

STAVROS
HOMES
WELCOME TO

1269 SILVER LAKE RD
OAK HARBOR



HOME GUIDE

everything you *need to*
know about this home

KRISTEN STAVROS P: 360-720-4271 E: kristen@stavroshomes.com

WELCOME HOME

1269 SILVER LAKE RD
OAK HARBOR



PROPERTY DETAILS

Set on 2.5 private acres near the end of a quiet gravel road, this inviting country home offers privacy, flexibility, and Whidbey charm. Enjoy soaring lofted ceilings, a wood-burning fireplace, spacious kitchen and dining, 3 bedrooms, and abundant storage. Outside, discover lawn, wooded trails, a fire pit, fenced garden, and a large shop with workshop space and loft. Peaceful country living, just minutes from Oak Harbor, beaches, and trails.

PRICE

\$669,000

BED/BATH

3 / 2.5

FINISHED SQFT

1,775

GARAGE

**2 car +
workshop**



KRISTEN STAVROS

360.720.4271

KRISTEN@STAVROSHOMES.COM

@KRISTENONWHIDBEY





Kristen Stavros

360.720.4271

kristen@stavroshomes.com

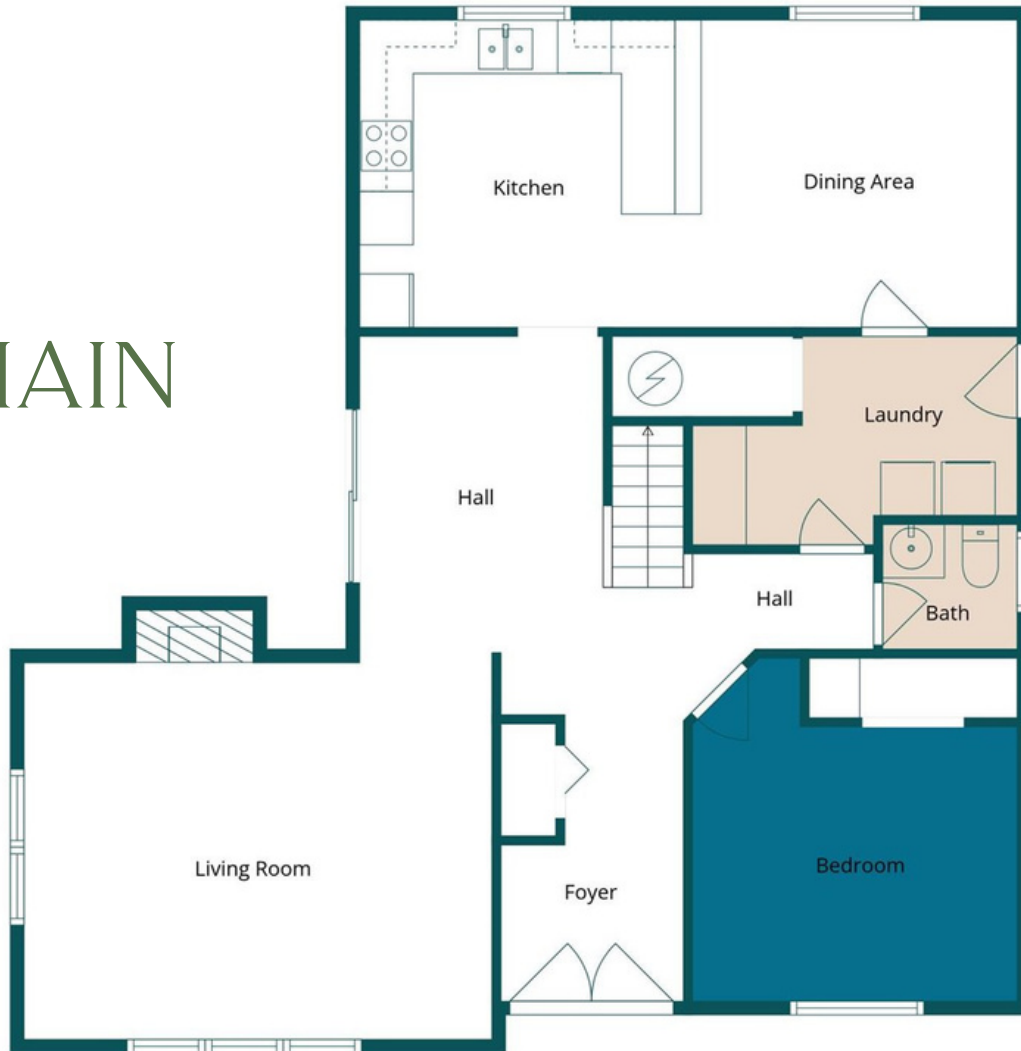
@kristenonwhidbey

STAVROS
HOMES
Windermere
REAL ESTATE

FLOORPLAN & MAPS

1269 SILVER LAKE RD
OAK HARBOR

MAIN



Measurements Are Deemed Reliable, But Not Guaranteed. Buyer To Verify



Kristen Stavros

360.720.4271

kristen@stavroshomes.com

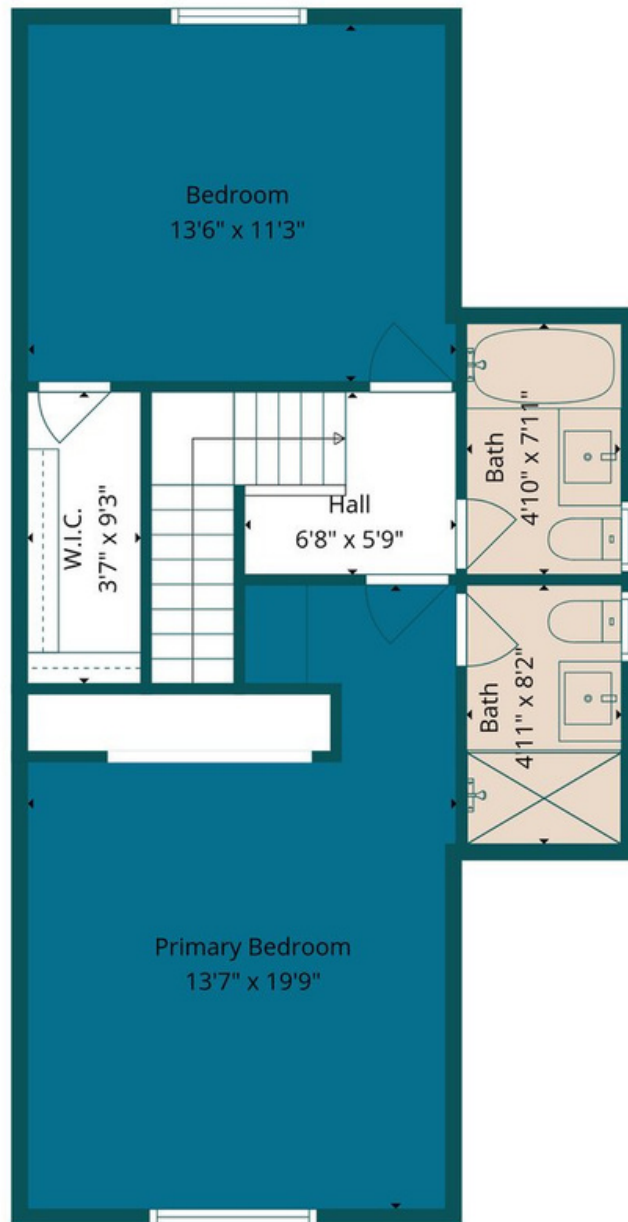
@kristenonwhidbey

STAVROS
HOMES
Windermere
REAL ESTATE

FLOORPLAN & MAPS

1269 SILVER LAKE RD
OAK HARBOR

UPSTAIRS



Total: 1642 sq. ft

1st Floor: 1053 sq. Ft, 2nd Floor: 589 sq. ft
Excluded Areas: Fireplace: 10 sq. Ft, Walls: 130 sq. ft

Measurements Are Deemed Reliable, But Not Guaranteed. Buyer To Verify



Kristen Stavros

360.720.4271

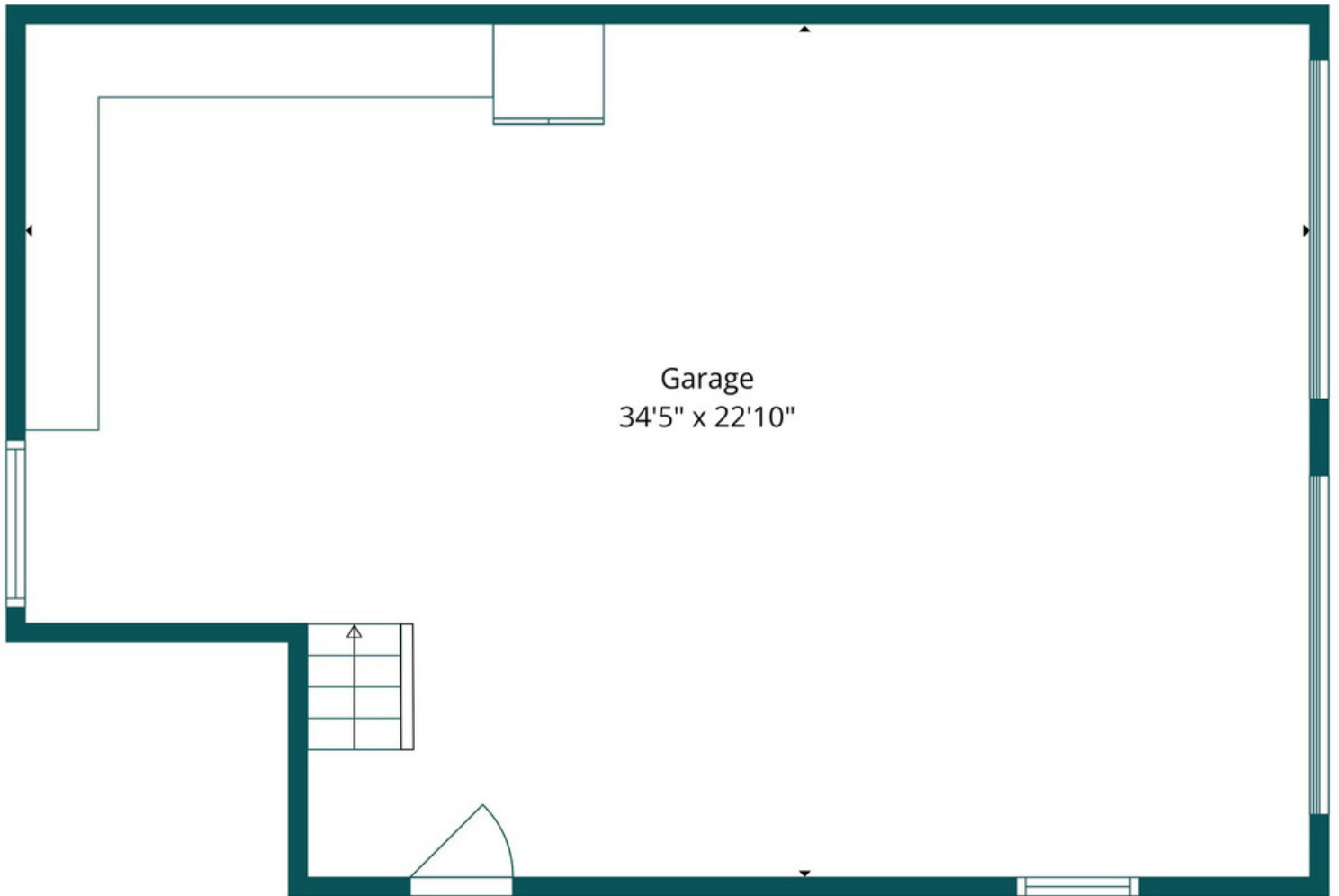
kristen@stavroshomes.com

@kristenonwhidbey

STAVROS
HOMES
Windermere
REAL ESTATE

FLOORPLAN & MAPS

1269 SILVER LAKE RD
OAK HARBOR



Total: 0 sq. ft
1st Floor: 0 sq. Ft, 2nd Floor: 0 sq. ft
Excluded Areas: Garage: 737 sq. Ft, Low Ceiling: 319 sq. Ft, Attic: 419 sq. Ft,
Walls: 117 sq. ft

Measurements Are Deemed Reliable, But Not Guaranteed. Buyer To Verify



Kristen Stavros

📞 360.720.4271

✉️ kristen@stavroshomes.com

📷 @kristenonwhidbey

STAVROS
HOMES
Windermere
REAL ESTATE



Aerial Map



CHICAGO TITLE™

Parcel ID: R23327-284-0950

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

ParcelID Map



CHICAGO TITLE™

Parcel ID: R23327-284-0950

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

ON-SITE SEWAGE SYSTEM (SEPTIC)

1269 SILVER LAKE RD
OAK HARBOR



Kristen Stavros

 360.720.4271

 kristen@stavroshomes.com

 @kristenonwhidbey



cc: Owner
Installer, ISLAND COUNTY HEALTH DEPARTMENT
Permit Center PO BOX 5000
Bldg Dept COUPEVILLE, WA 98239-5000

474-90R

APPLICATION TO REPAIR A SEWAGE DISPOSAL SYSTEM

OWNER'S NAME: HASKEE WARD ^{mailing address:} P.O. Box 39 PHONE #: 675-0158
MAILING ADDRESS: 1249 E. SILVER LAKE RD OAK HARBOR, WA 98277
ADDRESS: 1249 E. SILVER LAKE RD OAK HARBOR, WA 98277
JUN 15 1990

LEGAL DESCRIPTION: PARCEL #: R23327-284-0950
NAME OF PLAT: _____ DIVISION _____ BLOCK _____ LOT _____

SITE INFORMATION: TYPE OF USE HOUSE # OF BEDROOMS: 3
LOT WIDTH: 225' LOT DEPTH: 495' AREA: 2.55 ACRES

SOIL TYPES: SILTY CLAYS IV DEPTH: 0-54" VARIAS
MAR SAND FILLS III 54" T

NOTE CHANGE IN DESIGN JM

PROPOSED REPAIRS:

NEW SEPTIC TANK: NO PUMP CHAMBER: YES - 550 G.
DRAINFIELD LENGTH: 615' NUMBER OF LINES: 3 SQUARE FEET: 564
FILL: WIDTH 30 FT LENGTH 615' FT DEPTH 3 FT TIMES 2

COMMENTS: REMARK OVER BUILT NON PERMEABLE SOILS - RAPIDLY
WITH MAR SAND LINTERS PER-TRANSPIRE AFTMC 33

EXISTING SYSTEM INFORMATION: APPROXIMATE AGE 11 YRS ASBUILT FILE # 1165-79
SIZE OF TANK 1000 G. LENGTH OF DRAINFIELD 20' # OF LINES 3
CAUSE OF FAILURE: AGE - TIGHT SAND SOILS

INSTALLER'S SIGNATURE: [Signature] DATE: 6-12-90
OWNER'S SIGNATURE: _____ DATE: _____
PLAN APPROVED: JM PERMIT # 474-90 R RECEIPT # 10614 DATE: 6/20/90
PLAN DISAPPROVED: _____ W/ CHANGE

CONSTRUCTION INSPECTION: _____
DATE _____ BY _____
FINAL INSPECTION: APPROVED CL REJECTED _____
SIGNATURE: Catherine Sullivan DATE: 5-14-91

PER SANITARY CODE OF ISLAND COUNTY EACH INDIVIDUAL SEWAGE DISPOSAL SYSTEM MUST BE AVAILABLE FOR HEALTH DEPARTMENT INSPECTION (24 HOURS NOTICE IS REQUIRED).

ISLAND COUNTY ASSUMES NO RESPONSIBILITY FOR THE RE-DIRECTION OF DRAINAGE WATER.

PERMIT EXPIRES 90 DAYS FROM DATE ISSUED

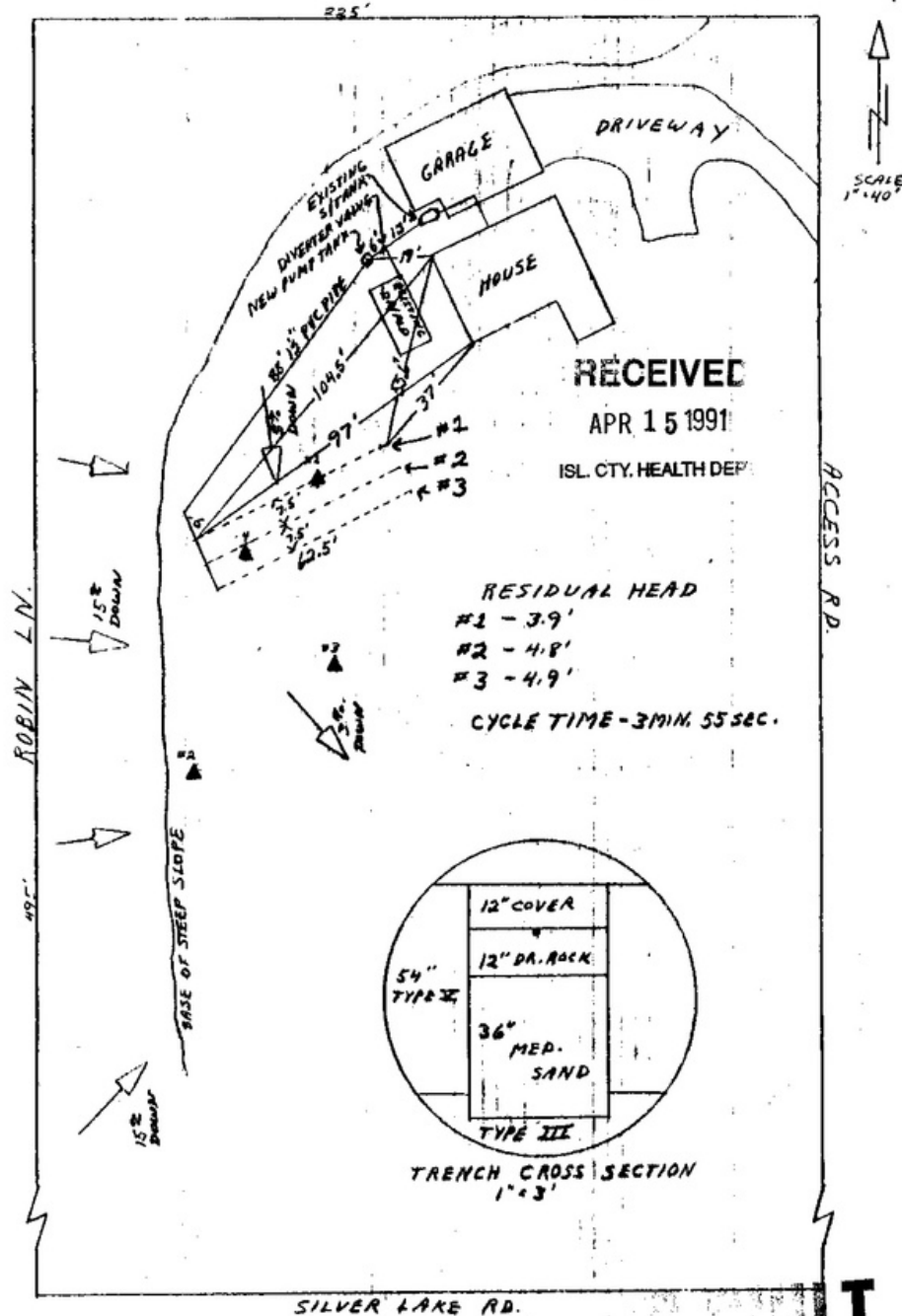
AS-BUILT

- Location of buildings (distance from roads, etc.)
- Size of building
- Location of septic tank (distance from building, etc.)
- Location of drainfields (distance from house, septic tank, property lines, wells, banks, water of the State, french drain, roads, driveways, large trees, etc.)

SCALE DRAWING: Proposed Design [] Asbuilt [X] Page 1

ICHD #4.1 10/88
SCALE USED: 1"=40'

Alternative & Pressure
System Information:



ASBUILT DATA: Name HASKEL WARD Permit # 474-90R
Drainfield: Square Feet 564 Total Length 188' Width 3' Depth 34"
Parcel # R-23327-284-0950
VERTICAL SEPARATION BETWEEN BOTTOM OF TRENCH OR BED AND SATURATED OR IMPERVIOUS SOIL: 3'4"
COMMENTS: As Built has 2 septic
Installer's Signature [Signature]
Date 3-21-91

Dirty Deeds Septic Services

1004 Commercial Ave #450
Anacortes, WA 98221

360-622-9092

Mail To: STELLA DUENAS
2434 HAPPY VALLEY RD
OAK HARBOR, WA
98277

PROPERTY INFORMATION

Location:1269 SILVER LAKE RD
OAK HARBOR
Tax ID: R23327-284-095

Use:Residential, Single Family

ON ID: R23327-284-0950

County Area: WHIDBEY ISLAND

Fold
Here

ON-SITE WASTEWATER TREATMENT SYSTEM INSPECTION REPORT

Inspected: 03/05/2026- Inspection Type: FOLLOW UP - Correction Status: All corrections made

Company:

Dirty Deeds Septic Services

Work Performed By:

Keith Jordan

Submitted 03/05/2026 by:

Keith Jordan

Fold
Here

COMMENTS & GENERAL INSPECTION NOTES

No Deficiencies Noted

This follow up inspection report is to record hydro jetting services and results.

Pump performance pre and post hydro jetting. Pre 32GPM, Post 47 GPM

Drain field laterals cleared of sludge and no longer are holding effluent. Pre and post squirt testing. Pre 130+" Post 90"

The on-site sewage system is functioning as designed.

Dirty Deeds Septic Services expressly denies any warranty, either expressed or implied, concerning Dirty Deeds performance, let alone concerning the future success or failure of the onsite sewage system, as well as specifies that the parties agree that the contract cannot be assigned nor is the report intended for any other party other than the party signing the contract and or customer paying for the pumping or inspection. Liability herein is limited to the amount paid to Dirty Deeds Septic Services.

GENERAL SITE & SYSTEM CONDITIONS

The General Site and System Conditions were:	Fully Inspected
Asbuilt #	474-90
Surfacing effluent from any component (including mound seepage):	NO
Components appear to be watertight - no visual leaks:	YES
Improper encroachment (structures/impervious surfaces); cover; or settling problems observed:	NO
Previous Inspection and Pump Reports have been reviewed.	YES
Structures connected to onsite sewage system occupied. If NO explain in comments:	YES
All Components accessible for service? If NO, provide details in comments.	YES
Reserve area intact? If NO state observations in comments. (N/A if no reserve area on asbuilt.)	N/A
As Built on file	YES
Other deficiencies as noted	NO

ONSITE SEWAGE SYSTEM INSPECTION DETAIL

TANK: Septic Tank - 2 Compartment, Manufacturer= Local Manufacturer - Concrete EVT BROS

Manufacturer: Local Manufacturer Model: Concrete

This component was:	Not Inspected	
Effluent level within operational limits (if NO explain in comments):		
All required baffles in place (N/A = No baffles required):		
Compartment 1 Scum accumulation (Inches, if other specify):		
Compartment 1 Sludge accumulation (Inches, if other specify):		
Compartment 2 Scum accumulation (Inches, if other specify):		
Compartment 2 Sludge accumulation (Inches, if other specify):		
Pumping required per Island County Code 8.07D.280(A.5)		
If an effluent screen is in place was it cleaned (NA if no effluent screen)		
If pumped, how many gallons?		

TANK: Pump Tank, Manufacturer= Local Manufacturer - Concrete WELL CURB**Manufacturer: Local Manufacturer Model: Concrete**

This component was:	Not Inspected	
Compartment 1 Scum accumulation (Inches, if other specify):		
Compartment 1 Sludge accumulation (Inches, if other specify):		
Pumping required per Island County Code 8.07D.280(A.5)		
If pumped, how many gallons?		
All required baffles in good condition (N/A = No baffles required):		

Pump: Effluent Pump, Manufacturer= Goulds Pumps - PE Series PE-51 1/2HP (On Demand)**Manufacturer: Goulds Pumps Model: PE Series**

This component was:	Fully Inspected	
Controls functioning:	YES	
Tested gallons per minute flow:	47	

Panel: Alarm - High Water TANK ALERT

This component was:	Fully Inspected	
Alarm mechanism functioning as intended:	YES	
A modification/repair was completed on the component (If yes, provide detail in comments):	NO	

Distribution: Diverter Valve NDS PVC DIVERTER VALVE, 4".

This component was:	Fully Inspected	
Component appears to be functioning as intended:	YES	
Component accessible for service? If NO please provide details in comments	YES	

Drainfield (disposal): Pressure, Manufacturer= Site Constructed - Gravel SAND LINED TRENCHES**Manufacturer: Site Constructed Model: Gravel**

This component was:	Fully Inspected	
Lateral lines flushed:	YES	
Average squirt height (if performed) (feet, if other specify):	90	
Ponding present? If YES explain in comments:	NO	

Drainfield (disposal): Gravity, Manufacturer= Site Constructed - Gravel CLOSED LOOP**Manufacturer: Site Constructed Model: Gravel**

This component was:	Not Inspected	
Ponding present? If YES explain in comments:		

ISLAND COUNTY ASSESSOR'S TAX & PROPERTY INFO

1269 SILVER LAKE RD
OAK HARBOR



Kristen Stavros



360.720.4271



kristen@stavroshomes.com



@kristenonwhidbey



Island County Assessor & Treasurer

104586 DUENAS, STELLA MARIA for Year 2026 - 2027

Property

Account			
Property ID:	104586	Abbreviated Legal Description:	85 - IN SW NW & NW SW: BG NECR SW NW S863.48' W320.83 TPB W225' S495' TO RD ELY ALG RD 225' N480' TPB TGW EZ (TR C SP 77-42 AF#321997)
Geographic ID:	R23327-284-0950	Agent Code:	
Type:	Real		
Tax Area:	112 - APPRAISER-OH Schl Dist, outside OH, improved, greater than 1 acre	Land Use Code	11
Open Space:	N	DFL	N
Historic Property:	N	Remodel Property:	N
Multi-Family Redevelopment:	N		
Township:	33	Section:	27
Range:	R2		
Location			
Address:	1269 SILVER LAKE RD OAK HARBOR, WA 98277	Mapsc0:	
Neighborhood:	Cycle 6	Map ID:	629
Neighborhood CD:	6		
Owner			
Name:	DUENAS, STELLA MARIA	Owner ID:	299156
Mailing Address:	MICHAEL JOSEPH DUENAS 2434 HAPPY VALLEY RD OAK HARBOR, WA 98277	% Ownership:	100.0000000000%
		Exemptions:	

Taxes and Assessment Details

Property Tax Information as of 03/23/2026

Amount Due if Paid on:  NOTE: If you plan to submit payment on a future date, make sure you enter the date and click RECALCULATE to obtain the correct total amount due.

Click on "Statement Details" to expand or collapse a tax statement.

Year	Statement ID	First Half Base Amt.	Second Half Base Amt.	Penalty	Interest	Base Paid	Amount Due
▶ Statement Details							
2026	6363	\$2135.53	\$2135.49	\$0.00	\$0.00	\$0.00	\$4271.02
▶ Statement Details							
2025	6365	\$1923.67	\$1923.64	\$0.00	\$0.00	\$3847.31	\$0.00
▶ Statement Details							
2024	6266	\$1892.18	\$1892.11	\$0.00	\$0.00	\$3784.29	\$0.00
▶ Statement Details							
2023	6275	\$1862.25	\$1862.16	\$0.00	\$0.00	\$3724.41	\$0.00
▶ Statement Details							
2022	6281	\$2150.34	\$2150.25	\$0.00	\$0.00	\$4300.59	\$0.00
▶ Statement Details							
2021	6291	\$1774.13	\$1774.04	\$0.00	\$0.00	\$3548.17	\$0.00
▶ Statement Details							
2020	6278	\$1801.10	\$1801.02	\$0.00	\$0.00	\$3602.12	\$0.00
▶ Statement Details							
2019	6243	\$1512.94	\$1512.84	\$0.00	\$0.00	\$3025.78	\$0.00
▶ Statement Details							
2018	6275	\$1609.01	\$1608.95	\$0.00	\$0.00	\$3217.96	\$0.00
▶ Statement Details							
2017	6304	\$1320.10	\$1320.01	\$0.00	\$0.00	\$2640.11	\$0.00



Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	# Lots	Market Value	Prod. Value
1	18	AC (02.01-03.00)	2.3400	101930.40	0.00	0.00	1.00	N/A	N/A

Roll Value History

Year	Improvements	Land Market	Current Use	Total Appraised	Taxable Value
2026	N/A	N/A	N/A	N/A	N/A
2025	\$300,765	\$250,000	\$0	\$550,765	\$550,765
2024	\$310,984	\$230,000	\$0	\$540,984	\$540,984
2023	\$315,063	\$220,000	\$0	\$535,063	\$535,063
2022	\$288,995	\$210,000	\$0	\$498,995	\$498,995
2021	\$254,507	\$160,000	\$0	\$414,507	\$414,507
2020	\$200,539	\$140,000	\$0	\$340,539	\$340,539
2019	\$148,653	\$200,000	\$0	\$348,653	\$348,653
2018	\$149,174	\$170,000	\$0	\$319,174	\$319,174
2017	\$150,218	\$150,000	\$0	\$300,218	\$300,218
2016	\$142,537	\$120,000	\$0	\$262,537	\$262,537
2015	\$144,664	\$90,000	\$0	\$234,664	\$234,664
2014	\$146,791	\$80,000	\$0	\$226,791	\$226,791
2013	\$148,919	\$108,000	\$0	\$256,919	\$256,919
2012	\$178,384	\$108,000	\$0	\$286,384	\$286,384
2011	\$180,827	\$120,000	\$0	\$300,827	\$300,827
2010	\$182,450	\$120,000	\$0	\$302,450	\$302,450
2009	\$190,422	\$155,000	\$0	\$345,422	\$345,422
2008	\$197,724	\$145,000	\$0	\$342,724	\$342,724
2007	\$172,579	\$172,579	\$0	\$345,158	\$345,158

Deed and Sales History

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Sale Price	Excise Number	De Nu
1	04/29/2021	WD	Warranty Deed	BUFFARD III, EUGENE R	DUENAS, STELLA MARIA			\$535,000.00	48050	451
2	02/28/2013	WD	Warranty Deed	WARD, HASKEL R	BUFFARD III, EUGENE R			\$235,000.00	10549	433
3	09/01/1988	WD	Warranty Deed	MCCAFFERTY, TRENT L	WARD, HASKEL R			\$0.00	83033	880
4	07/01/1986	WD	Warranty Deed	ALLSTATE, ENTERPRISES M	MCCAFFERTY, TRENT L			\$87,000.00	61805	860
5	11/01/1985	TRUSTEED	Trustee's Deed	CHARRON, RICHARD A	ALLSTATE, ENTERPRISES M			\$0.00	53316	850
6	06/01/1984	WD	Warranty Deed	RICHARDSON, RICHARD L	CHARRON, RICHARD A			\$92,000.00	41849	426
7	09/01/1981	WD	Warranty Deed	PETTET, JIMMIE	RICHARDSON, RICHARD L			\$70,500.00	13015	388
8	01/01/1900	OTHER	Other - Misc. Documents	Unknown	PETTET, JIMMIE			\$0.00	0	0

COMMUNITY

1269 SILVER LAKE RD
OAK HARBOR



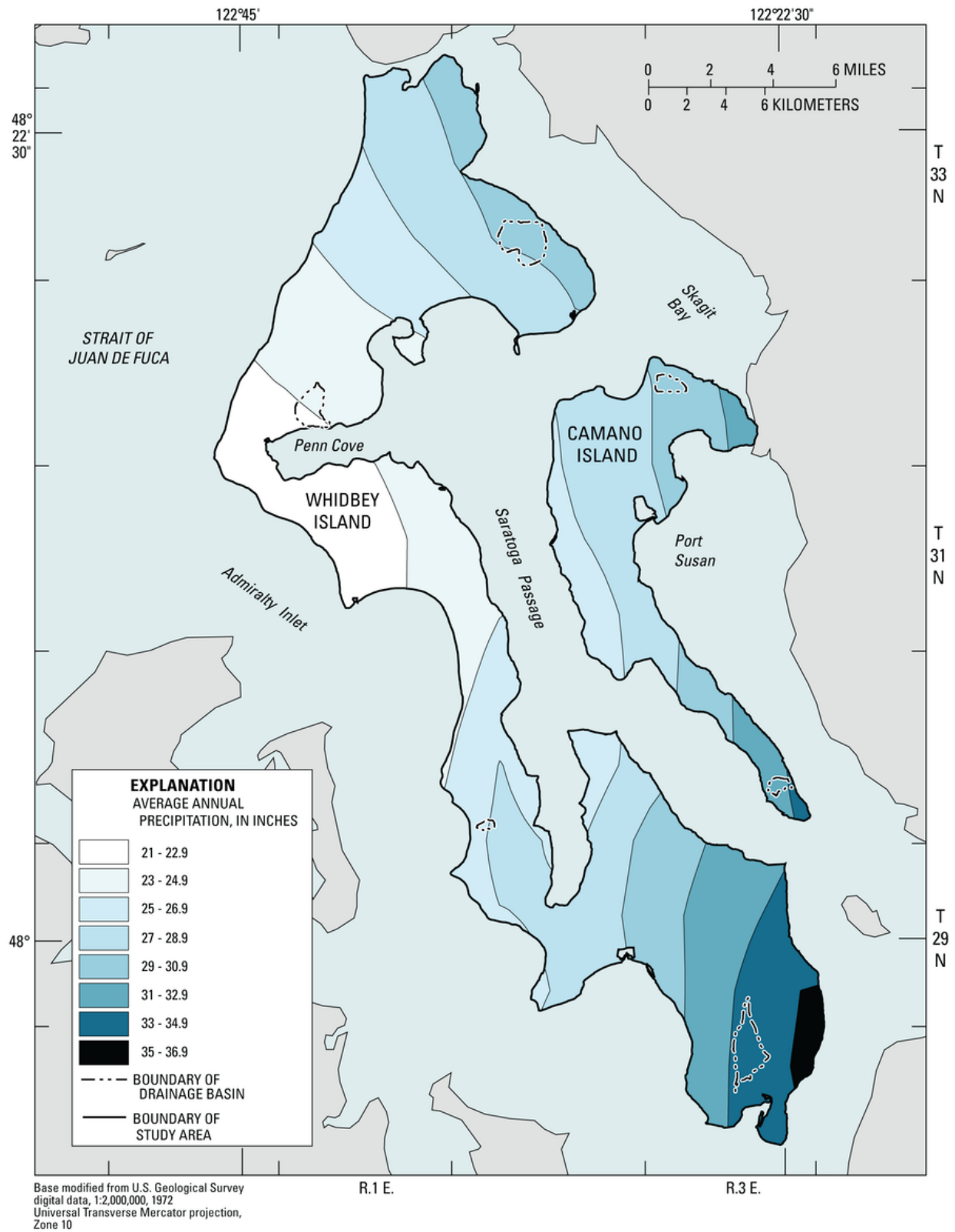


Figure 3. Average annual precipitation on Whidbey and Camano Islands, Island County, Washington. Precipitation values are from gridded values from PRISM (Oregon Climate Services, 1999) for 1961-90.

1 ISLAND COUNTY - AICUZ Noise Zones

AICUZ Noise Contours/Roads & Highways

- Other Roads
- Arterials
- Highways
- Section Lines
- UGA
- City
- NADW Property
- Area of Extent

Map Prepared By:
Island County
Department of Planning & Community Development
December 21, 2004

The following map is intended to be used as a GUIDE. Island County is providing this information as a general geographic representation that should not be used for precise measurements or calculations. Some of the features on this map are not accurately depicted. Any user of this map assumes all responsibility for use and agrees to hold Island County harmless for any liability, damage, or loss incurred by use of this information. Specific questions should be directed to Island County's Department of Planning & Community Development at: (360) 679-7339

Monday - Thursday 8AM - 4:30PM & Friday 10AM - 4:30PM

1 inch equals 2 mile

Scale: 0 1 2 3 Miles

North Whidbey Trail Map

Legend

Points of Interest

- ⊗ Public Beach Access
- ⊙ Boat Ramp
- ⚓ Public Dock/Marina
- ⊕ Public Park/Open Space
- Ⓜ Trailhead
- ⚓ Ferry Terminal
- Ⓜ Kayak Campsite
- Ⓜ Sports Activity Center
- ★ General Point of Interest

Off-Street Routes

- Off-Street Trails
- ⋯ Low Tide Trails

Other Map Features

- State Routes
- Public Open Space



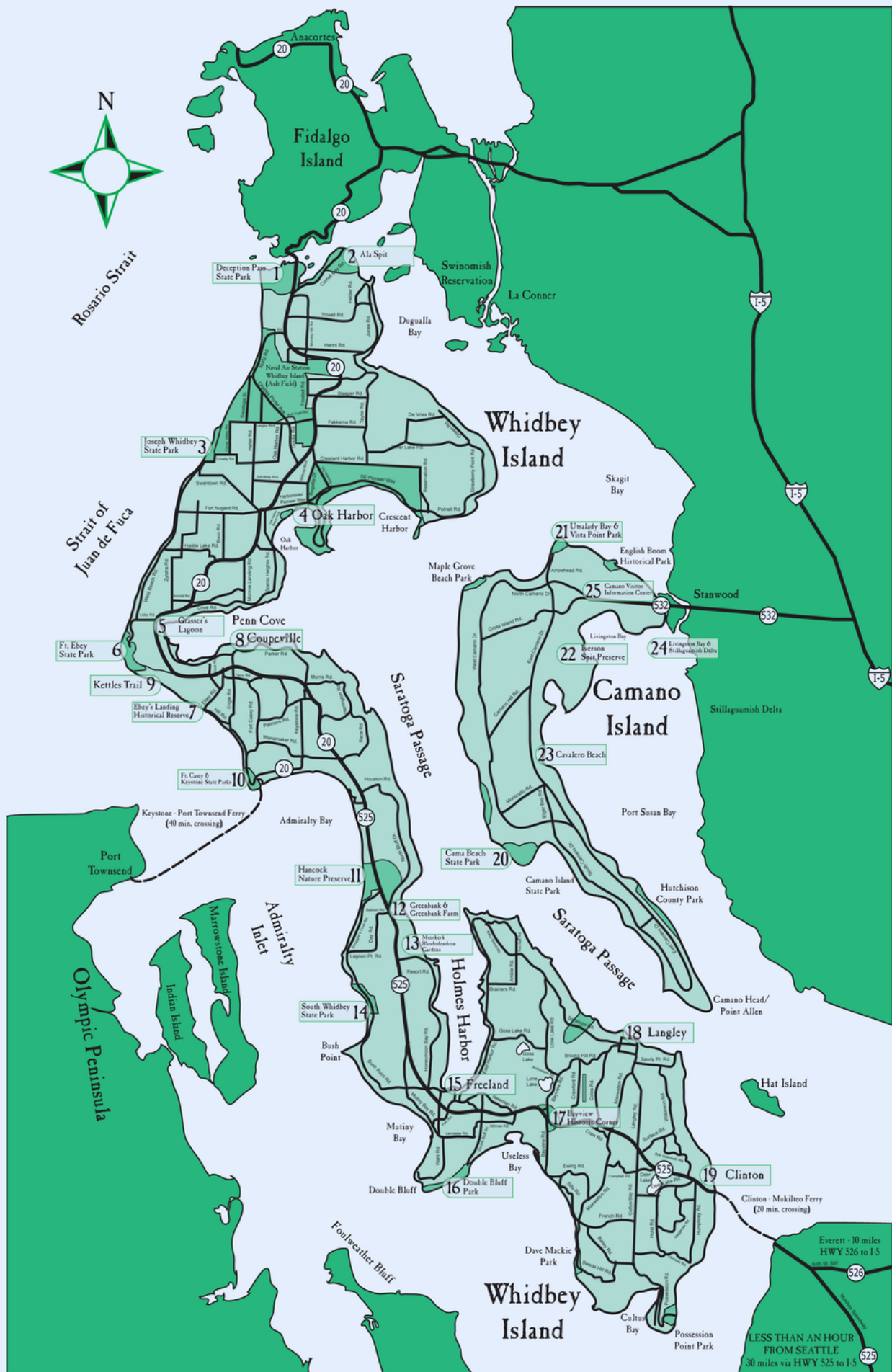
0 0.5 1 Miles

Map Date: Oct. 10, 2006

Map Disclaimer

The information herein is general in nature and does not constitute a detailed map of all existing trails and / or facilities. Due to its general nature, this map may contain spatial and labeling errors.







KRISTEN STAVROS

WINDERMERE WHIDBEY ISLAND

1269 SILVER LAKE RD
OAK HARBOR



THANK YOU FOR VIEWING THE PROPERTY!

Thank you to all the agents and potential buyers who viewed this beautiful home. If you're working with an agent, please direct all questions through them and refrain from contacting the listing agent directly. Your agent is here to help you navigate the home buying process and make informed decisions.

We appreciate your interest in our listing and wish you the best in your search for your dream home.



KRISTEN STAVROS

Managing Broker Realtor®
360.720.4271
kristen@stavroshomes.com

STAVROS
H O M E S

 [@kristenonwhidbey](https://www.instagram.com/kristenonwhidbey)

 [@kristen.stavros](https://www.facebook.com/kristen.stavros)

 [@KristenStavros-cz5uq](https://www.youtube.com/KristenStavros-cz5uq)

 www.stavroshomes.com