APPRAISAL OF REAL PROPERTY

Jennifer L Wonn & Mark R Pfeiffer



LOCATED AT

S7108 County Rd S Readstown, WI 54652 PRT NE SE E OF COUNTY S PCL 3 OF JOHNS SURVEY

FOR

Westby Coop Credit Union 501 N Main St, Westby WI 54667

OPINION OF VALUE

479,000

AS OF

03/11/2022

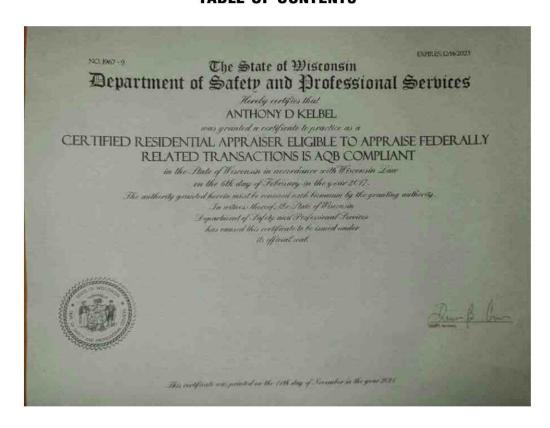
BY

Anthony Kelbel Kelbel Appraisals Wisconsin Certified Residential Appraiser #1967-9 PO Box 28, Ontario WI 54651 608-487-3379 tonykelbel@gmail.com

anthony Kelbil

Borrower	Jennifer L Wonn & Mark R Pfeiffer				File No	. 0311202	22-WONN
Property Address	S7108 County Rd S						
City	Readstown	County	Vernon	State	WI	Zip Code	54652
Lender/Client	Westby Coop Credit Union						

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Cover Dege

Kelbel Appraisal

		FIRREA / USPA	AP ADDENDUM				
Borrower	Jennifer L Wonn & Mark R Pfeiffer				File No.	031120	22-WONN
Property Address City	S7108 County Rd S Readstown	County Vernon		State	WI	Zip Code	54652
Lender/Client	Westby Coop Credit Union	ounty vernon		Otato	VVI	Zip oodc	34032
Purpose							
To determine	market value of subject located at S7	'108 County Rd S, Rea	dstown WI 54652(pre consti	ruction)			
Scope of Work				Acceptation and the	decontrolate out 11aan		to the state of th
report form, in must, at a min neighborhood,	work for this appraisal is defined by the cluding the following definition of martimum 1. Perform a complete visual in 3. inspect each of the comparable seand 5. report his/her analysis, opinion	rket value, statement on spection of the interion ales from at least the s	f assumptions and limiting co and exterior areas of the su treet. 4. research, verify and	ondition ubject pr	s, and ce operty, 2	rtification . inspect	s. The appraiser the
Intended Use / I	ntended User						
Intended Use:	For the lender/client to evaluate the	property that is the su	oject of this appraisal for a m	nortgage	finance	transacti	on.
Intended User(s):	Westby Coop Credit Union						
History of Prope Current listing infor		listed for sale					
ourront nothing little	THE SUDJECT IS HOT CHITCHINY I	iisteu ioi sale.					
Drior cols: T	aubicat museratura III au 40/00/00 10	for \$50000 D	0.4				
Prior sale: The	subject property sold on 10/02/2019	TOT \$50000. DOC#5100	04				
Exposure Time /	Marketing Time						
	the normal exposure and marketing t	time for this market are	a.				
Personal (non-re	ealty) Transfers						
	Sec. Ho						
Additional Comr	nents						
Certification Sup	The state of the s						
2. My compensa	essignment was not based on a requested minimution is not contingent upon the reporting of tainment of a stipulated result or the occurrence of the continuation of the occurrence of the continuation of the	of a predetermined value of	50 - 1.00 mg - 10 mg - 10 mg 1.00 mg - 10 mg -	the cause	e of the o	client, the	amount of the value
	esign.alamode.com/verify	Serial:2FFA03FD					
	- esignialamode.com/verny	OCHULZI I MOSI D					
	anthony K	elbil	Construction of				
Appraiser:	Anthony Kelbel		Supervisory Appraiser:				
Signed Date:	03/22/2022		Signed Date:				
Certification or Lice Certification or Lice	The state of the s	/14/2023	Certification or License #: Certification or License State:		Evniro	۰۰	
Effective Date of Ap				d Not			bulerior and Exterior

03112022-WONN File# 03112022-WONN

	р	ide the lender/chent wit	n an accu	rate, and adequate	iy supported, opi	mon of the market value	of the subject property.
Property Address S7108 County Rd S				City Readstown	n	State WI	Zip Code 54652
Borrower Jennifer L Wonn & Mark R F	feiffer	Owner of Public		MARK R PFEI		County Vern	
Legal Description PRT NE SE E OF CO		PCL 3 OF JOHNS S	URVEY				
Assessor's Parcel # 026-00568-0003				Tax Year 2021			306
Neighborhood Name TOWN OF KICKA	P00			Map Reference s	ee att	Census Tract	9605.00
Occupant 🔀 Owner 🗌 Tenant 🗌 Vac		Special Assessr	7.77	0	PUI	CA 6000000 1/10 1 1 1 1 1 1 1 1 1 1 1 1 1 1	per year per month
Property Rights Appraised 🔀 Fee Simple	Leaseho	ld Other (describe	e)	7			
Assignment Type Purchase Transaction			Other (desc	ribe) To determine	market value of subje	ect located at S7108 County Rd	S. Readstown WI 54652
Lender/Client Westby Coop Credit Ur		51 363		ain St, Westby		od rood of deer roo boding no	o, nedacio ini 111 o 1002
Is the subject property currently offered for sale of	or has it been o		e months p	rior to the effective of	date of this apprais	al?	Yes 🔀 No
Report data source(s) used, offering price(s), and					7,434	construction financin	
		Oubject to flot ou	ironay or	iorea for sale, e	appraisar is ior	CONSTRUCTION INTERIOR	ig purposes
I did did not analyze the contract for	sale for the sul	hiect nurchase transaction	Explain the	e results of the analy	sis of the contract	for sale or why the analysis	was not
performed.	outo for the out	ojost paronado danoadan	. Explain an	o robalito or the until	olo ol alo collador	Tor bare or winy are arranyore	Hao Hoc
Contract Price \$ Date of Con	tract	Is the property	seller the o	wner of public recor	rd? Yes	No Data Source(s)	
Is there any financial assistance (loan charges, s	CONTRACTOR						Yes No
If Yes, report the total dollar amount and describe			, , , , , , , , , , , , , , , , , , , ,	,	, party on soman or		
in roo, roport the total delial amount and december	the itemie to b	o para.					
Note: Race and the racial composition of the	neighborhoo	d are not annraisal facto	ire				
	giiboiiloot			using Trends		One-Unit Housing	Drocent Land Hee 9/
Neighborhood Characteristics	Dural	100 100 100 100 100 100 100 100 100 100		2.4	Doolining		Present Land Use %
			creasing	Stable [Declining Over Supply	PRICE AGE	One-Unit 10 %
	2.32.1		nortage	In Balance	Over Supply	\$ (000) (yrs)	2-4 Unit 5 %
Growth Rapid Stable				★ 3-6 mths	Over 6 mths	18 Low 0	Multi-Family 5 %
Neighborhood Boundaries Hwy 14 to th	e South an	d West, Hwy 56 to t	the North	and Hwy 131 t	to the East.	800 High 150	Commercial 5 %
	12 tales e	NO 8000 N N N	2000		20 10 20 20	180 Pred. 50	Other 75 %
	the second secon		ıa WI, wh	nich offers a vai	riety of employ	ment opportunities, s	schools, libraries,
shopping, churches, and recreationa	l opportunit	ies.					
		Ph. 102	AS	Carl Sevie Cocards			votte ee voo ee ee
Market Conditions (including support for the above			2.2	1.0	77-71- Th	essions required to m	27 Ta 10 Ta 10 Ta
Typical marketing time is 0-6 months							
Marketing trends appear to remain s	table with s	table property value	es. Marke	et is stable with	sales typically	slowing seasonally t	from Dec-March.
Dimensions 5 ac		Area 5 ac		111.011.001	e rectangular	View B	;Rural;
Specific Zoning Classification none		Zoning Descri	iption No			vi)	
Zoning Compliance Legal Legal Non	conforming (G	randfathered Use)	No Zoning	Illegal (describ			
Is the highest and best use of subject property as	improved (or	as proposed per plans and	d specificati	ons) the present use	?	Yes No If No, des	scribe The highest
and best use is as residential.							88
Utilities Public Other (describe)		Public	Other (desc	ribe)	Off-site Impro	ovements - Type	Public Private
Electricity 🔀 🗌	V	Vater	X Priva	ata Mall	Street Blac	ktop	lacktriangle
			2 1 110	ate vven	- Diao		
Gas Gas	S	anitary Sewer		ate Septic	Alley None	15017070 800	
		Sanitary Sewer MA Flood Zone X	X Priva	ate Septic		15017070 800	
Gas Gas	X No FEI	MA Flood Zone X	➤ Priva	ate Septic	Alley None	e	
Gas Gas Gas FEMA Special Flood Hazard Area Yes	No FEI for the market	MA Flood Zone X area? X Yes	Priva	ate Septic EMA Map # 551 If No, describe	Alley None 23C0551D	e	
Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	No FEI for the market	MA Flood Zone X area? X Yes	Priva	ate Septic EMA Map # 551 If No, describe	Alley None 23C0551D	e FEMA Map	Date 11/02/2012
Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	No FEI for the market	MA Flood Zone X area? X Yes	Priva	ate Septic EMA Map # 551 If No, describe	Alley None 23C0551D	e FEMA Map	Date 11/02/2012
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Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description	No FEI for the market	MA Flood Zone X area? X Yes ents, encroachments, env Foundation	Priva	ate Septic EMA Map # 551 If No, describe conditions, land uses	Alley None 23C0551D s, etc.)?	e FEMA Map ☐ Yes 🔀 No	Date 11/02/2012 If Yes, describe
Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit	No FEI for the market factors (easem	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac	Priva	ate Septic EMA Map # 551 If No, describe conditions, land uses	Alley None 23C0551D s, etc.)? material Conc/good	e FEMA Map Yes No s/condition Interior	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd
Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1	No FEI for the market factors (easem	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base	Priva FI No rironmental of	ate Septic EMA Map # 551 If No, describe conditions, land uses exterior Description bundation Walls	Alley None 23C0551D s, etc.)? material Conc/good con/good	e FEMA Map Yes No s/condition Interior Floors	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd
Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit	No FEI for the market factors (easem Concrete Full Baser	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a	Priva FI No irronmental of	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls exterior Walls oof Surface	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good	e FEMA Map Yes No s/condition Interior Floors Walls	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const.	No FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh	Priva FI No No vironmental of E e e FC ement O sq.ft. R O % Gi	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description condation Walls derior Walls oof Surface utters & Downspouts	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good	e FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story	No FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P	Priva FI No No vironmental of E e e Fo ement O sq.ft. Ro O % Gr ump W	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls deterior Walls oof Surface utters & Downspouts findow Type	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good	e FEMA Map Yes No s/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022	No FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E Evidence of	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P	Priva FI No rironmental c E e FC ement O sq.ft. R O G ump W	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description condation Walls derior Walls oof Surface utters & Downspouts	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo	e FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good t tub surround/good None
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) 0	No FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E Evidence of Dampnes	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P Infestation S Settlement	Priva FI No rironmental c E e FC ement O Sq.ft. R O Sq.ft. St St Sc	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls Acterior Walls oof Surface utters & Downspouts findow Type torm Sash/Insulated creens	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo	e FEMA Map Yes No s/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d Driveway	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) O Attic None	No FEI for the market factors (easemulater factors) Concrete Full Baser Basement Are Basement Fini Outside E Evidence of Dampnes Heating	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P Infestation s Settlement FWA HWBB	Priva FI No rironmental c E e FC ement D Sq.ft. R O SG ump W St Sc Radiant Ar	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls deterior Walls oof Surface utters & Downspouts findow Type torm Sash/Insulated creens menities	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo	FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d Driveway Ve(s) # O Driveway Surfi	Date 11/02/2012 If Yes, describe materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4 face gravel
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det/End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) 0 Attic None Drop Stair Stairs	No FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E Evidence of Dampnes Heating Other in	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P Infestation s Settlement FWA HWBB floor Fuel LP	Priva FI No rironmental c E e FC ement O sq.ft. Rc O Sq.ft. Rc O St St Radiant Ar	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls derior Walls oof Surface utters & Downspouts findow Type torm Sash/Insulated creens menities Fireplace(s) #	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo Uwoodstor 1 Fence n	FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d Driveway Ve(s) # O Driveway Surficence Garage	materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4 face gravel # of Cars 2
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det,/End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) O Attic None Drop Stair Floor Scuttle	Mo FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E Evidence of Dampnes Heating Other in Cooling	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Space ment Partial Base a sh ntry/Exit Sump P Infestation s Settlement FWA HWBB floor Fuel LP Central Air Conditioning	Priva File No rironmental of Ee Fcement Ex O sq.ft. Rr O % Gr ump W St St Radiant Ar	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls derior Walls oof Surface utters & Downspouts findow Type torm Sash/Insulated creens menities Fireplace(s) # Patio/Deck dk/s	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo Uwoodstor 1 Fence noat Porch p	FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d Driveway ve(s) # O Driveway Surface corch Carport	materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4 face gravel # of Cars 2 # of Cars 0
Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) O Attic None Drop Stair Stairs Floor Scuttle Finished Heated	No FEI for the market factors (easem	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spacement Partial Base a sh ntry/Exit Sump P Infestation s Settlement FWA HWBB M floor Fuel LP Central Air Conditioning W Other 2s	Private File No No No No No No No N	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description condation Walls derior Walls oof Surface utters & Downspouts findow Type torm Sash/Insulated creens menities Fireplace(s) # Patio/Deck dk/y Pool none	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo Combo/goo The Fence in pat Porch p	FEMA Map Yes No No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d No Driveway ve(s) # O Driveway Surface cone Garage corch Carport Shed Att.	materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4 face gravel # of Cars 2
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) O Attic None Drop Stair Stairs Floor Scuttle Flinished Heated Appliances Refrigerator Range/Oven	Mo FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E Evidence of Dampnes Heating Mother in Cooling Individual Dishwa	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P Infestation s Settlement FWA HWBB M floor Fuel LP Central Air Conditioning M Other 2s sher Disposal	Priva File No irronmental of Ee Forment Ex O sq.ft. Ro O % Gr ump W St So Radiant Ar Splits Microway	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description bundation Walls derior Walls oof Surface utters & Downspouts findow Type torm Sash/Insulated creens menities Fireplace(s) # Patio/Deck dk/g Pool none // Washer/Dr	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo Ocombo/goo I Fence n oat Porch p yer Other (s	FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d Driveway ve(s) # O Driveway Surface corch Carport Shed Att. describe)	materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4 face gravel # of Cars 0 Det. Built-in
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) 1-story Year Built 2022 Effective Age (Yrs) O Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven Finished area above grade contains:	Mo FEI for the market factors (easem Concrete Full Baser Basement Are Basement Fini Outside E Evidence of Dampnes Heating Mother in Cooling Individual Dishwa: 7 Rooms	MA Flood Zone X area? Yes ents, encroachments, env Foundation Slab Crawl Spac ment Partial Base a sh ntry/Exit Sump P Infestation s Settlement FWA HWBB M floor Fuel LP Central Air Conditioning M Other 2s sher Disposal 3 Bedror	Priva FI No rironmental of Ee Foement Ex O sq.ft. Ro O % Gr ump W St Sc Radiant Ar Splits Microway oms	ate Septic EMA Map # 551 If No, describe conditions, land uses Exterior Description condation Walls defror Walls cof Surface utters & Downspouts findow Type form Sash/Insulated creens menities Fireplace(s) # Patio/Deck dk/f Pool none // Washer/Dr 3.0 Bath(s)	Alley None 23C0551D s, etc.)? material Conc/good con/good metal/good S Yes/Good dbl/good Combo/goo Combo/goo Woodston 1 Fence n pat Porch p yer Other (c	FEMA Map Yes No S/condition Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco d Car Storage d Driveway Ve(s) # 0 Driveway Surfone Shed Att. describe) 8 Square Feet of Gross Live	materials/condition conc/cp/tile/gd dryw/conc/wd/gd wood/good conc/tile/good tub surround/good None # of Cars 4 face gravel # of Cars 0 Det. Built-in
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Freddie Mac Form 70 March 2005

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Page 1 of 6

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There are 6 comparable	o proportion ourrently	offered for cale in	the subject neighborh	and ranging in price	from ¢ 040,000	to \$ 000	000
			the subject neighborh				9,900
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FEATURE	SUBJECT	COMPARAB	LE SALE # 1	COMPARAB	SLE SALE # 2	COMPARABI	E SALE # 3
Address S7108 County Ro		E3414 State Hig		S4662 Sherry Pl		E6251 Us Highw	
		to: successors by properties-management	sometimes and account	Security of Contract		to receive at every management	
Readstown, WI 5	4652	Coon Valley, WI	54623	Viroqua, WI 546	65	Westby, WI 5466	67
Proximity to Subject		24.76 miles NW		11.73 miles NW		17.11 miles NW	
Sale Price	\$		\$ 490,000		\$ 530,000		\$ 472,000
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American International Conference		1000				10000	
Concessions		Conv;0		Cash;0		Conv;0	
Date of Sale/Time		s09/21;c08/21		s09/21;c08/21		s02/22;c12/21	
Location	B;Rural;	B;Rural;	0	B;Rural;	0	B;rural;	0
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site					10.000		. 1 000
	5 ac	5.1 ac	0	15.89 ac	-10,890	3.12 ac	+1,880
View	B;Rural;	B;Rural;		B;Rural;		B;Rural;	
Design (Style)	DT1;1 Story	DT1;1 Story		DT1;1 Story		DT2;2 story	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age			_			7	0
	0	17		~13			5.38
Condition	C1	C3	+20,000		+20,000		+10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 3.0	6 3 2.1	+1,000	9 3 2.1	+1,000	10 5 2.0	+2,000
Gross Living Area	2,668 sq.ft.			1000			
	100000000000000000000000000000000000000				- Laskinsons		-16,000
Basement & Finished	0sf	1500sf1500sfwo	-15,000	2500sf460sfwo	-25,000	1800sf0sfin	-18,000
Rooms Below Grade		2rr2br1.0ba0o	-15,000	1rr1br0.0ba2o	-4,600		
Functional Utility	Adequate	Adequate		Adequate		Adequate	
Heating/Cooling							0
The state of the s	Gas/splits	Gas/Cent		Gas FA/cent	747. 201200	FWA/Central	
Energy Efficient Items	In floor	Usual	+2,000	Geothermal	-5,000	Usual	+2,000
Garage/Carport	2ga4dw	3ga4dw	-2,000	2ga4dw		2gbi4dw	0
Porch/Patio/Deck	Porches	Deck/Porch		deck/patio	0	patio/porch	0
		The second secon					
Fireplace	one	Fireplace		Fireplace	A 2000 MONTH OF THE PARTY OF TH	none	+2,000
Outbuildings	Shed	None	+20,000	Pole Shed	-5,000	shed	-10,000
Net Adjustment (Total)		X +	\$ 14,400	_ + X -	\$ -26,090	_ + X -	\$ -26,120
Adjusted Sale Price		Net Adj. 2.9 %	,	Net Adj. 4.9 %		Net Adj. 5.5 %	20,120
THE TAXABLE PROPERTY OF THE PR							*
		Croce Adi 46 0 %					445 000
of Comparables		Gross Adj. 16.0 %		Gross Adj. 14.1 %	δ 503,910	Gross Adj. 13.1 %	ψ 445,88U
	the sale or transfer histo		rty and comparable sale	Gross Adj. 14.1 % es. If not, explain	503,910	Gross Auj. 13.1%	445,880
	the sale or transfer histo			Gross Adj. 14.1 % es. If not, explain	503,910	Gross Auj. 13.1%	445,880
	the sale or transfer histo			Gross Adj. 14.1 % es. If not, explain	\$ 503,910	Gross Auj. 13.1%	Ψ 445,880
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Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2 of 6

anthony, Kelbul 1004 March 2005

03112022-WONN File# 03112022-WONN

	FEATURE		SUBJEC	T		COMPARABLE			4	COMPARABLE SALE # 5			COMPARABLE SALE # 6				
	Address S7108 County Ro	d S			E281	2812 Everson R De Soto, WI 5462		Rd		E4224 U	pper Ne	ewton Rd	1528	39 Gro	ver Ro	d	
	Readstown, WI 5	4652			De S	oto, W	1 546	24		Viroqua,	WI 546	65	Tom	ah, W	5466	0	
	Proximity to Subject				19.3	2 miles	W			17.64 mi	es NW		38.1	3 mile	s NE		
ı	Sale Price	\$						\$	500,000			\$ 565,00)			\$	342,000
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	294.12	sq.ft.		sio.		47 sq.ft.	1000	\$	145.5	3 sq.ft.		
	Data Source(s)							OOM 96		MLS#174			MLS	#1908		OM 5	
ı	Verification Source(s)					rs Info				Bokers Ir			2	ers Info			
ı	VALUE ADJUSTMENTS	DF	SCRIPT	ION		SCRIPTI			djustment	DESCRI		+(-) \$ Adjustment		ESCRIPT		+(-) \$ Adj	ustment
ł	Sales or Financing		.00/111/1/	1014	ArmL		011	1() 47	ajastmont	ArmLth	11011	T () \$ Adjustment	Arm		1011	i () ϕ Λ α	astmont
	50m30m70 = 505470m054m050034m04974																
-	Concessions				Conv		2200			Cash;0			Con				
-	Date of Sale/Time					21;c05	/21		700	s09/21;c)7/21			21;c05	5/21		
	Location	B;Ru			B;Ru	ıral;			0	B;rural;		1	B;Ri	ural;			0
9	Leasehold/Fee Simple	Fee S	Simple	•	Fee :	Simple	15			Fee Simp	ole			Simple	9		
힟	Site	5 ac	2		15.42	2 ac			-10,420	9 ac		-4,00	4.25	ac			0
7	View	B;Ru	ıral;		B;Ru	ıral;				B;Rural;			B;Rı	ural;		,	
₹	Design (Style)	DT1:	1 Stor	v		1-Stor	V		0	DT1;1 St	orv			.0;1 St	orv		0
a	Quality of Construction	Q4			Q4					Q4			Q4				
Ħ	Actual Age	0			6				0	18		- 14	0 14				0
	Condition	C1			C2				+10,000			+20,00	_				+20,000
3	Above Grade	777777	Delense	Baths	7.50	Bdrms.	Baths		+10,000	THOU SOME DIRECTOR	s. Baths	+20,00	7.55.75	Bdrms.	Baths	1	F20,000
ğ		2700	Bdrms.		Total	_							Total	-	_		
ŕ	Room Count	7	3	3.0	6	2	2.0		+2,000		1.0	+4,00		3	3.0		0
	Gross Living Area	2 2	2,668	sq.ft.		1,700			+19,400		98 sq.ft.			2,350	sq.ft.		+6,400
	Basement & Finished	0sf			1760	sf0sfw	0		-17,600	2598sf62		-25,98					
	Rooms Below Grade									0rr3br2.0	ba1o	-6,24	0				
	Functional Utility	Aded	quate		Adec	uate				Adequate)	3 5 5 5	Ade	quate			
ľ	Heating/Cooling	- 2	splits		Gas/	Vision III			0	Gas/cent		(1)	Gas	507			0
	Energy Efficient Items	In flo			Usua				+2,000			+2,00					0
	Garage/Carport	2ga4			3ga3					1ga4dw	-	+2,00					-2,000
	Porch/Patio/Deck	Porc		-	-	k/Porch	1		570	dck/patio	/nrch		Porc				2,000
ı	Fireplace		1165		Firep					Fireplace			none				+2,000
H		one								100	,					12.	- 5000
ł	Outbuildings	Shed	1	-	barn	/shed			U	Sheds		-5,00	Sno	р	,		0
ı	NI_1 A .!'1 (T1_)						_				S 2	Φ		7 . [_	•	
•	Net Adjustment (Total)					+		\$	3,380		X -	\$ -11,82		(+ [450	\$	26,400
	Adjusted Sale Price				Net Ad		0.7 %			Net Adj.	2.1 %		Net A		7.7 %	196	
	of Comparables				Gross		12.7 %	\$		Gross Adj.	12.5 %				8.9 %	\$	368,400
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J SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	1 9 F	10/02/2 \$50,00 Public	SU 2019 00 Recor 2022	IBJECT rds			COMP Public Re 03/14/20	ARABLE SA	LE # 4	Publi	OMPARABLE SALE #	5	Publi	OMPAR	ords & ML	
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	1 9 F	10/02/2 \$50,00 Public	SU 2019 00 Recor 2022	IBJECT rds			COMP Public Re 03/14/20	ARABLE SA	LE # 4	Publi	OMPARABLE SALE #	5	Publi	OMPAR	ords & ML	
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	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	1 9 F	10/02/2 \$50,00 Public	SU 2019 00 Recor 2022	IBJECT rds			COMP Public Re 03/14/20	ARABLE SA	LE # 4	Publi	OMPARABLE SALE #	5	Publi	OMPAR	ords & ML	

03112022-WONN File# 03112022-WONN

FEATURE	SUBJECT	COMPARABLE SALE # 7		COMPARABI	E SALE # 8	COMPARABLE SALE # 9			
Address S7108 County Ro	d S	7380 County Hig	ghway Q						
Readstown, WI 5		Sparta, WI 5465	겠습니다. (10도) N						
Proximity to Subject		41.38 miles N							
Sale Price	\$		\$ 450,000		\$		\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 201.61 sq.ft		\$ sq.ft.	,	\$ sq.ft.			
Data Source(s)	7 04	MLS#1776437;[94.10		9 99			
Verification Source(s)		Brokers Informa							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sales or Financing	DESCRIPTION		+(-) \$ Aujustinent	DESCRIPTION	+ (-) \$ Aujusunent	DESCRIPTION	+(-) \$ Aujustinent		
		ArmLth							
Concessions		Conv;0							
Date of Sale/Time		s03/22;c01/22							
Location	B;Rural ;	B;Rural ;		3					
Leasehold/Fee Simple	Fee Simple	Fee Simple							
Site	5 ac	12.50 ac	-7,500						
View	B;Rural;	B;Rural;							
Design (Style)	DT1;1 Story	DT1;1 Story							
Quality of Construction	Q4	Q4							
Actual Age	0	1	0						
Condition	C1	C2	+10,000						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths			
Room Count	7 3 3.0	6 3 2.1	+1,000			Jotta Dairio. Datio			
Gross Living Area						00.41			
	2,668 sq.ft.	2,232 sq.ft	+8,700	Sq.Tt.		sq.ft.			
Basement & Finished	0sf	0sf							
Rooms Below Grade	92 85 XXA	9: 6/							
Functional Utility	Adequate	Adequate							
Heating/Cooling	Gas/splits	Gas/cent	0						
Energy Efficient Items	In floor	in-floor heat	0						
Garage/Carport	2ga4dw	2ga4dw					ĺ		
Porch/Patio/Deck	Porches	porches							
Fireplace	one	fireplace	0						
Outbuildings	Shed	none	+20,000						
Outbuildings	Offica	HOHE	120,000						
Net Adjustment (Total)		X +	\$ 32,200	□ + □ -	\$	П+ П-	\$		
Adjusted Sale Price		Net Adj. 7.2 %		Net Adj. %	Ψ	Net Adj. %	Ψ		
Proceedings of the control of the co				PERSONAL CONTRACT STATES		RESERVED IN	Ć.		
of Comparables	1 1 1 1 1 1	Gross Adj. 10.5 %			1-375	Gross Adj. %	\$		
Report the results of the research a							10150115 # -		
ITEM		JBJECT	COMPARABLE SA	LE # 7 C	OMPARABLE SALE #	8 COMPAR	ABLE SALE # 9		
Date of Prior Sale/Transfer	10/02/2019								
Price of Prior Sale/Transfer	\$50,000					23			
Data Source(s)	Public Reco	rds	Public Records &	MLS		15			
Effective Date of Data Source(s)	03/14/2022		03/14/2022						
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	story of the subject pro	perty and comparable	sales						
Analysis/Comments									
Arialy 313/ Comments									
1									
1									

Explanation of Adjustments										
Site Size-A \$1000/acre adjustment was applied for differences of more than o		action of the a	menity. No adjustments for	or less						
than one acre as the difference does not impact value or marketability of the s		a		and the same						
Condition-A \$10000/category adjustment was applied for condition to reflect n	narket reaction. The across	the board adj	ustment does not impact v	alue or						
marketability of the subject beyond the adjustment applied on the grid. Gross Living Area- GLA was adjusted at \$20/sq ft to reflect market reaction.										
Cross Envirig Area - OEA was adjusted at \$20/34 it to remote market reaction.										
Bathrooms- A \$1000/half bathroom and \$2000/Full bathroom adjustment was	applied for differences in b	athrooms to re	eflect market reaction of th	e amenity.						
Garage- Garage adjustments were made at \$2000/car space to reflect market	reaction to the marketabilit	ty and value o	f the subject.							
Basement-A \$10/sq ft adjustment was applied for differences in basement siz	e to reflect market reaction.	. A \$10/sq ft a	djustment was applied for	difference						
in finished area in basement to reflect market reaction of the amenity.		25 255								
Energy Efficient Items- A \$2000/in floor heat adjustment was applied for differ adjustment was applied for difference in Geothermal to reflect market reaction		ct market read	ction and a \$7000/Geother	rmal						
No adjustments considered necessary for age as the subject and comparables ages are estimated. The subject and comparables are considered to all										
have similiar remaining economic life. No adjustment necessary for bedrooms as the difference does not impact man	ketability or value of the su	bject.								
Deck/Porch/Patio/Fence-The combination of the subect and comparables dec	k, porches, fences and pati	ios all offer the	e same amenity to this ma	rket, and						
no adjustment is necessary.										
Fireplace- A \$2000 adjustment was applied for differences to reflect market re		ireplace.								
Outbuildings were taken as a whole and adjusted according to market reaction	of the amenity.									
The legation of the subject and comparables are concreted by a major highway	ve and waterways/rivers)	The englysis s	f this data has datarminad	I that in						
The location of the subject and comparables are separated by a major highwa my opinion, this separation has no effect on the value and marketability of the	***************************************	The analysis o	i triis data nas determined	ı ırıaı, ırı						
The comparables selected have the same influences, such as distance from s		loyment and a	re located in the same							
socio-economic area as the subject property.										
Present land use- The subject is located near Readstown WI, the neighborhood	od considered consists of a	rural area with	n undeveloped land consis	sting of						
agricultural and recreational acreage. The "other" land use is vacant land.										
There is no observed agricultural use on the subjects property.										
COST APPROACH TO VALUE	(not required by Fannie Mae)									
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculation										
	ns.	Site value was	determined by using the	e average						
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for estiprice per acre of comparables MLS#1922484, mm1734577, and 1910573	ns. mating site value) S The average price per a	cre is \$10,62	0/acre. Subect acreage	of 5						
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 3 of 6

anthony, Kelbul 1004 March 2005

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

anthony Killel 1004 March 2005

Serial# 2FFA03FD esign.alamode.com/verify

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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anthony Killel 1004 March 2005

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

esign.alamode.com/verify Serial:2FFA03FD

APPRAISER Anthony Kellel	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Criticold Felicit	Signature
Name Anthony Kelbel	Name
Company Name Kelbel Appraisals	Company Name
Company Address PO Box 28	Company Address
Ontario WI 54651	24 3011 B
Telephone Number 608-487-3379	Telephone Number
Email Address tonykelbel@gmail.com	Email Address
Date of Signature and Report 03/22/2022	Date of Signature
Effective Date of Appraisal 03/11/2022	State Certification #
State Certification # 1967-9	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State WI	
Expiration Date of Certification or License 12/14/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
S7108 County Rd S	☐ Did inspect exterior of subject property from street
Readstown, WI 54652	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 479,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	
Company Name Westby Coop Credit Union	COMPARABLE SALES
Company Address 501 N Main St, Westby WI 54667	Did not increat outside of comparable calculations at act
50 FIN Mail St, Westby WI 54007	Did not inspect exterior of comparable sales from street
Email Address mtglend@wccucreditunion.coop	Did inspect exterior of comparable sales from street Date of Inspection
Intglenate/wocdorealtanion.coop	Date of hispection

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anthony Kelbil 1004 March 2005

Reconciliation Addendum

File No. 03112022-WONN

				TOO I IZOZZ II OIIII	
Borrower	Jennifer L Wonn & Mark R Pfeiffer				
Property Address	S7108 County Rd S				
City	Readstown	County Vernon	State WI	Zip Code 54652	
Lender/Client	Westby Coop Credit Union				

· Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	490,000	2.9	16	504,400	13.63
Comp #2:	530,000	4.9	14.1	503,910	13.99
Comp #3:	472,000	5.5	13.1	445,880	14.18
Comp #4:	500,000	0.8	12.8	503,880	14.24
Comp #5:	565,000	2.1	12.5	553,180	14.3
Comp #6:	342,000	7.7	8.9	368,400	14.98
Comp #7:	450,000	7.2	10.5	482,200	14.68

ESTIMATED INDICATED VALUE OF THE SUBJECT: 479,000

Suggested Value Commentary

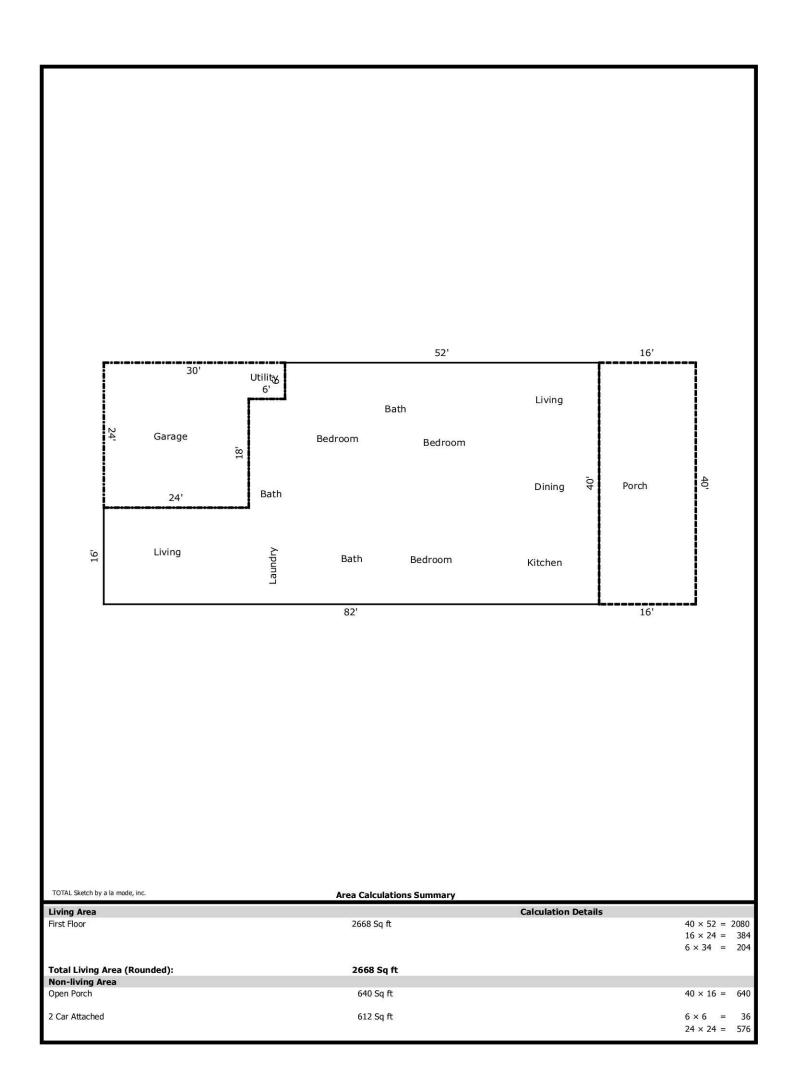
Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. A lower adjustment indicates a better comp, and vice versa. The ratio of gross dollar adjustment to sale price for each of the comps is used to calculate the weight each comp should have in a weighted average calculation. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

anthony Kellel

Building Sketch

Borrower	Jennifer L Wonn & Mark R Pfeiffer								
Property Address	S7108 County Rd S								
City	Readstown	County	Vernon	Stat	e	WI	Zip Code	54652	
Lender/Client	Westby Coop Credit Union								



Photograph Addendum

Borrower	Jennifer L Wonn & Mark R Pfeiffer								
Property Address	S7108 County Rd S								
City	Readstown	County	Vernon	Sta	ate	WI	Zip Code	54652	
Lender/Client	Westhy Coop Credit Union								





Road View Address Sign





Land Driveway





Land/Driveway Site

Anthony Kelbul
Serial# 2FFA03FD
esign.alamode.com/verify

Photograph Addendum

Borrower	Jennifer L Wonn & Mark R Pfeiffer						
Property Address	S7108 County Rd S						
City	Readstown	County	Vernon	State	WI	Zip Code	54652
Lender/Client	Westby Coop Credit Union						





Shed Shed

Anthony Kellul
Serial# 2FFA03FD
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Comparable Photo Page

Borrower	Jennifer L Wonn & Mark R Pfeiffer							
Property Address	S7108 County Rd S							
City	Readstown	County	Vernon	State	WI	Zip Code	54652	
Lender/Client	Westby Coop Credit Union							



Comparable 1

E3414 State Highway 61

24.76 miles NW Prox. to Subject Sale Price 490,000 2,500 Gross Living Area Total Rooms 6 Total Bedrooms 3 2.1 Total Bathrooms Location B;Rural; B;Rural; View Site 5.1 ac Quality Q4 17 Age



Comparable 2

S4662 Sherry Pl

Prox. to Subject 11.73 miles NW Sale Price 530,000 Gross Living Area 2,500 Total Rooms 9 Total Bedrooms 3 Total Bathrooms 2.1 Location B;Rural; View B;Rural; 15.89 ac Site Quality Q4 Age ~13



Comparable 3

E6251 Us Highway 14

17.11 miles NW Prox. to Subject Sale Price 472,000 Gross Living Area 3,470 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 2.0 Location B;rural; View B;Rural; Site 3.12 ac Quality Q4 Age 7

anthony Kelbel

Comparable Photo Page

Borrower	Jennifer L Wonn & Mark R Pfeiffer						
Property Address	S7108 County Rd S						
City	Readstown	County	Vernon	State	WI	Zip Code	54652
Lender/Client	Westby Coop Credit Union						



Comparable 4

E2812 Everson Rd

19.32 miles W Prox. to Subject Sale Price 500,000 Gross Living Area 1,700 Total Rooms 6 Total Bedrooms 2 Total Bathrooms 2.0 Location B;Rural; View B;Rural; Site 15.42 ac Quality Q4 Age 6



Comparable 5

E4224 Upper Newton Rd

Prox. to Subject 17.64 miles NW Sale Price 565,000 Gross Living Area 2,598 Total Rooms 4 Total Bedrooms Total Bathrooms 1.0 Location B;rural; View B;Rural; 9 ac Site Quality Q4 Age 18



Comparable 6

15289 Grover Rd

38.13 miles NE Prox. to Subject Sale Price 342,000 Gross Living Area 2,350 Total Rooms 9 Total Bedrooms 3 Total Bathrooms 3.0 Location B;Rural; View B;Rural; Site 4.25 ac Quality Q4 14 Age

anthony Kelbel

Comparable Photo Page

Borrower	Jennifer L Wonn & Mark R Pfeiffer						
Property Address	S7108 County Rd S						
City	Readstown	County	Vernon	State	WI	Zip Code	54652
Lender/Client	Westby Coop Credit Union						



Comparable 7

7380 County Highway Q

Prox. to Subject 41.38 miles N Sale Price 450,000 Gross Living Area 2,232 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location B;Rural; View B;Rural; Site 12.50 ac Quality Q4 Age 1

Comparable 8

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

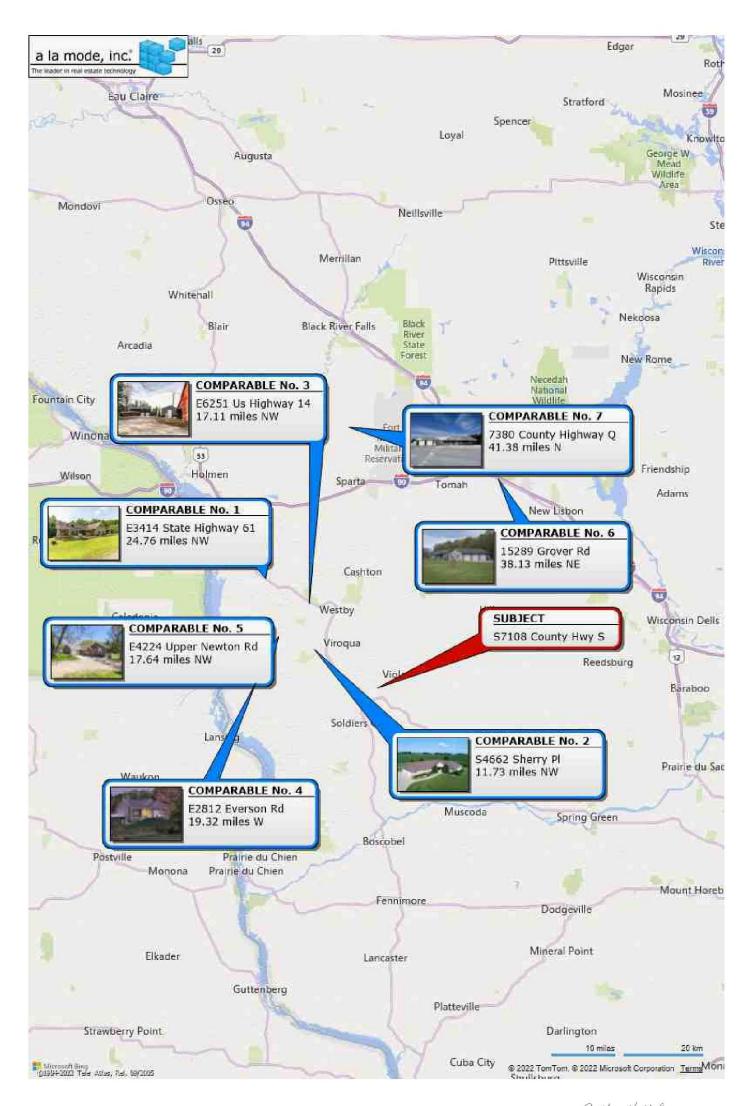
Comparable 9

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Location Map

Borrower	Jennifer L Wonn & Mark R Pfeiffer							
Property Address	S7108 County Rd S							
City	Readstown	County	Vernon	Sta	ate WI	Zip Code	54652	
Lender/Client	Westby Coop Credit Union							



Market Conditions Addendum to the Appraisal Report

03112022-WONN File No. 03112022-WONN

The purpose of this addendum is to provide the lender/client with a clear and a neighborhood. This is a required addendum for all appraisal reports with an eff.	e com the second to the second	and the same of th	revalent in the sub	ject	
Property Address S7108 County Rd S	City Readston		State WI	ZIP Code 546	352
Borrower Jennifer L Wonn & Mark R Pfeiffer	ony reduction				302
Instructions: The appraiser must use the information required on this form as t	the basis for his/her conclusion	ns, and must provide support	for those conclusio	ons, regarding	
housing trends and overall market conditions as reported in the Neighborhood					
it is available and reliable and must provide analysis as indicated below. If any			70.70		
explanation. It is recognized that not all data sources will be able to provide dat in the analysis. If data sources provide the required information as an average i			2007		
average. Sales and listings must be properties that compete with the subject pr					
subject property. The appraiser must explain any anomalies in the data, such a			ou by a proopooure	buyor or the	
Inventory Analysis Prior 7–12 Months		Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled) 62	35	22	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months) 10.33	11.67	7.33	Increasing	X Stable	Declining
Total # of Comparable Active Listings 12	12	12	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) 1.2 Median Sale & List Price, DOM, Sale/List % Prior 7–12 Months	1.0 Prior 4–6 Months	1.6 Current – 3 Months	Declining	Overall Trend	Increasing
Median Comparable Sale Price 350,000	387,500	377,950	Increasing	Stable	Declining
Median Comparable Sales Days on Market 7	8	1	Declining	➤ Stable	Increasing
Median Comparable List Price 351,000	399,000	384,950	Increasing	X Stable	Declining
Median Comparable Listings Days on Market 23	52	14	Declining	X Stable	Increasing
Median Sale Price as % of List Price 99	97	98	Increasing	★ Stable	Declining
	Yes No	00/ 1- 50/ 11	Declining	Stable .	Increasing
Explain in detail the seller concessions trends for the past 12 months (e.g., sell		TO 100	4700 30 3	30 ten	
fees, options, etc.). Seller concessions in this market area	do not appear to be a fa	actor after a search of	MLS and Pub	lic Records	
					2
Are foreclosure sales (REO sales) a factor in the market?	No If yes, explain (include	ding the trends in listings and	sales of foreclosed	properties).	
THE PERSON COURSE (FIELD COURSE) A MARCH III THE FINANCE.	no in joo, oxpiam (moiae	ang are a cride in nothings and	04100 01 1010010000	. рторогиосу.	
Cite data sources for above information. The sources for the ab	ove information are ML	S, Appraisal Files, Pul	blic Records a	ind Real Esta	ate Brokers
in the market area.					
Commercial the above information as compart for your conclusions in the Naigh	harbaad aastian of the annuala	al vanaut farms. If you your and	. additional informs	otion ovek se	**************************************
Summarize the above information as support for your conclusions in the Neigh					-
an analysis of pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, provide bo	th an explanation and support	for your conclusion	ons.	shava
an analysis of pending sales and/or expired and withdrawn listings, to formulate Settled sales appear to be stable, listings are stable, housing the stable is the stable is the stable is the stable in the stable is the stable is the stable is the stable in the stable is the stable is the stable is the stable is the stable in the stable is the stable is the stable is the stable in the stable is the stable is the stable in the stable is the stable in the stable is the stable	e your conclusions, provide bo ng supply is stable, clos	th an explanation and support sed prices are stable, I	for your conclusions ist prices are	ons. stable. The a	
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Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mac March 2009

Anthony Kelbul

MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

03112022-WONN Kelbel Appraisal File No.: 03112022-WONN

Borro	ower/Client Jennifer L Wonn & Mark R Pfeiffer			
Prop	erty Address S7108 County Rd S			
City	Readstown County Vernon		State WI	Zip Code <u>54652</u>
Lend	ler Westby Coop Credit Union			
way to	lulti-Purpose Supplemental Addendum for Federally Related Transaction comply with the current appraisal standards and requirements of the mptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the	Federal Deposit Insuran	ce Corporation (FDIC), th	e Office of
Reserv	/6.			
	This Multi-Purpose Suppleme Only those statements which have been chec			g appraised.
	PURPOSE & FUNCTION OF APPRAISAL			
	purpose of the appraisal is to estimate the market value of the subject bove-named Lender in evaluating the subject property for lending purp		· ·	ppraisal is to assist
X	EXTENT OF APPRAISAL PROCESS			
×	The appraisal is based on the information gathered by the appraiser subject property and neighborhood, and selection of comparable sa parables is shown in the Data Source section of the market grid alor presented first. The sources and data are considered reliable. When has been used. Data believed to be unreliable was not included in the	tles within the subject m ng with the source of cor n conflicting information	arket area. The original s ofirmation, if available. The was provided, the source	ource of the com- ne original source is deemed most reliable
	The Reproduction Cost is based on			
	supplemented by the appraiser's knowledge of the local market.			
×	Physical depreciation is based on the estimated effective age of the present, is specifically addressed in the appraisal report or other addressed.			
	knowledge of the local market. This knowledge is based on prior an sales of improved properties.	-		
×	The subject property is located in an area of primarily owner-occupied dered to be meaningful. For this reason, the Income Approach was re-		es and the Income Appro	oach is not consi-
	The Estimated Market Rent and Gross Rent Multiplier utilized in the I subject market area. The rental knowledge is based on prior and/or	• •	• •	-
	Multiplier is based on prior and/or current analysis of prices and ma		•	
		rket rates for residential	properties.	been used to pro-
	Multiplier is based on prior and/or current analysis of prices and ma For income producing properties, actual rents, vacancies and expen ject future rents, vacancies and expenses.	rket rates for residential	properties.	been used to pro-
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03112022-WONN

	FIIE NO.: 03112022-WONN
X	CURRENT SALES CONTRACT
X	The subject property is currently not under contract. The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.
	The contract and/or escrow instructions were reviewed. The following summarizes the contract: Contract Date Amendment Date Contract Price Seller
	CONTRACT DATE ATTENUMENT DATE CONTRACT TICE CONTRACT
	The contract indicated that personal property was not included in the sale. The contract indicated that personal property was included. It consisted of Estimated contributory value is \$
	Personal property was not included in the final value estimate.
	Personal property was included in the final value estimate. The contract indicated no financing concessions or other incentives.
	The contract indicated the following concessions or incentives:
	If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.
X	MARKET OVERVIEW Include an explanation of current market conditions and trends.
	-6 months is considered a reasonable marketing period for the subject property based on time required to market similiar roperties in the same market area.
X	ADDITIONAL CERTIFICATION
(1) Prof requ (2) the	Appraiser certifies and agrees that: The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of ressional Appraisal Practice ("USPAP"), and in accordance with the regulations developed by the Lender's Federal Regulatory Agency as uired by FIRREA, except that the Departure Provisions of the USPAP do not apply. Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.
×	ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or
haza prop which haza	imental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of ardous substances or detrimental conditions. The appraiser's routine inspection of and inquiries about the subject perty did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions ch would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified ardous substance and environmental expert would reveal the existence of hazardous substances or detrimental round the property that would negatively affect its value.
	ADDITIONAL COMMENTS
	esign.alamode.com/verify Serial:2FFA03FD
\mathbf{X}	APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
	Unthony Kellel
	raiser's Signature Effective Date 03/11/2022 Date Prepared 03/22/2022
38/(2)	raiser's Name (print) Anthony Kelbel Phone # 608-487-3379 e WI License # Certification # 1967-9 Tax ID #
	CO-SIGNING APPRAISER'S CERTIFICATION
	The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
	The co-signing appraiser has not personally inspected the interior of the subject property and; has not inspected the exterior of the subject property and all comparable sales listed in the report. has inspected the exterior of the subject property and all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
	The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.
	CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
-	
Ann	raiser's Signature Trainee Review Other
App	raiser's Name (print) SS #
Stat	e License # Certified #

ENVIRONMENTAL ADDENDUM

APPARENT* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

03112022-WONN File # 03112022-WONN

	Jennifer L Wonn & Mark R Pfeiffer		
Property Address	S7108 County Rd S	County	Chaha sau 75- Onda - 11-
City Lender/Client	Readstown Westby Coop Credit Union	County Vernon	State WI Zip Code 54652
50 MB	ned as that which is visible, obvious, evident or	manifest to the appraiser.	
A MARK TO A TENNESSEE		307 NESSONO DE EL SE S	ve been marked by the appraiser apply to the Subject property.
			property and its surrounding area. It also states what assumptions
were made about and therefore migl property. It is	any observed evidence of any hazardous sub- nt be unaware of existing hazardous substances	stances and/or detrimental environmental s and/or detrimental environmental condit a qualified environmental inspector w	conditions. The appraiser is not an expert environmental inspector ions which may have a negative effect on the safety or value of the buld reveal the existence of hazardous materials and/or detrimental
		DRINKING WATER	
published star	dards is to have it tested at all discharge points.		ne only way to be absolutely certain that the water meets
drinking water	8		be certain that the property is supplied with adequate
not contain an	nto drinking water from its source, the pipes, at all unacceptable lead level is to have it tested at all di: f value is based on the assumption that there is an a	scharge points.	ppliances. The only way to be certain that water does
Comments:	r value is based on the assumption that there is an a	adequate supply of safe, lead-free drinking	water.
		SEWER SYSTEM	
Sewage is ren	noved from the property by a municipal sewer syste		
Sewage is dis	posed of by a septic system or other sanitary on-si	te waste disposal system. The only way to o	letermine that the disposal system is adequate and in good
5/	condition is to have it inspected by a qualified inspec		
	f value is based on the assumption that the sewage tem in good condition.	is disposed of by a municipal sewer or an a	dequate properly permitted alternate
Comments:			
(2			
<u> </u>			
		SOIL CONTAMINANTS	
	innarent signs of soil contaminants on or near the s	subject property (except as stated in Comme	nts, below). It is possible that research, inspection and
	ualified environmental inspector would reveal existing		d/or detrimental environmental conditions on or around
the property th		ng and/or potential hazardous substances an	d/or detrimental environmental conditions on or around
the property th	alified environmental inspector would reveal existin at would negatively affect its safety and value.	ng and/or potential hazardous substances an	d/or detrimental environmental conditions on or around
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-anthony Kelbel-

Comments:

	USTs (UNDERGROUND STORAGE TANKS)
X	There is no apparent visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would
	likely have had USTs.
A	There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (except as reported in Comments below).
	There are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an inspection by a qualified UST inspector be obtained to
	determine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were
$\mathbf{\nabla}$	deactivated in accordance with sound industry practices. The opinion of value is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are
	free from contamination and were properly drained, filled and sealed.
Com	ments:
:-	
=	
	NEARBY HAZARDOUS WASTE SITES
X	There are no apparent hazardous waste sites on the subject property or nearby the subject property (except as stated in Comments, below). Hazardous Waste Site search by a trained environmental engineer may determine that there is one or more hazardous waste sites on or in the area of the subject property.
V	The opinion of value is based on the assumption that there are no hazardous waste sites on or nearby the subject property that negatively affect the
	value or safety of the property.
Com	ments:
-	
	LIDEA FORMAL DELIVIDE MICH. ATION, (UEE)
	UREA FORMALDEHYDE INSULATION (UFFI)
Ш	All or part of the improvements were constructed before 1982 when urea foam insulation was a common building material. The only way to be certain that the property is free of urea formaldehyde is to have it inspected by a qualified urea formaldehyde inspector.
X	The improvements were constructed after 1982. No <u>apparent</u> urea formaldehyde materials were observed (except as stated in Comments, below).
	The opinion of value is based on the assumption that there is no significant UFFI insulation or other urea formaldehyde material on the property.
	iments:
-	
	LEAD BASED PAINT
	All or part of the improvements were constructed before 1978 when lead based paint was a common building material. There is no apparent visible or known
	documented evidence of peeling or flaking Lead Paint on the floors, walls or ceilings (except as stated in Comments, below). The only way to be certain that the property is free of surface or subsurface lead based paint is to have it inspected by a qualified inspector.
X	The improvements were constructed after 1978. No <u>apparent</u> Lead Paint was observed (except as stated in Comments, below).
X	The opinion of value is based on the assumption that there is no flaking or peeling Lead Paint on the property.
John Still	ments:
50.0000000	
	AIR POLLUTION
X	There are no apparent signs of air pollution at the time of the appraiser's viewing of the subject property, nor were any reported (except as reported in Comments,
V	below). The only way to be certain that the air is free of pollution is to have it tested.
-	The opinion of value is based on the assumption that the property is free of air pollution.
Con	iments:
-	
8	
	WETLANDS/FLOOD PLAINS
\overline{X}	The site does not contain any apparent wetlands/flood plains (except as stated in Comments, below). The only way to be certain that the site is free of wetlands/
7 <u>22-22</u> 7	flood plains is to have it inspected by a qualified environmental professional.
X	The opinion of value is based on the assumption that there are no Wetlands/Flood Plains on the property (except as stated in Comments, below).
Com	ments:
es es	
-	
	MISCELLANEOUS ENVIRONMENTAL HAZARDS
X	
	Excess noise
	Radiation and/or electromagnetic radiation
	Light pollution
	Waste heat
	Acid mine drainage Acid mine drainage
	Agricultural pollution Geological hazards
	Nearby hazardous property
	Infectious medical wastes
	Pesticides
	Other (chemical storage, drums, pipelines, etc.)
X	The opinion of value is based on the assumption that, except as reported above, there are no other environmental hazards that would negatively affect the value of
	the subject property.
Г	When any of the environmental assumptions made in this addendum are not correct, the opinion of value in this appraisal may be a
	, and the state of

anthony Kelbel-

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DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
- 2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
- 6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- 8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- 10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

anthony Kelled

03112022-WONN File No. 03112022-WONN

CERTIFICATION: The appraiser certifies and agrees that:

- 1. The statements of fact contained in this report are true and correct.
- 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
- 10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

■ esign.alamode.com/verify Serial:2FFA03FI ADDRESS OF PROPERTY ANALYZED: S7108 County	O Rd S. Readstown, WI 54652
ADDRESS OF PROPERTY ANALIZED.	Ru 5, Reaustowii, Wi 54052
APPRAISER: Inthony Kolly	SUPERVISORY or CO-APPRAISER (if applicable):
Signature:	Signature:
Name: Anthony Kelbel	Name:
Title: Wisconsin Certified Residential Appraiser	Title:
State Certification #: 1967-9	State Certification #:
or State License #:	or State License #:
State: WI Expiration Date of Certification or License: 12/14/2023	State: Expiration Date of Certification or License:
Date Signed: 03/22/2022	Date Signed:
0400 9656 (bi) 1 (<u>1111)</u>	Did Did Not Inspect Property
	Page 2 of 2 Anthony Kellel