APPRAISAL REVIEW SCORECARD

ID#: js-11-19-a

5286 County Road B

Belgium, WI 53004

Appraised Value

$316,000



3 Bd | 2 Ba | 1559 sqft | Average | Average

Case #	4620563696
Assignment Type	Refinance
Client	BMO Bank N.A.
Borrower	FLANDERS, KAY/FLANDERS, ROBERT E
Legal Owner	Please see addendum
Seller is Owner	NA
Occupancy	Owner
For Sale Last 36 Mo?	No
PUD | HOA Fees	No | /yr
Form	1004C_05
Appraisal is Made	As is
Appraised Value	$316,000
Appraiser	Dennis Doucette
License Expiration	1590-4 expires 12/14/2025
Signed Date	08/15/2024
Site Size	1.36 ac res
Site Value	$60,000
Multiple Parcels	No
Parcel #	010320200900
Flood Hazard Area	No | X
Zoning	R-1 | Legal
Highest and Best Use	Yes
Design | # of Stories	One Section | 1 Story
Year Built	Existing | 1990

Legal Desc: 679/868 Part Nw Ne 1.36 Acs Comm 421 Ft S Of Nw Cor Being #1973 Csm Lot 3 Vol 15/32 Sec 32 T 12 R 22

Listing Desc: There has been no sales or transfers of the subject in the past 12 months per assessor and wiredata.

Contract Price	
Concessions	NO

Manufactured Home

HUD REQUIREMENTS

HUD Data Plate Attached	No
HUD Data Plate Location	
HUD Certification Attached	No
HUD Certification ID	NA
Meets HUD Requirements for Location	Yes

e was renovated and the subjects siding was replaced per the borrower.

HOME DETAIL

Manufacturer's Serial # /VIN #	NA
Trade/Model	NA
Manufactured Date | Model Year	09/13/1988 | 1988
# of Sections	1
Attached to Foundation	Yes
Foundation Desc	Block & Pier
Wheels Removed	Yes
Connected to Utilities	Yes

Additional Details

Tech Review Complete	No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Thank you for your order! This Summary is provided for information purposes and is for internal use only. All information was taken directly from the appraisal report. It is not a technical review nor is it verified for conformity to a specific loan program. Please email comments to us.

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Additional Report Details

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

Review Results: 1215 Rules / 10 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 10 Findings	CPL - PASS	CRX - PASS	REQ - PASS	RSK - PASS

Review Checklist: 108 Items

- ✓ Order (1)
- ✗ Subject (14)
- N/A Neighborhood (7)
- N/A Site (9)
- N/A Improvements (6)
- ✗ Sales Comp (21)
- ✓ Cost Approach (2)
- ✗ Reconciliation (4)
- N/A 1004MC (7)
- N/A License and E&O (6)
- N/A Photos (8)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- ✗ Other (4)

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

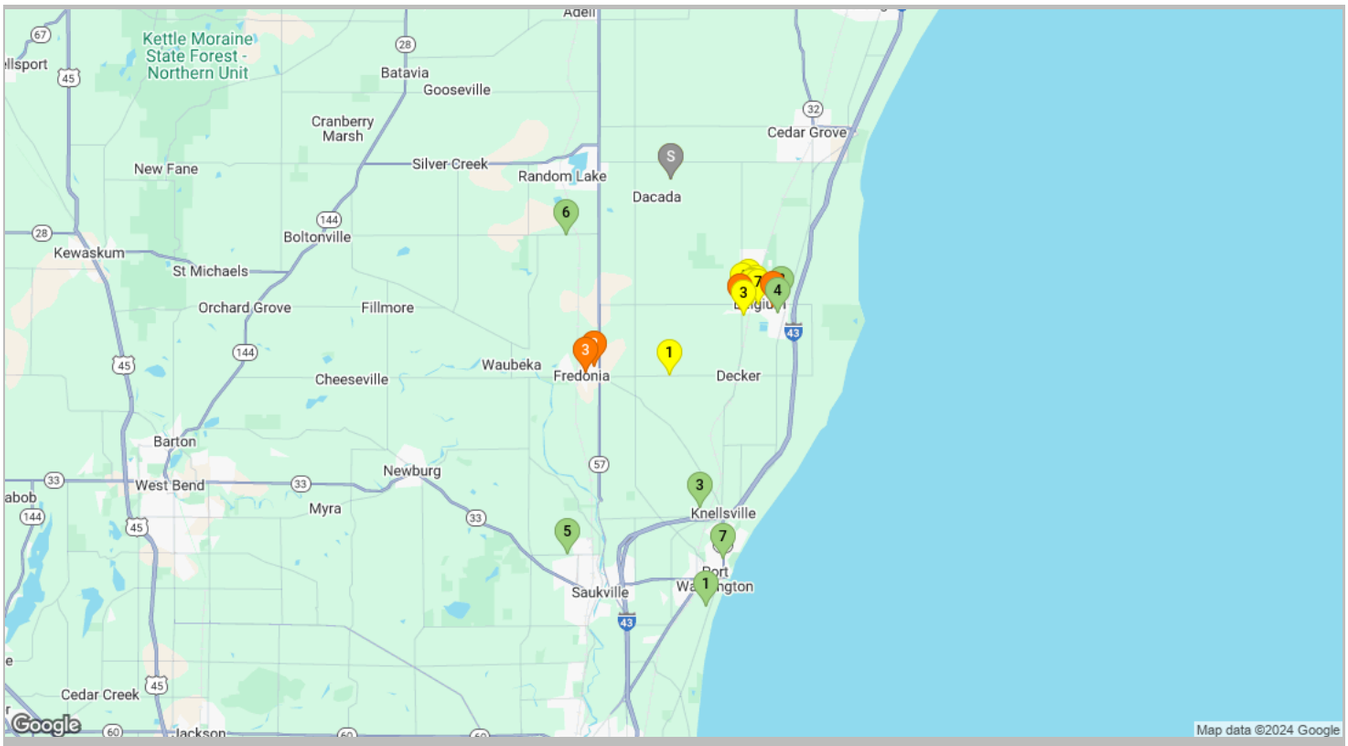
APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Alternative Sales & Listings

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

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	5286 County Road B Belgium WI, 53004	–	–	08/07/2024	1.36 ac res	1,559	3	2.0	34+/- Years	2 Car Garage
1	1915 Sunset Rd Port Washington, WI 53074	6.12	$160,000	03/12/2024	1 sf	1,012	3	1.0	84	3 Car Garage
2	107 N Lar Ann St Belgium, WI 53004	3.65	$281,000	09/22/2023	11,326 sf	1,315	3	2.0	32	4 Car Garage
3	3925 County Road KK Port Washington, WI 53074	5.36	$295,900	08/07/2023	1 sf	1,248	3	1.1	56	2 Car Garage
4	307 S Heritage St Belgium, WI 53004	3.35	$315,000	03/15/2024	14,375 sf	1,300	3	2.0	28	2 Car Garage
5	1874 Cold Spring Rd Saukville, WI 53080	6.21	$365,000	04/15/2024	1 sf	1,996	3	2.0	65	4 Car Garage
6	W3465 Jay Rd Fredonia, WI 53021	5.59	$426,500	03/18/2024	2 sf	2,378	4	2.0	59	2 Car Garage
7	639 N Wisconsin St Port Washington, WI 53074	4.86	$305,000	07/27/2023	9,975 sf	1,248	3	2.0	21	2 Car Garage
1	5299 LOVERS LANE RD BELGIUM WI, 53004-9786	0.55	–	–	–	None	–	0.0	–	–
2	5718 COUNTY ROAD B BELGIUM WI, 53004-9607	1.22	–	–	–	None	–	0.0	–	–
3	970 GOSCHEY DR BELGIUM WI, 53004-9469	2.36	–	–	–	None	–	0.0	–	–
1	109 ROSE LN BELGIUM WI, 53004-9548	2.43	None	07/18/2024	–	None	3	2.0	45	–
2	220 MARTIN DR FREDONIA WI, 53021-9354	2.72	$415,000	05/01/2024	–	None	None	0.0	46	–
4	248 N MIDDLE RD BELGIUM WI, 53004-9599	2.72	–	–	–	None	–	2.0	–	–
5	745 MAIN ST BELGIUM WI, 53004-9512	2.72	–	–	–	None	–	0.0	–	–
6	734 MAIN ST #740 BELGIUM WI, 53004-9511	2.77	–	–	–	None	–	0.0	–	–

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Alternative Sales & Listings

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

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
7	635-637 MAIN ST BELGIUM WI, 53004	2.87	–	–	–	None	–	2.0	–	–
8	665 PARK ST BELGIUM WI, 53004-9570	2.9	–	–	–	None	–	0.0	–	–
9	920 S REDDING CIR BELGIUM WI, 53004-9426	2.91	–	–	–	None	–	2.0	–	–
3	204 N WILSON ST FREDONIA WI, 53021-9482	2.95	$153,000	08/30/2024	–	None	3	0.0	68	–
4	414 SPRING ST BELGIUM WI, 53004-9412	3.12	$109,000	07/12/2024	–	None	3	2.0	32	–

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Review Results

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

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: 1

3
CN

Sales Comparison Analysis | Comments on Sales Comparison
1004C_05 - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "5% - 1874 Old Spring Rd;", 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: 21

1004C_05 - 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.

3
CR

Sales Comparison Analysis | Site
1004C_05 - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.

1004C_05 - SALES COMPARISON APPROACH - Subject View - is RES/PASTURE and ACI Insights indicates that the view is Water. Please review Subject Property data and photos, and verify the Subject Property's view.

3
CR

Sales Comparison Analysis | Comparable: Quality of Construction Adjustment
1004C_05 - SALES COMPARABLE(S) #1 - Quality of Construction Adjustment - exceeds 15% of Sales Price.

3
CR

Sales Comparison Analysis | Comparable: Age Adjustment
1004C_05 - SALES COMPARABLE(S) #1 - Age Adjustment - exceeds 15% of Sales Price.

3
CR

Sales Comparison Analysis | Comparable: Condition Adjustment
1004C_05 - SALES COMPARABLE(S) #1 - Condition Adjustment - exceeds 15% of Sales Price.

3
CR

Sales Comparison Analysis | Gross Living Area Sq.Ft.
1004C_05 - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6, 7 - Gross Living Area - is 15% greater or less than the Subject's Gross Living Area.

3
CR

Sales Comparison Analysis | Comparable: Net Adjustment Amount
1004C_05 - SALES COMPARABLE(S) #1, 2, 4, 5, 6, 7 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3
CR

Sales Comparison Analysis | Date of Sale/Time
1004C_05 - SALES COMPARABLE(S) #3, 7 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3
CR

Sales Comparison Analysis | Age
1004C_05 - SALES COMPARABLE(S) #3, 5, 6 - Actual Age - differs by more than 14 years from the subject property and no adjustment has been entered.

3
CR

Reconciliation | Appraised Value of Subject Property
1004C_05 - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

1004C_05 - SALES COMPARABLE NO. 5 - Gross Living Area - is 1996 and ACI Insights Listings indicates that the GLA is 2396.0. Comment, including an explanation of this difference, is required.

1004C_05 - SALES COMPARABLE NO. 6 - Gross Living Area - is 2378 and ACI Insights Listings indicates that the GLA is 3498.0. Comment, including an explanation of this difference, is required.

1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_2, page contains driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_3, page contains ceiling_missing, cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Review Results

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_3_PHOTO_2, page contains phone_number, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_3, page contains severity_material, floor_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_4, page contains exposed_wires, severity_material, ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_5, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_7, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_8, page contains roof_snow, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1004C_05 - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 14

3 CM	Subject | Address of Property Appraised CHK - 1004C_05 - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1004C_05 - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	
3 CM	Subject | Current Owner CHK - 1004C_05 - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?	N/A
3 CM	Subject | Legal Description CHK - 1004C_05 - SUBJECT - Is a complete Legal Description provided?	
3 CM	Subject | Tax Year CHK - 1004C_05 - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1004C_05 - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1004C_05 - 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 - 1004C_05 - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1004C_05 - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1004C_05 - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Assignment Type: Purchase CHK - 1004C_05 - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1004C_05 - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	N/A
3 CM	Contract | Analysis of the Sales Contract CHK - 1004C_05 - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided?	N/A
3 CM	Contract | Contract Price CHK - 1004C_05 - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

3 CM	Contract | Date of Contract CHK - 1004C_05 - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A
3 CM	Contract | Contract Data Source CHK - 1004C_05 - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 7

3 CM	Neighborhood | Property Values: Declining CHK - 1004C_05 - 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 - 1004C_05 - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: County Road K to the north, Hawthorne Dr to the south, Lake Michigan to the east and County Road 57 to the west.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1004C_05 - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✓ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1004C_05 - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1004C_05 - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✓ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1004C_05 - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✓ Approved
3 CM	Neighborhood | Market Conditions CHK - 1004C_05 - 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 - 1004C_05 - SITE - Is the Specific Zoning Classification provided?	✓ Approved
3 CM	Site | Zoning Description CHK - 1004C_05 - SITE - Is Zoning Description other than residential?	N/A
3 CM	Site | Zoning Compliance: Nonconforming CHK - 1004C_05 - 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 - 1004C_05 - 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?	
3 CM	Site | Street: Private CHK - 1004C_05 - 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 - 1004C_05 - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1004C_05 - 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
3 CM	Site | Utilities/Off-Site Improvements Typical: No CHK - 1004C_05 - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

3 CM	Site | Adverse Site Conditions: Yes CHK - 1004C_05 - 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 - 1004C_05 - IMPROVEMENTS - If the Actual Age (34) is significantly different from Predominant Age (0) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	Improvements | Foundation: Infestation CHK - 1004C_05 - 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 - 1004C_05 - IMPROVEMENTS - Does the Total number of rooms (5), bedrooms (3), bathrooms (2) and square feet of GLA (1559), match the photos and Sketch?	
3 CM	Improvements | Condition of the Property CHK - 1004C_05 - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions CHK - 1004C_05 - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	Improvements | Property Conformity to Neighborhood CHK - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Site CHK - 1004C_05 - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | View CHK - 1004C_05 - 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 - 1004C_05 - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Age CHK - 1004C_05 - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1004C_05 - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1004C_05 - 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 - 1004C_05 - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	
3 CM	Sales Comparison Analysis | Address CHK - 1004C_05 - 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?	✓ Approved

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: js-11-19-a

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1004C_05 - 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)?		
3 CM	Sales Comparison Analysis | Sales Price CHK - 1004C_05 - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A	
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1004C_05 - 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 - 1004C_05 - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?		
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004C_05 - 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 - 1004C_05 - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?		
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004C_05 - 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 - 1004C_05 - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A	
3 CM	Sales Comparison Analysis | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 1004C_05 - 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 - 1004C_05 - 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 | Comparable Land Sales and Site Value Comments CHK - 1004C_05 - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✔ Approved	
3 CM	Cost Approach | Cost Approach Comments CHK - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - RECONCILIATION - Is the Opinion of Market Value ($316,000) within the Neighborhood price range ($,000 - $,000) on page 1 of the report?		

1004MC — FINDINGS: 7

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank?	✔ Approved	

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	✓ Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section?	
3 CM	Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing CHK - 1004MC_2009 - 1004MC Median Sale & List Price, DOM, Sale/List% - Are Overall Trend boxes completed?	✓ Approved
3 CM	Market Analysis | Market Analysis: Seller Concessions Comments CHK - 1004MC_2009 - 1004MC - Is an explanation of Seller Concessions trends from the previous 12 months provided?	✓ Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes CHK - 1004MC_2009 - 1004MC - Is either Yes or No selected in response to 'Are Foreclosures Sales a Factor in the Market'?	✓ Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) Comments CHK - 1004MC_2009 - 1004MC - If Foreclosures Sales are a factor in the market, is a comment including the number of sales provided?	N/A

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1004C_05 - CERTIFICATION - Is the Appraiser's signature provided?	✓ Approved
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1004C_05 - 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 - 1004C_05 - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Dennis Doucette, 1590-4)?	
3 CM	Signatures | Appraiser: State CHK - 1004C_05 - 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 - 1004C_05 - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✓ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1004C_05 - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✓ Approved

Photos — FINDINGS: 8

3 CM	Photo Addendum | Security Bars CHK - 1004C_05 - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 1004C_05 - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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?	

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

3 CM
Photo Addendum | Required Photos
CHK - 1004C_05 - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (2) 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 - 1004C_05 - PHOTO ADDENDUM - View is RESIDENTIAL/PASTURE. Are photos included for any view that is beneficial adverse or not a typical residential view?

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1004C_05 - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1004C_05 - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1004C_05 - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1004C_05 - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1004C_05 - 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 - 1004C_05 - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1004C_05 - 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 - 1004C_05 - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Labeled Rooms
CHK - 1004C_05 - SKETCH - Are all rooms (Total: 5, Beds: 3, Baths: 2) labeled in the floor plan?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1004C_05 - SKETCH - Does the Total Number of Rooms (5), Bathrooms (2), Bedrooms (3), and GLA (1559) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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 - 1004C_05 - 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: 4

3 CM
SUBJECT | SFMH_PRICE_LOW.1
CHK - 1004C_05 - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

5286 County Road B
Belgium, WI 53004

Appraised Value
$316,000
As Of 8/15/2024

3 CM	Required Statement | Three-year Disclosure CHK - 1004C_05 - 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: Unit Type: Attached CHK - 1004C_05 - 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
3 CM	Condo/Co-op Project | Project Type CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed?	N/A

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.