APPRAISAL OF



A Single Family Dwelling

LOCATED AT:

2146 Winnebago Street Madison, WI 53704

FOR:

Dane County Treasurer Room 114, 210 Martin Luther King Jr. Blvd. Madison, WI 53703

BORROWER:

N/A

AS OF:

May 16, 2016

BY:

Tenny Albert

May 30, 2016

C/O

Dane County Treasurer Room 114, 210 Martin Luther King Jr. Blvd. Madison, WI 53703

File Number: DCT_Winnebago_2016

To Whom it May Concern;

In accordance with your request, I have appraised the real property at:

2146 Winnebago Street Madison, WI 53704

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of May 16, 2016

is:

\$60,000 Sixty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Tenny Albert

Wisconsin Certified General Appraiser #154

Type, Intended User and Use of the Appraisal

This appraisal is to provide an opinion of the fee simple market value, as defined below, for a client delineated subject property as of the date of valuation. The subject property consists of land and improvements located at 2146 Winnebago Street, City of Madison, Dane County, WI.

The property rights being appraised are the fee simple surface rights of the improved property. This valuation will be "as is".

The <u>client</u> for this report is the Dane County Treasurer. The <u>intended user</u> of this report is the Dane County Treasurer. <u>The intended use</u> of this report is to assist the county is determining the market value of the subject property / larger parcel.

In accordance with the Uniform Standards of Professional Practice (USPAP), fair market value is defined as:

Market value is defined as 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 and knowledgeable, 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:

- Buyer and seller are typically motivated;
- Both parties are well informed or well advised, and acting in what they consider their best interest;
- A reasonable time is allowed for exposure in the open market;
- Payment is made in terms of cash in United States dollars or in terms of financial arrangements comparable thereto;
- 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.

This report to best of the appraiser's knowledge conforms to the Uniform Standard of Profession Appraisal Practice (USPAP).

Definition of Appraisal Problem

The appraiser is to provide an opinion of the fee simple market value of the subject property as of the date of inspection. The client has requested a value – "as is". The dwelling is vacant. The property has been foreclosed on by Dane County. The County took procession in April of 2016.

Scope of the Appraisal

The scope of this appraisal includes collection of data from a variety of sources including, but not limited to: exterior and / or interior inspection of the subject property; exterior inspection of all sales, listings, and other comparable data used in this report; GIS data; the appropriate zoning manuals / ordinances; the South Central Wisconsin MLS Corporation; profiles of the adjacent municipalities including the City of Madison and Dane County publications and information regarding population trends, building permits, etc.; the appraiser's own files; discussions with Realtors, property owners, Dane County, municipal and town planning officials, a review of Dane County zoning, the land use plans for the City of Madison; discussions with other government officials, other appraisers; inspection of transfers at the Dane County Register of Deeds office and/or Wisconsin Dept. of Revenue; and Marshall and Swift Valuation Service. When appropriate, more than one source may be used to confirm data.

The geographical area searched by appraiser was the City of Madison generally and the eastside of Madison specifically. The time frame for sale data was January 2014 to the date of valuation. The appraiser also reviewed older sales in the immediate

neighborhood or older sales which were considered relevant.

The scope is considered sufficient for the purpose and function of the report and to provide a reliable value estimate for the subject property. However, because of the complex nature of the investigative process, there may be other sales comparables that may be more recent or more similar but which were not discovered, and which were, therefore, not included in the report. No data which was discovered and which was thought to be highly relevant to the value conclusion was omitted from this report.

This appraisal is of improved fee parcel. Within the scope of the valuation methods, the <u>Cost Approach</u> to value is included due to the improvements. However, determining the value of the improvements via the Cost Approach is considered difficult due to the current condition and thus the amount of accrued depreciation and thus the difficulty in estimating the overall depreciation. The <u>Income Approach</u> is not considered a viable approach for the valuation of the properties as the financial return from a rental of the property would not bring the highest return. The <u>Direct Sales Approach</u> to value is considered the main approach to value in this appraisal report. The appraiser has used this approach to estimate the value of the improved site.

Description of Improvements

The improvements consist of a two story traditional style dwelling containing 1,250 s.f. with a kitchen, living room, dining room, three bedrooms and one full bathroom. The dwelling was built in 1912 and is within a neighborhood of similar homes.

The exterior originally has wood siding and now has mostly asphalt siding with some vinyl siding on the porch, an average older asphalt shingle roof that was replaced in 2005. The basement is full and consists of concrete block. There are some big mortar cracks and one corner reveals a large open gap to the basement. The windows are the original fixed and double hung with combination storms. There are aluminum gutters and the wood soffits. Overall exterior condition is low average. Siding has deteriorated; windows show weather wear. The front porch has some sag and poor patch; the rear entry porch has rotten stairs.

The dwelling interior is full of discarded goods and debris. The interior was difficult to view due to personal belonging and debris. Overall it is in poor condition and as of the inspection date, it is the appraiser's opinion that the property was not habitable. The kitchen – essentially a small galley space - is basic with a stove and a sink and minimal counter space. Where the flooring was visible, it appeared to be hardwood, carpet and old linoleum / vinyl and there was some floor buckling due to moisture. The walls and ceilings appear for the most part to be plaster and / or wood; there were areas of missing or cracking plaster – via moisture or water damage. The doors and trim are all original (some metal door replacement) and were worn. From what the appraiser could view, the bathroom fixtures appeared to be original.

The basement was also full of items. It was not possible to tell if there were issues with water leakage or dampness. The furnace is a relatively older model that may be still operate but this is unknown. This is the same with the water heater. Electric service appeared to be 60 amps (fuses and circuit breakers) but the appraiser could not get close to the box. The appraiser was unable to determine the quality of the wiring.

The detached garage is wood framed and sided. It is also full of debris and thus the appraiser could not determine if there was a paved floor.

In general, an assessment of condition for the subject property is difficult given the accumulation of debris and belongings. It is the appraiser's opinion, as noted, that the interior is not habitable - even if cleared of belongings - and that the dwelling would require complete interior gutting and upgrading and exterior renovation.

Direct Comparison Sales Approach Commentary

(Interior photos were available for all sales)

Four comparable sales are provided in the report. No comparable sales were uncovered in the immediate neighborhood given the unique condition of the subject. The large amount of debris and left over belongings in the subject made it difficult to evaluate the condition of the dwelling. The appraiser believes the subject is structurally sound but in need of significant renovation and repair. "As is" the subject is not habitable as of the date of inspection.

Sale 2 was not considered habitable. Sale 2 was essentially gutted at the time of sale with no plumbing or wiring. It is located on Williamson Street – a vibrant commercial corridor and thus the underlying lot does have some potential commercial value.

Sale 3 was an estate sale. Property requires significant repairs and the bathroom is in the unfinished basement. Asbestos was also a potential issue for this property. Habitable at the time of sale was considered possible but marginal.

Sales 1 and 4 were considered habitable at the time of the sale but were in low average condition with required work. Sale 1 was adjusted up 20% as it was sold by auction with a limited marketing time and exposure.

Dollar adjustments are made for major factors. Sales 2 and 3 were adjusted up at an annual rate of 2% for date of sale as they were over a year old.

No site adjustments are made as lot values were considered comparable when sale locations are considered. The subject property has the smallest lot but its location in a popular housing neighborhood makes it popular.

Estimate of Value

The sales are given equal reliance. The adjusted range is approximately \$54,000 to \$64,000.

It is the appraiser's opinion that the "as is" market value of the subject property, as of the date of inspection, May 17, 2016, is **\$60,000**.

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Va	luation Section	L	INIFORM RESI	DENTIAL.	APPRAISAL R	EPORT	File No. DCT Wir	mehaco 2016						
Ĭ	ESTIMATED SITE VALUE. = \$ 40,000 Comments on Cost Approach (such as, source of cost estimate,													
APPROACH		UCTION COST-NEW OF		site value, square foot calculation and for HUD, VA and FmHA, the										
	Dwelling 1,2	2 <u>50</u> Sq. Ft. @ \$ <u>105.</u>	00 = \$13	estimated remaining economic life of the property):										
Ş	Bsmt. 634 Sq. Ft. @ \$ = 0 Cost Approach provided reflects probable new construction co													
80	Porches		****	es not reflect current condition of subject. Current										
ם		Sq. Ft. @ \$ 35.		6,300			accurate physical depi	reciation is						
ΥL	Total Estimated Cost N	ew Eutonal Eutona	= \$ <u>14</u>	. <u>2,550</u>	very difficult. The	e cost value is a	n upper limit.							
COST			al Est. Remaining E											
ာ			= \$ 12											
			= \$ <u>.</u>		000		***************************************							
	INDICATED VALUE I	RY COST APPROACH	· · · · · · · · · · · · · = \$	63,4			·············							
	ITEM	SUBJECT	COMPARABLE		COMPARABLE	NO 2	COMPARABLE I	VIO 3						
	2146 Winnebago S		701 Pulley Street	10. 1	1018 Williamson Stre		4707 Spaanem Aven							
	Address Madison		Madison		Madison		Madison	-						
	Proximity to Subject		3 miles		1 mile		3 miles	····						
	Sales Price	\$ TBD	\$	57,000	Titleraus automobile soi \$	75,000	Alexander (September \$	54,500						
	Price/Gross Liv. Area	\$ 0.00 ₺	\$ 40.95 Z		\$ 73.82 🗵		\$ 90.83 ⊅							
	Data and/or	Inspection	MLS, Assessor		MLS, Assessor		MLS, Assessor							
		Assessor	List Price-\$57,000 / 1	122 DOM	List Price-\$75,000 / 2	2 DOM	List Price-\$75,000 / 1	IO DOM						
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment						
	Sales or Financing		Auctn/REO/"as is"	11,500			Coventional							
	Concessions	-10020	None		None		None							
	Date of Sale/Time	5/2016	October 2015		March 2015	1,800	November 2014	1,600						
	Location	East Madison	SouthEast Madison		East Madison		East Madison ;							
	Leasehold/Fee Simple Site	Fee 2,910 s.f.	Fee 15,682 sq.ft.		7,049 sq. ft.		Fee i							
	View	Residental	Residential		3,049 sq. π. Com. / Res.	-30 000	6,098 sq. ft.	-5,400						
	Design and Appeal	Trad. 2 Story	Two Story		Tractional 2 story	-30,000	One Story	-5,400						
	Quality of Construction	Wd,Asphr.Sd/ Avg.			Wood/ Avg.		Wood / Avg.	The state of the s						
	Age	104 Years	130 years (expnd)		120 Years		75 Years	 -						
S	Condition	Fair / Poor	Low Average		Poor		Low Avg. / Dated							
YSI	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	***************************************						
AL	Room Count 25	6 3 1.00	5 3 1.50	-5,000	4 2 1.00		5 3 0.00							
RISON ANALYSIS	Gross Living Area	1,250 Sq.Ft.	1,392 Sq.Ft.	-3600	1,016 Sq.Ft.	5900	600 Sq.Ft.	16300						
S	Basement & Finished	Full, Not Exposed	Partial	0	Full, Not Exposed	0	Partial	0						
RIS	Rooms Below Grade	Unfinished	Unfinished	0	Unfinished	0	Bathroom	0						
PΑ	Functional Utility	Average	Average		Average	W-1-1	Average							
ЭľМ	Heating/Cooling	Gas FWA	Gas FWA		None	3,000								
ES C(Energy Efficient Items	Typ. for Age / Poor			Typ. for Age / Poor		Typical. for Age							
	Garage/Carport	1 car detached	1+car detached	-200	None	2,000		2,000						
SAL	Porch, Patio, Deck,	Scn. Porch / Open	Encl. Porch		None	1,000	Enclosed Porch							
	Fireplace(s), etc. Fence, Pool, etc.	None None	None :		None None		None ;							
	Habitable at Sale	No	Yes	£ 700	No. Gutted		None Possible	-5,500						
	Net Adj. (total)		+ X - \$	3,000		16,300	X + - \$	9,000						
	Adjusted Sales Price		Gross: 45.6%	0,000	Gross: 58.3%	10,000	Gross: 56.5%	3,000						
	of Comparable		Net: -5.3% \$	\$54,000	Net: -21.7% \$	\$58,500	Net: 16.5% \$	\$63,500						
	Comments on Sales (Comparison (including t	he subject property's cor	npatibility to the	neighborhood, etc.): F	Please refer to a	ttached commentary for							
	analysis.							-						
		***************************************		******										
	***************************************						·	-1799-0						
	· ++	CUDIFOT	00110151515	NA 1	00									
	ITEM Date, Price and Data	SUBJECT Property acquired	COMPARABLE I		COMPARABLE	NU. Z	COMPARABLE 1	NO. 3						
	Source for prior sales	by Dane County	Foreclosure, No rece This was sold by aud		No recent prior sale		No recent prior sale							
	·	for tax delinquency	was sold by auc	a. ott.										
			, n, or listing of the subject n	roperty and analys	is of any prior sales of subje	ect and comparables	within one year of the date o	f appraisat						
	Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: The subject property was acquired by Dane County for tax delinquency. Prior owner was a long time occupant. No recent prior sale.													
	The second process of													
Ų.	INDICATED VALUE BY SALES COMPARISON APPROACH \$ \$60,000													
8		O / O / 1220 O O / / / / / / /	INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$											
	INDICATED VALUE B	Y INCOME APPROACH			This appraisal is made X "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications.									
	INDICATED VALUE B This appraisal is made	Y INCOME APPROACH X "as is" 9	subject to the repairs, alteration	ons, inspections or c				Conditions of Appraisal: The appraiser makes no assumptions as to the condition of any mechanical or electrical system or to the dwelling itself or as to						
	INDICATED VALUE B This appraisal is made Conditions of Appraisal:	X "as is"	subject to the repairs, alteration	ons, inspections or c				elf or as to						
	INDICATED VALUE B This appraisal is made Conditions of Appraisal: any health hazards.	Y INCOME APPROACH X "as is" 9 The appraiser make	subject to the repairs, alterations as the subject to the repairs, alterations as the subject to the repairs, alterations as the subject to the repairs, alterations as the subject to the	ons, inspections or c to the condition	of any mechanical or	electrical systen	n or to the dwelling itse							
	INDICATED VALUE B This appraisal is made Conditions of Appraisal: any health hazards. Final Reconciliation: D	X INCOME APPROACH X "as is" The appraiser make irect sales approach	subject to the repairs, alterations no assumptions as the subject of the subject	ons, inspections or co to the condition similar sales in	of any mechanical or location, size, age, st	electrical systen	n or to the dwelling itse	is not						
N	INDICATED VALUE B This appraisal is made Conditions of Appraisal: any health hazards. Final Reconciliation: D reliable - and not u	X INCOME APPROACH X "as is" The appraiser make irect sales approach sed - due to the age	subject to the repairs, alterations as the subject to the repairs, alterations as the subject to the repairs, alterations as the subject to the repairs, alterations as the subject to the	ons, inspections or co to the condition similar sales in	of any mechanical or location, size, age, st	electrical systen	n or to the dwelling itse	is not						
TION	INDICATED VALUE B This appraisal is made Conditions of Appraisal: any health hazards. Final Reconciliation: D reliable - and not u reliable due to owner	X INCOME APPROACH X "as is" The appraiser make irrect sales approach sed - due to the age er occupant appeal.	subject to the repairs, alterations as the subject and the subject and the	ons, inspections or content to the condition similar sales in difficulty of esti	of any mechanical or location, size, age, sty mating the amount of a	electrical system yle, and conditionacrued depreci	n or to the dwelling itse n. The cost approach ation. The income ap	is not proach is less						
LIATION	INDICATED VALUE B This appraisal is made Conditions of Appraisal: any health hazards. Final Reconciliation: D reliable - and not u reliable due to owner The purpose of this appraisal.	Y INCOME APPROACH X "as is" The appraiser make irect sales approach sed - due to the age er occupant appeal. braisal is to estimate the recommendations of the sales approach appeal.	subject to the repairs, alterations as the subject and the subject and the market value of the real properties.	ons, inspections or of to the condition similar sales in difficulty of esti-	of any mechanical or location, size, age, stymating the amount of abject of this report, based	electrical system yle, and condition accrued depreciation on the above condition	n or to the dwelling itse n. The cost approach ation. The income ap	is not proach is less						
VEILIATION	INDICATED VALUE B This appraisal is made Conditions of Appraisal: any health hazards. Final Reconciliation: D reliable - and not u reliable due to owne The purpose of this app and limiting conditions,	Y INCOME APPROACH X "as is" The appraiser make irect sales approach sed - due to the age or occupant appeal. oraisal is to estimate the rand market value definiti	subject to the repairs, alterations as the subject and the subject and the subject are treat properties on that are stated in the attact on the stated in the attact.	ons, inspections or of to the condition similar sales in difficulty of esting operty that is the suched Freddie Mac Fe	of any mechanical or location, size, age, stomating the amount of abject of this report, based orm 439/Fannie Mae Form 1	electrical system yle, and condition accrued deprecia on the above cond 004B (Revised	n. The cost approach ation. The income approach itions and the certification, c	is not proach is less ontingent						
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Freddle Mac Form 70 6-93

Supplemental Valuat	ion Section C	MAIL OLGALISESI	DENTIAL.	APPRAISAL R	EPURI	File No. DCT_Win	nebago 2016 -
ITEM	SUBJECT	COMPARABLE		COMPARABLE	NO. 5	COMPARABLE	
2146 Winnebago S	Street	1413 Reindahl Avenu	ue				***
Address Madison	le fattice en eller en eller en en eller test par e	Madison					
Proximity to Subject Sales Price	\$ TBD	1 mile \$	55,000	Patronia de servicios 🛦			
Price/Gross Liv. Area	\$ 0.00 \(\overline{z} \)		55,000	\$ 0.00 Ø		\$	grifalla conocci
Data and/or	Inspection	MLS, Assessor		0.00		3	op to the part of the form the figure
Verification Sources	Assessor	List Price-\$75,000 / 4	48 DOM				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		Cash			; ;	. '	, ; ;
Concessions Date of Sale/Time	5/2016	None October 2015	· · · · · · · · · · · · · · · · · · ·	-	t 		
Location	East Madison	East Madison			t i		t
Leasehold/Fee Simple	Fee	Fee			 		1
Site	2,910 s.f.	7,841 sq.ft.	***************************************		L L		I I
View	Residental	Residential			1		1 1
Design and Appeal	Trad. 2 Story	One Story			1	/	1
Quality of Construction Age	Wd,Asphr.Sd/ Avg. 104 Years	Aluminum / Avg. 90 years			1	***************************************	1
Condition	Fair / Poor	Low Average			1		!
Above Grade	Total Bdrms Baths	Total Burms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 1.00	4 2 1.00		1 1	-	I I I	
Gross Living Area	1,250 Sq.Ft.	792 Sq.Ft.	11,500	Sq.Ft.	1	Sq.Ft.	1
Basement & Finished	Full, Not Exposed	Partial	0		1		1
Rooms Below Grade	Unfinished	Unfinished	0		1		- !
Condition Above Grade Room Count Gross Living Area Basement & Finished Rooms Below Grade Functional Utility Heating/Cooling Energy Efficient Items Garage/Carport Porch, Patio, Deck,	Average	Average			1	, , , , , , , , , , , , , , , , , , ,	i +
Heating/Cooling Energy Efficient Items	Gas FWA Typ. for Age / Poor	Gas FWA Typical. for Age			1		(
Garage/Carport	1 car detached	1+car detached	-2,000		1		1
Porch, Patio, Deck,	Scn. Porch / Open	Storage building	2,000		1		
Fireplace(s), etc.	None	None			1		1 1
Fence, Pool, etc.	None	None	1000		1		1
Habitable at Sale	No	Yes	-5,500		1		1
Net Adj. (total)		X + - s	4,000		0		0
Adjusted Sales Price		Gross: 34.5%	\$50,000	Gross: 0.0%	***	Gross: 0.0%	
of Comparable Comments on Sales C	l omnarison (including the s	Net: 7.3% \$ ubject property's compatib		Net: 0.0% \$	\$0	Net: 0.0% \$	0
Comments on Sales C	ompanson (ascidality the s	collect property 3 compand	mity to the neighbo	anood, etc.).			

ITEM	SUBJECT	COMPADADIS	NO 4	COMPADABLE	NO E	COMPARABLE	NO C
ITEM Date, Price and Data	SUBJECT Property acquired	COMPARABLE No recent prior sale.	NO. 4	COMPARABLE	NO. 5	COMPARABLE	NO. 6
ITEM Date, Price and Data Source for prior sales	SUBJECT Property acquired by Dane County	COMPARABLE No recent prior sale.	NO. 4	COMPARABLE	NO. 5	COMPARABLE	NO. 6
Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	No recent prior sale.			-		
Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	4			-		
Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	No recent prior sale.			-		
Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	No recent prior sale.			-		
Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	No recent prior sale.			-		
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Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	No recent prior sale.			-		
Date, Price and Data Source for prior sales within year of appraisal	Property acquired by Dane County for tax delinquency	No recent prior sale.			-	within one year of the date	
Date, Price and Data Source for prior sales within year of appraisal Analysis of any current	Property acquired by Dane County for tax delinquency	No recent prior sale.			-	within one year of the date	
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Subject Photos

Outside Views









Outside Views









View from Fourth Street and View of kitchen





Living room and bathroom





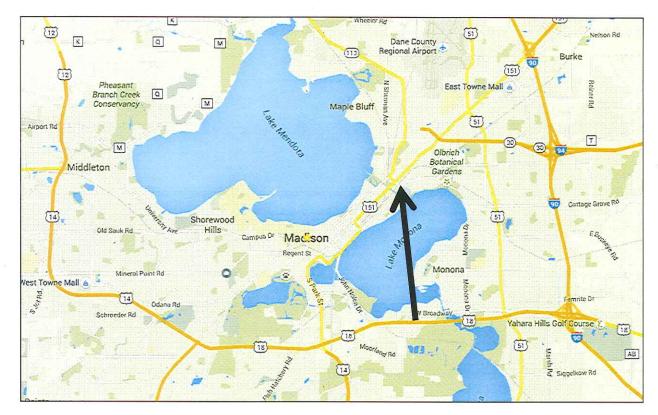
Bedroom and Basement





Bedrooms

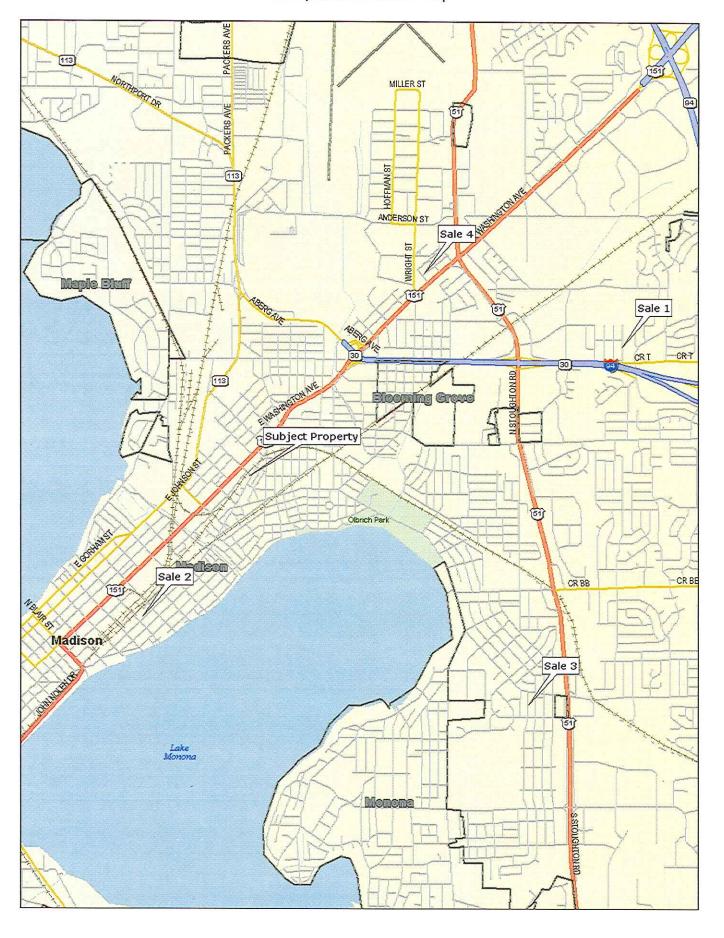
Overviews







Comparable Sales Map



Comparable Sale Photos



Sale 1 – 701 Pulley Drive



Sale 2 – 1018 Williamson Street



Sale 3 – 4707 Spaanem Avenue



Sale 4 - 1413 Reindahl Street

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.

*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 LIMITING CONDITIONS AND APPRAISER'S 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 appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. 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.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, 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. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. 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.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. 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.
- 10. 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 mortgage 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.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 2146 Winnebago	Street, Madison, WI 53704			
APPRAISER:	SUPERVISORY APPRAISER (only if required)			
Signature: 4 // / M W W	Signature:			
Name: Tenny Albert	Name:			
Date Signed: June 2, 2016	Date Signed:			
State Certification #: Wisconsin Certified General #154	State Certification #:			
or State License #:	or State License #:			
State:	State:			
Expiration Date of Certification or License:	Expiration Date of Certification or License:			
	☐ Did ☐ Did Not Inspect Property			