Uniform Residential Appraisal Report 1480009922 File# 23024401

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| | The purpose of this summary appraisal repo | ort is to pro- | vide the lender/client with an a | ccurate, and adequately | supported, opini | on of the m | arket value | of the subject | property. |
| | Property Address N5378 47th St | | | City Mauston | | Stat | e WI | Zip Code 539 | 48 |
| | Borrower WEBER, Alice & William | - | Owner of Public Record | WILLIAM D and | ALICE MAKE | | nty Junea | | |
| | | ver mean or | | | ALIGE IVI VVE | | , Junea | 14 | |
| | | | onweir and Marion (see a | | | | | onorac - | |
| | Assessor's Parcel # 290181283,290260 | -228/229/23 | 32 | Tax Year 2022 | | R.E. | Taxes \$ 4 | ,595 | |
| u | Neighborhood Name Juneau County | | 450 | Map Reference Jur | neau | Cen | sus Tract 1 | 004.00 | |
| Ö | Occupant X Owner Tenant Vac | ant | Special Assessments S | 0 | PUD | HOAS O | - 7 | | per month |
| SUBJECT | | | | 0 | FOD | nun o U | - 72 | i hei Acui | pos munan |
| 5 | Property Rights Appraised X Fee Simple | Leaseho | | | | | | | |
| 8 | Assignment Type Purchase Transaction | X Relin | nance Transaction Other (d | escribe) | | | | | |
| | Lender/Client Citizens Bank | | Address 2109 0 | Corporate Drive, Wa | ukesha WI 5 | 3189 | | | |
| | | or hoe it boon | | | | | | res X No | |
| | is the subject property currently offered for sale | | | | | | | | |
| | Report data source(s) used offering price(s), and | d date(s) | Per RANW MLS and or | wner, subject home | is not listed for | or sale and | has no li | sting history i | n the |
| | past 12 months. | | | | | | | | |
| = | | cala for the cu | bject purchase transaction. Explain | the regulate of the analysis | of the contract to | or cale or why | the analysis | was not | |
| | C. (#HM / IS) F1/4 | 2416 TOL THE 20 | infect horonage transaction, exhian | title results of the alialysis | or the contract it | JI Salt UI WIIY | ing analysis | Was Hut | |
| | performed. | | | | | | | | |
| 뭐 | | | | | | | | | |
| CONTRACT | Contract Price S Date of Con | Iract | le the preparty celler ti | e owner of public record? | Yes | No Data 5 | Source(s) | | |
| ሮ | | | | | | | and a state | | 1 No. |
| ᆰ | Is there any financial assistance (loan charges, s | ale concession | ns, giit or downpayment assistance | etc) to be paid by any p | arty on benan or t | tie potrower? | | Yes |] 110 |
| ដ | If Yes, report the total dollar amount and describe | e the items to l | be paid. | | | | | | |
| | - Alderston Grant | | of dealers and a second | | | | | | |
| | | | | | | | | | |
| _ | | | | | | | | | |
| | Note: Race and the racial composition of the | neighborhoo | d are not appraisal factors. | | | | | | |
| | Neighborhood Characteristics | | One-Unit | Housing Trends | | One-Unit H | lousing | Present Lane | d Use % |
| × | | b I | | | B - F - I | | 120-700-00 | | |
| | Location Urban X Suburban | Aural | Property Values Increasing | 7040 | Declining | PRICE | AGE | One-Unit | |
| | Built-Up Over 75% X 25-75% | Under 25% | Demand/Supply Shortage | X In Balance | Over Supply | \$ (000) | (yrs) | 2-4 Unit | Đ, |
| 31 | Growth Rapid X Stable | Slow | Marketing Time X Under 3 m | ths 3-6 mths | Over 6 mlhs | 375 Low | 11 | Multi-Family | G. |
| ٥ | | | | | | | | | 9 |
| 4 | | | lwy 23 South, Hwy 13 Eas | i, Hwy 73 North, Hw | ry 21 | 1,265 High | | Commercial | |
| 위 | West. Juneau County area just NW | of Wiscons | in Dells | | | 680 Pred | 54 | Other | 40 9 |
| 4 | Neighborhood Description The subject | is in a verv | stable suburban area ju | at NW of the Wiscon | nsin Dells reco | reation con | munity | | |
| 끍 | the second secon | - | A DESCRIPTION OF THE PROPERTY | A RESIDENCE AND ADDRESS OF THE PARTY OF THE | Contraction by the second contraction | | Contract of the second | entelet enemen | oition |
| 3 | The area is stabilized by the area's p | | | | | | aney mou | Sular Commu | mues |
| | and local industrial, recreational and | tourism op | perations. Other 40% of la | ind is agricultural ar | nd recreations | al | | | |
| | Market Conditions (including support for the above | ve conclusions | The local market | s stable at this tim | e as stated in | the report | . The sub | ject commun | ity has |
| | a stable economic base due to local | inductor a | | | water programme of the contract of the contrac | Contraction of the San San San | Filtra contract contract con- | | |
| | | | | s easy access to mi | Judiate Sized | support an | u manuic | duning mada | nito o |
| _ | within commuter distance to major hi | ghways an | | | | | | | |
| | Dimensions 5280' x 1245' +/- | | Area 70.99 ac | Shape | Rectangular | (see photo) | View N: | Res, Woods | |
| | Specific Zoning Classification 1/5 | | Zonina Description 6 | Residential/undevelo | | | | | |
| | A STATE OF THE STA | | The second secon | CONTRACTOR OF THE PERSON NAMED IN CONTRA | ppeu | | | | |
| | Zoning Compliance X Legal Legal Non | the state of the s | | The state of the s | | | | | |
| ٠ | Is the highest and best use of subject property as | improved (or | as proposed per plans and specific | cations) the present use? | X | es No | If No, desi | cribe Preser | nt use |
| ш | Zees ettesked) | | | | | | | | |
| | | | | | | | | 110001 | |
| ı | (see attached) | | Dublia Office | | OH alta launani | | | | |
| | Utilhies Public Other (describe) | | Public Other (d | White Cold to the control of the cold to t | Off-site Improv | ements - Type | į. | Public I | |
| - | | | Water 🗌 🗶 P | RIVATE WELL | Off-site Improv | ements - Type | | | |
| 3 | Utilhies Public Other (describe) | | Water 🗌 🗶 P | RIVATE WELL | | ements - Type | | Public I | |
| 3 | Utilities Public Other (describe) Electricity X Gas X LP | | Water XP Sanitary Sewer XC | RIVATE WELL onv Septic | Street PAVE Alley None | ements - Type | | Public (| Private |
| 7 | Utilifies | X No FE | Water | RIVATE WELL onv Septic FEMA Map # 55057 | Street PAVE Alley None | ements - Type | | Public I | Private |
| 7 | Utilifies Public Other (describe) Electricity | No FE for the market | Water □ X P Sanitary Sewer □ X C MA Flood Zone X Yes I 1 area? X Yes I | RIVATE WELL onv Septic FEMA Map # 55057 to If No. describe | Street PAVE Alley None 7C0360D | ements - Type D | FEMA Map | Public | Private |
| 7 | Utilifies | No FE for the market | Water □ X P Sanitary Sewer □ X C MA Flood Zone X Yes I 1 area? X Yes I | RIVATE WELL onv Septic FEMA Map # 55057 to If No. describe | Street PAVE Alley None 7C0360D | ements - Type | FEMA Map | Public (| Private |
| 10 | Utilities Public Other (describe) Electricity | No FE for the market factors (easem | Water Panitary Sewer W C MA Flood Zone X I area? Yes 1 nents. encroachments, environment | RIVATE WELL pnv Septic FEMA Map # 55057 to If No. describe al conditions, land uses, e | Street PAVE Alley None 7C0360D | ements - Type D | FEMA Map | Public (| Private |
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| Report the results of the research a | ınd analysis of the prior | sale or transfer histor | y of the subject property | and comparable sales | (report additional prior s | sales on page 3) | |
| | SU | BJECT | COMPARABLE S | ALE #1 (| OMPARABLE SALE #2 | COMPA | ABLE SALE #3 |
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| The sales used in this report represent the few available sales of this typ | oe of suburban ranch style home within | | and |
| market area within the past year. No distance to subject adjustment is necessary or supported: Sales the | hat are more than one mile from the sub | iect are in the same mar | rket area |
| have the same utility, are the same equal distance and 25 minute drive f | | | |
| and have equal market appeal | | | |
| Despite the distance to and between sales, the area is suburban, with su | | | ted as the |
| best and most similar based on the characteristic of having equal and sin The best available data was used to verify the home size and sale data | | | brange |
| seller, lender or appraiser | represented in the market quid. The sa | me data is available to a | iny buyer. |
| The room count and home size adjustments are at a minimal level be | cause of inconsistent reporting of home | sizes from MLS data sh | ieets, |
| area realtors, and assessor records due to additions, remodeling, and pe | ersonal interpretations of what constitute | | |
| on all sales is adjusted at contributory value of the indicated value from p | | | la contra la con |
| Buyers would consider all comparable sales as substitutes for subject differing community mailing addresses have no effect on the appeal, mai | | | |
| minimal due to the surplus land being valued at minimal contributory val | | | |
| without the extra site sizes on a whole per acre basis. Surplus land is val | lued at minimal because all the propertie | | |
| and utility on the site on which they are located, so additional land are | a has minimal contributory value. | | |
| Adjustments for exterior amenities and outbuildings reflects market | acceptance and general appeal of ould: | por living amenities in thi | ie market |
| and is based on contributory value of the amenity by size, type and utility | | JOI HAILIN DILLIGION IN THE | 5 IIIuiwor |
| HVAC adjustment represents market acceptance and appeal of central | AC in this market and is based on cost | | |
| Condition adjustment reflects inspection, marketing literature and realt | | | |
| Financing concession adjustment is dollar-for dollar industry standard Adjustments for garages is based on actual contributory value of the ac | | | nt |
| Adjustments for lower level size and finishing is based on actual con- | | | is. |
| No age adjustment is supported: All of the sales have equal effective a | | | |
| the properties, and all have equal highest and best use. | | | |
| The normal estimated market exposure time is 90 days if priced at or n exposure time or urgency may after the time period. | ear the value as indicated and extendin | g or shortening the mark | cet |
| exposure time or dispersey may after the time period. | | | |
| The Appraiser has not provided any services on, to or for the subject pro | | | |
| Specifically: The Appraiser has performed no services, as an Appraiser of | or in any other capacity, regarding the pr | | |
| report within the 36 month period immediately preceding acceptance of the | | () | |
| The intended user of this report is the client as named and any use by ar null and void. | ny third party may render this report, its i | data conclusions and/or | opinions |
| All photos by Appraiser except as noted, and may have been used in o | ther reports, depicting different seasons | 5, | |
| | | | |
| | | | |
| COST APPROACH TO VALUE | JE (not required by Fannie Mae) | | |
| Provide adequate information for the lender/client to replicate the below cost figures and calculation | | | |
| Support for the opinion of site value (summary of comparable land sales or other methods for est | 0 1 1 1 1 | e site is based on other | similar |
| sales of similar parcels within the subject market area and extracted value | | | |
| Depreciated value of the home is taken away from the total sales price ar standard on smaller acreage sites. | nd the remaining extracted site value is | utilized. This is industry | |
| ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW | OPINION OF SITE VALUE | =\$ | 537,950 |
| Source of cost data AREA COST AND MS | DWELLING 1.117 Sq.Ft @ S | 125.00 =\$ | 139,625 |
| Quality rating from cost service AVG Effective date of cost data 6/13/2023 | Basement 1,117 Sq.ft @ \$ | 30.00 == \$ | 33,510 |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | Pto/Dck/Shp/LL Fin | =\$ | 83,500 |
| The site is typical of other sites in the area that have sold in the past with similar location, amenities and size. | Garage/Carport 598 Sq.Ft @ S Total Estimate of Cost-New | 35.00 =\$ =\$ | 20,930 277,565 |
| With Sittlian location, atticilines and size. | Less Physical Functional | External | 211,000 |
| The cost to construct is for similar utility housing and not actual | Depreciation 69,391 | =\$(| 69,391) |
| duplication. | Depreciated Cost of Improvements | =S | 208.174 |
| The depreciation is based on the cost new minus age-life | "As-is' Value of Site Improvements | =\$ | 34,250 |
| Estimated Remaining Economic Life (HUD and VA only) 45 Years | INDICATED VALUE BY COST APPROACH | =\$ | 780,374 |
| | UE (not required by Fannie Mae) | × | 100,014 |
| Estimated Monthly Market Rent S X Gross Rent Multiplier | = S | Indicated Value by Inco | ome Approach |
| Summary of Income Approach (including support for market rent and GRM) | | | |
| | | | |
| | N FOR PUDs (If applicable) | | |
| Is the developer builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a | No Unit type(s) Detached Attach | ed | |
| Legal Name of Project | and the samlect biobaith it an arracised awasing mur- | | |
| Total number of phases Total number of units | Total number of units sold | | |
| Total number of units rented Total number of units for sale | Data source(s) | | |
| Was the project created by the conversion of existing building(s) into a PUD? | No If Yes, date of conversion | | |
| Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No | If No, describe the status of completion | | |
| The Dillia Common demand, and recipation recipitate summers. | i MU, describe ins siens or completion. | | |
| | | | |
| Are the common elements leased to or by the Homeowners' Association? Yes | No. If Yes, describe the rental terms and options. | | |
| Describe common elements and recreational facilities | | | |
| Describe continuon elettienis and recreational facilities. | | | |

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, Intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 of the property being appraised or the titte 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 titte 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 the 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.

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 knowlingly 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, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I Identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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

| 10 01 | |
|--|--|
| APPRAISER Paul A Kyckuk | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
| Signature | Signature |
| Name Paul A Kuckuk | Name |
| Company Name Wisconsin Real Estate Services, LLC. | Company Name |
| Company Address PO Box 329 | Company Address |
| Wautoma, WI 54982 | |
| Telephone Number 920 240 5132 | Telephone Number |
| Email Address wiresllc@gmail.com | Email Address |
| Date of Signature and Report 06/16/2023 | Date of Signature |
| Effective Date of Appraisal 06/13/2023 | State Certification # |
| State Certification # 2174-9 | or State License # |
| or State License # | State |
| or Other (describe) State # | Expiration Date of Certification or License |
| State WI | |
| Expiration Date of Certification or License 12/14/2023 | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | Did not inspect subject property |
| N5378 47th St | Did inspect exterior of subject property from street |
| Mauston, WI 53948 | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 897,000 | Did inspect interior and exterior of subject property |
| LENDER/CLIENT | Date of Inspection |
| Name Trisery LLC | OCAADADADA BUE CALEG |
| Company Name Citizens Bank | COMPARABLE SALES |
| Company Address 2109 Corporate Drive, Waukesha, WI 53189 | Did not inspect exterior of comparable sales from street |
| The state of the s | Did inspect exterior of comparable sales from street |
| Email Address info@triserv.com | Date of Inspection |
| | |
| | |

Freddie Mac Form 70 March 2005

1480009922 Uniform Residential Appraisal Report File# 23024401 SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 6 N5378 47th St S6541 Maple Hill Rd Mauston, WI 53948 Rock Springs, WI 53961 Proximity to Subject 29.79 miles S Sale Price 1,035,000 Sale Price/Gross Liv. Area 118,30 sq.ft. \$ 518.02 sq.ft. sq.ft. sa_ft Data Source(s) MLS#1937372;DOM 56 RANW WIREX, Deed Verification Source(s) DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment +(-) S Adjustment Sales or Financing ArmLth Concessions Conv;0 Date of Sale/Time s09/22:Unk Location N;Res;SUBRB N;Res;SUBRB Leasehold/Fee Simple Fee Simple Fee Simple 70.99 ac 70.99 ac View N;Res;Woods N:Res:Woods Design (Style) DT1.0;Ranch DT1.5;CFTMN Quality of Construction Q3 Q3 Actual Age 29 22 Condition СЗ C3 Above Grade Total Bdrms Baths Total Edrms Baths +100 Total Bdrms Baths Total Bdrms Baths Room Count 2 2.0 1 2.0 Gross Living Area 1,117 sq.ft 1,998 sq.fl -15,900 sq.ft sq.ft Basement & Finished 1117sf894sfwo 980sf405sfwo 0 Rooms Below Grade 1rr1br0_0ba1o 0rr0br0.1ba0o Functional Utility RESIDENTIAL RESIDENTIAL Heating/Cooling F-Air, C-Air F-Air, C-Air Energy Efficient Items NONE SPEC NONE SPEC Garage/Carport 2ga3dw 1gd3dw +1,000 Porch/Patio/Deck Deck, Patio Deck, Parch Lg Shop/Shed OUTBUILDING Barn/Outblg 0 Exess land (acres) 80.00 49.01 +102,000 COUNTY NAME Juneau Sauk Net Adjustment (Total) S 87,200 Adjusted Sale Price Net Adj Net Adj 8.4% Net Adi of Comparables Gross Ad 11.5 % S 1,122,200 Gross Ad Gross Adi Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3) SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Co ROD and WIREX RAN WIREX and Deed Effective Date of Data Source(s) 06/13/2023 06/13/2023 Analysis of prior sale or transfer history of the subject property and comparable sales There are no prior recorded sales of subject in the prior 36 months nor additional sale in the previous 12 months. Analysis/Comments The additional sale supports the indicated value opinion and is included to illustrated the appeal and marketability of a home with site size approachong subject- not selected as among the best, most similar homes due to GLA

| Freddie Mac Form 70 March 2005 | UAD Version 9/2011 | Fannie Mae Form 1004 March 2009 |
|--------------------------------|--------------------|---------------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| ANA | | |
| ANALYSIS (COMMENT | | |
| 0 | | |
| MOO | | |
| | | |

Tax Parcel Map and Tax Data

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| Lender/Client | Citizens Bank | | | | | | |



TAX DATA #1

N5378 47th St Sales Price G.L.A. 1,117 Tot. Rooms 5 Tot. Bedrms. 1 Tot. Bathrms. 2.0

 Location
 N;Res;SUBRB

 View
 N;Res;Woods

 Site
 70.99 ac

 Quality
 Q3

 Age
 29

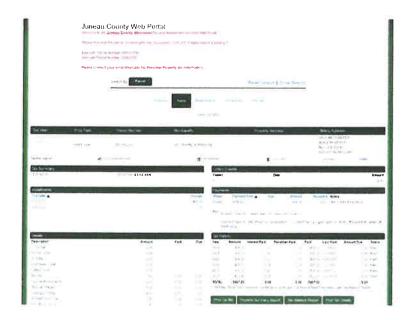


PARCEL OUTLINE

Red outline

Tax Parcel B and C

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| ender/Client | Cilizens Bank | | | | | | |



Tax Parcel b

N5378 47th St

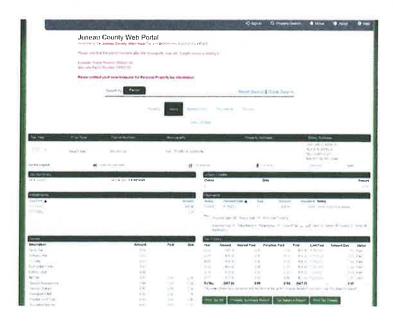
1,117 5 1 2.0 N;Res;SUBRB N;Res;Woods 70.99 ac Q3 29



Tax parcel C

Tax Parcel D

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| Lender/Client | Citizens Bank | | | | | | |



Tax Parcel D

N5378 47th St

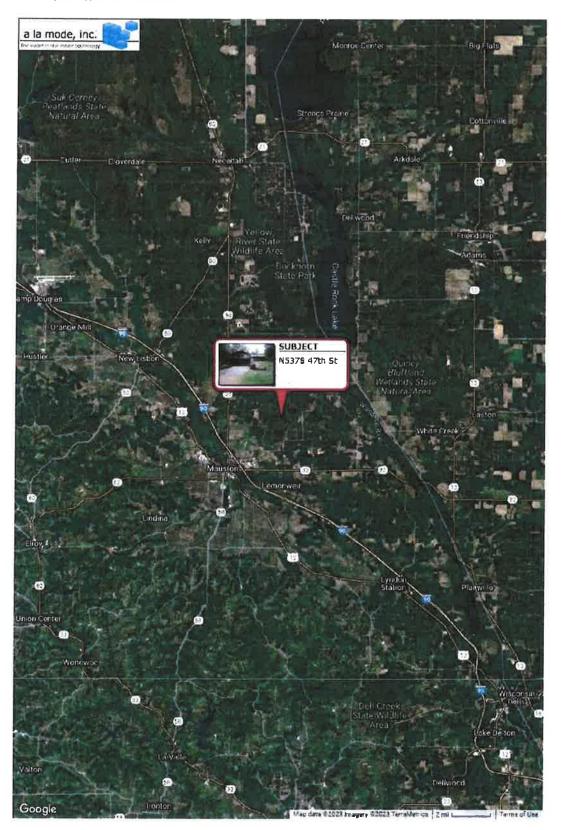
1,117 5 1 2.0 N;Res;SUBRB N;Res;Woods 70.99 ac Q3 29

No Photo here

Location Map

| Borrower | WEBER, Alice & William | | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | N5378 47th St | | | | | | | |
| City | Mauston | County | Juneau | Slate | Wi | Zip Code | 53948 | |
| Lender/Client | Citizens Bank | | | | | | | |

The subject is in an area of suburban appeal, just NW of the Wisconsin Delts recreation community, populated with suburban properties of similar utility and appeal on 1-40 acre sites



Comparable Photo Page

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|-----------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| Lender/Client | Citizens Bank | | -20000000 | | | | |



Comparable 1

3219 County Road B

 Prox. to Subject
 15.31 mlles E

 Sales Price
 375,000

 Gross Living Area
 1,176

 Total Rooms
 5

 Total Bedrooms
 1

 Total Bathrooms
 1.0

 Location
 N;Res;SUBRB

 View
 N;Res;Woods

 Site
 16.46 ac

 Quality
 Q3

 Age
 18

Photo by Appraiser

Appraiser files



Comparable 2

W5202 County Rd N

 Prox. to Subject
 3.38 miles S

 Sales Price
 550,000

 Gross Living Area
 1,580

 Total Rooms
 5

 Total Bedrooms
 1

 Total Bathrooms
 1.1

 Location
 N;Res;SUBRB

 View
 N;Res;Pstrl

 Site
 59.24 ac

 Quality
 Q3

 Age
 17

Appraiser Photo

Appraisal files



Comparable 3

S12409 Hay Valley Rd

 Prox. to Subject
 32.67 miles W

 Sales Prica
 680,000

 Gross Living Area
 1,400

 Total Rooms
 7

 Total Bedrooms
 3

 Total 8athrooms
 2.0

 Location
 N;Res;SUBRB

 View
 N;Res;Woods

 Site
 70.99 ac

 Quality
 Q3

 Age
 44

MLS Photo

Not Visible from road

Comparable Photo Page

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| Clty | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| ender/Client | Citizens Bank | | | | | | |



Comparable 4

S6541 Maple Hill Rd

 Prox. to Subject
 29.79 miles S

 Sale Price
 1,035,000

 Gross Living Area
 1,998

 Total Rooms
 6

 Total Bedrooms
 2

 Total 8athrooms
 2.0

 Location
 N;Res;SUBRB

 View
 N;Res;Woods

 Site
 70.99 ac

Site 70.99 Quality Q3 Age 22

Comparable 5

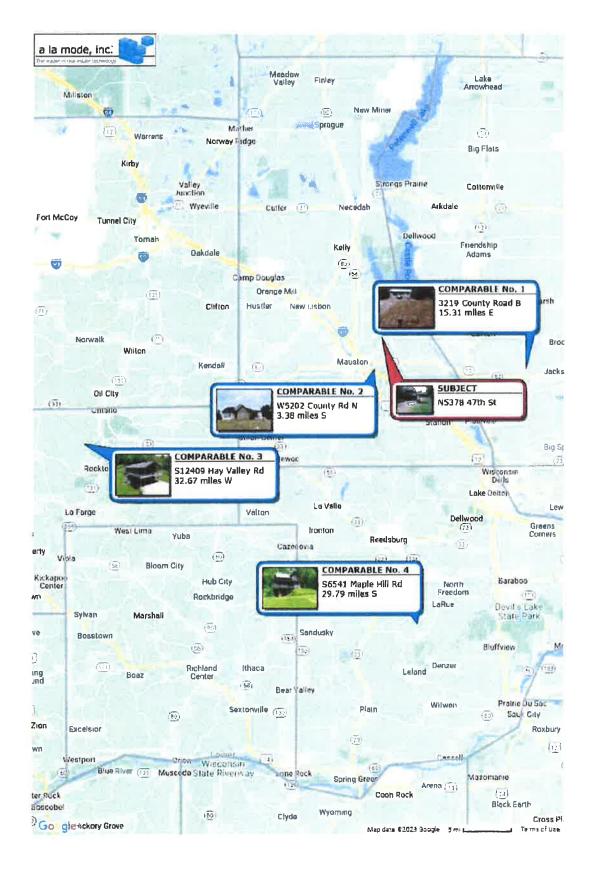
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Location Map

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| Lendar/Client | Citizens Bank | | | | | | |



APPRAISER CERTIFICATION AND E&O INSURANCE

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
| Property Address | N5378 47th St | | | | | | |
| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| Lender/Client | Citizens Bank | | | | | | |

EXPIRES 12/14/2023

APPRAISER CERTIFICATION

NO. 2074 - 9

The State of Wisconsin Department of Safety and Professional Services

> Hereby certifies that PAUL A KUCKUK

was granted a certificate to practice as a

CERTIFIED RESIDENTIAL APPRAISER ELIGIBLE TO APPRAISE FEDERALLY RELATED TRANSACTIONS IS AQB COMPLIANT

in the State of Wiscensin in accordance with Wiscensin Law in the Planey reservance a accordance on instrument 2000. on the 14th day of Hay in the growt 12th. The authority granted herein must be removed each trumium by the granting authority. nea avera must or en uved each binnium by the g In witnes thereof, the Ital of bisconium I epacturul of Infolg and Frefesiant I crices has caused this critiquals to be issued under its official wat.



September 1

E & O INSURANCE



DELL BESTONS THE ALL LAND CONTRACT THE REAL PROPERTY.

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Sandhard Park Saka fritten der in fortig fore, bedagt mer, fester mere beiten erte jertam det og 14, m. 1,514 ap.09 frime geste, pertam det og 14, m. 1,514 ap.09

Support for Excess Land Value

| Borrower | WEBER, Alice & William | | | | | | |
|------------------|------------------------|--------|--------|-------|----|----------|-------|
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| City | Mauston | County | Juneau | State | WI | Zip Code | 53948 |
| Lender/Client | Citizens Bank | | | | | | |

| a~ (14 | un = | 4 1- | od - Shar | r and Save | e a Frence de Esporce q | | y han | | | | | | Support for land values Mean= \$3530/Ac |
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No Photo Here

Building Sketch

| Borrower | WEBER, Alice & William | | | | | | |
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