Received

JUN 0 5 2020

City Clerk - Racine, WI

Abbie Wilson 3633 St Clair Street Racine, WI 53402 (262) 505-4327

Abbiewilson1117@gmail.com

To Board of Review:

Please accept my letter of intent to appeal the assessed value of my personal residence located at 3633 St Clair Street, Racine, WI 53402.

I purchased the property in June 2017 for \$90,750.00. In 2017 the City of Racine assessed value of the property was \$136,000.00.

It is my opinion that the residence has been over valued for years before my written objection.

At time of purchase the home was in poor C5 condition and in need of major repairs. The appraiser at time of sale valued the property at \$98,000.00 and if developed \$137,310.00 in 2017.

I have completed some improvements to the residence and had a second appraisal in December 2019 and the residence was now valued at \$153,000.00.

I concur with the professional appraiser on the value of the residence based on the condition of my home, which is still in need of updates and repairs as well as recent sales in my neighborhood.

I've included both the 2017 and 2019 appraisals for your review.

The City Assessor also provided a list of seven recent sales in the area, which I've also included. Of the seven comparables, six of those 2020 assessed values varies greatly from the actual 2019 sale price of homes. The average 2020 assessment value is \$161,715.00.

My hope is to have the assessed value lowered and to represent a more accurate market value price.

Thank You,

Abbie Wilson

Objection to Real Property Assessment

To file an appeal on your property assessment, you must provide the Board of Review (BOR) clerk written or oral notice of your intent, under state law (sec. 70.47(7)(a), Wis. Stats.). You must also complete this entire form and submit it to your municipal clerk. To review the best evidence of property value, see the Wisconsin Department Revenue's Property Assessment Appeal Guide for Wisconsin Real Property Owners.

Complete all sections: Section 1: Property Own	er / Agent Infor	mation	* If age	ent, submit written authori	zation (For	m PA-105) with this fo
Property owner name (on changed ass				me (if applicable)	Townson Substitutes & Contract and Substitutes of	Willy of Applications and an artists of
Abbie L Wilson			N/A			
Owner mailing address			Agent ma	iling address		
3633 St Clair Street	State	Zip .	City		State	e Žlp
Racine	WI	53402				
Owner phone (262)505 - 4327	204	n1117@gmail.c		ione -	mall	
Section 2: Assessment In	formation and	Opinion of Value		culation or narral no. Januahan		h == A; -= 1
3633 St Clair Street	- Cha	T-46-		cription or parcel no. <i>(on chang</i> I NORTHBROOK S		
Racine	State WI	^{Zip} 53402		00-00-04-787-019		
Assessment shown on notice – Total \$178,000.00				ion of assessed value – Total ,000.00		
If this property contains non-m	arket value class	acreage, provide yo	ur opinion	of the taxable value break	down:	
Statutory		Acres		\$ Per Acre		Full Taxable Value
Residential total market value						
Commercial total market value						
Agricultural classification: # o	f tillable acres		@	\$ acre use value		
	f pasture acres		@	\$ acre use value		
	f specialty acres		@	\$ acre use value		
Undeveloped classification # of			@	\$ acre @ 50% of mar	ket value	
Agricultural forest classification			@	\$ acre @ 50% of mar	ket value	
Forest classification # of acres			@	\$ acre @ market valu		
Class 7 "Other" total market valu	ue			market value	7 7 7	
Managed forest land acres			@	\$ acre @ 50% of mar	ket value	
Managed forest land acres			@	\$ acre @ market valu		
Section 3: Reason for Ob	iection and Bas	is of Estimate		7		
Reason(s) for your objection: (Att See attached				your opinion of assessed valuations of a ssessed valuations are seen as a second seed a second seed as a second seed a second seed as a second secon		ndditional sheets if need
Section 4: Other Propert	y Information					
A. Within the last 10 years, did	you acquire the	oroperty?	A (4 + 1) • • • • • • • •	30.43 ((X Yes
If Yes, provide acquisition p		1340	3-05 - 202	20 X Purchase	Trade	Gift Inherit
B. Within the last 10 years, did	l you change this	property (ex: remo		1)7		X Yes
If Yes, describe Painted Date of 2017-2019 changes	house & Gara Cost of changes \$ 15,00			w garage roof, rede		vn)? 💢 Yes 🗌
(mm-dd-yyyy) C. Within the last five years, w	vas this property li	sted/offered for cal	e7			X Yes
If Yes, how long was the pro	operty listed (prov	ide dates) 2017 -	to	2017 -		
Asking price \$97,500.00	L	ist all offers receive	^(yyy) ≧d My Off	(mm-dd-yyyy) fer - \$90,750.00		
D. Within the last five years, w	as this property a	ppraised? \$98,00	00. & \$15	3,000.00		X Yes
If Yes, provide: Date 5-4	17 <u>& 12-1</u> 9 v	alue	Purpo	ose of appraisal Purchas	e & refi	
If this property had more th	an one appraisal,	provide the request	ed informati	ion for each appraisal.		
Section 5: BOR Hearing I	nformation					
 A. If you are requesting that a Note: This does not apply in f 	irst or second class	cities.				
B. Provide a reasonable estim			it the hearin	gminutes.		
Property owner or Agent signature					Da	te (mm-dd-yyyy)
asureis					16	1-4-20

PA-115A (R. 10-18)

Wisconsin Department of Revenue

2020 City of Racine Notice of Intent to File Objection with the Board of Review

I, Abbie Wilson	as the property owner or as
agent for Abbie Wilson	(property owner's name) with an address of
3633 St Clair Street	hereby give notice of an intent to file an objection to the assessment
for the following property: 3633 St Cla	for the 2020 Assessment Year in the
City of Racine.	
Name: Abbie Wilson	
Best contact phone number: 262-505-4	327
Mailing Address: 3633 St Clair Stre	
(date) 6/4/2020	
(date)	
This Notice of Intent is being filed: (place	e mark one)
X At least 48 hours before the boar	d's first scheduled meeting.
 During the first two hours of the 	board's first scheduled meeting. (Please complete Section A).
☐ Prior to the end of the fifth day o	of the session or prior to the end of the final day of the session if the session
is less than 5 days. (Please comp	lete Section B).
Filing of this form does not rel	ieve the objector from the requirement of timely filing a fully
	the proper form with the Clerk of the Board of Review.
SECTION A – Upon a showing of good	cause, the Board of Review shall grant a waiver of the 48-hour notice of an a property owner who does not meet the notice requirement appears before
the board of review during the first 2 hour	rs of the meeting. THE PROPERTY OWNER NOW MUST SHOW
GOOD CAUSE FOR FAILURE TO MEI	ET THE 48-HOUR NOTICE REQUIREMENT AND FILE A WRITTEN
OBJECTION. My good cause is as follow	
SECTION B - The Board of Review ma	y waive all notice requirements and hear the objection if a property owner
fails to provide written or oral notice of a	n intent to object 48 hours before the first scheduled meeting, and fails to
request a waiver of the notice requiremen	ats during the first 2 hours of the meeting if the property owner appears
before the Board at any time prior to the	end of the fifth day of the session, or prior to the end of the final day of the
session if the session is less than 5 days, a	and the property owner FILES A WRITTEN OBJECTION AND
PROVIDES EVIDENCE OF EXTRAOR	EDINARY CIRCUMSTANCE. Proof of my extraordinary circumstance is
as follows:	
A WRITTEN OBJECTION ON THE	PROPER FORM MUST BE PROPERLY FILED WITH THE CLERK

OF THE BOARD OF REVIEW.

Request to Testify by Telephone or Submit a Sworn Written Statement at the Board of Review (BOR)

Section 70.47(8), Wis. Stats., states "...Instead of appearing in person at the hearing, the board <u>may</u> allow the property owner, or the property owner's representative, at the request of either person, to appear before the board, under oath, by telephone or to submit written statements, under oath, to the board. ..."

NOTE: The legal requirements of the Notice of Intent to Appear at the BOR must be satisfied and the Objection Form must be completed and submitted to the BOR as required by law prior to the Request to Testify by Telephone or Submit Sworn Written Statement form being submitted.

unicipality Racine		Racine	
roperty owner's name Abbie Wilson		Agent name (if applicable	e)
wner's mailing address 3633 St Clair Street, Rac	cine WI 53402	Agent's mailing address	
wner's telephone number 262) 505-4327	Land Line X Cell Phone	Agent's telephone number	er
wner's email address abbiewilson1117@gmail.c	com	Agent's email address	
neets, if necessary.)		nd the assessment to	which you are objecting. (Attach addition
Property address 3633 S Legal description or parcel	number from the current a	ssessment roll 276	-00-00-04-787-019
Logal document			
. Total Property Assessment	\$178,000.00		
. If agent, attach signed Age			
. If agent, attach signed Age ☑ Testify by telephone*	ent Authorization form, PA-		
	🔀 Submit sworn v		
☑ Testify by telephone*	⊠ Submit sworn v	written statement	262-505-4327
☑ Testify by telephone [★] Basis for request <u>Health Co</u>	⊠ Submit sworn v	written statement	262-505-4327 Date CO-4-70
Testify by telephone* Basis for request Health Co If the request is approved, proved, provers or Agent's signature	⊠ Submit sworn v	written statement	Date
Testify by telephone* Basis for request Health Co If the request is approved, pr Owner's or Agent's signature For Board Use Only	Submit sworn vancerns rovide the best telephone r	written statement	Date
Testify by telephone* Basis for request Health Co If the request is approved, pr Owner's or Agent's signature For Board Use Only	Submit sworn vancerns rovide the best telephone r	written statement	Date
Testify by telephone* Basis for request Health Co If the request is approved, proved of the company of the co	Submit sworn vancerns rovide the best telephone r	written statement	Date
Testify by telephone* Basis for request Health Co If the request is approved, proved of the company of the co	Submit sworn vancerns rovide the best telephone r	written statement	Date

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				133.52	.966 \$.882	Average									
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EX	GA	Bsmt	6	Ī	2020 Ratic SP/F	2019 Ratic 202	Sale Date Sale Price Value @ til 2020 Value	Value 60 ti	Sale Price	Sale Date	5	200	Dida Tona	Van-Buile	200	

APPRAISAL REPORT OF



3633 St Clair St Racine, WI 53402-3549

PREPARED FOR

Marie Hardy Gateway Mortgage Corporation 6501 Green Bay Road Kenosha, WI 53142

AS OF

05/15/2017

PREPARED BY

Daavettila Appraisal Inc. 10726 35th Ave. Pleasant Prairie, WI 53158

Case No. Fed Nat Mort Assoc

Uniform Residential Appraisal Report

	The purpose of this appraisal report is to provid	is the lenderchent with an occurate,	223	n	Clarke 1471 7.	Code 53402-3549
	Property Address 3633 St Clair St	descriptions and an experience of the control of th	City	Racine	State WI Zip ation County	Kenosha
	Borrower Abbie Wilson	Owner of Public Record	Federal National N	nortgage Associ	auton County	кенозна
	Legal Description BLK 4 Northbrook Sub	No 2 Lot 19	To	Year 20	16 R.E. Taxes	s\$ 4,595
	Assessor's Parcel # 04787019					
5	Neighborhood Name Northbrook Sub		Map Reference	County Ma	O Gensus III	per year per month
SUBJECT		cant Special Assessments \$		PUD HOA\$	0	[per year [per month
鸣	Property Rights Appraised X Fee Simple	Leasehold Other (describ	The second secon			
S	Assignment Type X Purchase Transaction		Other (describe)			
М	Lender/Client Gateway Mortgage Corpo	oration Address 6501	reen Bay Road, Ker	iosha, WI 53142	2	
	to the authors were only autrophy offered for eat	to or has it been offered for sale in th	e twelve months prior to	the effective date of	this appraisal? X	Yes No
	Report data source(s) used, offerings price(s),	and date(s). DOM 43; Subject	property was offere	d for sale.;Lates	t Price \$92,000;La	itest Date
	on the thest T. Owledged Drice \$07 000:	Original Date 02/23/2017:W	ISMLS#1515191			
	X did did not analyze the contract	for sale for the subject purchase tran	saction. Explain the resu	tts of the analysis o	f the contract for sale o	or why the analysis was not
	performed. REO sale; Purchase price of	of \$90.750.				
長	performed. REO Saleji al ettase price					
¥	Contract Price \$ 90,750 Date of Co	ontract 04/07/2017 is the property	seller the owner of publi	c record? X Ye	s No Data Source	e(s) Public Records
Ĕ	Contract Price \$ 90,750 Date of Color Is there any financial assistance (loan charges	e eale concessions diff or downpay	ment assistance, etc.) to	be paid by any part	y on behalf of the borro	ower? X Yes No
CONTRACT	If Yes, report the total dollar amount and desc	with the items to be noid \$1750::	Seller shall give Buy	er a loan cost c	redit at closing in	the amount of \$1750.
ដ	If Yes, report the total dollar amount and desc	albe the hearts to be paid. 31750/	dence and gers and		The state of the s	
			fintern.			
	Note: Race and the racial composition of the	ne neighborhood are not appraisa	I Idutors.		One Unit Houseles	Present Land Use %
	Neighborhood Characteristics		Unit Housing Trends	C Income	One-Unit Housing	
	LOGGGGGT FT OF THE STATE OF THE		creasing X Stable	Declining	PRICE AGE	
0	Built-Up X Over 75% 25-75% U		ortage X In Balanc		\$ (000) (yrs)	
8	Growth Rapid X Stable S	low Marketing Time Ur	der 3 mths X 3-6 mths	Over 6 mths	9 Low 1	Multi-Family 2 %
Ħ	Neighborhood Boundaries Lake Michigan	on East, Hwy 32 on West, 3 M	ile Rd on North, and	Melvin Ave to	1,300 High 100	
Б	the South.				115 Pred. 20	Other 25 %
里	Neighborhood Description Wind Point is	a stable area, not far from th	e newly constructed	shopping strip	mall and hospital	l. Popular area for
NEIGHBORHOOD	location to these amenities and easy	access to I-94 for travel into	Illinois and Milwau	kee areas. Sale	s have been active	, as Wind Point is a
亘	location to these amenities and easy	access to 1 71 to take the				
2	popular destination for buyers. Market Conditions (including support for the a	there is a ut	de range of values i	n this area, doe	s not adversely eff	fect marketing time or
	value appreciation. Nothing adverse	is noted. There are a limited	number of homes fo	r sale in the im	nediate area at any	v one time. Being close
	to City of Racine amenities is an app	is noted. There are a number	ale price are averag	ing 95% of list i	nrice and 83-98 D	OM.
		beating feature of this area. S	9365 sf Shar	e Rectang	ular View	N;Res;
	Dimensions 70 x 133.7	79 Area			uidi vion	Million
	Specific Zoning Classification	R2 Zoning Desc	ription Single Family	Residential		
	Zoning Compliance X Legal Legal N	Nonconforming (Grandfathered Use)	No Zoning Ille	gal (describe)	when I have	describe.
	Is the highest and best use of subject propert	ty as improved (or as proposed per p	lans and specifications) t	he present use?	X Yes No If No.	describe.
	The second secon				accompanies Turno	
100	Utilities Public Other (describe)	Public Other	er (describe)		ovements-Type	Public Private
-		Water X	er (describe)	Street Asphal		X X
H		The same of the sa	er (describe)		t	X
SITE	Electricity X Sas X	Water X Sanitary Sewer X		Street Asphal	t	Parties and the same of the sa
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements	Water X Sanitary Sewer X X No FEMA Flood Zone X Ivoical for the market area? X Yes	FEMA Map	Street Asphal Alley None # 55101C0113	BD FEMA Map	X
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Case No. Fed Nat Mort Assoc

There are 6 comp	parable properties curren	ntly offered for sale in th	e subject neighbor	hood ranging in	price fro	m\$ 89,90		139,000 .
There are 31 comp	parable sales in the subj	ect neighborhood within	the past twelve m	onths ranging in	sale pri	ce irom \$ 45	COMPARABLE SA	
FEATURE	SUBJECT	COMPARABLE S	SALE #1	COMPARA	ABLE SA	ALE # Z	1026 Monto	
Address 3633	St Clair St	3335 Saint (Harm		Racine, WI	
Racine, W	1 53402-3549	Racine, WI	53402		ne, WI		0.30 mile	
Proximity to Subject		0.34 mil	111111111111111111111111111111111111111	0.4	45 mile		\$	112,500
Sale Price	\$ 90,750	\$	107,500		\$_	105,000		112,500 1. ft
Sale Price/Gross Liv. Area	\$ 64.36 sq.ft.	\$ 96.50 80	ı, ft.	\$ 114.75			\$ 93.44 sc WISMLS#14860	
Data Source(s)		WISMLS#15084				96;DOM 45	Racine Records	
/erification Source(s)		Racine Records	s/Wiredata			/Wiredata		+(-) \$ Adjustme
ALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI		+(-) \$ Adjustment	DESCRIPTION	4-1 \$ Mujusune
Sale or Financing		ArmLth		ArmLti			ArmLth	
Concessions		Conv;0		FHA;36'		-3,675	Conv;0	
Date of Sale/Time		s04/17;c03/17		s12/16;c1			s12/16;c10/16	
ocation	N;Res;	N;Res;		N;Res	_		N;Res;	
easehold/Fee Simple	Fee Simple	Fee Simple	70	Fee Sim			Fee Simple	
Site	9365 sf	6708 sf	0			U	6142 sf	
/iew	N;Res;	N;Res;		N;Res			N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Rar	nch		DT1;Ranch	-5,0
Quality of Construction	Q4	Q4		Q4			Q3	-5,0
Actual Age	58	63	0			0	57	-5,0
Condition	C5	C4	-5,000			-10,000		-5,0
Above Grade	Total Bdms Baths	Total Bdrms, Baths		Total Bdrms.	Baths		Total Bdrms, Baths	
Room Count	5 3 1.1	5 3 1.0	+1,000		1.0	+1,000		+3,0
Gross Living Area	1,410 sq.ft	1,114 sq.ft	+4,440		sq. ft.	+7,425		+3,0
Basement & Finished	1410sf282sfin	1114sf0sfin	(915sf374		0	1204sf602sfin	
Rooms Below Grade	0rr0br1.0ba0o		+1,500			- 0	1rr0br0.0ba0o	-
Functional Utility	Good	Good		Good			Good	
Heating/Cooling	GFA/Central	GFA/Central		GFA/Cer			GFA/Central	-
Energy Efficient Items	None	None		None			None	
Garage/Carport	1gd1dw	1gd1dw		1gd1d			1gd1dw	
Porch/Patio/Deck	Deck	None		0 None	e			+1,2
Fireplaces	1	1		0		+1,200	0	+1,2
			1					
								\$ -5,710
Net Adjustment (Total)		X + -	\$ 1,940	+ X		\$ -4,050	+ X -	\$ -5,710
Adjusted Sale Price		Net Adj: 2%		Net Adj: -49		0 0000044	Net Adj: -5%	
of Comparables 1 X did did not a	research the sale or tran	sfer history of the subje	ct property and con		If not, ex		Gross Adj: 13%	\$ 106,790
of Comparables X did did not a Myresearch X did	did not reveal any pri	sfer history of the subjection sales or transfers of	ct property and con the subject propert	nparable sales. y for the three y	If not, ex	plain or to the effective d	ate of this appraisal.	\$ 106,79
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Case No. Fed Nat Mort Assoc

	Uniform Residential A	Appraisal Report		100 100 1101 110000
	The appraiser made an interior and exterior visual inspection of the			rvable conditions are
	noted in this report. The appraiser does not guarantee the functiona	lity of appliances and	or mechanical systems.	
		** * * * * * * * * * * * * * * * * * * *	7 4 17	.1 11
	"The intended user of this appraisal report is the lender/client. The			
	appraisal for a mortgage finance transaction, subject to the stated sco appraisal report form, and definition of market value. No additional			
	appraisal report form, and definition of market value. No additional	intenueu users are rui	indired by the appraiser	
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ADDITIONAL COMMENTS				
AD				
-	COST APPROACH TO VALUE	Inot required by Eannie	Maa V	
	Provide adequate information for the lender/client to replicate your cost figures and cal	The second secon	mac.)	
	Support for the opinion of site value (summary of comparable land sales or other methods)		Due to lack of recent re	elevant site sales data
	with the subjects market area, estimated site value was extracted fro			
_				
호	ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$ 25,900
ROACH	Source of cost data MARSHALL & SWIFT & LOCAL CONTRACTORS	Dwelling 1,410	Sq. Ft @\$ 75.00	=\$ 105,750
품	Quality rating from cost service 2008 Effective date of cost data 01/01/2008	Bsmt. 1,410	Sq. Ft. @ \$ 20.00	=\$ 28,200
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Deck		1,500
10	Replacement cost new is estimated from Marshall & Swift Valuation	Garage/Carport 273	Sq. Ft.@\$ 20.00	=\$ 5,460
COST	Service with local refinements. Site value ratio is typical for area and	Total Estimate of Cost-new		=\$ 140,910
O	price range. Cost approach was not developed for insurance	Less Physical 33		
	purposes.	Depreciation 46,500	0 0	=\$ (46,500
		Depreciated Cost of Impro		=\$ 94,410
		"As-is" Value of Site Impro	vernents	=\$ 17,000
	22	1. 7. 4. 717		
	Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE	Indicated Value By Cost A		=\$ 137,310
빌	A CONTRACTOR OF THE CONTRACTOR	The state of the s	Control of the Contro	
INCOME	Estimated Monthly Market Rent \$ X Gross Multiplier	=\$ 0	Indicated Value by Income Ap	proach
물	Summary of Income Approach (including support for market rent and GRM)			
	PROJECT INFORMATION	EOD DI IDe (if applicable	V	
	Is the developer/builder in control of the Homeowner's Association (HOA)? Yes		Detached Attached	
	Provide the following information for PUDs ONLY if the developer/builder is in control of			unit
	Legal Name of Project	" " " I I O' I GILG HIG SUDJECT h	operation an audition amount	Wint
7		number of units sold		
0		source(s)		
¥	Was the project created by the conversion of existing building(s) into a PUD? Yes		nversion.	
Ş	Does the project contain any multi-dwelling units? Yes No Data source.	11. 12. 12. 12. 12. 12. 12. 12. 12. 12.	100 march 100 ma	
Ö		o If No, describe the status	of completion.	
Ž			and the second s	
PUD INFORMATION				
ā	Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, describe the	rental terms and options.	
	Describe common elements and recreational facilities			

Daavettila Appraisal Inc. EXTRA COMPARABLES 4-5-6

File No. 7369

Case No. Fed Nat Mort Assoc

Borrower Abbi	e Wilson						
Property Addres	s 3633 St Clair	r St				7: 0.1	
City	Racine	County	Kenosha	State	WI	Zip Code	53402-3549
Lender/Client	Gateway	Mortgage Corporation	Address	6501 Green Bay	Road, Kenosh	a, WI 53142	

FEATURE	_	SUBJECT	COMPA		SALE # 4 Creek St		RABLE S 4 Monte		-00	MPARABLE	SALE# 6
	St Cla				53402		cine, WI	45477357VG			
Racine, V	VI 534	32-3549		41 mile			.19 mile				
Proximity to Subject		00 850	0.	\$	79,900		\$	104,900			\$
Sale Price	\$	90,750			79,900	\$ 85.8		ą. ft.	\$		sq. ft.
CONOT HOST GIGGS	\$ 6	54.36 sq. ft	\$ 65.38		60;DOM 22			31;DOM 69	_		73.
Data Source(s)	-		Daning F	11433/	s/Wiredata	111000		s/Wiredata			
Verification Source(s)	DE	SCRIPTION	DESCRIP		+(-) \$ Adjustment			+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjust
VALUE ADJUSTMENTS	DE	SCRIPTION	ArmLt		+(-) \psi riajuouniani	Listi				HONIOCHI -	
Sale or Financing			Conv			Activ					
Concessions Date of Sale/Time			s11/16;c1	2000000000		Acti		-3,147			
Location		N:Res:	N;Res			N;Re					
Leasehold/Fee Simple	F	ee Simple	Fee Sim	-		Fee Sir					
Site		9365 sf	6490		0	5924	sf	0			
View		N;Res;	N;Res			N;Re	25;				
Design (Style)	D'	T1;Ranch	DT1;Ra			DT1;R	anch				
Quality of Construction		Q4	Q3		-5,000	Q3	3	-5,000			
Actual Age		58	62		0	61		0	_		
Condition		C5	C4		-5,000	C4	E	-5,000			
Above Grade	Total	Bdrms Baths	Total Bdrms.	Baths		Total Bdrm	s Baths		Total	Bdrms Bat	hs
Room Count	5	3 1.1	6 3	1.0	+1,000		1.0	+1,000			
Gross Living Area		,410 sq.1	t 1,222	sq. ft.	+2,820		sq. ft.	+2,820		90	ı. ft.
Basement & Finished		10sf282sfin	1222sf0	sfin	0	1222sf3					
Rooms Below Grade	Orr	0br1.0ba0o			+1,500						
Functional Utility		Good	Good	1		God	75 C				
Heating/Cooling	GF	A/Central	GFA/Cer	ntral		GFA/C			_		
Energy Efficient Items		None	Non	е		No					-
Garage/Carport		1gd1dw	1gd1c			1gd1					
Porch/Patio/Deck		Deck	Non	e		No.			-		
Fireplaces		1	1			1			-		
									-		
				1	10 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0						
Net Adjustment (Total)			+ X		\$ -4,680	+ X		\$ -9,327		+ -	\$
Adjusted Sale Price			Net Adj: -6			Net Adj: -9		\$ 95,573	400 000	dj: 0% Adj: 0%	s
of Comparables			Gross Adj	19%	\$ 75,220	Gross Adj	10%	\$ 95,573	Gioss	Auj. 070	13
			447	*******	a triation of the and	hinat proporty	and same	amble cales			
Report the results of the	researc			or transfe	COMPARADITE SU	ALE# 4	COME	PARABLE SALE #	5	COMPAR	RABLE SALE #
ITEM			UBJECT		COMPARABLE SA	ALE # 4	COM	ANABLE SALE #	-	OCHRI 74	CADLE OFFILE IF
Date of Prior Sale/Trans			/11/2016		\$0		-	\$0			
Price of Prior Sale/Trans	ster		114,000	_	Public Re	cord		Public Record			
Data Source(s)			Record/REO	-	05/15/2			05/15/2017			
Effective Date of Data S Analysis of prior sale or	ource(s)	Notes of the s	/15/2017	nd comp	orphic soles Du	ring the na	st 12 mc	onths, no transa	ctions	have bee	n recorded fo
Analysis of prior sale or	transfer	history of the s	ubject property a	na comp	alable sales Du	ring the pa	JL III	inus, no a ana			
comparables, excep	t for t	nose stated.		_							77
	_			_							
	_										
Summary of Sales Con-	narison	Approach See	page 2								
Summary of Sales Com	parison	Approach See	page 2								
Summary of Sales Com	parison	Approach See	page 2								
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Summary of Sales Com	parison	Approach See	page 2								

Market Conditions Addendum to the Appraisal Report Case No. Fed Nat Mort Assoc

7369

ì	The purpose of this addendum is to provide the lender	/client with a clear and	accurate understar					ionem alo i	subjec	1
	neighborhood. This is a required addendum for all app			Racine	Sta	te WI	_	ZIP Code		3402-3549
-	Property Address 3633 St Clair Borrower Abbie Wilson	.r st	City	Racine	Oto	ie wi		ZIF COUE		3402-3347
ŀ	Instructions: The appraiser must use the information	required on this form:	as the hasis for his/l	ner conclusions and mu	st pro	vide support f	or th	ose conclu	sions	regarding
1	housing trends and overall market conditions as report	ted in the Neighborhoo	ad section of the app	raisal report form. The	aopra	iser must fill in	n all t	the informa	tion t	the extent
N	it is available and reliable and must provide analysis a	s indicated below. If a	nv required data is t	unavailable or is consid	ered (inreliable, the	app	raiser mus	prov	ide an
ł	explanation. It is recognized that not all data sources w	will be able to provide o	data for the shaded	areas below, if it is avai	lable,	however, the	appr	aiser must	inclu	de that data
H	in the analysis. If data sources provide all the required	l information as an ave	rage instead of the r	nedian, the appraiser s	hould	report the ava	ailabl	le figure an	d ide	ntify it as an
۱	average. Sales and listings must be properties that co	mpete with the subject	property, determine	ed by applying the criter	ia tha	t would be use	ed by	a prospec	tive b	uyer of the
ı	subject property. The appraiser must explain any anor				oreclo		X-13	DESCRIPTION OF THE PROPERTY OF		
ı	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	_			Trend	11	
١	Total # of Comparable Sales (Settled)	15	10	6	\vdash	Increasing			╫	Declining
ŀ	Absorption Rate (Total Sales/Months)	2.50	3.33	2.00		Increasing Declining	X	4	۰	Declining Increasing
ŀ	Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab. Rate)	4.00	1.80	3.00		Declining	-		\vdash	Increasing
ı	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		The second secon	-	Trend	11.	T THE COUNTY
ī	Median Comparable Sales Price	92,000	103,000	113,700	X	Increasing	$\overline{}$	Stable		Declining
	Median Comparable Sales Days on Market	56	64	38	X	Declining		Stable		Increasing
á	Median Comparable List Price	93,700	91,150	109,950	X	Increasing		Stable		Declining
1	Median Comparable Listings Days on Market	104	110	44	X	Declining		Stable		Increasing
ŧ	Median Sale Price as % of List Price	0.97	0.95	100.00	X	Increasing		Stable	Ļ	Declining
	Seller-(developer, builder, etc.) paid financial assistan	ce prevalent?	Yes X	No I	Щ	Declining	X		Ш	Increasing
1	Explain in detail seller concessions trends for the past	. 12 months (e.g. seller	contributions incres	ased from 3% to 5%, inc	reasi	ng use of buy	dowi	ns, dosing	costs	
1	condo fees, options, etc.) Majority of sales in area occur during the la	to envise assessed	e and carle auto	mn mouthe calca	epise!	tu cloure de	neise	a winto-	me	the Overall
3	Majority of sales in area occur during the la days on market increase during winter mo	nthe ac wall Due	ing summer mo	nths, the amount o	farti	ve listinge	ten	ds to inc	eac.	. Minimal
9	seller concession normally occur in neighb	orhood, which re	mains unchange	d thoughout past	12 m	onths of da	ta.	Search c	riter	ia: 1-story
	homes in North Racine, with 1 car garage.	o. novaj materi rei	unaning.	Base at hear						
	Are foreclosure sales (REO sales) a factor in the mark	cet? X Yes		ain (including the trend						
	Some foreclosure/REO sales have occurred	and/or are active	e, within area. S	iome are bank-owi	ied,	while other	rs ai	re HUD s	ales.	
		AND THE RESIDENCE OF THE PARTY.	market as of ap	praisal date. The	do	exist but ar	e n	ot a large	fact	or in the
	These listings/sales do not have a significa	nt presence in the								
	These listings/sales do not have a significa current market.	nt presence in the								
	current market.	nt presence in the								
	current market. Cite data sources for above information.	nt presence in the			-					
	current market.	nt presence in the								
	current market. Cite data sources for above information. MLS and public records.									on, such as
	Cite data sources for above information. MLS and public records. Summarize the above information as support for your an analysis of pending sales, and/or expired and with	conclusions in the Nei drawn listings, to formu	ghborhood section o	of the appraisal report forms, provide both an exp	orm. It	you used any	y add	fitional info	mation	S
	Current market. Cite data sources for above information. MLS and public records. Summarize the above information as support for your an analysis of pending sales, and/or expired and with Financing is generally conventional, however.	conclusions in the Nei drawn listings, to formu ver, FHA and VA ar	ighborhood section of alate your conclusion re also common.	of the appraisal report fo ns, provide both an exp Seller concession	orm. It lanations are	you used any on and suppor	ado	litional info your concl but mini	maticusion	s. f applicable,
	Current market. Cite data sources for above information. MLS and public records. Summarize the above information as support for your an analysis of pending sales, and/or expired and with Financing is generally conventional, however and are typically buyer's closing costs. Sales	conclusions in the Nei drawn listings, to formu ver, FHA and VA ar es average 97% of	ighborhood section o ulate your conclusion re also common. f current listing	of the appraisal report for ns, provide both an exp Seller concession prices, average sal	orm. If lanations are	you used any on and suppor e not unusu ice of \$96,8	add t for tal, l	ditional info your concl but mini and mari	mation usion mali	s. fapplicable, ig time
	current market. Cite data sources for above information. MLS and public records. Summarize the above information as support for your an analysis of pending sales, and/or expired and with Financing is generally conventional, however and are typically buyer's closing costs. Sale averages 68-76 days per MLS statistics. Ov	conclusions in the Nei drawn listings, to formu ver, FHA and VA ar es average 97% of	ighborhood section o ulate your conclusion re also common. f current listing	of the appraisal report for ns, provide both an exp Seller concession prices, average sal	orm. If lanations are	you used any on and suppor e not unusu ice of \$96,8	add t for tal, l	ditional info your concl but mini and mari	mation usion mali	s. fapplicable, ig time
	Current market. Cite data sources for above information. MLS and public records. Summarize the above information as support for your an analysis of pending sales, and/or expired and with Financing is generally conventional, however and are typically buyer's closing costs. Sales	conclusions in the Nei drawn listings, to formu ver, FHA and VA ar es average 97% of	ighborhood section o ulate your conclusion re also common. f current listing	of the appraisal report for ns, provide both an exp Seller concession prices, average sal	orm. If lanations are	you used any on and suppor e not unusu ice of \$96,8	add t for tal, l	ditional info your concl but mini and mari	mation usion mali	s. fapplicable, ig time
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Daavettila Appraisal Inc. SKETCH ADDENDUM

File No. **7369**

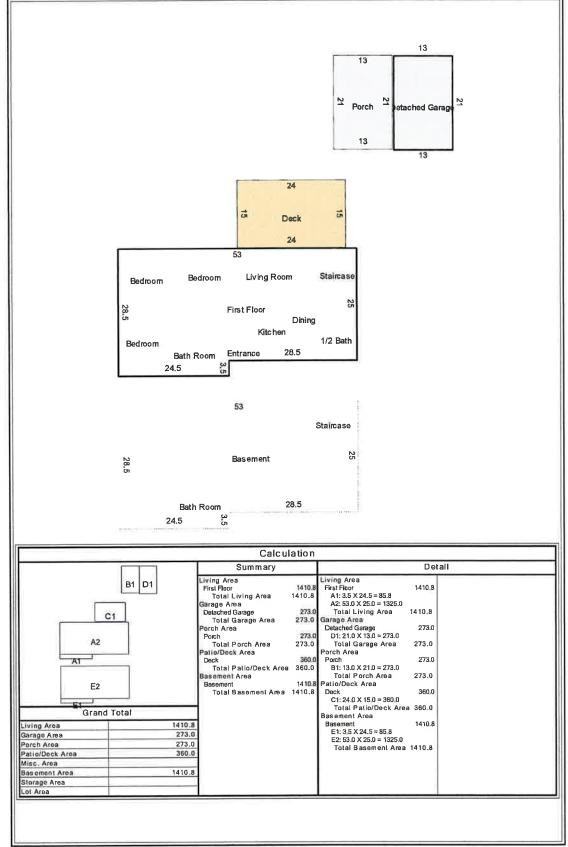
Case No. Fed Nat Mort Assoc

 Borrower
 Abbie Wilson

 Property Address
 3633 St Clair St

 City
 Racine
 County
 Kenosha
 State
 WI
 Zip Code
 53402-3549

 Lend r/Client
 Gateway Mortgage Corporation
 Address
 6501 Green Bay Road, Kenosha, WI 53142



File No. **7369**

Case No. Fed Nat Mort Assoc

 Borrower
 Abbie Wilson

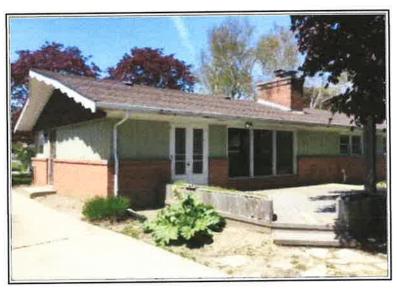
 Property Address
 3633 St Clair St

 City Racine
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 WI
 Zip Code
 53402-3549

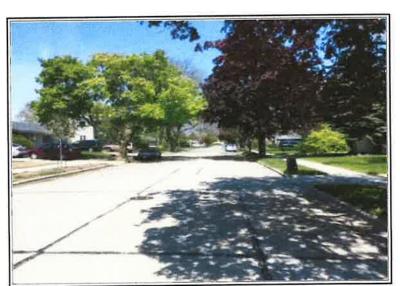
 Lender/Client
 Gateway Mortgage Corporation
 Address
 6501 Green Bay Road, Kenosha, WI 53142



FRONT OF SUBJECT PROPERTY 3633 St Clair St Racine, WI 53402-3549



REAR OF SUBJECT PROPERTY



STREET SCENE

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

File No. 7369

Case No. Fed Nat Mort Assoc

Borrower Abbie	3633 St Clair St					7 0 4	53402-3549
Property Address	3033 St Clan St	141100040	Kenosha	State	WI	Zip Code	55402-5547
City Racine		County	Kenosna	6501 Green B	av Pood Ken	ocha, WI 53147	8
Lender/Client	Gateway Mortgage	Corneration	Address	6501 Green b	ay Road, Rem	bolley treat	



Opposite Street View



Peeling exterior trim



Detached Garage

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

File No. 7369

Case No. Fed Nat Mort Assoc

Borrower Abbie Wilson Property Address 3633 St Clair St 53402-3549 Zip Code Kenosha State WI City Racine County

Lender/Client Gateway Mortgage Corporation County 6501 Green Bay Road, Kenosha, WI 53142



Rear View Other



Detached Garage Roof (Moss covered)



Front View Other

File No. 7369

Case No. Fed Nat Mort Assoc

Borrower Abbie Wilson

Property Address 3633 St Clair St

City Racine County Kenosha State WI Zip Code 53402-3549

Lender/Client Gateway Mortgage Corporation Address 6501 Green Bay Road, Kenosha, WI 53142



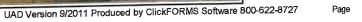
Living Room



Kitchen



1/2 Bath



File No. 7369

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 Abbie Wilson

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Water on



Bedroom #1



Bathroom #1

File No. **7369**

Case No. Fed Nat Mort Assoc

53402-3549

Borrower Abbie Wilson Property Address 3633 St Clair St City Racine County Kenosha State

Zip Code **Gateway Mortgage Corporation** Lender/Client Address 6501 Green Bay Road, Kenosha, WI 53142

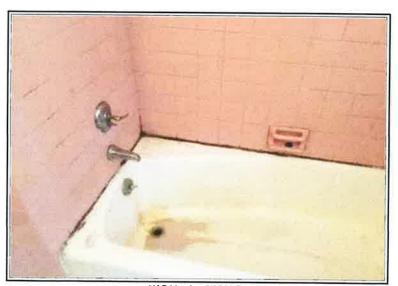


Electricity on

WI



Toilet flushing



Tile surround

File No. **7369**

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 Borrower
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Scuttle



Bedroom #2



Bedroom #3

File No. 7369

Case No. Fed Nat Mort Assoc

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 WI
 Zip Code
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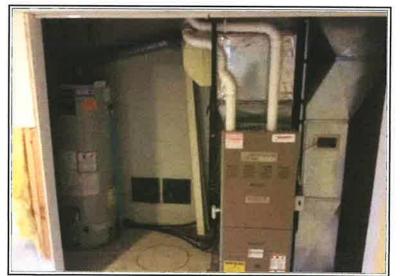
 Lender/Client
 Gateway Mortgage Corporation
 Address
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Basement



Basement Full Bathroom



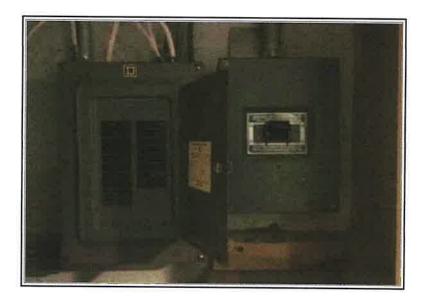
Furnace

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

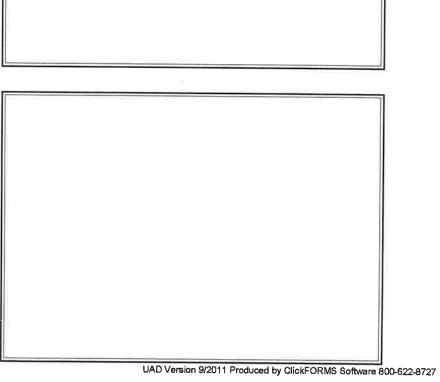
File No. **7369**

Case No. Fed Nat Mort Assoc

Borrower Abbie Wilson Property Address 3633 St Clair St City Racine County Kenosha State WI Zip Code 53402-3549 Gateway Mortgage Corporation Lender/Client Address 6501 Green Bay Road, Kenosha, WI 53142



Electrical



Daavettila Appraisal Inc. COMPARABLES 1-2-3

File No. 7369

Case No. Fed Nat Mort Assoc

Borrower Abbi	e Wilson						
Property Address	3633 St Clair St						
City Racine		County	Kenosha	State	WI	Zip Code	53402-3549
	ateway Mortgage Co	rporation	Address	6501 Green Ba	y Road, Kenos	ha, WI 53142	



COMPARABLE SALE # 3335 Saint Clair St Racine, WI 53402



COMPARABLE SALE # 2 1315 Harmony Dr Racine, WI 53402



COMPARABLE SALE # 1026 Montclair Dr Racine, WI 53402

Daavettila Appraisal Inc. COMPARABLES 4-5-6

File No. 7369

Case No. Fed Nat Mort Assoc

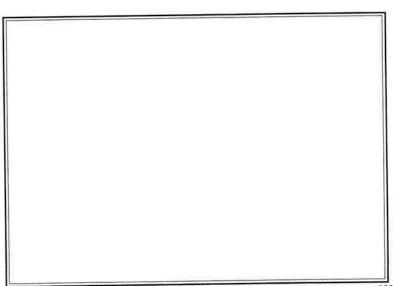
Borrower Abbi	e Wilson						
Property Address	3633 St Clair St						
City Racine		County	Kenosha	State	WI	Zip Code	53402-3549
	ateway Mortgage Co		Address	6501 Green Ba	y Road, Kenos	sha, WI 53142	



COMPARABLE SALE # 4 1301 Cedar Creek St Racine, WI 53402



COMPARABLE SALE # 5814 Montclair Dr Racine, WI 53402



COMPARABLE SALE # 6

Daavettila Appraisal Inc. FLOOD MAP ADDENDUM

File No. 7369

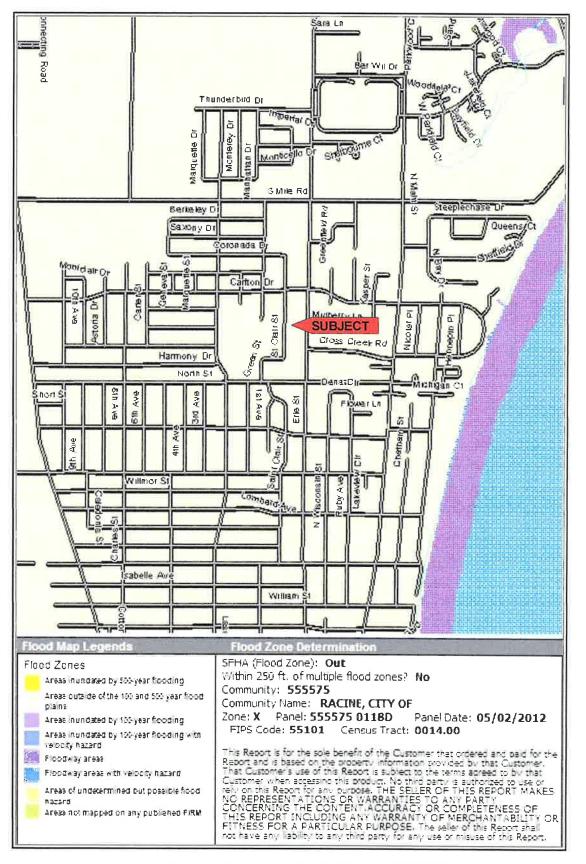
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Daavettila Appraisal Inc. SITE LOCATION MAP

File No. **7369**

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Daavettila Appraisal Inc. LOCATION MAP ADDENDUM

File No. 7369

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Uniform Residential Appraisal Report

File No. 7369 Case No. Fed Nat Mort Assoc

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.

Freddie Mac Form 70 March 2005 Fannie Mae F

Daavettila Appraisal Inc. Uniform Residential Appraisal Report

File No. 7369 Case No. Fed Nat Mort Assoc

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.

Freddie Mac Form 70 March 2005

Uniform Residential Appraisal Report

File No. 7369

Case No. Fed Nat Mort Assoc

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)						
Collect	Warrell							
oigi iature		Signature						
Name	Colleen Daavettila	Name						
Company Name	Daavettila Appraisal Inc.	Company Name						
Company Address		Company Address						
	Pleasant Prairie, WI 53158							
	262-902-8014	Telephone Number						
Email Address	colleen.daavettila@gmail.com	Email Address						
Date of Signature and F		Date of Signature						
Effective Date of Apprai		State Certification #						
_	1835-9	or State License #						
or State License #		State						
	State #	Expiration Date of Certification or License						
State WI								
Expiration Date of Certi-	fication or License 12/14/2017							
		SUBJECT PROPERTY						
ADDRESS OF PROPE	RTY APPRAISED							
	3633 St Clair St	Did not inspect subject property						
F	Racine, WI 53402-3549	Did inspect exterior of subject property from street						
		Date of Inspection						
APPRAISED VALUE O	F SUBJECT PROPERTY \$98,000	Did inspect interior and exterior of subject property						
LENDER/CLIENT		Date of Inspection						
Name	Marie Hardy							
Company Name	Gateway Mortgage Corporation	COMPARABLE SALES						
Company Address	6501 Green Bay Road	Did not inspect exterior of comparable sales from street						
i	Kenosha, WI 53142	Did inspect exterior of comparable sales from street						
Email Address	loans@gmcmtg.com	Date of Inspection						

APPRAISAL COMPLIANCE ADDENDUM

File No. 7369

Case No. Fed Nat Mort Assoc

Address 3633 St Clair St	n			11-24-54-	
City Racine	County	Kenosha	State	Unit No.	53402-3549
Lender/Client Gateway Mor		TONO OTTO	OLDICE	Zip Code	33402-3349
MANUAL IS USED SEE					
This Appraisal Compliance Add APPRAISAL AND REPOR	dendum is included to ensure this appraisal repo	ort meets all USPAP	2016 requirements.		
			10.7		
This Appraisal Report is one of to X Appraisal Report	This report was prepared in accordance with the re-	guirements of the Annu	deal Desert oation of I	ICDAD Cttt- D. I-	0.0(-)
	This report was prepared in accordance with the re	quirements of the Rock	istad Approisal Poper	JOPAP Standards Rule	2-2(a).
	intended user of this report is limited to the identifie	od client. This is a Rostr	icted Appraisal Report	t upuuli ui usrar siari t and the mbonele for b	luarus Ruie 2-2(D). The
	at the opinions and conclusions set forth in the repo	rt may not be understoo	d properly without the	additional information in	n the appliaiser arrived n the appraiser's worldfile
			opropany materials	additional finantialon in	тато аррганост в испала
ADDITIONAL CERTIFICAT					** Jan 198
I certify that, to the best of my kno	•				
	ained in this report are true and correct. ions, and conclusions are limited only by the reported	d accumulations and are		and outlined at 1	
opinions, and conclusions.	ions, and condusions are nimited only by the reported	a assumptions and are i	ny personar, imparuar,	, and unbrased profession	ona analyses,
	I have no present or prospective interest in the prope	erty that is the subject of	this report and no per	reonal interact with roon	not to partice involved
Unless otherwise indicated.	I have performed no services, as an appraiser or in a	my other capacity, regar	ding the property that	is the subject of this rev	oct to parties involved
period immediately precedin	ng acceptance of this assignment.	,p,,,g	and and brokery diam	io and dablook of and top	ort mann and ando-year
I have no bias with respect t	to the property that is the subject of this report or the p	parties involved with this	s assignment		
	gnment was not contingent upon developing or report				
My compensation for comple	eting this assignment is not contingent upon the deve	lopment or reporting of	a predetermined value	e or direction in value th	at favors the cause
	he value opinion, the attainment of a stipulated result	, or the occurrence of a	subsequent event dire	ectly related to the inten	ided use of
this appraisal.					
were in effect at the time this	conclusions were developed and this report has been	i prepared, in conformity	with the Uniform Star	ndards of Professional A	Appraisal Practice that
	I have made a personal inspection of the property that	at is the subject of this r	oport		
	no one provided significant real property appraisal as			ation (if there are excer	tione the name of each
	nt real property appraisal assistance is stated elsewh		of organing time conduct	aton (ii dicio die excep	mons, the marile of each
	ed in accordance with Title XI of FIRREA as amended		g regulations.		
PRIOR SERVICES					
	ed services, as an appraiser or in another other capac	ity, regarding the proper	rty that is the subject o	of the report within the th	hree-year period
immediately preceding acce					
IHAVE performed servi	ices, as an appraiser or in another capacity, regarding	g the property that is the	subject of this report	within the three-year pe	oriod immediately
PROPERTY INSPECTION	s assignment. Those services are described in the co	mments below.			
	sonal inspection of the property that is the subject of t	this report			
l have NOT made	a personal inspection of the property that is the subje	ect of this report.			
APPRAISAL ASSISTANCE			Explored and		
	rovided significant real property appraisal assistance		is certification. If anyon	ne did provide significar	nt assistance, they
are hereby identified along with a	summary of the extent of the assistance provided in t	he report.			
ADDITIONAL COMMENTS				- C - C - C - C - C - C - C - C - C - C	
	requiring disclosure and/or any state mandated requir	rements: The subje	ct property is loc:	ated 19 7 miles fro	m my office. This
assignment requires geogra	aphic competency as part of the scope of wo	ork. I have spent su	fficient time in the	e subjects market a	and understand the
nuances of the local market	t and the supply and demand factors relat	ing to the specific p	property type and	the location involv	ved. Such
understanding will not be in	mparted solely from a consideration of the	specific data such a	as demographic, c	osts, sales and rent	tals. The necessary
understanding of the local	market conditions provides the bridge be	tween a sale and a	comparable sale o	or a rental and a co	mparable rental.
MARKETING TIME AND EX	XPOSURE TIME FOR THE SUBJECT PRO	DERTY		- V	
X A reasonable marketing time		tilizing market conditions	e portinger to the opper	ningl goolgnmost	
X A reasonable exposure time	, , , , <u> </u>	mang market conditions	bearines in one abbig	alsar assignment.	
	7. 1/1.1/1.1				
APPRAISER		SUPERVISORY	APPRAISER (ON	ILY IF REQUIRED)	
ñ.ñ. i. A					
Signature Collen Max	avill	Cianatura			
Name Colleen Daavettil		Signature Name			
Date of Signature 05/15/20		Date of Signature			
State Certification # 1835-9		State Certification #			
or State License #		or State License #			
State WI		State			
Expiration Date of Certification or	License 12/14/2017	Expiration Date of Co	ertification or License		
PM 11 P 1 1 1 1			r Inspection of Subject	<u> </u>	
Effective Date of Appraisal 05/	15/2017	Did Not	Exterior Only from s	street Interior ar	nd Exterior

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 7369

Case No.

Fed Nat Mort Assoc

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

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

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

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 are either 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.

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 are 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.

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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No.

7369

Fed Nat Mort Assoc

Quality Ratings and Definitions

01

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 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.

04

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.

Requirements - 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 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

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

Example:

3,2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

File No. 7369 Case No. Fed Nat Mort Assoc

Abbreviatio		May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
CD	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	- Paragraphic Control of the Control
		Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
V	Covered	Garage/Carport
OOM	Days On Market	Data Sources
OT	Detached Structure	Design (Style)
wt	Driveway	Garage/Carport
)	Expiration Date	Date of Sale/Time
state	Estate Sale	Sale or Financing Concessions
-state 	Federal Housing Administration	
		Sale or Financing Concessions
1	Garage	Garage/Carport
pa	Attached Garage	Garage/Carport
abi	Built-In Garages	Garage/Carport
nd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR .	Garden	Desing (Style)
HR	High Rise	
		Design (Style)
<u>n</u> .	Interior Only Stairs	Basement & Finished Rooms Below Grade
nd	Industrial	Location & View
isting	Listing	Sales or Financing Concessions
_ndfl	Landfill	Location
LtdSght	Limited Sight	View
VIR	Mid Rise	Design (Style)
Vitn	Mountain View	View
V	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
	Other	
2		Basement & Finished Rooms Below Grade
)	Other	Design (Style)
p	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
- WrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	
		Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
<u> </u>	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT.	Row or Townhouse	Design (Style)
3	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site. Basement
sam	Square Meters	
		Area, Site
Jnk 'A	Unknown	Date of Sale/Time
/A	Veterans Administration	Sale or Financing Concessions
V	Withdrawn Date	Date of Sale/Time
voo	Walk Out Basement	Basement & Finished Rooms Below Grade
Noods	Woods View	View
Ntr	Water View	View
∕ trFr	Water Frontage	Location
MU	Walk Up Basement	
ru .	vvaik op basement	Basement & Finished Rooms Below Grade

Case No. Fed Nat Mort Assoc

EXPIRES 12/14/2017

NO. 1835 - 9

The State of Wisconsin Department of Safety and Professional Services

Hereby certifies that COLLEEN M DAAVETTILA 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 9th day of May in the year 2011. The authority granted herein must be renewed each biennium by the granting authority. In witness thereof, the State of Wiscensin Legartment of Safety and Profesional Services has caused this certificate to be issued under ils official seut.



This certificate was printed on the With day of Seventer in the year 2015

PPO

File #: 4012854188

			OR	DER INFORMATIO	CARLED AVIOLATION IN	liana D	7425002
pection Date: 12/02/2019			Deal Name:			VMA Request ID: Vendor Tracking	
ent			BPO Vendo			Agent Phone:	2629559455
ent Name: Christian Preuss	ser		Brokerage:	Realty 100 Inc		Agent Filone.	
	CONTRACTION	ar Samuel Roman S	SU	JBJECT PROPERT	Y	The second second	
dress: 3633 SAINT CLAIR ST;		Unit N/A		City: RACINE		State: WI	Zip: 53402
sessor's Parcel #: 04787019		Subdivision Name: N/A					
cupant: OWNER Property	Type: Single F	amity Detached			Inspection Type: I	nterior & Exterior	
nufactured House VIN/HUD P				Condo/HOA: N/A p	er N/A		
gal Description: BLK 4 NORTH	IBROOK SUB I	NO 2 LOT 19					
the subject property currently	offered for sale	or recently sold? Recent	ly sold			Total DOM: 93	
riginal Listing Price:	\$97,000	Sale Type: List		Date: 02/23/2017			
urrent Listing Price:	\$92,000	Sale Type: List		Date: 02/24/2017		Current DOM:	
ales Price: omments: Subject appears in a	\$90,750	Sale Type: Retail		Date: 05/26/2017		Total DOM: 93	
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	MARKETING STRATEGY	
		"As-Is" Price
BROKER	Estimated Sale Price:	\$153,000
Estimated Marketing Time: 90-120 days	the state of the s	ding outward to locate comps. As-IS value based on adjusted
Price Conclusion Summary: I performed an unfiltered MLS sea sold comps within subject market.	rch and then completed a map grid search, using subject as starting point and expand	uning outstand to research 1200p.

File #: 4012854188 BPO

CERTIFICATION OF SALES AGENT OR BROKER

The undersigned hereby certifies and agrees that:

- 1. I personally took the pictures, selected comparables, and determined the price conclusion.
- 2. To the best of my knowledge, the statements of fact contained in this report are true and correct.
- 3. The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 4. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 6. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point.

SIGNATURE

Signature

[Electronically Signed] 12/3/2019 9:53:03 PM

Name

CHRISTIAN PREUSSER

Company Name

RE/MAX Realty 100

Company Address

14540 W Greenfield Avenue Brookfield, WI 53005

2629559455

Telephone Number Email Address

Bpokng@yahoo.com

Date of Report

12/02/2019

Real Estate Broker or Salesperson License Number:

License #

76960-94

State

Expiration Date of

12/14/2020

License

ADDRESS OF PROPERTY 3633 SAINT CLAIR ST; RACINE, WI 53402

> This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraisar. While deemed reliable, this a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraisar. While deemed reliable, this is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraisar. While deemed reliable, this is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraisar. While deemed reliable, this is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraisar. While deemed reliable, this is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraisar and therefore neither Pro Teck Valuation Services nor the agent conducting this report shall be held liable for any information provided. Fannie Mae CLM BPO Form May 2011 Page 3 of 27



BPO File #: 4012854188

ADDENDUM

Sale1 Comments: Beautiful brick Cape Cod on Racine's north side!! Over 1500 sq ft, with 3 bedrooms with a bonus room, 1.5 baths, perfect for your growing family!! Spacious living room and dining room, perfect for family gatherings!! This home is move in ready with newer windows, roof, furnace, water heater, central air, and a freshly sided 2 car garage with an attached shed! Spacious fenced in backyard, perfect for summer cookouts! Full basement that is ready to be finished!! Home Warranty is included

Sale2 Comments: Buyer's financing fell through - their loss, your gain! This home was built to last! Huge 3 bedroom brick Northside beauty with over 1700 st of living space (per public records). Huge living room with bow window allows for sunrise views and an area for formal dining. Eat in kitchen offers fantastic storage space and room for multiple chefs. The main floor family room with be one of your favorite rooms of the house which offers a wood burning fireplace and patio doors that lead to the semi fenced backyard. Several large closets for all of your storage needs. All three bedrooms with hardwood floors. Retreat to your private master with great closet space & full bathroom with shower stall. Huge open basement just awaiting your personal touch. Low maintenance trim & a 2.5 car attached garage

Listing1 Comments: Quiet north-side neighborhood 3-bedroom 1.5-bath brick home with an open concept diningfliving room that are just off the kitchen. The large open sunken living area features a natural multilevel fireplace (second fireplace in the basement). The backyard is fenced with patio, perfect for entertaining. Home's interior has been freshly painted with new carpet in the living room and bedrooms. Home is moven meady with newer windows in bedrooms, roof and furnace are less than 10 years old, central air is only 2 years old, and water heater was replaced in 2019. Nothing left to do but come take a look. Priced below assessed value

Listing3 Comments: This wonderful brick ranch is beautiful inside and out. Located on a lovely and wide street this home offers a large living room with 2 picture windows and hardwood floors throughout (except kitchen). The kitchen is roomy enough for a table & chairs and the bath has ceramic tile and a pedestal sink. Close to schools, churches, grocery stores, dining options, bike trail, and park. Great place to walk on hard to find sidewalks. Current owner replaced main floor windows in approx 2013, refinished floors approx 2012, furnace approx 2011, CA approx 2012. The only reason this home comes to the market is because owners are moving out of town. Per sellers previous owners replaced furnace in 2011

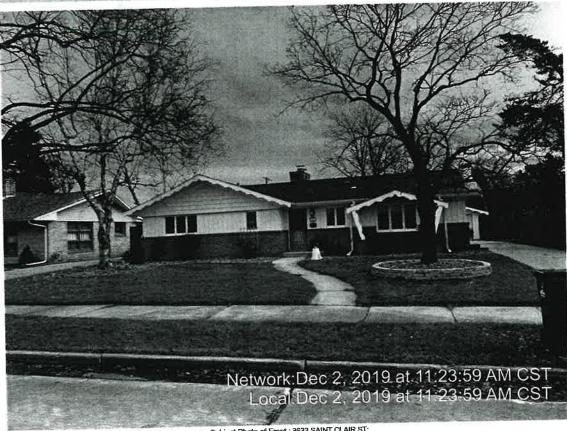
This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. While deemed reliable, this drive-by opinion of price is not a real estate appraisal and therefore neither Pro Teck Valuation Services nor the agent conducting this report shall be held liable for any information provided.

BPO File # 4012854188



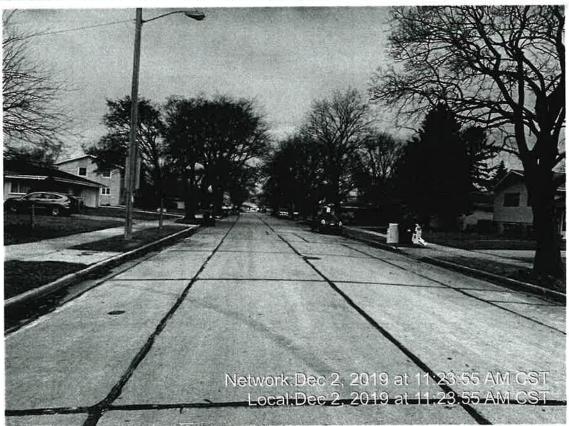
Subject Address Verification Photo : 3633 SAINT CLAIR ST;

This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. While deemed reliable, this triple is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. While deemed reliable, this deemed reliable, this report shall be held liable for any drive-by opinion of price is not a real estate appraisal and therefore neither Pro Teck Valuation Services nor the agent conducting this report shall be held liable for any information provided.

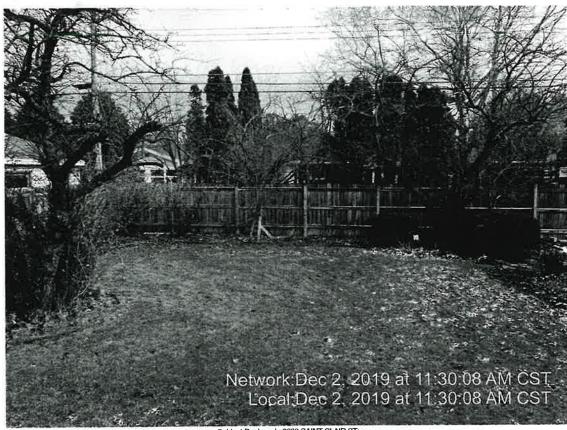


Subject Photo of Front: 3633 SAINT CLAIR ST;

BPO File #: 4012854188

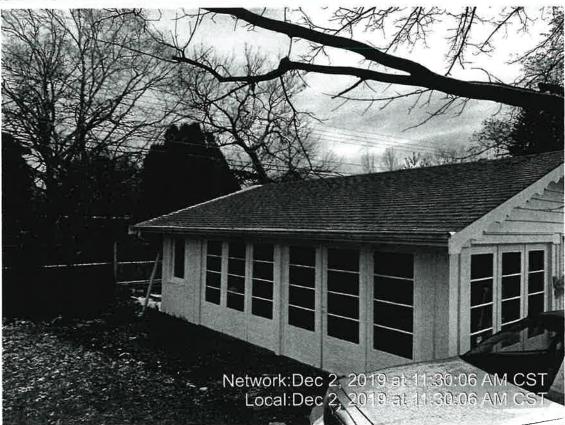


Subject Street Scene: 3633 SAINT CLAIR ST;



Subject Backyard: 3633 SAINT CLAIR ST;

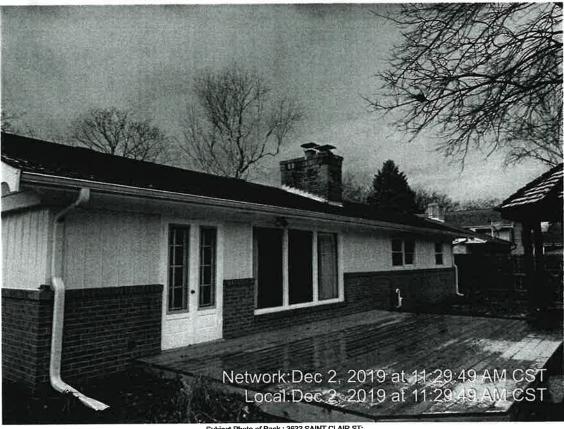
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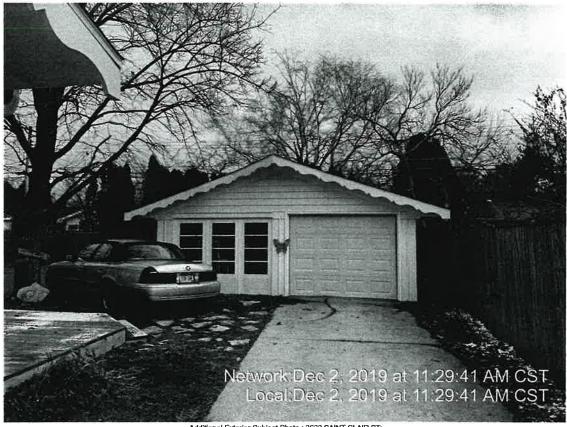
Additional Exterior Subject Photo: 3633 SAINT CLAIR ST;

Fannie Mae CLM BPO Form May 2011 Page 9 of 27

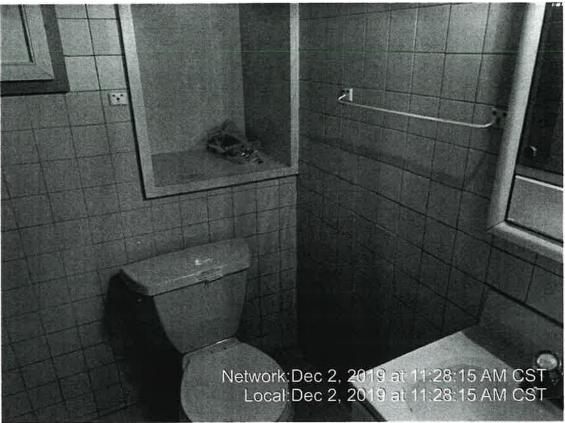
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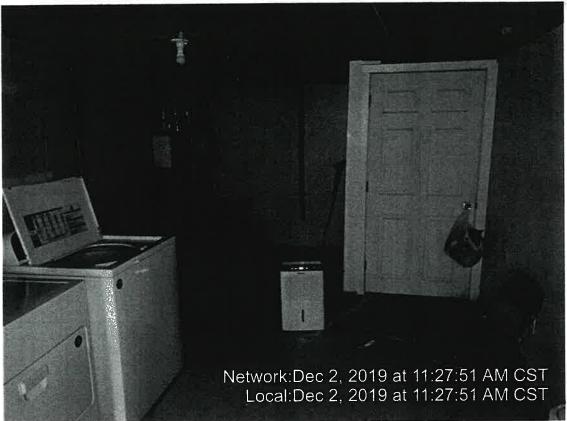
Subject Photo of Back: 3633 SAINT CLAIR ST;



Additional Exterior Subject Photo: 3633 SAINT CLAIR ST;



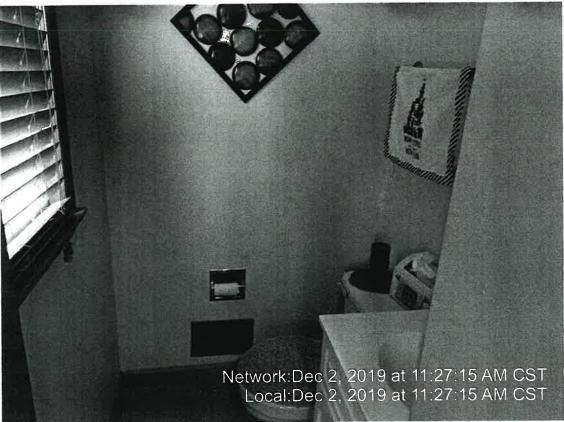
Bathroom: 3633 SAINT CLAIR ST;



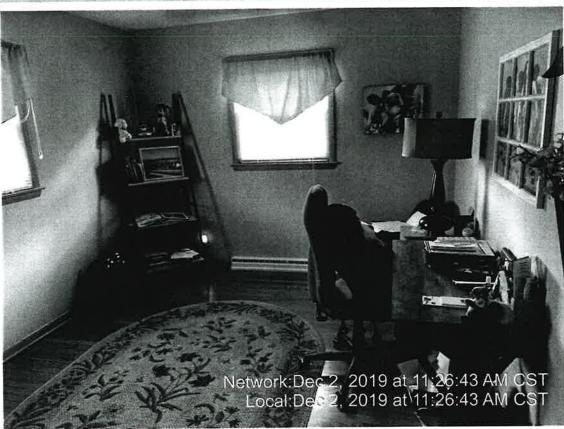
Basement: 3633 SAINT CLAIR ST;



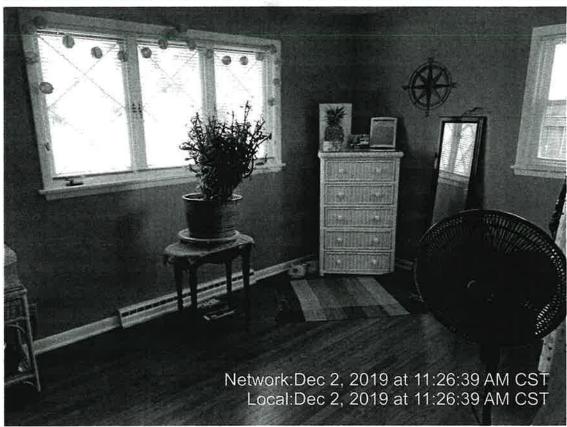
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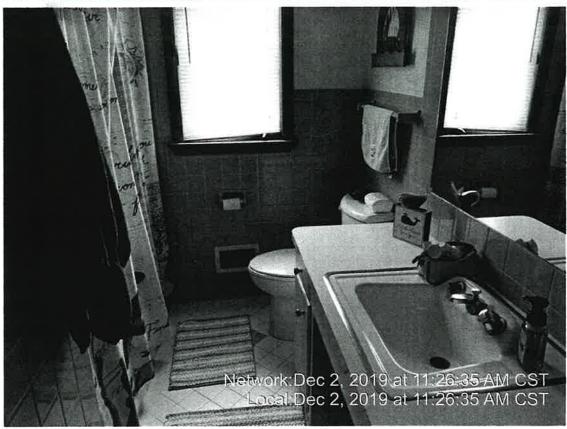
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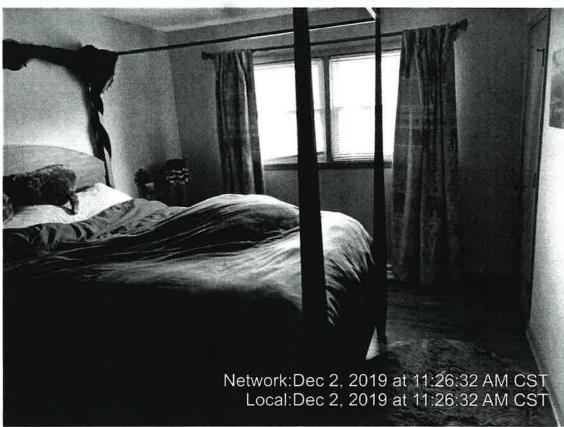
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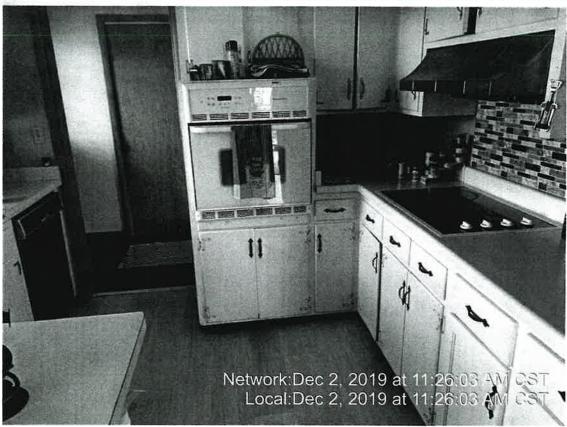
Bedroom: 3633 SAINT CLAIR ST;



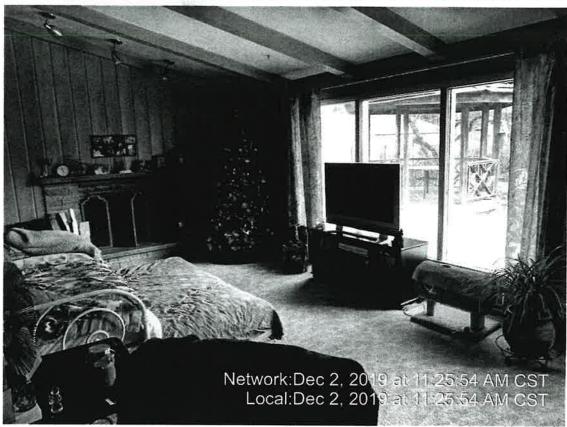
Bathroom: 3633 SAINT CLAIR ST;



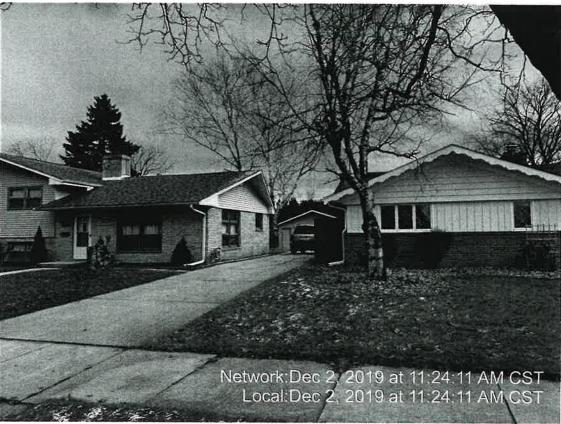
Bedroom: 3633 SAINT CLAIR ST;



Kitchen: 3633 SAINT CLAIR ST;



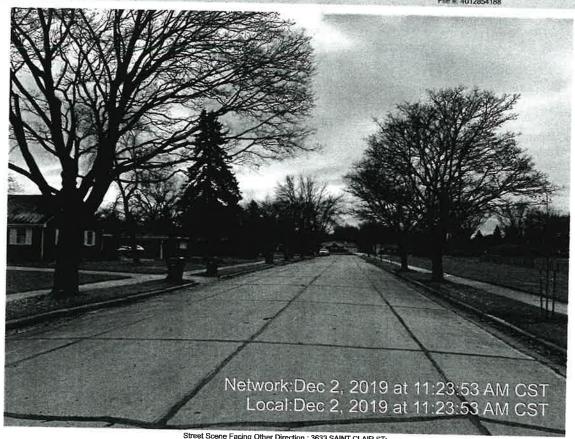
Additional Interior Subject Photo: 3633 SAINT CLAIR ST;



Left Side: 3633 SAINT CLAIR ST;



Right Side: 3633 SAINT CLAIR ST;



Street Scene Facing Other Direction: 3633 SAINT CLAIR ST;





3415 10Th Ave Racine, WI 53402

3650 Erie St Racine, WI 53402



516 Shoreland Dr Racine, WI 53402



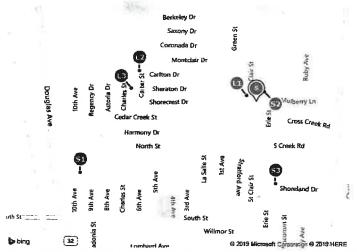


Comp Listing Photo 1

Comp Listing Photo 2



3653 Charles St Racine, WI 53402



Street Map Of Subject (Optional) #1: 3633 SAINT CLAIR ST; : Subject & Comp Map

S: Subject - 3633 SAINT CLAIR ST;

L1: Listing 1 - 3644 Saint Clair St

L2: Listing 2 - 3700 Carter St

L3: Listing 3 - 3653 Charles St

S1: Sale 1 - 3415 10Th Ave

S2: Sale 2 - 3650 Erie St

S3: Sale 3 - 516 Shoreland Dr