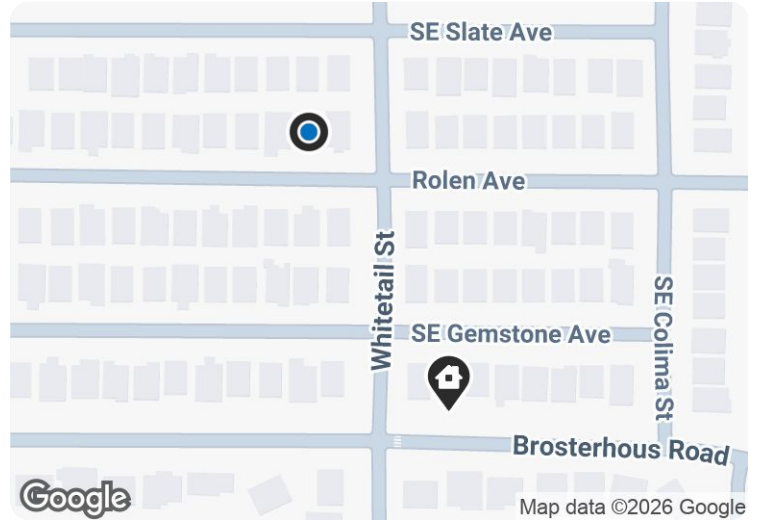


<b>Address</b>	20621 SE Gemstone Ave Bend, OR 97702	20632 Kira Dr Bend, OR 97702
<b>Status</b>	📍 Subject Property	7 🟦 Closed
<b>Listing Broker</b>	-	<i>Courtesy of High Desert Realty, LLC</i>
<b>Description</b>	-	Welcome to this beautiful home in bend's desirable stone creek community! built in 2022, this home features: 2,335 sf of thoughtfully designed living space. With a spacious great room, updated...



# 20621 SE Gemstone Ave, Bend, OR 97702

## ① 20608 Rolen Ave Bend, OR 97702



**📍 Pending / For Sale** • Pending as of 5/4/2026

**📍 Subject Property**   **📍 This Listing**

### List Price

**\$625,000**

List Date 2/13/2026

Days in RPR 80

**Similarity Score: 97**

### Similarities

Very similar living area (2,146 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf); same year built (2021).

### Differences

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

### Score Notes

Near-match on size, bed/bath count, lot size, and build year; minor size difference only.

Summer is almost here! this home's backyard is designed for low (almost no) maintenance & maximum enjoyment. Perfect for living in central oregon so that you can spend more time enjoying all it has to offer. This light & bright home is filled with natural light...

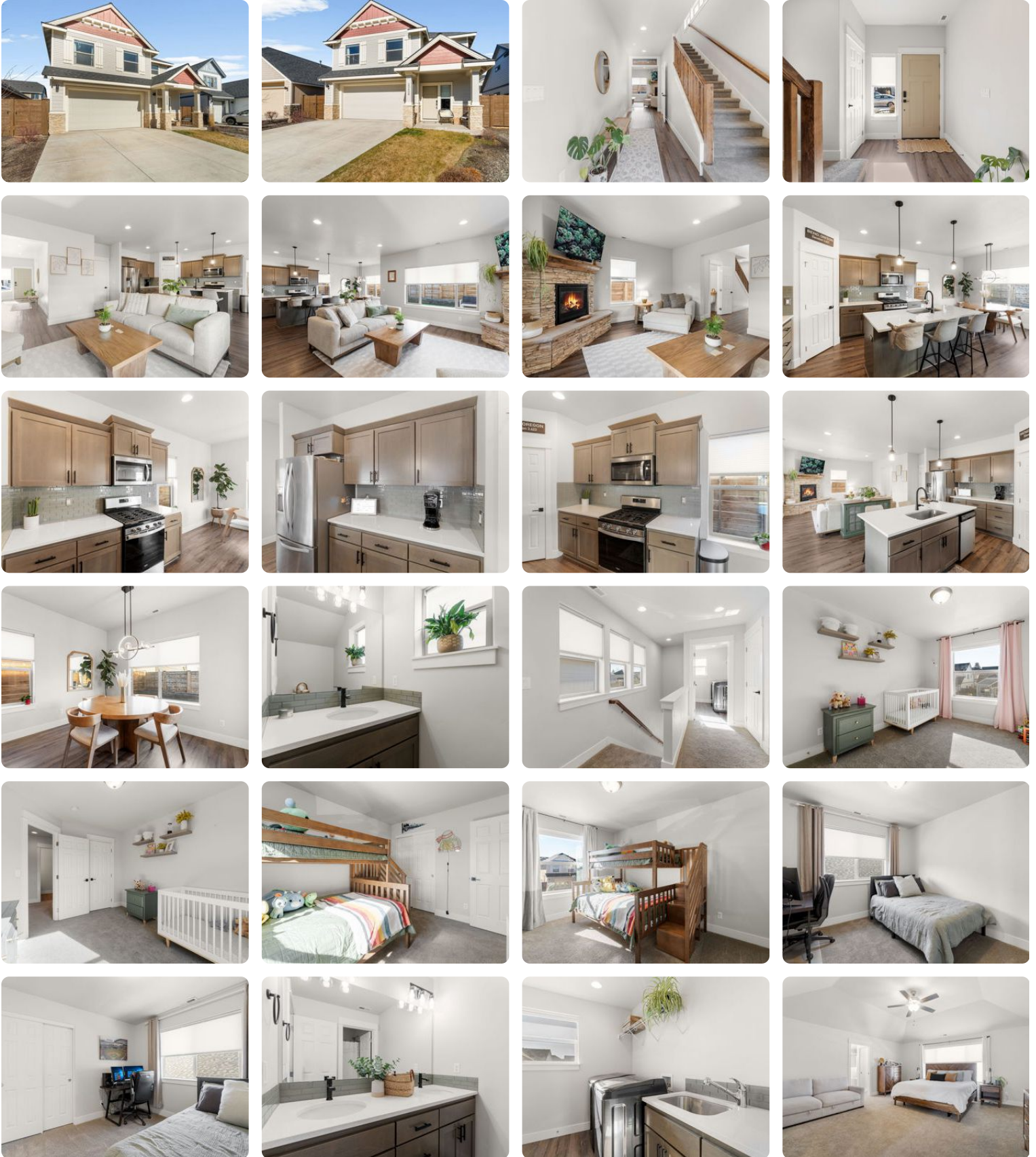
	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	-	4
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	2,146	2,146
Building Area (sq ft)	2,146	2,146
Lot Size	3,485 sq ft	3,485 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	Yes
Garage (spaces)	0	2
Year Built	2021	2021
Roofing	-	Composition
Heating	-	Forced Air, Natural Gas
Cooling	-	Central Air
Fireplaces	-	Yes
Foundation	-	Stemwall
Construction	-	Frame
Number of Units	0	-
Number of Stories	2	Two

*Listing Courtesy of Coldwell Banker Bain*





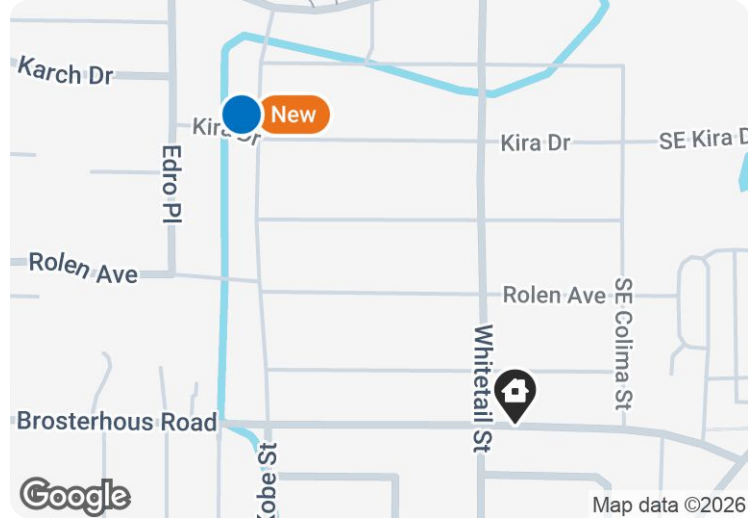
Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## 2 20568 Kira Dr Bend, OR 97702



**New** Active / For Sale • New, Active: 5/29/2026

Subject Property This Listing

### List Price

**\$624,990**

List Date 5/29/2026

Days in RPR 4

Similarity Score: 92

### Similarities

Very similar living area (2,160 vs 2,230 sf); same 3.0 bathrooms; lot size is close (3,920 vs 3,485 sf).

### Differences

Fewer bedrooms (3 vs 4); newer build (2026 vs 2021); larger lot (3,920 vs 3,485 sf).

### Score Notes

Similar overall size and bath count, but functional layout differs due to one fewer bedroom and newer construction.

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...

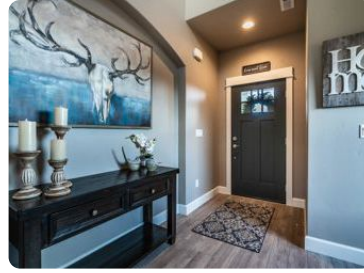
	Public Facts	Listing Facts
Property Type	Lot/Land	Single Family
Property Subtype	Residential-Vacant Land	Single Family Residence
Bedrooms	-	3
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	-	2,160
Building Area (sq ft)	-	2,160
Lot Size	3,920 sq ft	3,920 sq ft
Lot Dimensions	3920 SF	-
Garage	-	Yes
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





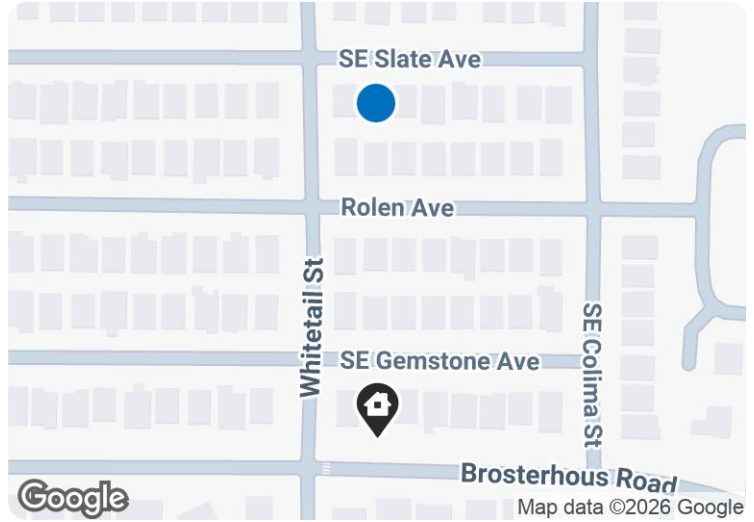
Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## 3 20625 SE Slate Ave Bend, OR 97702



**Active / For Sale** • Active: 4/24/2026

Subject Property This Listing

### List Price

**\$612,500**

List Date 4/24/2026

Days in RPR 39

**Similarity Score: 97**

### Similarities

Very similar living area (2,335 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).

### Differences

Newer build (2022 vs 2021); living area is larger (2,335 vs 2,230 sf).

### Score Notes

Strong comp with matching bed/bath and lot size; modest size premium and one-year 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	3,485 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	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*





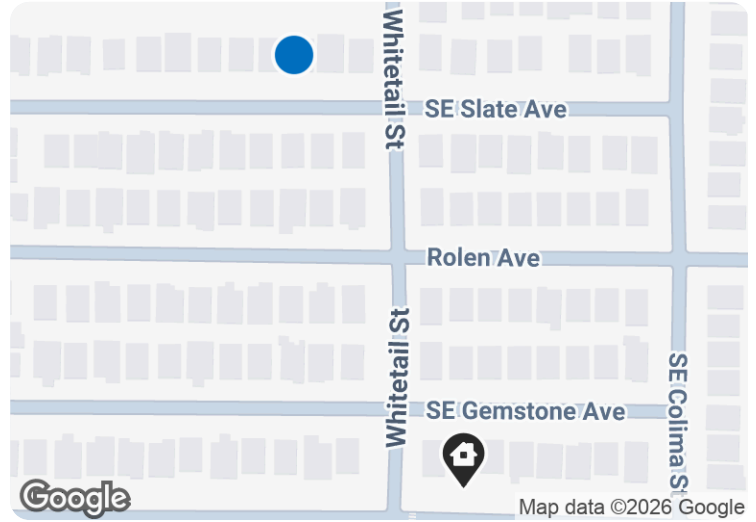
### Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## 4 20606 SE Slate Ave Bend, OR 97702



**Active / For Sale** • Active: 10/21/2025

Subject Property This Listing

### List Price

**\$609,000**

List Date 10/21/2025

Days in RPR 224

**Similarity Score: 97**

### Similarities

Very similar living area (2,146 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).

### Differences

Newer build (2022 vs 2021); living area is smaller (2,146 vs 2,230 sf).

### Score Notes

Highly comparable with matching bed/bath and lot size; slightly smaller and one year newer.

This inviting home features a bright and open great room, creating a functional and welcoming space perfect for entertaining. Lightly lived in, this 4 bd, 2.5 bth home with a spacious kitchen as a true centerpiece, showcasing a generous quartz...

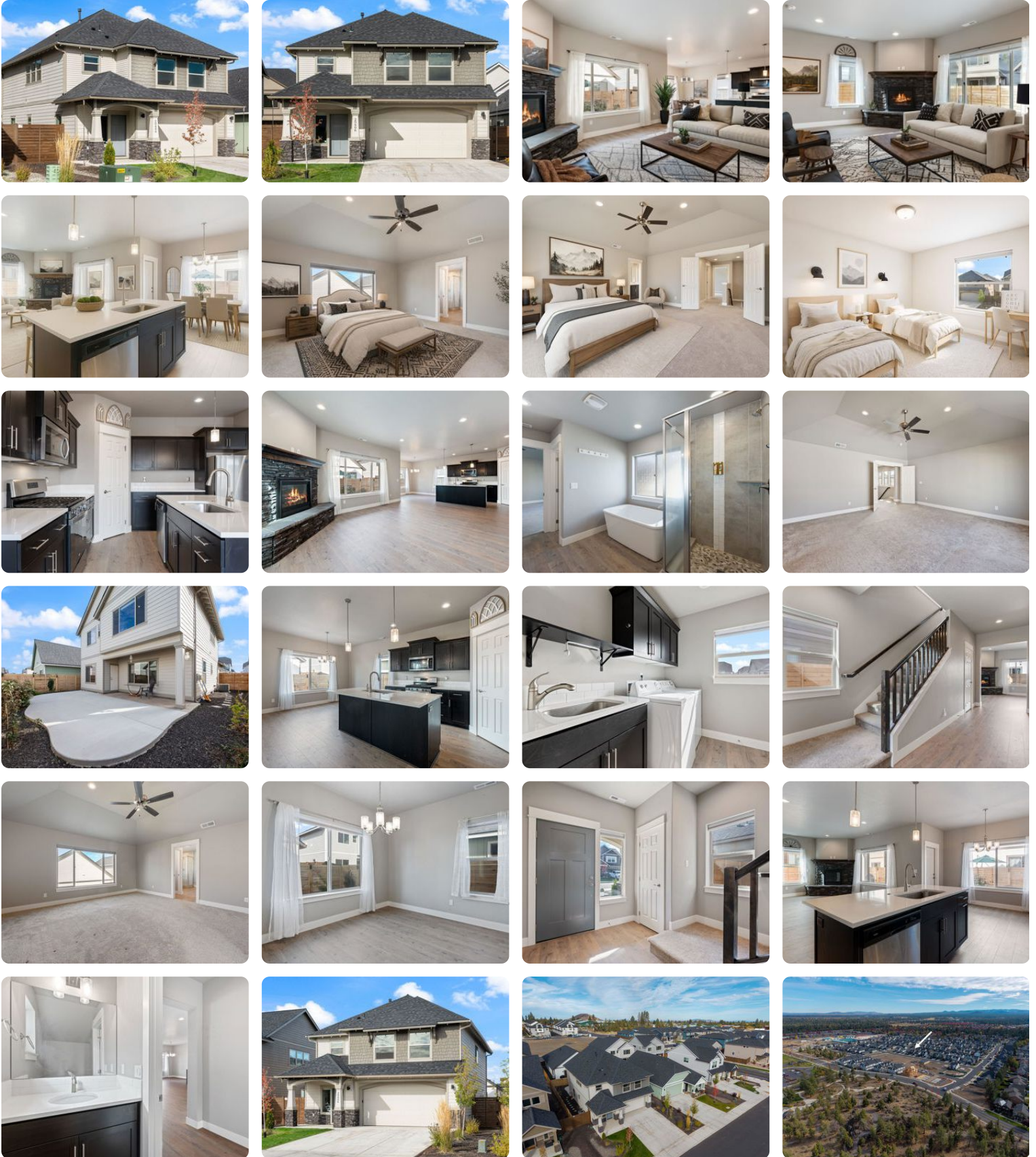
	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	-	4
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	2,146	2,146
Building Area (sq ft)	2,146	2,146
Lot Size	3,485 sq ft	3,485 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	Yes
Garage (spaces)	0	2
Year Built	2022	2022
Roofing	-	Composition
Heating	-	Forced Air, Natural Gas
Cooling	-	Central Air
Fireplaces	-	Yes
Foundation	-	Stemwall
Construction	-	Frame
Number of Units	0	-
Number of Stories	2	Two

*Listing Courtesy of Cascade Hasson SIR*





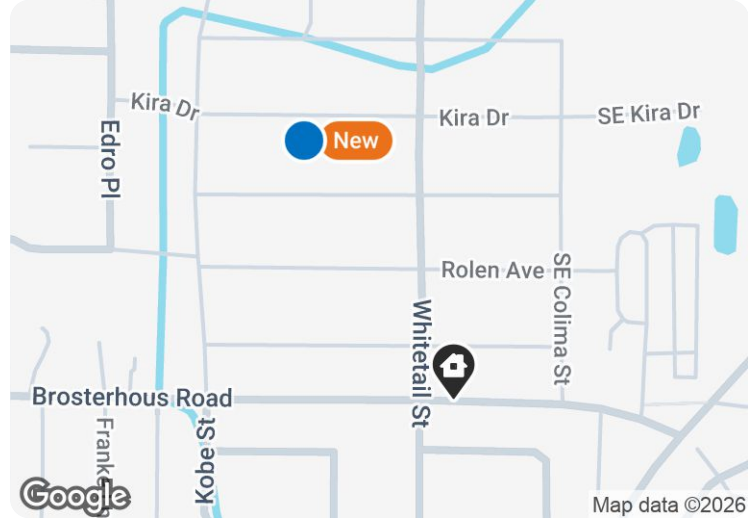
Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## 5 20599 Kira Dr Bend, OR 97702



**New** Active / For Sale • New, Active: 5/29/2026

Subject Property This Listing

### List Price

**\$609,990**

List Date 5/29/2026

Days in RPR 4

Similarity Score: 97

### Similarities

Very similar living area (2,130 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).

### Differences

Newer build (2023 vs 2021); living area is smaller (2,130 vs 2,230 sf).

### Score Notes

Good like-for-like comp with same bed/bath and lot; slightly smaller and moderately 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...

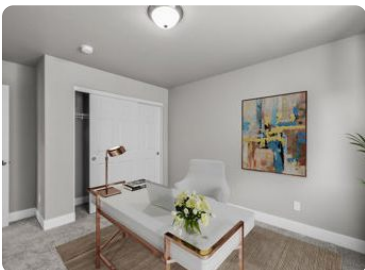
	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	-	4
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	2,146	2,130
Building Area (sq ft)	2,146	2,130
Lot Size	3,485 sq ft	3,485 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	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





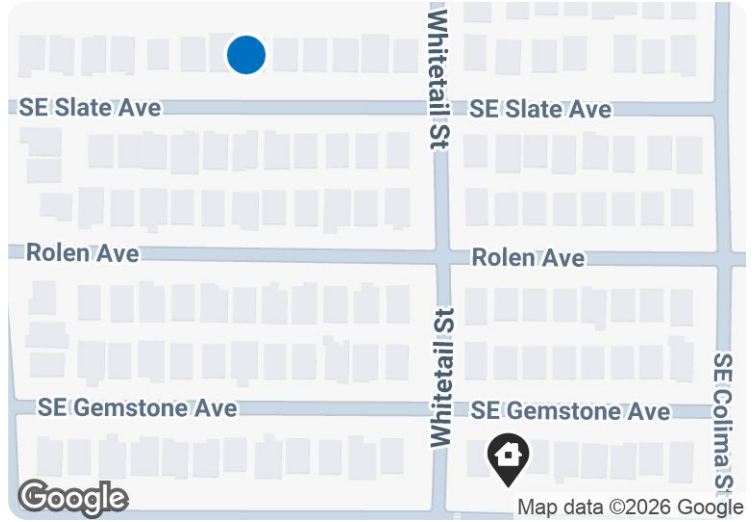
Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## 6 20594 SE Slate Ave Bend, OR 97702



● Active / For Sale • Active: 1/5/2026

📍 Subject Property ● This Listing

### List Price

**\$589,900**

List Date 1/5/2026

Days in RPR 148

Similarity Score: 97

### Similarities

Very similar living area (2,146 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).

### Differences

Newer build (2023 vs 2021); living area is smaller (2,146 vs 2,230 sf).

### Score Notes

Highly comparable footprint and room count; adjustments mainly for newer build year and slightly smaller GLA.

Immaculate move-in ready and priced to sell 4 bedroom 2 1/2 bath home in the centrally located community of stone creek. This franklin brothers home offers an ideal floor plan for entertaining, featuring a spacious kitchen with quartz countertops,...

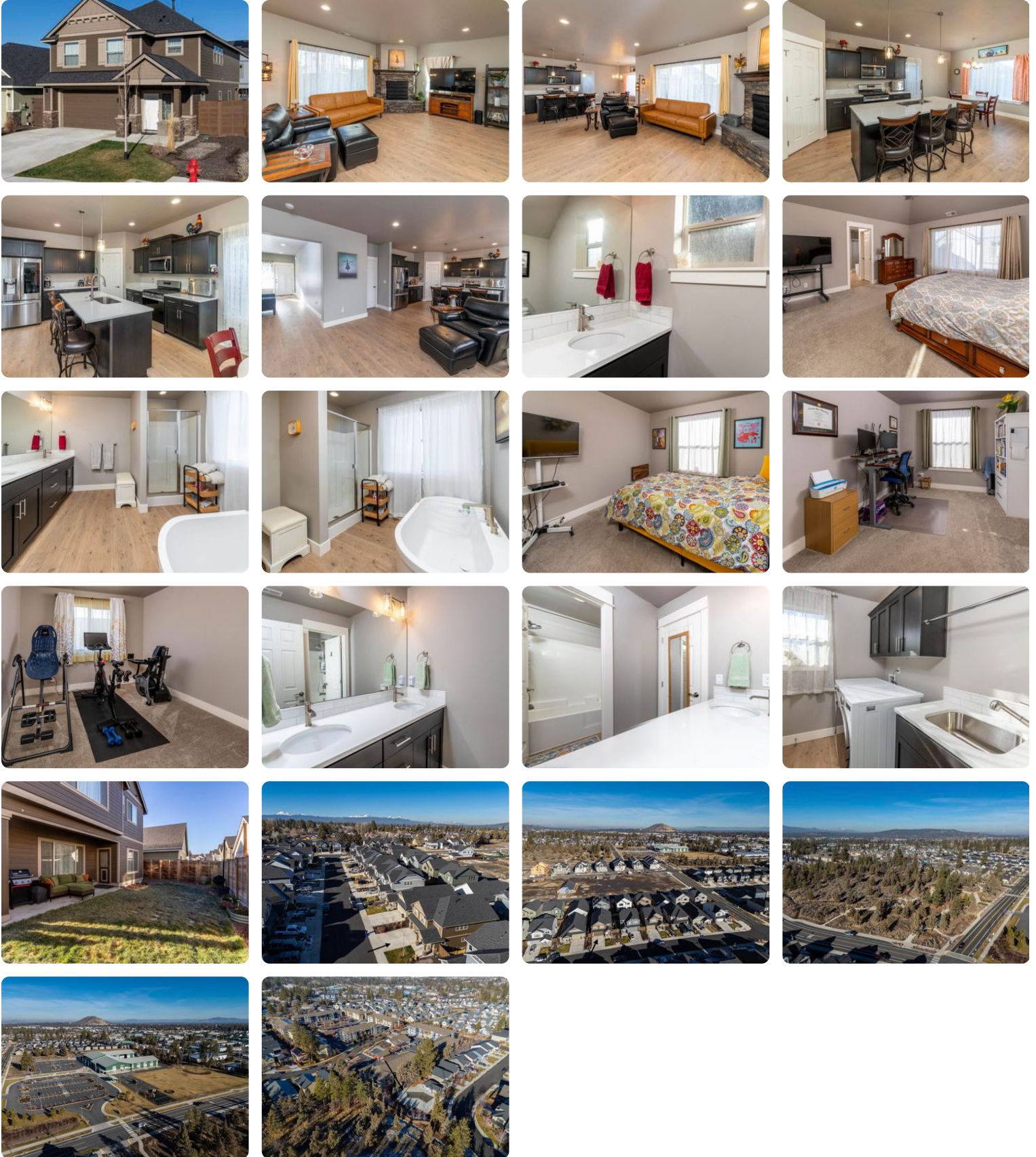
	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	-	4
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	2,146	2,146
Building Area (sq ft)	2,146	2,146
Lot Size	3,485 sq ft	3,485 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	Yes
Garage (spaces)	0	2
Year Built	2022	2023
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 John L Scott Bend*





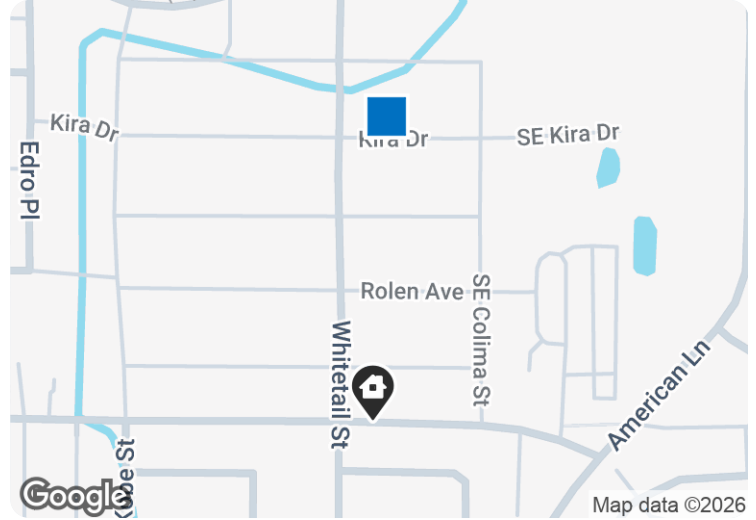
Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## 7 20632 Kira Dr Bend, OR 97702



**Closed / For Sale** • Sold Date: 4/1/2026, MLS Listing 220213527: 1/8/2026

Subject Property This Property

### Closed Price

**\$625,000**

Closed Date 4/1/2026  
Days in RPR 46

Similarity Score: 97

### Similarities

Very similar living area (2,335 vs 2,230 sf); same 4 bedrooms; same 3.0 bathrooms; same lot size (3,485 sf).

### Differences

Newer build (2022 vs 2021); living area is larger (2,335 vs 2,230 sf).

### Score Notes

Close match in core physicals; slightly larger and newer than the subject.

Welcome to this beautiful home in bend's desirable stone creek community! built in 2022, this home features: 2,335 sf of thoughtfully designed living space. With a spacious great room, updated kitchen, private dining room, 4 bedrooms, 2.5 baths, larg...

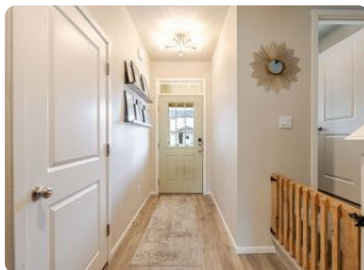
	Public Facts	Listing Facts
Property Type	Single Family	Single Family
Property Subtype	Single Family Residential	Single Family Residence
Bedrooms	-	4
Total Baths	-	3
Full Baths	-	2
Partial Baths	-	1
Living Area (sq ft)	2,335	2,335
Building Area (sq ft)	2,335	2,335
Lot Size	3,485 sq ft	3,485 sq ft
Lot Dimensions	3485 SF	-
Garage	Yes	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

Courtesy of High Desert Realty, LLC





Photos





# 20621 SE Gemstone Ave, Bend, OR 97702

## Active Comp Property Stats

Average List Price

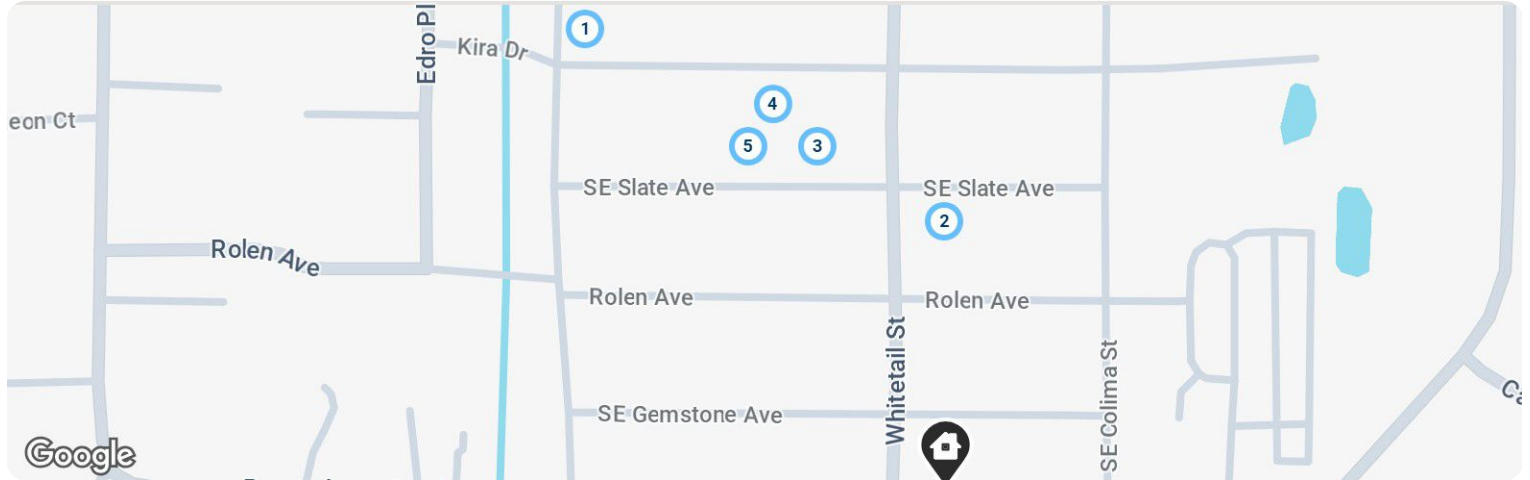
**\$609,276**

Average \$/Sqft

**\$279**

Average Days in RPR

**84**



**Active List Price**  
(5 properties)

Low  
**\$589,900**

Average  
**\$609,276**

High  
**\$624,990**



Property Facts	Low	Average	High
Price per Sqft	\$262	\$279	\$289
Age	4	3	-
Living Area (sqft)	2,130	2,183	2,335
Lot Size (sqft)	3,485	3,572	3,920
Days in RPR	4	84	224
Price per Bedroom	147,475	162,736	208,330

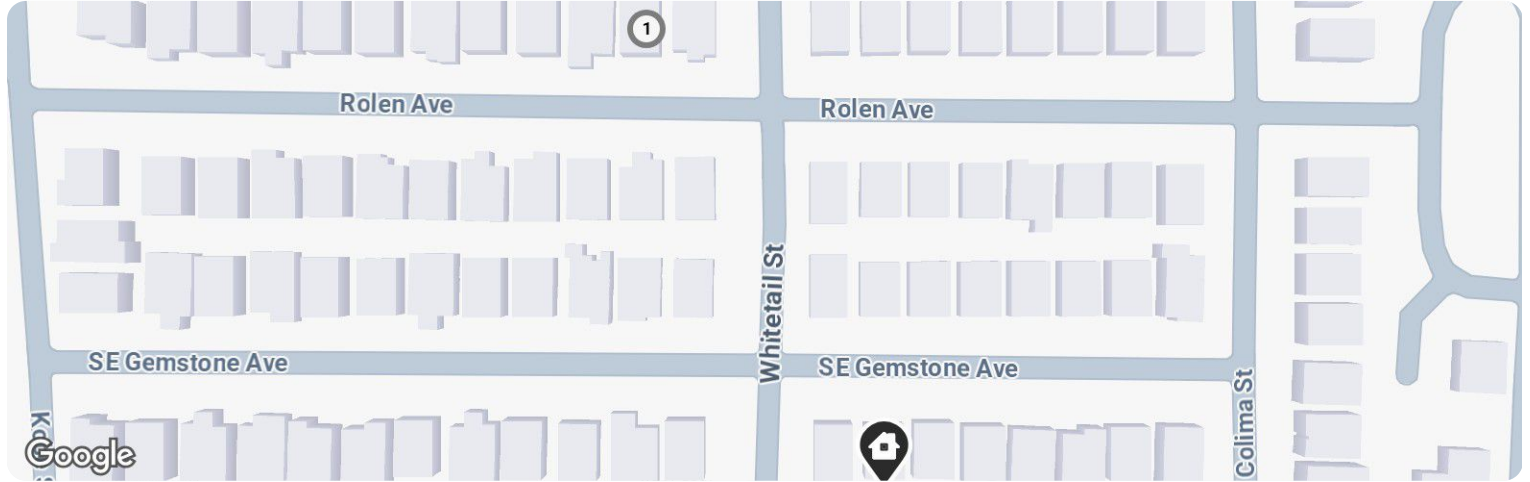




# 20621 SE Gemstone Ave, Bend, OR 97702

## Pending Comp Property Stats

List Price	\$/Sqft	Days in RPR
<b>\$625,000</b>	<b>\$291</b>	<b>80</b>



**Pending List Price**  
(1 property)

List Price  
**\$625,000**

Property Facts	This Comp
Price per Sqft	\$291
Age	5
Living Area (sqft)	2,146
Lot Size (sqft)	3,485
Days Until Contract	80
Days in RPR	80
Price per Bedroom	156,250

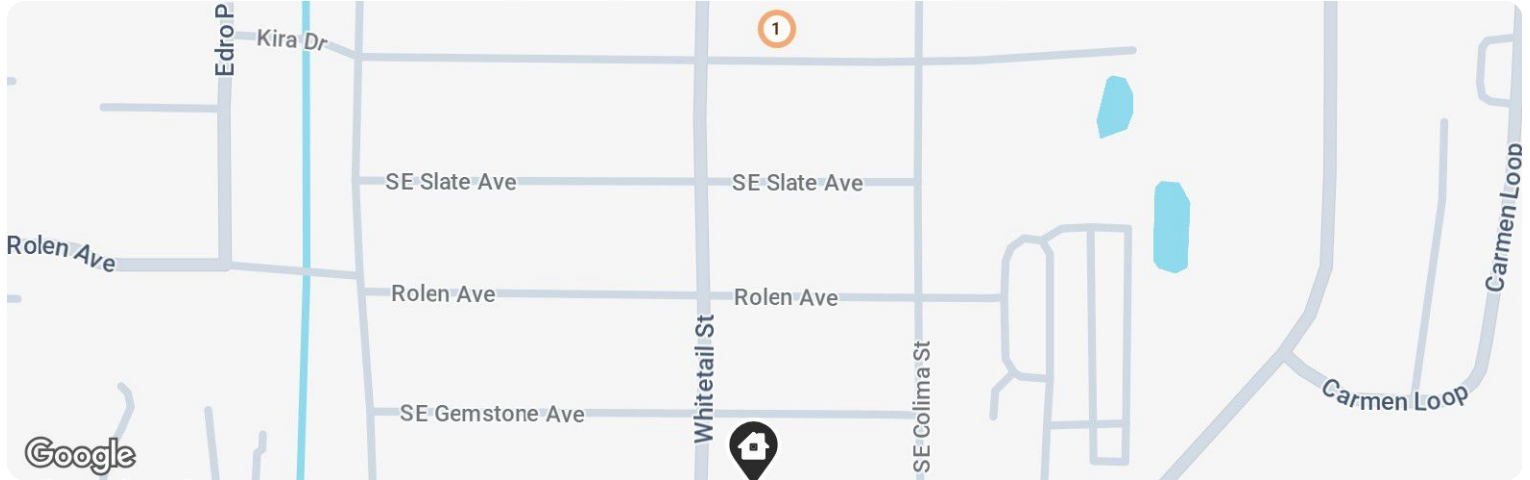




# 20621 SE Gemstone Ave, Bend, OR 97702

## Closed Comp Property Stats

Closed Price	\$/Sqft	Days Until Contract	Sold to List Price %
<b>\$625,000</b>	<b>\$268</b>	<b>46</b>	<b>101%</b>



**Closed Price**  
(1 property)

Closed Price  
**\$625,000**

Property Facts	This Comp
Price per Sqft	\$268
Sold to List Price %	101%
Age	4
Living Area (sqft)	2,335
Lot Size (sqft)	3,485
Days Until Contract	46
Days in RPR	46
Price per Bedroom	156,250



## Price Strategy Options

### Below Market

**\$599,000**

List just under the main comp cluster to generate urgency, showings, and a higher likelihood of multiple offers. This approach is best if you want a faster sale window or if the home has any condition/finish items that won't compete well against newer/staged inventory.

- Support: active/pending comps generally cluster around ~\$589,900–\$625,000, with list \$/sf mostly ~\$262–\$291; pricing at \$599,000 is ~ \$269/sf on 2,230 sf, positioned to stand out versus most actives.
- Comp signal: 20594 SE Slate Ave is active at \$589,900 (\$274/sf) and has sat ~148 DOM, suggesting buyers are price-sensitive and react to “value” positioning rather than aspirational pricing.
- Comp signal: 20606 SE Slate Ave is active at \$609,000 (\$283/sf) with ~224 DOM (and a small reduction), reinforcing that mid-\$600s can stagnate without a compelling value edge.
- Absorption/competition: 20608 Rolen Ave went pending at \$625,000 (\$291/sf) after ~80 days—pricing slightly below that level can reduce time-to-contract.
- Market signal: 3.36 months supply (up ~17.89% MoM) and avg sold-to-list of -0.97% indicate a mildly cooling market where sharp pricing is rewarded.

### Market Aligned

**\$615,000**

#### AI Recommendation

Price in line with the most relevant closed and pending evidence, aiming for a strong, clean offer near list. This targets the heart of buyer expectations for newer 4/3 homes in this pocket while leaving modest room for negotiation in a market where homes are not consistently selling over ask.

- Support: recent closed 20632 Kira Dr sold \$625,000 (~\$267/sf on 2,335 sf); applying ~\$267/sf to the subject's 2,230 sf supports ~ \$595k, then adjusting upward for the subject being newer-like (2021) and generally aligned size/utility supports the low-\$600s.
- Comp set center: average list price across comps is ~\$611,897 and average list \$/sf is ~\$281; \$615,000 is ~ \$276/sf for the subject, consistent with the broader comp pricing band.
- Size adjustment: compared with 2,146 sf comps (20608 Rolen at \$291/sf pending; 20606 Slate at \$283/sf active; 20594 Slate at \$274/sf active), the subject's extra 84 sf typically compresses \$/sf slightly—\$615k balances that effect.
- Demand signal: closed comp went under contract in ~46 days and sold ~101% of list, indicating well-priced homes can still achieve strong outcomes when positioned correctly.
- Market signal: avg sold-to-list is negative (-0.97%) even though slightly improving MoM (+0.47%), so “fair-market” pricing is more likely to win than test

### Above Market

**\$639,000**

List above the current comp cluster if the home is truly turnkey (staged, premium finishes, exceptional lot orientation/privacy) and you can defend a higher \$/sf narrative. Expect a longer time-to-offer and be prepared to adjust if early showing/offer velocity is weak.

- Pricing rationale: \$639,000 is ~ \$287/sf on 2,230 sf—near the top of the comp \$/sf range (e.g., 20608 Rolen pending at \$291/sf; 20599 Kira active at \$286/sf; 20606 Slate active at \$283/sf).
- Resistance evidence: 20606 SE Slate Ave at \$609,000 (\$283/sf) has lingered ~224 DOM despite a price cut, suggesting buyers push back quickly when value isn't clear—above-market needs standout condition/presentation.
- Anchor: 20608 Rolen Ave drew a pending contract at \$625,000 (\$291/sf) but took ~80 days; listing above that implies you're trading time for price.
- Closed benchmark: 20632 Kira Dr closed at \$625,000 (~\$267/sf) at ~101% of list; to exceed that materially you'll need a strong feature story (upgrades, location within neighborhood, better outdoor living).
- Market signal: inventory is rising (months supply up ~17.89% MoM), which typically reduces buyers' urgency to chase above-ask pricing.



# 20621 SE Gemstone Ave, Bend, OR 97702

## Pricing Strategy

Recommended Price

# \$615,000

CMA Range

## \$584.3K

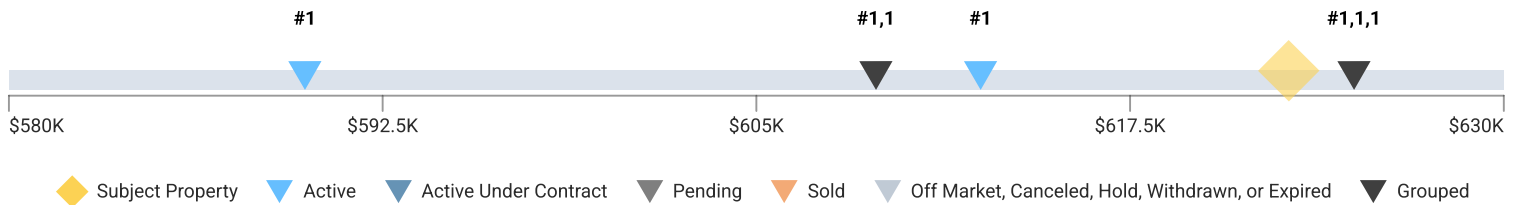
## \$648.9K



Last Edited 6/2/2026 Price per Sq Ft \$276

## Range of Comparable Properties

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



## Price Rationale

AI recommends \$615,000 to align with the most reliable closed/pending signals while respecting current buyer price sensitivity. It positions the home competitively against similar actives without undercutting value in a market where sale-to-list is slightly negative.

- Balanced comp positioning: sits just above the average list (~\$611,897) but below the highest pending/closed outcomes (\$625,000), giving room to negotiate while still aiming for a near-list result.
- \$ /sf support: \$615,000 equates to ~ \$276/sf, comfortably within the observed ~\$262-\$291/sf band and consistent with the comp-set average list \$/sf (~\$281).
- Speed-to-offer context: the best-performing closed comp (20632 Kira) accepted an offer in ~46 days; pricing near market (rather than "hope pricing") improves odds of similar velocity.
- Active DOM warning: multiple actives with long DOM (148-224 days) suggest buyers are patient and will wait out overpriced listings—\$615k helps avoid becoming "stale inventory."
- Market signal: avg sold-to-list is -0.97% with rising inventory (3.36 months, up ~17.89% MoM), so a market-aligned price is the highest-probability strategy for both speed and proceeds.



**20621 SE Gemstone Ave**, Bend, OR 97702

## AI Summary

### Pricing Assessment

\$615,000 is market-aligned and sits near the comp-set center: slightly above the average list price (\$611,897) and below the most relevant pending/closed headline number (\$625,000).

At 2,230 sf, \$615,000 is ~\$276/sf—inside the observed comp band (~\$262–\$291/sf) and slightly under the comp average list \$/sf (\$281), helping it read as “fair” rather than “aspirational.”

Highest-reliability closed comp: 20632 Kira Dr (score 97) sold \$625,000 at ~\$267/sf and 101% of list with offers accepted in 46 days. Subject at \$615k is a bit higher \$/sf than that closed, but subject is smaller (often higher \$/sf) and very similar age/utility, so this is still defensible.

Pending comp (medium reliability): 20608 Rolen Ave (score 97) is pending at \$625,000 (\$291/sf) but took ~80 days to secure an offer—suggesting demand exists at the mid-\$600s, but buyers are not rushing, and pricing must be clean.

Active competition with long DOM should be de-emphasized/avoided per guideline: 20606 SE Slate (\$609k, 224 DOM) and 20594 SE Slate (\$589.9k, 148 DOM) are likely stale/overpriced or have friction; they do, however, signal buyers are patient and will wait out listings that don't feel like a clear value.

The cleanest active “signal” in the set is the newer, just-listed homes (DOM 4). Those are priced \$609,990–\$624,990 (~\$286–\$289/sf). Against those, \$615k reads competitive if your home shows as well as they do (or better), but it won't automatically feel like a bargain.

### Buyer Psychology

#### Pros

- Anchors as “fair market” because it's close to the neighborhood cluster (\$610k–\$625k) and near the average list price in the comp stats (\$611,897).
- Buyers comparing to the \$624,990–\$625,000 options may view \$615,000 as a rational alternative—especially if your layout, light, lot orientation, or upgrades read stronger in-person.
- Signals the seller isn't “testing the market” in a zip where sale-to-list averages slightly negative (-0.97%) and inventory is rising (3.36 months, +17.89% MoM).
- Keeps room for normal negotiation without feeling like there's “nothing to gain” for the buyer.

#### Cons

- Some buyers will notice the best closed evidence is \$625,000 at ~\$267/sf (20632 Kira), and may question paying ~\$276/sf unless your finishes/condition/lot are clearly superior.
- Because multiple actives have sat a long time (148–224 DOM), buyers may assume the neighborhood has pricing resistance and feel empowered to offer under ask or request concessions.
- \$615k is not a “deal” price relative to the lowest active (\$589,900)—even if that listing is stale, it can still create a lower anchor for value-focused buyers.
- New-build/near-new actives at ~\$609,990–\$624,990 (DOM 4) create immediate side-by-side competition; if those are better staged or offer incentives, buyers may push you to match via price or closing credits.

### Potential Outcome Scenarios

**Most likely:** Steady activity ? offer near list with small negotiation (30–60 days)

Matches market-aligned strategy in a mildly cooling environment. Expect offers around list to ~1% under list (consistent with -0.97% avg sold-to-list), especially if showings in week 1–2 are strong.

**If showing velocity is strong early:** Comp-driven offer at/near ask

If you clearly differentiate from the \$609,990–\$612,500 actives and present as turnkey, you can pull an offer close to \$615k. A true bidding war is less likely given 3.36 months supply and the pending comp needing ~80 days.

**If you blend in vs. current actives:** Under-ask offer or credit requests

Buyers may reference the stale \$609k/\$589.9k actives and push for a discount or concessions (rate buydown, repairs). Outcome could land in the low \$600s unless you outshine the competition.

**If week 2–3 is quiet:** You risk becoming “stale inventory” and need a price improvement

Given multiple neighborhood actives already sitting long DOM, a lukewarm launch often leads to a visible price reduction cycle. A quick adjustment (e.g., \$605k–\$609k) typically performs better than waiting 60+ days.



# 20621 SE Gemstone Ave, Bend, OR 97702

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