APPRAISAL REVIEW SCORECARD

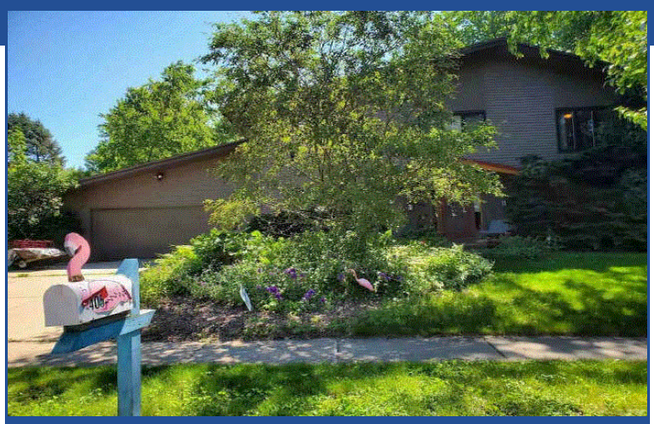
ID#: 062824.1203_1004

405 Yosemite Trl

Madison, WI 53705

Appraised Value

$725,000



4 Bd | 3.0 Ba | 3148 sqft | Q3 | C3

Case #.....2519655803
Assignment Type.....Purchase
Client.....BMO Bank N.A.
Borrower.....Andrew Rifken
Legal Owner.....Donna A. Rifken
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$725,000

Appraiser.....Jason J. Currie
License Expiration.....1753-4 expires 12/14/2025
Signed Date.....06/26/2024
Site Size.....13826 sf
Site Value.....$199,000

Multiple Parcels.....No
Parcel #.....0708-242-0308-1
Flood Hazard Area.....No | X
Zoning.....Res | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Contemporary | 2 Story
Year Built.....Existing | 1971

Legal Desc.....Yosemite Addition To Parkwood Hills, Lot 220

Listing Desc.....DOM 0;The subject is currently being offered for sale by the owner. No listing date was given.

Contract Price.....$699,900

Non-arms length sale;I reviewed the 21 page purchase contract including the WB-40 Amendment, WB-11 Residential Offer to Purchase, Addendum S and Real Estate Condition Report. The lender provided the contract. This is a transaction between family members.

Concessions.....Yes | $0

$0;;

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2178 Rules / 12 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 8 Findings	CPL - 3 Findings	CRX - 1 Findings	REQ - PASS	RSK - PASS

Review Checklist: 101 Items

- ✓ Order (1)
- N/A Subject (14)
- N/A Contract (5)
- ✗ Neighborhood (8)
- ✓ Site (9)
- N/A Improvements (6)
- ✗ Sales Comp (21)
- ✓ Cost Approach (2)
- ✓ Reconciliation (4)
- N/A License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- ✓ Other (2)

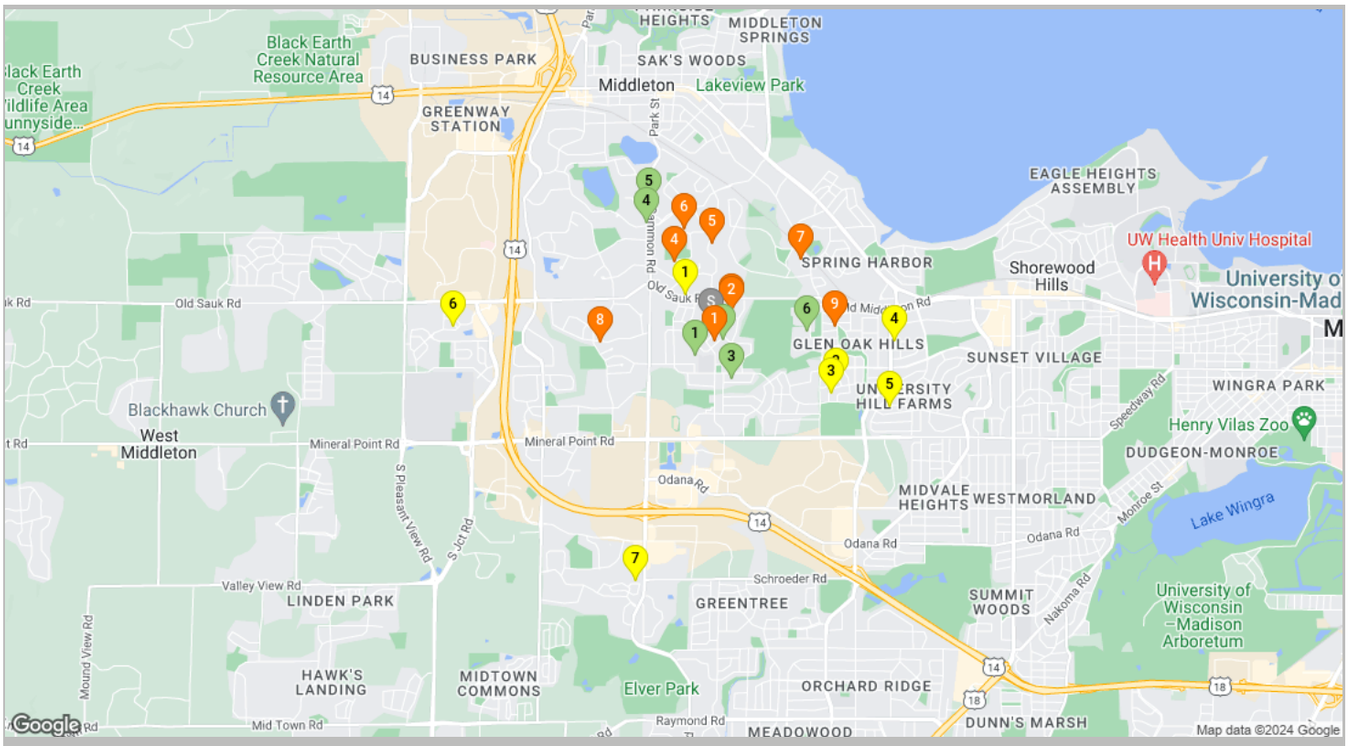
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Alternative Sales & Listings

405 Yosemite Trl
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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	405 Yosemite Trl Madison WI, 53705	–	$699,900	06/14/2024	13826 sf	3,148	4	3.0	53	2ga2dw
1	109 Horseshoe Bnd Madison, WI 53705	0.25	$749,000	s08/23;c07/23	23958 sf	3,689	5	2.1	41	2ga2dw
2	6441 Antietam Ln Madison, WI 53705	0.13	$630,000	s04/24;c03/24	13250 sf	2,389	4	2.1	52	2ga2dw
3	6418 Keelson Dr Madison, WI 53705	0.42	$770,000	s06/23;c06/23	13068 sf	2,428	4	2.1	53	2ga2dw
4	7006 Longmeadow Rd Madison, WI 53717	–	–	–	–	–	–	–	–	–
5	1001 Middleton St Madison, WI 53717	–	–	–	–	–	–	–	–	–
6	5701 Dogwood Pl Madison, WI 53705	–	–	–	–	–	–	–	–	–
1	110 BLUE RIDGE PKWY MADISON WI, 53705-2465	0.11	$645,000	04/10/2024	–	2,585	4	2.0	55	–
2	505 BLUE RIDGE PKWY MADISON WI, 53705-2405	0.17	$781,100	05/03/2024	–	3,050	3	3.0	51	–
3	1 MOUNT RAINIER LN MADISON WI, 53705-2453	0.18	$525,000	11/22/2023	–	3,492	4	3.0	52	–
1	6714 OLD SAUK RD MADISON WI, 53705-2427	0.28	–	–	–	2,673	–	4.0	–	–
4	826 PEBBLE BEACH DR MADISON WI, 53717-1158	0.52	$607,900	01/05/2024	–	2,590	3	4.0	38	–
5	913 SAUK RIDGE TRL MADISON WI, 53717-1188	0.58	$675,000	03/01/2024	–	2,512	3	3.0	34	–
6	941 PEBBLE BEACH DR MADISON WI, 53717-1176	0.71	$705,000	04/12/2024	–	2,766	3	3.0	32	–
7	5745 OLD MIDDLETON RD MADISON WI, 53705-1126	0.79	$730,000	06/10/2024	–	3,324	4	3.0	67	–
8	7301 FARMINGTON WAY MADISON WI, 53717-1309	0.81	$404,000	01/12/2024	–	2,744	3	3.0	47	–

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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS

#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
9	406 GLEN HWY MADISON WI, 53705-2625	0.88	$665,000	11/27/2023	–	2,539	3	3.0	17	–
2	5506 TREMPEALEAU TRL MADISON WI, 53705-4648	0.98	–	–	–	2,712	–	3.0	–	–
3	5609 TREMPEALEAU TRL MADISON WI, 53705-4649	0.99	–	–	–	3,137	–	3.0	–	–
4	213 N WHITNEY WAY MADISON WI, 53705-2720	1.31	–	–	–	2,986	–	4.0	–	–
5	5213 PEPIN PL MADISON WI, 53705-4724	1.4	–	–	–	2,724	–	3.0	–	–
6	8514 REID DR MADISON WI, 53717-2134	1.85	–	–	–	2,651	–	3.0	–	–
7	813 N HOLT CIR MADISON WI, 53719-3032	1.9	–	–	–	2,707	–	3.0	–	–

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Review Results

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The Appraisal Review Scorecard includes thousands of rules and quality factors to evaluate the appraisal report. The result is an in-depth appraisal review providing comprehensive due diligence in understandable and actionable terms.

TYPES CF-Confirmation | CM-Completeness | CN-Concern | CR-Correctness | CS-Consistency | CX-Cross Check

IMPORTANCE Ranking 1 lowest to 5 highest

ERRORS FINDINGS: 2

3 CN

(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "I make adjustments to 6 month old closed sales for rising values.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3 CN

Sales Comparison Analysis | Comments on Sales Comparison
1004_05UAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "Adjustments: 2% to 6 month old sales for rising values.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

WARNING FINDINGS: 10

1004_05UAD - SALES COMPARISON APPROACH - Low Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.

1004_05UAD - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.

3 CR

Sales Comparison Analysis | Comparable: Rooms Adjustment
1004_05UAD - SALES COMPARABLE NO. 1 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 3689 and ACI Insights Listings indicates that the GLA is 4416.0. Comment, including an explanation of this difference, is required.

3 CR

Sales Comparison Analysis | Date of Sale/Time
1004_05UAD - SALES COMPARABLE(S) #3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3 CR

Sales Comparison Analysis | Comparable: Quality of Construction Adjustment
1004_05UAD - SALES COMPARABLE NO. 3 - Quality of Construction Adjustment - exceeds 8% of Sale Price.

3 CS

Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 3 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)

3 CX

Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (2428) differs from PUBLIC RECORDS (2298).

3 CR

Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CR

Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Opinion of Market Value - is outside of the High / Low indicated in the 'Typical Market Price Range'. Comment, explaining this discrepancy, is required.

INFORMATIONAL FINDINGS: 3

3 CN

Subject | Twelve Month Listing History of Subject Property
UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include an Offering Date. Please enter the date(s) that property was offered for sale using mm/yyyy or mm/dd/yyyy date

3 CN

Subject | Twelve Month Listing History of Subject Property
UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include an Offering Price. Please enter the original offering price including the $ sign, and a history of price changes, if

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3
CN

Subject | Twelve Month Listing History of Subject Property

UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include Data Source(s). If listed on MLS, enter the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123). If otherwise marketed for sale outside of MLS, include "Not Listed on MLS" and comment.

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1004_05UAD - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 14

3 CM	Subject | Address of Property Appraised CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?	
3 CM	Subject | Legal Description CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?	
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1004_05UAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	N/A
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	N/A

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	✔ Approved
3 CM	Contract | Analysis of the Sales Contract CHK - 1004_05UAD - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided?	
3 CM	Contract | Contract Price CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	

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3 CM	Contract | Date of Contract CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	
3 CM	Contract | Contract Data Source CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	✔ Approved

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1004_05UAD - NEIGHBORHOOD - If Property Values are in a declining market, are the rate and data source(s) used provided?	N/A
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North is Old Sauk Road, South is Mineral Point Road, East is Old Middleton Road and to the West is Gammon Road.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	Neighborhood | Single Family Housing: Price Low CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✔ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	
3 CM	Neighborhood | Neighborhood Description CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Site | Specific Zoning Classification CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	Site | Zoning Description CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	Site | Zoning Compliance: Nonconforming CHK - 1004_05UAD - SITE - If Zoning Compliance is Legal Non-conforming Grandfathered, are comments included as to why it isn't conforming, whether the Subject can be rebuilt, the impact on marketability, and if no like Comparable Sales are	N/A
3 CM	Site | Utilities: Water: Other CHK - 1004_05UAD - SITE - Utilities -If Water and / or Sanitary Sewer are marked 'Other', is commentary provided to indicate if it is typical for the market and if it has affect on marketability?	N/A
3 CM	Site | Street: Private CHK - 1004_05UAD - SITE - Street - If Private Street and not a PUD, are comments provided if it is common and typical for the area, who is responsible for maintaining the road, and permanent legal access?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1004_05UAD - SITE - If the Subject Property is in a flood zone, are comments included regarding impact and marketability, and is Site Value provided in the Cost Approach?	N/A

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3 CM	Site | Utilities/Off-Site Improvements Typical: No CHK - 1004_05UAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A
3 CM	Site | Adverse Site Conditions: Yes CHK - 1004_05UAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Improvements — FINDINGS: 6

3 CM	Improvements | Year Built CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (53) is significantly different from Predominant Age (40) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	Improvements | Foundation: Infestation CHK - 1004_05UAD - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	Improvements | Finished area above ground: Rooms CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (9), bedrooms (4), bathrooms (3.0) and square feet of GLA (3148), match the photos and	
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	Improvements | Property Conformity to Neighborhood CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

Sales Comp — FINDINGS: 21

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?	✓ Approved
3 CM	Sales Comparison Analysis | Number of Comparable Sales CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Comparable Sales in the Neighborhood?	✓ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Site CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | View CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparables Sale's View is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Quality of Construction CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment	
3 CM	Sales Comparison Analysis | Age CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Subject Property is a 0, 1, or 2 bedroom home, does at least one Comparable Sale have a similar or lower bedroom count?	N/A
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved

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3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - SALES COMPARISON APPROACH - Do all line-item adjustments include a range of positive and negative values, or if any across-the-board adjustments were found, are Appraiser comments included?	
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)?	✔ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Adjusted Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	
3 CM	Sales Comparison Analysis | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 1004_05UAD - SALES COMPARISON APPROACH - If prior sales of the Subject or Comparable Sales is given, is a comment including type of sale and why it sold for less / more provided?	N/A
3 CM	Sales Comparison Analysis | Date of Prior Sale/Transfer CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A

Cost Approach — FINDINGS: 2

3 CM	Cost Approach | Support for the Opinion of Site Value CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✔ Approved
3 CM	Cost Approach | Cost Approach Comments CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1004_05UAD - RECONCILIATION - If report is 'Subject to repairs' is a comment provided indicating if required immediately for health, safety or soundness, or if repairs are for deferred maintenance?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($725,000) within the Neighborhood price range ($382,000 - $900,000) on page 1 of the report?	✔ Approved

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Review Checklist

405 Yosemite Trl
Madison, WI 53705

Appraised Value
$725,000
As Of 6/26/2024

License and E&O — FINDINGS: 6

3 CM
Signatures | Appraiser: Name
CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?
Approved

3 CM
Signatures | Appraiser: Date Report Signed
CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?
Approved

3 CM
Signatures | Appraiser: State License #
CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Jason J. Currie, 1753-4)?

3 CM
Signatures | Appraiser: State
CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?
Approved

3 CM
Signatures | Appraiser: Expiration Date
CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?
Approved

3 CM
Signatures | Appraiser: Expiration Date
CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?
Approved

Photos — FINDINGS: 9

3 CM
Photo Addendum | Security Bars
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?

3 CM
Photo Addendum | Special Features
CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?

3 CM
Photo Addendum | Comparable Sales, Listings, Rentals
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs of Comparable Sales, Listings, and Rentals original, labeled, and clear, and are MLS / file photos only utilized in extreme circumstances or gated communities?

3 CM
Photo Addendum | Items of Bias
CHK - 1004_05UAD - PHOTO ADDENDUM - Are items of bias including people or photos that show clear race or ethnicity, or inclusion of religious artifacts / symbols, excluded from any photographs of Subject?

3 CM
Photo Addendum | Subject and Neighborhood
CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?

3 CM
Photo Addendum | Similar Comparables
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs included to support the Appraiser's determination of value, and are Comparable Sales similar in design, quality and appeal to the Subject Property?

3 CM
Photo Addendum | Required Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (3) and half-bathrooms (0), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?
N/A

3 CM
Photo Addendum | Accessory Unit
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?
N/A

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property?

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Review Checklist

405 Yosemite Trl
Madison, WI 53705

Appraised Value
$725,000
As Of 6/26/2024

3 CM
Location Map | Comparable Sales
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1004_05UAD - LOCATION MAP - If any Comparable Sale or Listing is separated from the Subject Property by a major boundary (highway, train tracks, mountain ranges, etc.), is commentary provided?

3 CM
Location Map | External Influences
CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?

Floor plan — FINDINGS: 4

3 CM
Sketch | Measurements
CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 9, Beds: 4, Baths: 3.0) labeled in the floor plan?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (9), Bathrooms (3.0), Bedrooms (4), and GLA (3148) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1004_05UAD - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)?

USPAP — FINDINGS: 3

3 CM
USPAP | Clear and Accurate Report
CHK - 1004_05UAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

3 CM
USPAP | Intended User(s)
CHK - 1004_05UAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?

3 CM
USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions
CHK - 1004_05UAD - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results?

Other — FINDINGS: 2

3 CM
Required Statement | Three-year Disclosure
CHK - 1004_05UAD - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided?

✔ Approved

3 CM
PUD Information | PUD: Project Description: Row or Townhouse
CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed?

N/A

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