

**APPRAISAL OF**



**LOCATED AT:**

1116 State Highway 78  
Mt Horeb, WI 53572-3059

**FOR:**

Project Home, Inc  
3841 Kipp St  
Madison, WI, 53718

**BORROWER:**

Alan Fergusson

**AS OF:**

August 22, 2021

**BY:**

Harry N. Devitt

8/29/2021

Client and Intended User:  
NO AMC  
Project Home, Inc  
3841 Kipp St  
Madison, WI, 53718

File Number: d21211

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

1116 State Highway 78  
Mt Horeb, WI 53572-3059

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 August 22, 2021 is:

\$215,000  
Two Hundred Fifteen 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.



Harry N. Devitt

# Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT	Property Address <b>1116 State Highway 78</b>		City <b>Mt Horeb</b>		State <b>WI</b>		Zip Code <b>53572-3059</b>	
	Borrower <b>Alan Fergusson</b>		Owner of Public Record <b>Alan Fergusson</b>		County <b>Dane</b>			
	Legal Description <b>Assessors Plat Of Daleyville S 152.5 Ft Of Outlot 11</b>							
	Assessor's Parcel # <b>044050608363013</b>		Tax Year <b>2020</b>		R.E. Taxes \$ <b>2,267</b>			
	Neighborhood Name <b>Town of Perry</b>		Map Reference <b>See Attached Map</b>		Census Tract <b>0126.00</b>			
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ <b>0</b>		<input type="checkbox"/> PUD		HOA \$ <b>0</b> <input type="checkbox"/> per year <input type="checkbox"/> per month	
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)							
	Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)							
	Lender/Client <b>Project Home, Inc</b>		Address <b>3841 Kipp St, Madison, WI 53718</b>					
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?							<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Report data source(s) used, offering price(s), and date(s). <b>The subject property has not been listed within the past 12 months per a search of MLS.</b>								

CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.		
	Contract Price \$	Date of Contract	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?		<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, report the total dollar amount and describe the items to be paid.		

Note: Race and the racial composition of the neighborhood are not appraisal factors.											
Neighborhood Characteristics			One-Unit Housing Trends				One-Unit Housing		Present Land Use %		
Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	1 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	50 Low	0	Multi-Family	1 %
Neighborhood Boundaries <u>The subject neighborhood is bordered by State Road 151 on the north,</u>							1,300 High	100	Commercial	3 %	
<u>County Road G on the East, State Road 39 on the South and County Road F on the West.</u>							300 Pred.	44	Other Vacant	45 %	
Neighborhood Description <u>The subject is located just southwest of the Mt Horeb in the Town of Perry. The subject is located on the far southwest side of Dane County. The subject is located in an area of similar farms, farmettes and vacant parcels.</u>											
Market Conditions (including support for the above conclusions) <u>See Attached Addendum</u>											

Dimensions	14810 sf	Area	14810 sf	Shape	Rectangular	View	N;Res;	
Specific Zoning Classification	HAM-R		Zoning Description	Hamlet Residential				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		If No, describe. <u>See Attached</u>		
<b>Addendum</b>								
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	<input checked="" type="checkbox"/> Well/Typical	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/> Septic/Typical	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone	X		FEMA Map #	55025C0525G	
FEMA Map Date				01/02/2009				
Are the utilities and off-site improvements typical for the market area?				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No            If No, describe.				
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No            If Yes, describe. <u>There was nothing adverse about the location or view noted. There was nothing noted adverse about the location of the subject. The subject was not income producing at the time of inspection. Well and septic area typical for the subject market area. The subject was not being used for agricultural at the time of inspection. Nothing adverse.</u>				

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
materials/condition		materials/condition		materials/condition		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Stone/Conc/Avg	Floors	Carp/Lam/Avg		
# of Stories 2	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Main Free/Good	Walls	Drywall/Average		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 872 sq. ft.	Roof Surface	Comp/Good	Trim/Finish	Stain/Average		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Metal/Good	Bath Floor	Vinyl/Average		
Design (Style) Farm House	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Double Hung/Gd	Bath Wainscot	Modular/Average		
Year Built 1900	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Thermos/Good	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 20	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Good	<input checked="" type="checkbox"/> Driveway	# of Cars 1		
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0	Driveway Surface	Gravel		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence None	<input type="checkbox"/> Garage	# of Cars 0		
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck None	<input type="checkbox"/> Porch None	<input type="checkbox"/> Carport	# of Cars 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other None	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in	
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe) No personal property included							
Finished area above grade contains: 8 Rooms 4 Bedrooms 2.0 Bath(s) 1,828 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.) The subject has ceiling fans, 200 amp electrical service, central air and double sink vanities.							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C4;No updates in the prior 15 years;This appraisal is completed subject to the planned remodeling. See attached scope of work.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. The subject was owner occupied and well maintained. This appraisal is subject to attached scope of work.							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. The subject is a common residence for the area.							



Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Estimated Remaining Economic Life (HUD and VA only)	45 Years	INDICATED VALUE BY COST APPROACH.....	= \$	0
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Summary of Income Approach (including support for market rent and GRM) The income approach was considered, but was not utilized due to the lack of rentals of this type of property.

Describe common elements and recreational facilities.

# Uniform Residential Appraisal Report

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 this 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.

# Uniform Residential Appraisal Report

**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.
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).

## Uniform Residential Appraisal Report

Fergusson  
File No. d21211

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.

## APPRAISER

Signature   
Name Harry N. Devitt  
Company Name Devitt Appraisals, LLC  
Company Address 1517 Holly Dr  
Janesville, WI 53546  
Telephone Number 608-295-3093  
Email Address dappraisalsllc@gmail.com  
Date of Signature and Report 08/29/2021  
Effective Date of Appraisal 08/22/2021  
State Certification # 676-9  
or State License # \_\_\_\_\_  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State WI  
Expiration Date of Certification or License 12/14/2021

## ADDRESS OF PROPERTY APPRAISED

1116 State Highway 78  
Mt Horeb, WI 53572-3059

APPRAISED VALUE OF SUBJECT PROPERTY \$ 215,000

## LENDER/CLIENT

Name NO AMC  
Company Name Project Home, Inc  
Company Address 3841 Kipp St  
Madison, WI 53718  
Email Address \_\_\_\_\_

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_

## SUBJECT PROPERTY

- ☐ Did not inspect subject property  
☐ Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_  
☐ Did inspect interior and exterior of subject property  
Date of Inspection \_\_\_\_\_

## COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street  
☐ Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

**C1** The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

**C2** The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

**C3** The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

**C4** The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

**C5** The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

**C6** The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**Q2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

**Q3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

**Q4** Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

**Little or no updating or modernization. This description includes, but is not limited to, new homes.**

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

**The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.**

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.**

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.



ADDENDUM

Borrower: Alan Fergusson		File No.: d21211	
Property Address: 1116 State Highway 78		Case No.: Fergusson	
City: Mt Horeb	State: WI	Zip: 53572-3059	
Lender: Project Home, Inc			

See Attached Addendum

Neighborhood Market Conditions

There is currently a shortage supply of homes on the market with 60 actives and 227 sales ofMetro MLS, WIREX - except Metro MLS;Property type Single Family; Inside 10.02 mi. radius search from 1131 State St, Black Earth, WI 53515, USA; Status of 'Sold'; Sold Date between '08/28/2020' and '08/28/2021'.The subject's census tract stated a population of 4606 with 1887 total housing units. 1824 1-4 family units, 1415 owner occupied with a median age of 44. The subject is valued under the predominant value for the subject market area. The subject is not considered an under improvement for the area. Estimated marketing time was 3-6 months per the MC and comparable properties in the area.

Highest and Best Use

The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is the highest and best use. Lot size is apprx per Accurate Appraisal LLC. Zoning per Dane County.

Conditions of Appraisal

This appraisal conforms to USPAP and is completed subject to the completion of proposed remodeling for the above mentioned client. The value of the subject property at \$215,000 is valued subject to the completion of proposed improvements as stated.

Additional Comments

"NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER (LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT). I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO "PROJECT HOME, INC."

THE INTENDED USER OF THIS REPORT IS PROJECT HOME, INC.

SCOPE OF WORK:

THIS REPORT IS FOR MARKET VALUE OF THE SUBJECT PROPERTY FOR A REFINANCE TRANSACTION

THIS APPRAISAL IS COMPLETED SUBJECT TO THE COMPLETION OF PROPOSED IMPROVEMENTS.

INTERIOR INSPECTION OF ALL ACCESSIBLE AREAS. 8/22/2021

CONVERSATION WITH OWNER PRESENT AT THE TIME OF THIS INSPECTION

EXTERIOR INSPECTION FROM THE STREET OF THE SUBJECT PROPERTY AND IMMEDIATE AREA OF LAND AROUND THE SUBJECT PROPERTY. 8/22/2021

I HAVE KNOWLEDGE AND EXPERIENCE IN APPRAISING THIS TYPE OF PROPERTY IN THIS MARKET AREA. I AM AWARE OF AND HAVE ACCESS TO THE NECESSARY AND APPROPRIATE PUBLIC AND PRIVATE DATA SOURCES, SUCH AS MLS, TAX ASSESSMENT RECORDS, PUBLIC LAND RECORDS AND OTHER SUCH DATA SOURCES FOR THE AREA WHERE THE SUBJECT IS LOCATED

ASSESSOR INFORMATION FROM [assessordata.com](#).

ALL MAPS IN THIS REPORT ARE COMPUTER GENERATED.

SEARCH OF THE MLS FOR PAST HISTORY OF THE SUBJECT.

SEARCH OF COUNTY WEBSITES OF THE SUBJECT PROPERTY AS WELL AS WIREDATA SOURCES.

SEARCH OF MLS FOR SUITABLE COMPARABLES, COMP PHOTOS ARE FROM THE MLS AS IN MY OPINION THEY ARE THE BEST TO SHOW THE SELECTED COMPS AT THE TIME OF SALE.

SEARCH OF SUBJECT'S COUNTY WEB SITE FOR LEGAL DESCRIPTIONS AND ANY INFORMATION AVAILABLE ABOUT THE SUBJECT PROPERTY.

DRIVING TOUR OF SUBJECT'S NEIGHBORHOOD.

I HAVE PERFORMED NO OTHER SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK UNDER REVIEW WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

THIS ASSIGNMENT REQUIRES GEOGRAPHIC COMPETENCY AS PART OF THE SCOPE OF WORK. I HAVE SPENT SUFFICIENT TIME IN THE SUBJECTS MARKET AND UNDERSTAND THE NUANCES OF THE LOCAL MARKET AND THE SUPPLY AND DEMAND FACTORS RELATING TO THE SPECIFIC PROPERTY TYPE AND THE LOCATION INVOLVED. SUCH UNDERSTANDING WILL NOT BE IMPARTED SOLELY FROM A CONSIDERATION OF SPECIFIC DATA SUCH AS DEMOGRAPHICS, COSTS, SALES AND RENTALS. THE NECESSARY UNDERSTANDING OF LOCAL MARKET CONDITIONS PROVIDES THE BRIDGE BETWEEN A SALE AND A COMPARABLE SALE OR RENTAL AND A COMPARABLE RENTAL.

EXPOSURE TIME: THE ESTIMATED LENGTH OF TIME THAT THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL.

EXPOSURE TIME IS A RETROSPECTIVE OPINION BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET. 3-6 MONTHS

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		

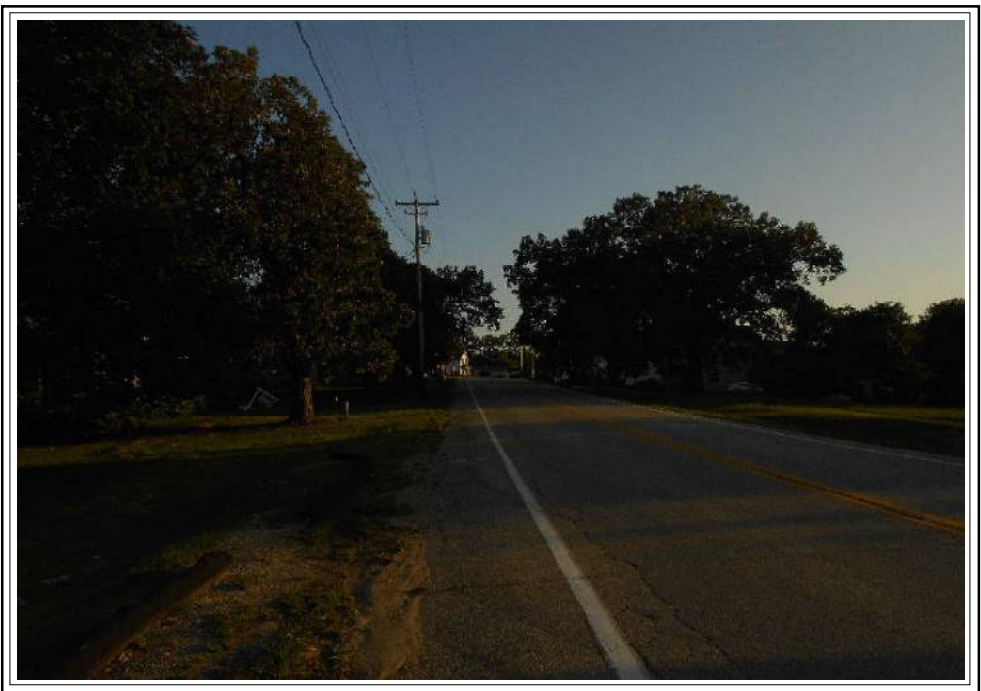


FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: August 22, 2021  
Appraised Value: \$ 215,000



REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE

INTERIOR PHOTOS

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		



Kitchen

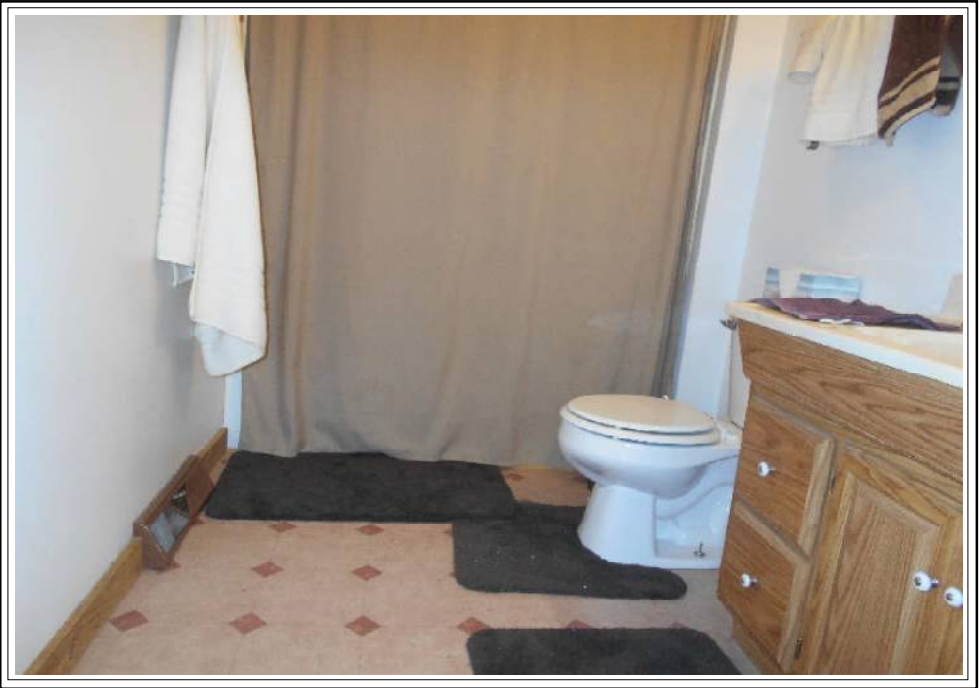
Comment:



Living Area

Description:

Comment:



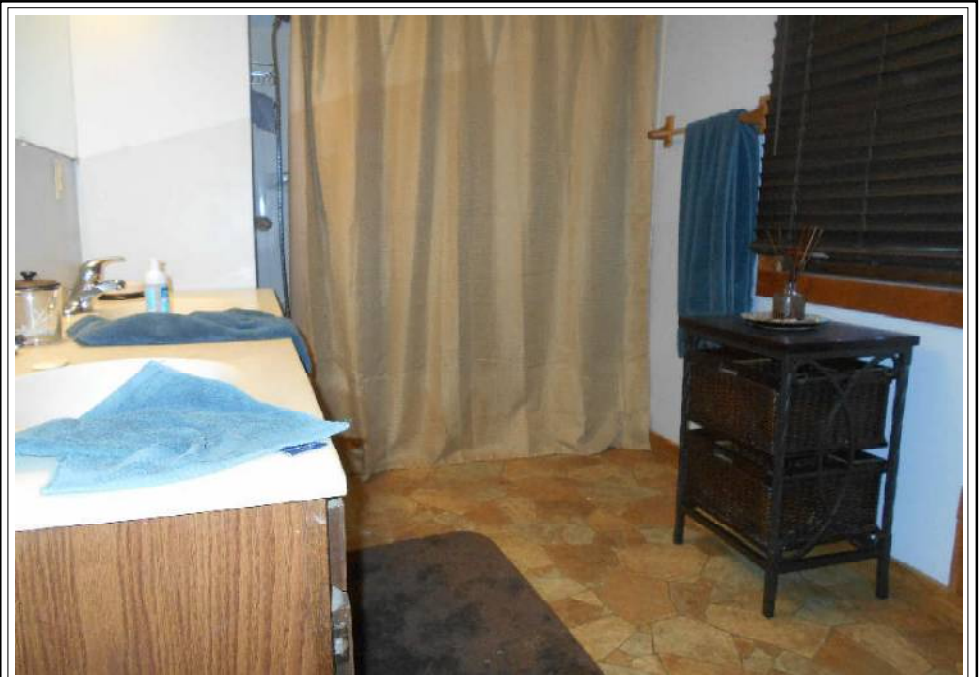
Bathroom

Description:  
Main Level

Comment:

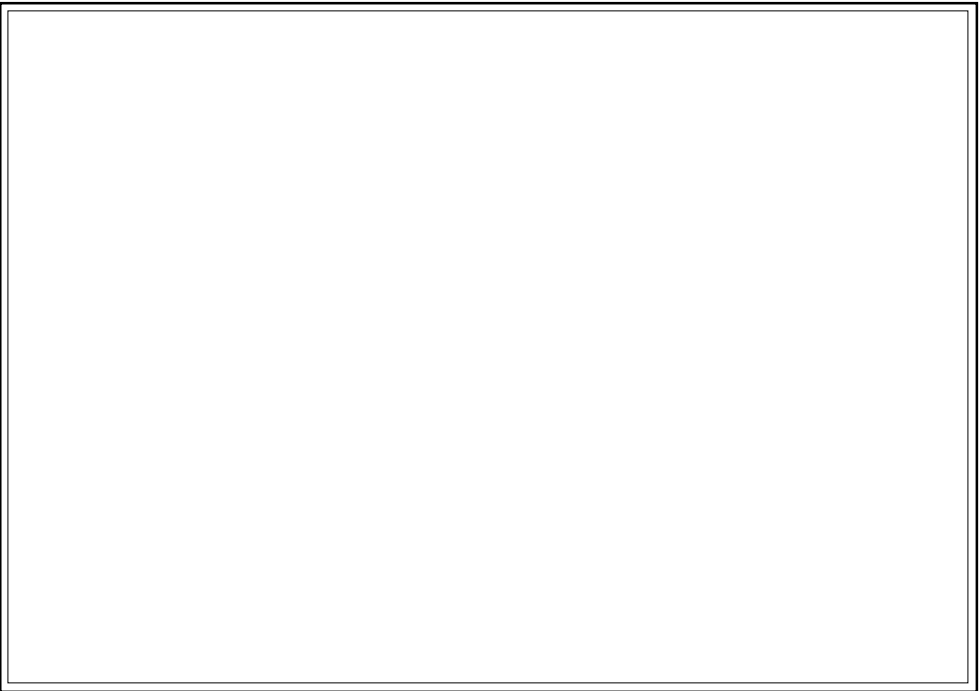
BATHROOM PHOTOS

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		

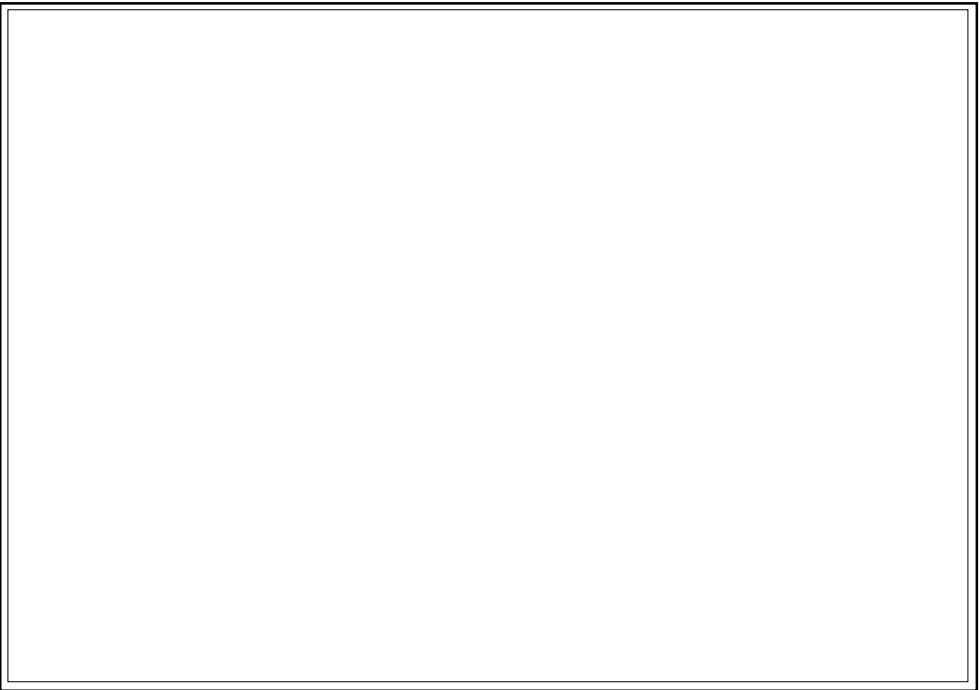


Full Bathroom

Comment:  
2nd Floor



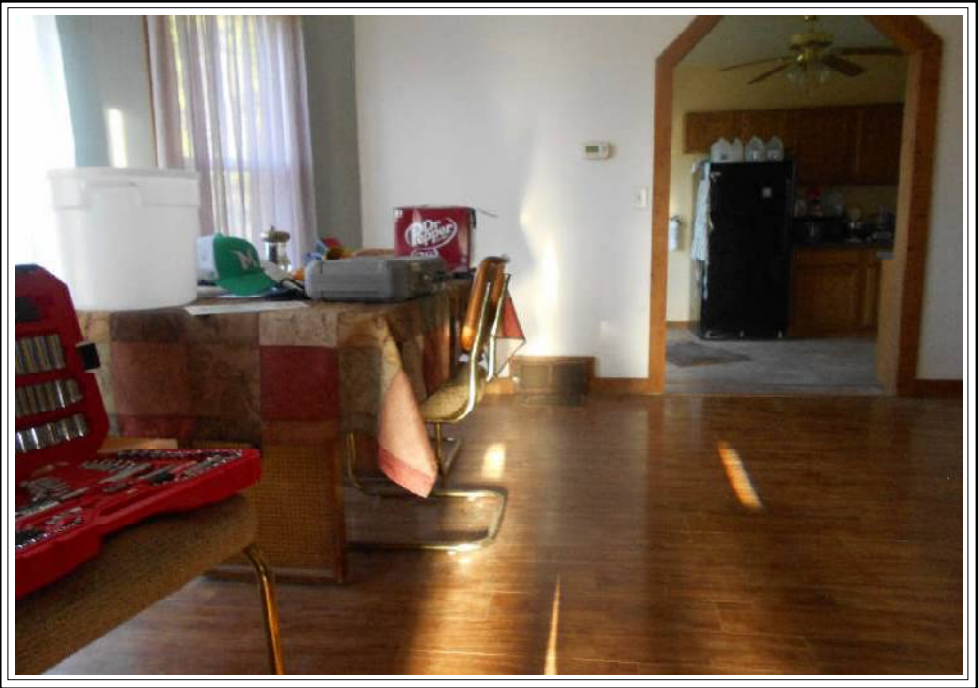
Comment:



Comment:

INTERIOR PHOTOS

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		



Dining Room

Comment:



Laundry

Comment:



Bedroom

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		



COMPARABLE SALE #1

10988 Ridge St  
Blue Mounds, WI 53517  
Sale Date: s10/20;c09/20  
Sale Price: \$ 190,000



COMPARABLE SALE #2

715 Fairview St  
Blanchardville, WI 53516  
Sale Date: s12/20;c10/20  
Sale Price: \$ 190,000



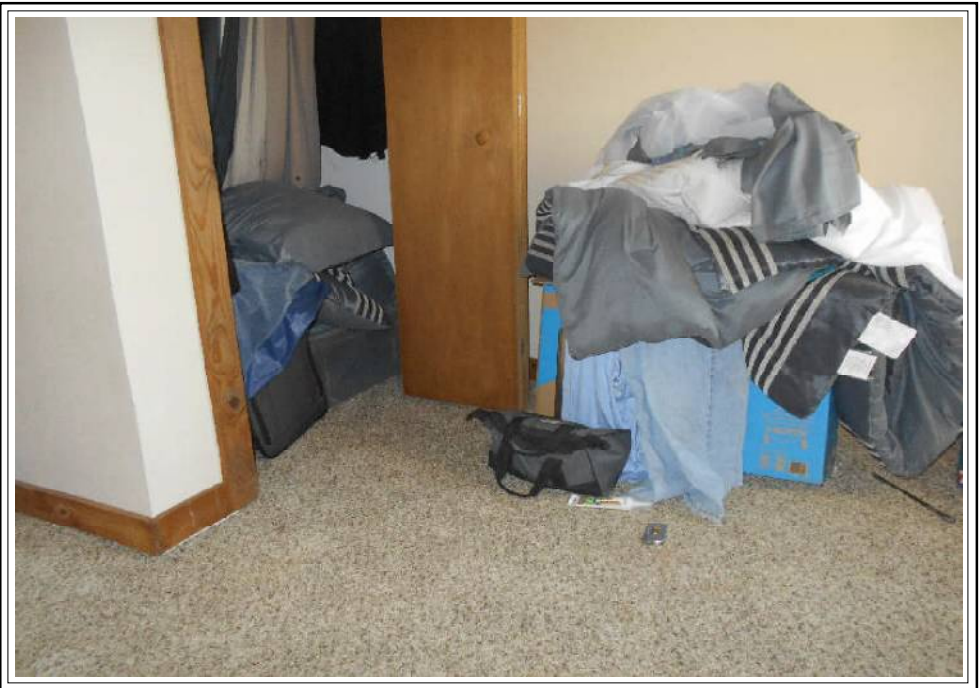
COMPARABLE SALE #3

N9390 State Road 78  
Blanchardville, WI 53516  
Sale Date: s07/21;c06/21  
Sale Price: \$ 280,000

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		



House # Verification



Bedroom



Bedroom

## FLOORPLAN SKETCH

Borrower: Alan Fergusson

File No.: d21211

Property Address: 1116 State Highway 78

Case No.: Fergusson

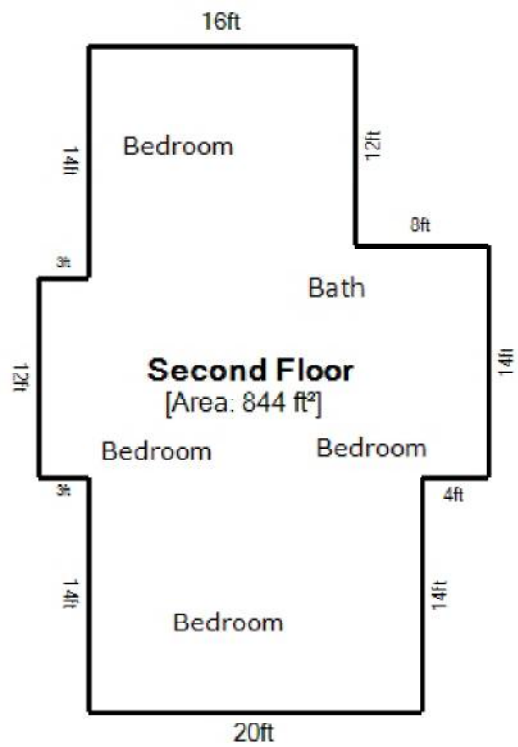
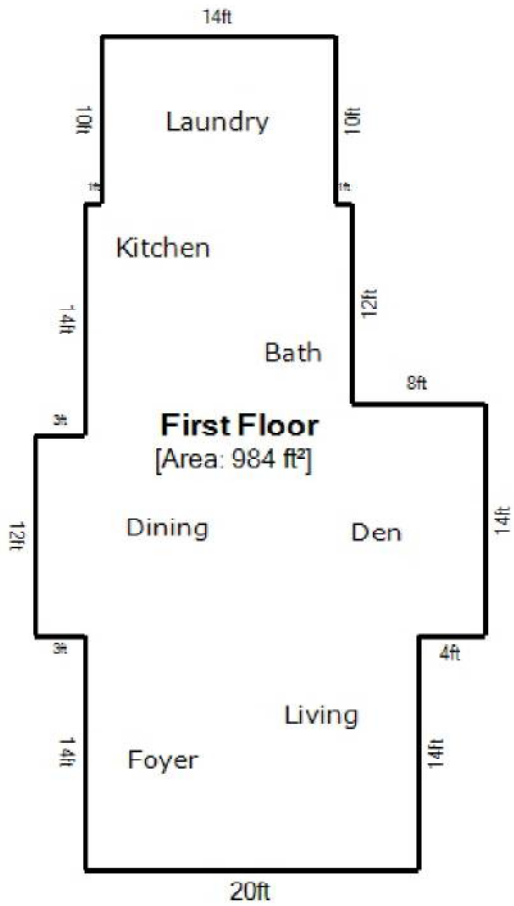
City: Mt Horeb

State: WI

Zip: 53572-3059

Lender: Project Home, Inc

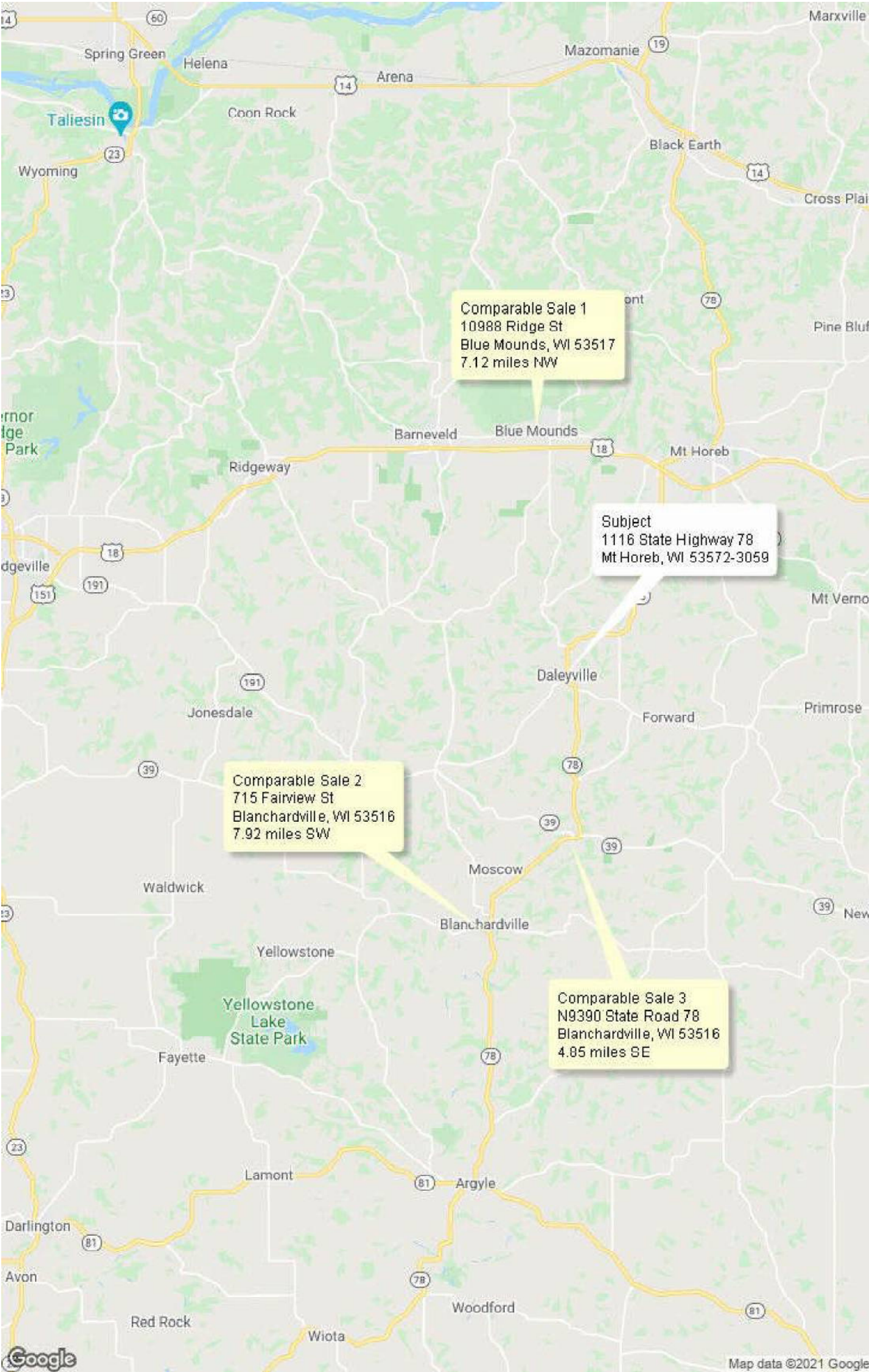
### Sketch



Living Area		Area Calculation			
First Floor	984 ft <sup>2</sup>	First Floor			x 1.00 = 984 ft <sup>2</sup>
Second Floor	844.00 ft <sup>2</sup>	<input type="checkbox"/>	4ft x 14ft	1.00 =	56 ft <sup>2</sup>
		<input type="checkbox"/>	3ft x 12ft	1.00 =	36 ft <sup>2</sup>
		<input type="checkbox"/>	28ft x 20ft	1.00 =	560 ft <sup>2</sup>
		<input type="checkbox"/>	1ft x 12ft	1.00 =	12 ft <sup>2</sup>
		<input type="checkbox"/>	22ft x 14ft	1.00 =	308 ft <sup>2</sup>
		<input type="checkbox"/>	1ft x 12ft	1.00 =	12 ft <sup>2</sup>
		Second Floor			x 1.00 = 844.00 ft <sup>2</sup>
		<input type="checkbox"/>	3ft x 12ft	1.00 =	36 ft <sup>2</sup>
		<input type="checkbox"/>	40ft x 16ft	1.00 =	640 ft <sup>2</sup>
		<input type="checkbox"/>	8ft x 14ft	1.00 =	112 ft <sup>2</sup>
Total Living Area (rounded):	1828 ft <sup>2</sup>	<input type="checkbox"/>	14ft x 4ft	1.00 =	56 ft <sup>2</sup>

LOCATION MAP

Borrower: Alan Fergusson		File No.: d21211	
Property Address: 1116 State Highway 78		Case No.: Fergusson	
City: Mt Horeb		State: WI	Zip: 53572-3059
Lender: Project Home, Inc			





FLOOD INFORMATION

Community: Dane County  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number: 55025C0525G  
Panel: 55025C0525  
Zone: X  
Map Date: 01-02-2009  
FIPS: 55025  
Source: FEMA DFIRM

LEGEND

-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:
  -  = Forest
  -  = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: Alan Fergusson		File No.: d21211
Property Address: 1116 State Highway 78		Case No.: Fergusson
City: Mt Horeb	State: WI	Zip: 53572-3059
Lender: Project Home, Inc		



NO. 676 - 9

EXPIRES: 12/4/2021

The State of Wisconsin  
Department of Safety and Professional Services

Hereby certifies that

HARRY N DEVITT

was granted a certificate to practice as a  
CERTIFIED RESIDENTIAL APPRAISER ELIGIBLE TO APPRAISE FEDERALLY  
RELATED TRANSACTIONS IS AQB COMPLIANT

in the State of Wisconsin in accordance with Wisconsin Law

on the 10th day of June in the year 1993.

The authority granted herein must be renewed each biennium by the granting authority.

In witness thereof, the State of Wisconsin

Department of Safety and Professional Services

has caused this certificate to be signed under

its official seal.



*Devin B. Livi*  
Deputy Secretary

This certificate was printed on the 6th day of December in the year 2019

Borrower: Alan Fergusson		File No.: d21211	
Property Address: 1116 State Highway 78		Case No.: Fergusson	
City: Mt Horeb		State: WI	Zip: 53572-3059
Lender: Project Home, Inc			

Attachment B  
Project Home, Inc.  
Dane County Major Home Repair Program  
Scope 081121 – built 1900  
Bid Specifications/ Proposal

Project For: Alan Ferguson  
1116 State Highway 78  
Mt Horeb, WI 53572  
C: (608) 213-7434

	Quantity	Units	Unit Price	Total Price
<b>Gutter replacement</b>	ALL	ALL	\$ 2500	
-Supply & Install new Min 5" seamless Brown gutters with 4" round or 3"x4" rectangular downspouts.				
-Seal all gutter joints, screws, rivets, etc. with approved sealant				
-Do not mount gutter straps over top of metal roof				
-Ensure that gutters and downspouts are adequately secured & supported and are positively pitched to prevent accumulation of standing water				
-Provide downspout extensions as necessary to adequately divert water away from the building				
<b>Clad soffit and fascia</b>	ALL	ALL	\$ 4250	
Install new soffit & fascia to include:				
-Rebuild corners and any rotted wood prior to cladding.				
-Install new <u>brown</u> perforated aluminum soffit and accessories as required.				
-Install new <u>brown</u> aluminum fascia as required.				
<b>Re-Side wood sections of the Home</b>	ALL	ALL	\$ 14,000	
Install new siding to include:				
-Install Tyvek				
-Install new 24" x 24" gable vents				
-Install new minimum .042 vinyl (TBD) siding and accessories with lifetime warranty.				
-Enclose trim with .019 <u>TBD</u> aluminum breaker stock. Back caulk all seams with siliconized acrylic to create an airtight installation.				
-Fir out the windows and clad with aluminum trim.				
	Siding Manufacturer			
	Siding Series/ Color			
	Accessory Colors			

Attachment B

**Replace Window (s) Double Hung**

(2) All \$ 1600

Replace old window to include: West bedroom

- Using lead safe practices, prepare worksite with required protection and containment. Take pictures to submit with invoice
- Tear out & dispose of existing unit
- Frame in opening if required
- Install new lifetime warranty White Vinyl Double-Hung Energy Star replacement units with full screen in plane with wall, Plumb & Square with shims at all screw locations and bottom corners of unit. Ensure that all margins are equal and unit functions & seals per manufacturer's guidelines. Ensure that plugs are installed at screw locations
- In gaps >3/8"install low expansion foam to air seal perimeter of jamb. In gaps <3/8" install siliconized acrylic caulk to air seal perimeter
- Install new parting stop, as required, finished to match existing jambs and trim including puttying all holes. Ensure that existing sill is sealed adequately.

Window Manufacturer

Series/ Color

**Replace Window**

(2) All \$ 2800

Replace old window to include: Dining room and Laundry room

- Using lead safe practices, prepare worksite with required protection and containment. Take pictures to submit with invoice
- Tear out & dispose of existing unit
- Frame in opening if required
- Install new lifetime warranty White Fixed Picture window Energy Star new construction unit, Plumb & Square with shims at all screw locations and bottom corners of unit. Ensure that all margins are equal and unit functions & seals per manufacturer's guidelines. Ensure that plugs are installed at screw locations
- In gaps >3/8"install low expansion foam to air seal perimeter of jamb. In gaps <3/8" install siliconized acrylic caulk to air seal perimeter
- Ensure that existing sill is sealed adequately.

Window Manufacturer

Series/ Color

Attachment B

Replace Hot water heater

1Ea\$ 2500

Supply & install new hot water heater to code to include:

- Power vented 40 gallon **Propane** unit with minimum efficiency rating of .67 including all items that are needed for proper functioning of the water heater according to the manufacturer's specifications including any water pipe insulation required to retain the water heater's Energy Factor rating
- secure all plumbing in mechanical room
- check the entire fuel system for leaks and replacing the water heater's gas shut-off valve with a new valve. For natural gas fired water heaters, gas lines should be hard piped (i.e. do not use flex connectors).
- Cap existing chimney connection
- seal exhaust at exterior wall penetration juncture
- Hard copper water piping ("risers") to the first "tee" junctions and install new ball valve style water shut-off on the cold side, located so that it may be easily serviced.

Making old equipment non-functional and removing and properly disposing of the old equipment and debris

Manufacturer

Series/ Model

BID \$ 27,650.00

Contractor Project Home

Date 08/11/2021

Owner Acceptance \_\_\_\_\_

Date \_\_\_\_\_



Subject Front View



Title



Subject Rear View



Subject Street Scene



Kitchen



Living Area



Bathroom



Bathroom Photo 1



Bathroom Photo 2



Interior Photo 1



Interior Photo 2



Interior Photo 3



Sales Comp. 1



Sales Comp. 2



Sales Comp. 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Location Map



Extra Map



Aerial Map



Extra Image



Extra Image



Extra Image



Extra Image

***Instructional – Items to be addressed for full compliance.***

- UAD Validation Rules successfully processed.