Kurt Brooks

FROM:			INVO	ICE
Kurt Brooks				MBER
First Stop Appra 3859 North 55th			00000	
3659 NOTH 550	Slieel		DATE	S
Milwaukee, WI 5	3216			8/13/2014
Telephone Number:	(414)349-1674	Fax Number:	Due Date:	
T0:			Internal Order #: 00000	
David Cialdini			Lender Case #:	23
Milwaukee Cour	ity		Client File #:	
2711 W Wells S			FHA/VA Case #:	
Milwaukee, WI 5	3208		Main File # on form: 00000	23
E-Mail: david.cial	dini@milwaukeecoun	tvwi.gov	Other File # on form:	
Telephone Number:		Fax Number:	Federal Tax ID: 20-056	6572
Alternate Number:			Employer ID:	
DESCRIPTION				
Lender:	N/A		Client: Milwaukee County	
Purchaser/Borrower: Property Address:	N/A 7133 W Becher St			
City:	West Allis			
County:	Milwaukee		State: VVI Zip: 5	3219-1215
Legal Description:	Gross West Allis A	UU. LUI 40 BLK 22		
FEES				AMOUNT
<b>FEES</b> Full Appraisal				<b>AMOUNT</b> 275.00
				i
				i
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			SUBTOTAL	i
			SUBTOTAL	275.00
Full Appraisal          Full Appraisal         PAYMENTS         Check #:	Date:	Description:	SUBTOTAL	275.00
Full Appraisal          Full Appraisal         PAYMENTS         Check #:         Check #:	Date:	Description:	SUBTOTAL	275.00
Full Appraisal          Full Appraisal         PAYMENTS         Check #:			SUBTOTAL	275.00
Full Appraisal          Full Appraisal         PAYMENTS         Check #:         Check #:	Date:	Description:		275.00
Full Appraisal          Full Appraisal         PAYMENTS         Check #:         Check #:	Date:	Description:	SUBTOTAL SUBTOTAL	275.00

Borrower	N/A			File No.	0000023	
Property Address	7133 W Becher St					
City	West Allis	County Milwaukee	State V	NI	Zip Code 53219-1215	j j
Lender/Client	N/A					

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# <section-header>

### LOCATED AT

7133 W Becher St West Allis, WI 53219-1215 Gross West Allis Add. Lot 40 BLK 22

### FOR

N/A N/A

# OPINION OF VALUE

### AS OF

08/13/2014

### BY

Kurt Brooks First Stop Appraisal LLC 3859 N 55th St Milwaukee, WI 53216 (414) 349-1674 kurt@firststopappraisal.com

Main File No. 0000023 Page # 2 of 23

Kurt Brooks

		Uniform Residential	Αρριαίδαι περυιί	File	# 0000023
	The purpose of this summary appraisal repo	int is to provide the lender/client with an acc	curate, and adequately supported, o	pinion of the m	arket value of the subject property.
	Property Address 7133 W Becher St		City West Allis	Stat	e WI Zip Code 53219-1215
	Borrower N/A	Owner of Public Record		Cou	nty Milwaukee
	Legal Description Gross West Allis Add	d. Lot 40 BLK 22			
	Assessor's Parcel # 4531057000		Tax Year 2013	R.E.	Taxes \$ 1,786
F	Neighborhood Name Gross West Allis A	dd.	Map Reference 33340		sus Tract 1015.00
SUBJECT	Occupant 🗌 Owner 🗌 Tenant 🖂 Vac			UD HOA\$	per year per month
B	Property Rights Appraised 🛛 Fee Simple	Leasehold Other (describe)			
SU	Assignment Type Purchase Transaction		escribe) Market Value		
	Lender/Client N/A	Address N/A			
		e or has it been offered for sale in the twelve me	onths prior to the effective date of this	annraisal?	🗌 Yes 🖂 No
	Report data source(s) used, offering price(s), a				
			X ASSESSOI		
-		where the autient numbers transation. Further		antwork for only a	www.uku.the englysic was not
	I did did not analyze the contract fo performed.	r sale for the subject purchase transaction. Expl	iain the results of the analysis of the c	contract for sale c	or why the analysis was not
	•				
Ş					<b>•</b> • • • •
CONTRACT	Contract Price \$ Date of Cor		ne owner of public record? Yes		
Z	Is there any financial assistance (loan charges,	, sale concessions, gift or downpayment assista	ance, etc.) to be paid by any party on	behalf of the bor	rower? Yes No
ပိ	If Yes, report the total dollar amount and descr	ibe the items to be paid.			
	Note: Race and the racial composition of the	e neighborhood are not appraisal factors.			
	Neighborhood Characteristics	One-Unit H	lousing Trends	One-Unit H	Iousing Present Land Use %
	Location 🖂 Urban 🗌 Suburban 🗌	Rural Property Values Increasing	Stable Declining	PRICE	AGE One-Unit 70 %
		Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000)	(yrs) 2-4 Unit 15 %
ğ			ths $\boxtimes$ 3-6 mths $\square$ Over 6 mths		
Ч		cks to the north, 60th Street to the ea		165 High	
0R	south, & 76th Street to the west.			93 Pred	
<b>NEIGHBORHOOD</b>		apparent adverse factors which wou	Id affect the subject's market		
ß				ability. There	
ž	necessary facilities such as shopping	g, employment, schools, public transp	portation, and recreation.		
	Market Conditions (including support for the at				
		bove conclusions) See 1004MC			
-	Dimensiona and 100	Area 0 700 (	Change D. (		View N.D.
	Dimensions 23 x 120	Area 2,760 sf	Shape Rectangle		View N;Res;
	Specific Zoning Classification C-2		leighborhood Commercial Dis	strict	
		nconforming (Grandfathered Use) 🔲 No Zonin			
	Is the highest and best use of subject property	as improved (or as proposed per plans and spe	ecifications) the present use? 🛛 🕑	🛛 Yes 🗌 No	If No, describe
	Utilities Public Other (describe)	Public Other (de	· · ·	provements – Typ	
SITE	Electricity 🛛 🗌	Water 🖂 🗌	Street Cor		
S	Gas 🖂 🗌	Sanitary Sewer 🖂 🗌	Alley Cor	ncrete	
	· · · · · · · · · · · · · · · · · · ·		FEMA Map # 55079C0069E		FEMA Map Date 9/26/2008
	Are the utilities and off-site improvements typic		o If No, describe		
		al factors (easements, encroachments, environr	,	Yes	🖂 No 🛛 If Yes, describe
	•••	s field and has limited knowledge. For	total knowledge in these area	as the apprai	ser suggest a expert in
	these fields be called.				
	General Description	Foundation		-	nterior materials/condition
	Units 🖂 One 🗌 One with Accessory Unit		Foundation Walls Block/Aver		oors HW/Vin/Poor
	# of Stories 1		Exterior Walls Aluminum/		alls Plaster/Poor
	Type 🖂 Det. 🗌 Att. 🗌 S-Det./End Unit		Roof Surface Unknown		rim/Finish Wood/Poor
			Gutters & Downspouts Metal/Avg		ath Floor Vinyl/Poor
	Design (Style) Cottage		Window Type Dbl Hung/	Avg B	ath Wainscot Ceramic/Poor
	Year Built 1930	Evidence of 🗌 Infestation	Storm Sash/Insulated Yes/Avera	ge C	ar Storage 🗌 None
	Effective Age (Yrs) 75	🖂 Dampness 🗌 Settlement	Screens Yes/Avera	ge 🛛 🖂	Driveway # of Cars 1
	Attic 🛛 🕅 None	Heating 🖂 FWA 📃 HWBB 📃 Radiant			riveway Surface Concrete
			Fireplace(s) # 0 Fence		Garage # of Cars 2
	Drop Stair Stairs	Other Fuel Gas			
	Drop Stair Stairs				
ŝ	Floor Scuttle	Cooling 🗌 Central Air Conditioning	Patio/Deck Patio  Porch		Carport # of Cars
INTS	Floor Scuttle	Cooling Central Air Conditioning	Patio/Deck     Patio     Porch       Pool     Other		☐ Carport # of Cars ] Att. ⊠ Det. ⊡ Built-in
MENTS	Floor Scuttle	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other	(describe) No	Carport # of Cars Att.
<b>VEMENTS</b>	Floor Scuttle	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal         S Rooms       2	Patio/Deck Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'	(describe) No 14 Square Feel	Carport # of Cars Att. C Det. Built-in Done of Gross Living Area Above Grade
ROVEMENTS	Floor Scuttle	Cooling Central Air Conditioning Individual Other None Dishwasher Disposal Microw 5 Rooms 2 Bedrooms ms, etc.). Half of the basement steps v	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did	(describe) No 14 Square Feel In't see the bas	Carport # of Cars Att. Det. Built-in Done of Gross Living Area Above Grade sement, & is using a
<b>MPROVEMENTS</b>	Floor       Scuttle         Finished       Heated         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         extraordinary assumption a water heater	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal       Microw         5       Rooms       2       Bedrooms         ms, etc.).       Half of the basement steps v         er, furnace, & electrical service panel ar	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did         re in the basement.       If not it could	(describe) No 14 Square Feel In't see the bas d have a huge	Carport # of Cars Att. Det. Built-in Done t of Gross Living Area Above Grade sement, & is using a e effect on subject's market value.
IMPROVEMENTS	Floor       Scuttle         Finished       Heated         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:         Additional features (special energy efficient iter         extraordinary assumption a water heate         Describe the condition of the property (includir	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal         S Rooms       2 Bedrooms         ms, etc.).       Half of the basement steps wer, furnace, & electrical service panel ar         ng needed repairs, deterioration, renovations, re	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did         re in the basement.       If not it coul         modeling, etc.).       The subjet	(describe) No 14 Square Feet In't see the bas d have a huge ect is in poor	Carport # of Cars Att. Det. Built-in Done of Gross Living Area Above Grade sement, & is using a e effect on subject's market value. condition. The hardwood
IMPROVEMENTS	Floor       Scuttle         Finished       Heated         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         extraordinary assumption a water heated         Describe the condition of the property (includir         flooring is buckling in the living room	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal         S Rooms       2 Bedrooms         ms, etc.).       Half of the basement steps wer, furnace, & electrical service panel aring needed repairs, deterioration, renovations, repairs, the ceilings & walls have peeling pairs	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did         re in the basement.       If not it coul         modeling, etc.).       The subje         aint, all the flooring is in poor count	(describe) No 14 Square Feel In't see the based d have a huge ect is in poor condition, half	Carport       # of Cars         Att.       Det.       Built-in         one       .       .         c of Gross Living Area Above Grade       .         sement, & is using a       .         e effect on subject's market value.       .         condition. The hardwood       .         t the basement steps are       .
IMPROVEMENTS	Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven Finished area <b>above</b> grade contains: Additional features (special energy efficient iter extraordinary assumption a water heate Describe the condition of the property (includir flooring is buckling in the living room missing & the appraiser couldn't insp	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal         S Rooms       2 Bedrooms         ms, etc.).       Half of the basement steps v         er, furnace, & electrical service panel ar         ng needed repairs, deterioration, renovations, rei         the ceilings & walls have peeling papett the basement. The appraiser could	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did         re in the basement.       If not it coul         modeling, etc.).       The subject         aint, all the flooring is in poor culd       see that the basement floor	(describe) No 14 Square Feet In't see the base d have a huge ect is in poor condition, half or was wet. Th	Carport # of Cars Att. Det. Built-in Dene One Of Gross Living Area Above Grade Sement, & is using a Condition. The hardwood Of the basement steps are De appraiser suggest a expert
IMPROVEMENTS	Floor       Scuttle         Finished       Heated         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         extraordinary assumption a water heated       Describe the condition of the property (includir         flooring is buckling in the living room       missing & the appraiser couldn't insp         be called in to look at the basement,       Describe the condition of the property	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal         S Rooms       2 Bedrooms         ms, etc.).       Half of the basement steps ver, furnace, & electrical service panel ar         ng needed repairs, deterioration, renovations,	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did         re in the basement.       If not it coul         modeling, etc.).       The subject         aint, all the flooring is in poor culd       see that the basement floor	(describe) No 14 Square Feet In't see the base d have a huge ect is in poor condition, half or was wet. Th	Carport       # of Cars         Att.       Det.       Built-in         one       .       Built-in         of Gross Living Area Above Grade       .         sement, & is using a       .         e effect on subject's market value.       .         condition. The hardwood       .         the basement steps are       .         ne appraiser suggest a expert       .
IMPROVEMENTS	Floor Scuttle Floor Refrigerator Range/Oven Finished area <b>above</b> grade contains: Additional features (special energy efficient iter extraordinary assumption a water heat Describe the condition of the property (includir flooring is buckling in the living room missing & the appraiser couldn't insp be called in to look at the basement, appraiser doesn't know if they are in	Cooling       Central Air Conditioning         Individual       Other None         Dishwasher       Disposal         Microw       Sedrooms         S Rooms       2 Bedrooms         ms, etc.).       Half of the basement steps wer, furnace, & electrical service panel ar         Individual       Verify and the ceilings & walls have peeling parent         Individual       Disposal         Microw       Sedrooms         S Rooms       2 Bedrooms         Ms, etc.).       Half of the basement steps wer, furnace, & electrical service panel ar         Ing needed repairs, deterioration, renovations, renovatins, renovatins, renovatins, renovations, renovations, renovations,	Patio/Deck       Patio       Porch         Pool       Other         vave       Washer/Dryer       Other         1.1       Bath(s)       8'         vere missing.       The appraiser did         re in the basement.       If not it coul         modeling, etc.).       The subject         aint, all the flooring is in poor could       see that the basement floo         see the roof, because it's flat	(describe) No 14 Square Feel In't see the base d have a huge ect is in poor condition, half or was wet. The t. The power a	Carport # of Cars Att. Det. Built-in Dene Of Gross Living Area Above Grade Sement, & is using a Se effect on subject's market value. Condition. The hardwood The basement steps are De appraiser suggest a expert & utilities were not on. The
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Main File No. 0000023 Page # 3 of 23

# Uniform Residential Appraisal Report

Ella # 0000022

	0			Jpraisai n		File # 0000023	
There are 21 comparabl	e properties currently	offered for sale in	the subject neighborh	ood ranging in price	from \$ 70,000	to \$ 13	9,500 .
There are 35 comparabl	e sales in the subjec	t neighborhood within	the past twelve mon	ths ranging in sale p	rice from \$ 35,000	to \$	128,000 .
FEATURE	SUBJECT		LE SALE # 1		BLE SALE # 2		BLE SALE # 3
-							
Address 7133 W Becher S		2159 S 61st St		1932 S 68th St		2017 S 69th St	
West Allis, WI 53	3219-1215	West Allis, WI 5	3219	West Allis, WI 5	3219	West Allis, WI 5	3219
Proximity to Subject		0.67 miles E		0.29 miles NE		0.17 miles NE	
Sale Price	\$		\$ 35,000		\$ 43,500		\$ 45,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 49.86 sq.ft.	+ 00,000	\$ 52.28 sq.ft		\$ 52.20 sq.ft	
	φ 5γ.ιι.						
Data Source(s)		MetroMLS# 133	· · · · · · · · · · · · · · · · · · ·	MetroMLS# 134	/		1901; DOM 140
Verification Source(s)		MetroMLS/Asse	ssor	MetroMLS/Asse	ssor	MetroMLS/Asse	ssor
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Arms Length		REO		REO	
Concessions		-					
		Cash;0		Cash;0		Cash;0	
Date of Sale/Time		03/07/2014		01/31/2014		09/06/2013	
Location	Residential	Residential		Residential		Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2,760 sf	5040 sf	0	3615 sf	0	3600 sf	0
View	Residential		0	Residential		Residential	Ŭ
		Residential					
Design (Style)	Cottage	Ranch	0	Bungalow	0	Bungalow	0
Quality of Construction	Aluminum	Aluminum		Aluminum		Aluminum	
Actual Age	84	90	0	89	0	95	0
Condition	Poor	Average		Average		Average	-37,119
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count							
	5 2 1.1	4 2 1	+2,000		+2,000		+2,000
Gross Living Area	814 sq.ft.	702 sq.ft.	+1,120		. 0	002 11	. 0
Basement & Finished	Full	Partial/Crawlspace	-2,500	Full		Full	
Rooms Below Grade	Unfinished	Unfinished		Rec Room	-1.000	Unfinished	
Functional Litility	Average	Average		Average	.,	Average	
Heating/Cooling							
	FA/None	FA/None		FA/None		FA/None	
<b>Q</b> Energy Efficient Items	None	None		None		None	
Garage/Carport	2 Car Garage	None	+2,000	1 Car Garage	+1,000	2 Car Garage	
Porch/Patio/Deck	Patio	Patio		Porch	-1,000	Porch	
<b>Fireplace</b>	None	None		None		None	
S Fence	None	Fence	-500	Fence	-500	None	
Net Adjustment (Total)		□+ ⊠-	\$ -34,999	□ + ⊠ -	\$ -36.619	- + -	\$ -35.119
			,				
		Net Adj. 100.0 %		Net Adj. 84.2 %		Net Adj. 78.0 %	
Adjusted Sale Price			<b>•</b> .	0 11 00 00/			
Adjusted Sale Price of Comparables		Gross Adj. 129.3 %		Gross Adj. 98.0 %		Gross Adj. 86.9 %	∮\$
of Comparables	the sale or transfer his		\$ 1 operty and comparable			Gross Adj. 86.9 %	∮
Adjusted Sale Price of Comparables	the sale or transfer his					Gross Adj. 86.9 %	∮ \$         9,881
Adjusted Sale Price of Comparables I 🖂 did 🗌 did not research	the sale or transfer his					Gross Adj. 86.9 %	9,881
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Main File No. 0000023 Page # 4 of 23

# Uniform Residential Appraisal Report

File # 0000023

Scope of Work:		
This is a complete appraisal reported in a summary report format as defi	ed and required by the Appraisal Found	lation's Appraisal Standards
Board's publication, "Uniform Standards of Appraisal Practice". The com	· · · · ·	••
sufficient to support the concluded value. The data source is usually limit		
assessor web site, home owner, real estate agent/broker, survey or plat	nap, newspaper, or information from the	internet.
Mechanical systems are assumed to be in working order. Foundation is a compliance, roof, or drainage conditions. The appraiser is not a qualified		is implied regarding code
No personal property included in the final conclusion of value.		
This appraisal report contains photographs that are produced by a digital The photos accurately reflect a precise image of what the appraiser obse only for the comparables.	· · · · · · · · · · · · · · · · · · ·	
This Appraisal Report is not a Home Inspection.		
The appraiser has performed an Appraisal Inspection of the subject prop condition of the following areas as needed: Structural Integrity, Electrical Conditioning, Roofing, Well/Septic Systems, Lead Based Paint, Environn	and Plumbing, Hazardous Waste, Base	ment/Foundation, Heating & Air
If the Lender or Client requires assurances of the soundness and remain observed in the course of the Appraisal Inspection and noted in the Appr		
The appraiser makes adjustments for bath count & square footage (different adjustments for room count. There are a lot of buyers who consider square adjustments for room count.		he appraiser doesn't make
The purpose of this appraisal is to provide an opinion of value, and to as property for lending purposes. Use of this appraisal is govern by state sta to use. Written permission from appraiser and/or lender/client, or assigned	tues. Possession of any original or copy	
to use. Written permission nom appraiser and/or render/client, or assigned		
	(not required by Fannie Mae)	
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	llations.	es from comparable properties
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Provide adequate information for the lender/client to replicate the below cost figures and calc         Support for the opinion of site value (summary of comparable land sales or other methods fo         in Milwaukee.         ESTIMATED       REPRODUCTION OR       REPLACEMENT COST NEW         Source of cost data       Quality rating from cost service       Effective date of cost data         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       Cost approach not require for this appraisal.         Estimated Remaining Economic Life (HUD and VA only)       O Years         INCOME APPROACH TO VALL         Estimated Monthly Market Rent \$       X Gross Rent Multiplier         Summary of Income Approach (including support for market rent and GRM)         Provide the following information for PUDS ONLY if the developer/builder is in control of the Homeowners' Association (HOA)?       Yes         Provide the following information for PUDS ONLY if the developer/builder is in control of the Homeowner of units       Total number of units for sale         Was the project created by the conversion of existing building(s) into a PUD?       Yes         Total number of units for sale       Was the project contain any multi-dwelling units?       Yes       No         Does the project contain any multi-dwelling units?       Yes       No       Data Source	Idations.       estimating site value)       Site value is com         OPINION OF SITE VALUE	=\$ 500 =\$ 500

# Uniform Residential Appraisal Report

File # 0000023

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 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.

# Uniform Residential Appraisal Report

### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

# Uniform Residential Appraisal Report

File # 0000023

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 UD R	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Kurt Brooks	Name
Company Name First Stop Appraisal LLC	Company Name
Company Address <u>3859 N 55th St, Milwaukee, WI 53216</u>	Company Address
Telephone Number         (414) 349-1674	Telephone Number
Email Address kurt@firststopappraisal.com	Email Address
Date of Signature and Report 08/14/2014	Date of Signature
Effective Date of Appraisal 08/13/2014	State Certification #
State Certification # 1790-9	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 <u>12/14/2015</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
7133 W Becher St	Did inspect exterior of subject property from street
West Allis, WI 53219-1215	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Milwaukee County	COMPARABLE SALES
Company Name N/A	
Company Address <u>N/A</u>	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Main File No. 0000023 Page # 8 of 23

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	conditions Adde							00023		
The purpose of this addendum is to provide the lende neighborhood. This is a required addendum for all ap					1 condition	s prevalent in	the	subject		
Property Address 7133 W Becher St			West Allis		St	tate WI	ZI	P Code 532	219-	1215
Borrower N/A										
Instructions: The appraiser must use the information	•							-		-
housing trends and overall market conditions as repo	•								exter	nt
it is available and reliable and must provide analysis a explanation. It is recognized that not all data sources	-							•	data	
in the analysis. If data sources provide the required in										
average. Sales and listings must be properties that co						used by a pr	ospe	ctive buyer	of th	e
subject property. The appraiser must explain any ano										
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months 15	Prior 4–6 8		Current – 3 Montl 12	ns	Increasing		verall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	2.50	2.6		4.00				Stable		Declining
Total # of Comparable Active Listings	12	14	4	21		Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.8	5.2		5.3		Declining				Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6		Current – 3 Mont	hs	Increasing	/0 	verall Trend		Declining
Median Comparable Sale Price Median Comparable Sales Days on Market	78,000 53	<u>96,0</u> 11		<u> </u>		Increasing			⊣⊣	Declining Increasing
	92,450	92,1		93,900		Increasing			H	Declining
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Median Sale Price as % of List Price	97	99	9	98		Increasing	$\square$	Stable		Declining
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Explain in detail the seller concessions trends for the fees, options, etc.). No appearance of pre Are foreclosure sales (REO sales) a factor in the mar	ket? 🖂 Yes 🗌 No	lf voo o	volain (inalu	ding the trande in listi	ingo and a	aloo of forcel		proportion)		
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rehabbing them.	is market. The marke				3 810 50	iying distre	.33	properties	<u>5 0</u>	
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Cite data sources for above information. Metro	MLS									
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Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Main File No. 0000023 Page # 9 of 23

Supplemental Addendum

File No. 0000023

DOITOWOI				
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee	State VVI	Zip Code 53219-1215
Lender/Client	N/A			

### Economic Life:

 $NI/\Delta$ 

Rorrower

Cost estimate based on professional cost without discounts or owner supplied labor/materials. Physical Depreciation Calculated Using the Economic Age/Life Method: Effective Age + Remaining Economic Life = Total Economic Life. Physical Depreciation Estimate Calculated by Dividing Effective Age by the Total Economic Life and Multiplying the Result by the "Total Estimated Cost New". The Estimated Remaining Economic Life = 55 Years.

Subject:

The living room has vinyl flooring, the dining room has hardwood flooring, the 2 bedrooms have hardwood flooring, the kitchen has vinyl flooring & wood cabinets, the half bathroom has vinyl flooring, & the bathroom has vinyl flooring & ceramic wainscot.

The subject also has a 2 car attached garage, & a patio.

The special tax assessment is for recycling & deliquent water bill.

### Predominant Value:

The subject market value is lower than the predominant value, & it's not a under improvement. There is a lack of residences that sold, in the last 12 months, in the subject's neighborhood with similar condition & GLA. The subject conforms to the neighborhood, & there's no effect on the subject's marketability.

### Air Compliance Statement:

"No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner....

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to Solution Star Settlement Services."

I haven't performed any services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the 3 year period immediately preceding acceptance of this assignment.

Exposure Time:

The subject would be on the market between 60 to180 days.

Time:

The appraiser counts 3 months as 90 days.

Comparables:

The appraiser used a Map search in MLS for active listings & sold comparables ( up to a year old ).

The appraiser didn't make any adjustment for style, because they have the same market appeal to buyer's.

The appraiser didn't make any adjustment for age, because the comparables & subject have similar ages.

The appraiser didn't make any adjustment for site, because the difference wasn't large enough.

The appraiser couldn't bracket the half bath & condition, because of the lack of residences with similar condition, & GLA.

The appraiser labeled energy items as none, because the appraiser didn't inspect the comparables interior.

The appraiser didn't make any adjustments for sheds, because the appraiser doesn't know if the shed is anchored to the ground & could be considered as personal property.

20 R	
Signature	
Name Kurt Brooks	
Date Signed 08/14/2014	
State Certification # 1790-9	State VVI
Or State License #	State

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State

Main File No. 0000023 Page # 10 of 23

**Comparable Search Data** 

File No. 0000023

Borrower	N/A			
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee	State VVI	Zip Code 53219-1215
Lender/Client	N/A			

### Comparable Search Data Parameters:

The appraiser used a map search of Railroad Tracks to the north, 60th Street to the east, Cleveland Avenue to the south, & 76th Street to the west for the subject within 12 months, 2 to 4 bedrooms, & 500 to 1100 sf.

### Across the board adjustments:

The appraiser used comparable sales market analysis, & own knowledge of the area to determine adjustment amounts.

### Dated Comparables:

The appraiser used comparables 2 & 3, because of the lack of sold residences in the last 12 months, in the subject's neighborhood, that are similar in GLA, & condition.

### Comparables over .5 miles:

The appraiser used comparable 1, because of the lack of sold residences in the last 12 months, in the subject's neighborhood, that are similar in GLA, & condition.

### **REO Comparables:**

The appraiser used comparables 2 & 3, because of the lack of sold residences in the last 12 months, in the subject's neighborhood, that are similar in GLA, & condition.

20	P
Signature	
Name Kurt Brooks	
Date Signed 08/14/2014	
State Certification # 1790-9	State WI
Or State License #	State

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State

Borrower	N/A				
Property Address	7133 W Becher St				
City	West Allis	County Milwaukee	State	WI	Zip Code 53219-1215
Lender/Client	N/A				



Subject	Front
---------	-------

7133 W Becher St				
Sales Price				
Gross Living Area	814			
Total Rooms	5			
Total Bedrooms	2			
Total Bathrooms	1.1			
Location	Residential			
View	Residential			
Site	2,760 sf			
Quality	Aluminum			
Age	84			

Subject Street





Subject Street

Borrow	ver	N/A			
Proper	ty Address	7133 W Becher St			
City		West Allis	County Milwaukee	State VVI	Zip Code 53219-1215
Lender	r/Client	N/A			



# Subject West Side

St
814
5
2
1.1
Residential
Residential
2,760 sf
Aluminum
84

Subject Rear





Subject East Side

Borrower	N/A			
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee	State VVI	Zip Code 53219-1215
Lender/Client	N/A			



### Subject Garage 7133 W Becher St Sales Price

Sales Price	
Gross Living Area	814
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	2,760 sf
Quality	Aluminum
Age	84

**Subject Patio** 





# Subject Living Room

Borrower	N/A						
Property Address	7133 W Becher St						
City	West Allis	County Milwaukee	State	WI	Zip Code	53219-1215	
Lender/Client	N/A						



# Subject Living Room

7133 W Becher	<sup>-</sup> St
Sales Price	
Gross Living Area	814
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	2,760 sf
Quality	Aluminum
Age	84

# Subject Bedroom





Subject Dining Room

Borrower	N/A						
Property Address	7133 W Becher St						
City	West Allis	County Milwaukee	State \	<b>NI</b> Zi	ip Code	53219-1215	
Lender/Client	N/A						



# Subject Closet

7133 W Becher S	St
Sales Price	
Gross Living Area	814
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	2,760 sf
Quality	Aluminum
Age	84





# Subject Bathroom



Borrower	N/A			
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee	State VVI	Zip Code 53219-1215
Lender/Client	N/A			



# Subject Bedroom

UUN	
7133 W Becher	St
Sales Price	
Gross Living Area	814
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	2,760 sf
Quality	Aluminum
Age	84

Subject Kitchen





Subject Ceiling

Borrower	N/A			
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee	State WI	Zip Code 53219-1215
Lender/Client	N/A			

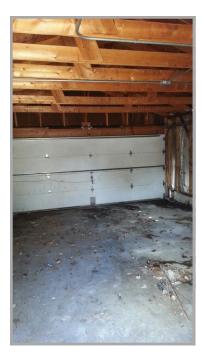


# Subject Half Bath

Cab	
7133 W Becher S	St
Sales Price	
Gross Living Area	814
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	2,760 sf
Quality	Aluminum
Age	84

**Subject Basement** 





**Subject Garage** 

### **Comparable Photo Page**

Borrower	N/A					
Property Address	7133 W Becher St					
City	West Allis	County Milwaukee	State	WI	Zip Code	53219-1215
Lender/Client	NI/A					



### **Comparable 1**

2159 S 61st St	
Prox. to Subject	0.6
Sale Price	35,
Gross Living Area	702
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1
Location	Re
View	Re
Site	504
Quality	Alu
Age	90

0.67 miles E 35,000 702 4 2 1 Residential Residential 5040 sf Aluminum 90



### **Comparable 2**

- 1932 S 68th St Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age
- 0.29 miles NE 43,500 832 5 3 1 Residential Residential 3615 sf Aluminum 89

### **Comparable 3**

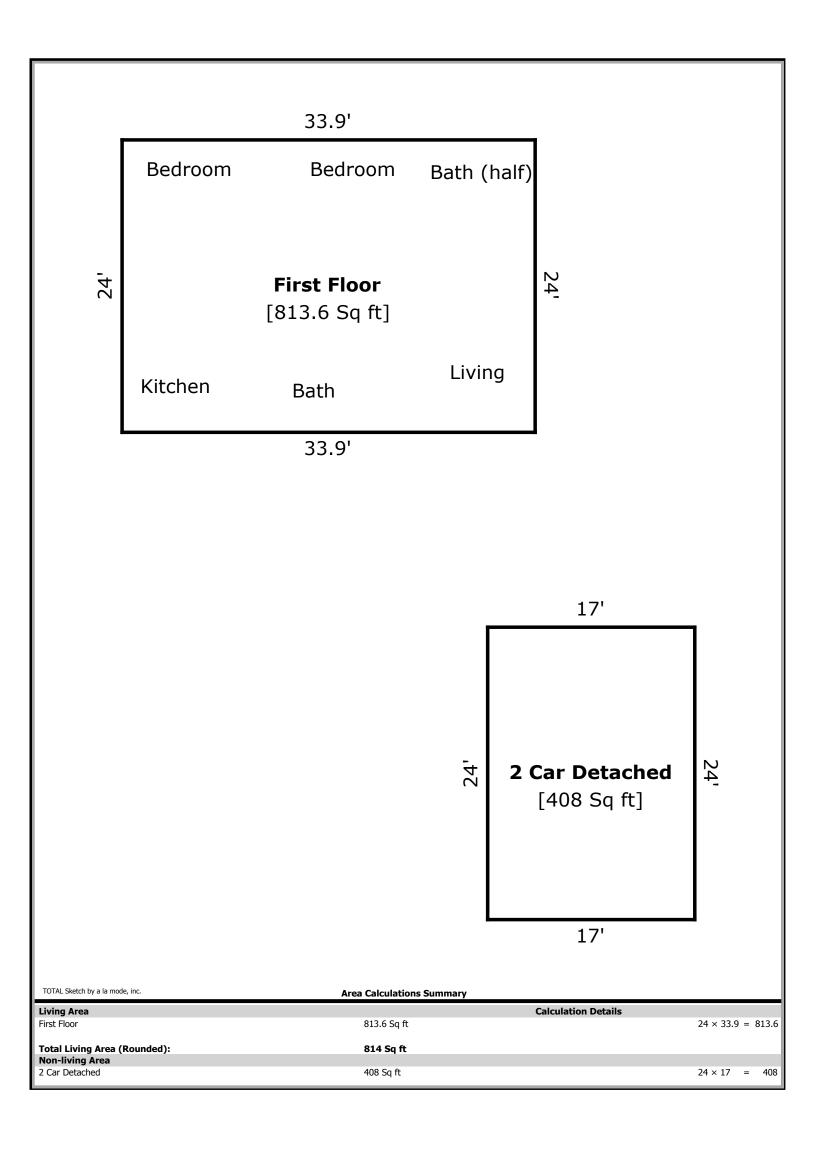
2017 S 69th St Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

0.17 miles NE 45,000 862 5 3 1 Residential Residential 3600 sf Aluminum 95



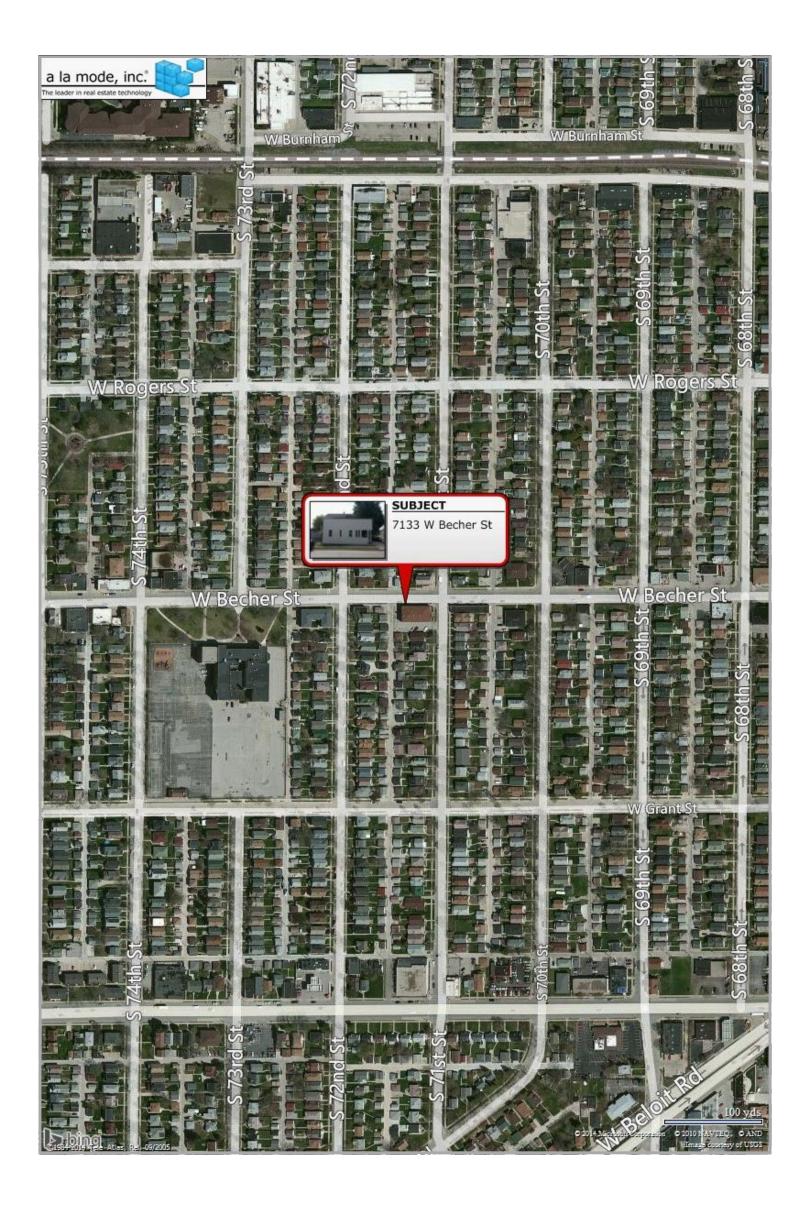
### **Building Sketch**

Borrower	N/A			
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee	State VVI	Zip Code 53219-1215
Lender/Client	N/A			



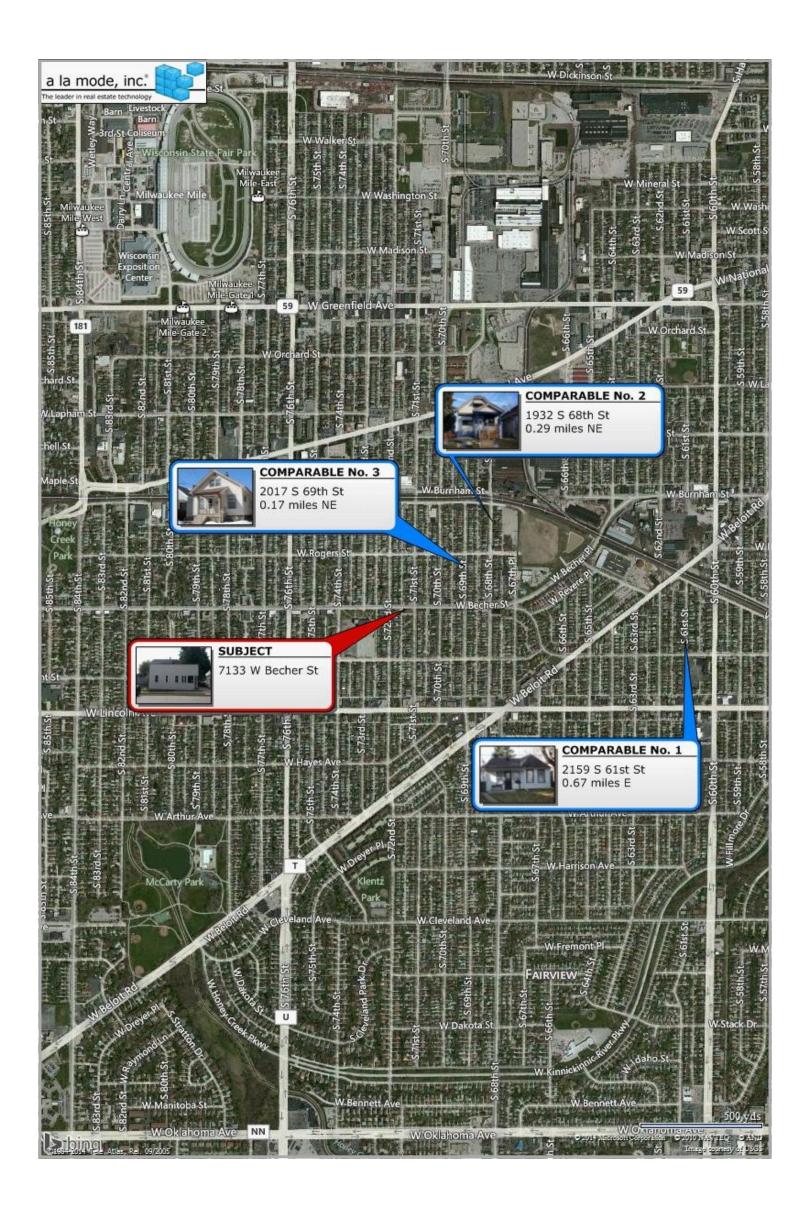
**Aerial Map** 

Borrower	N/A			
Property Address	7133 W Becher St			
City	West Allis	County Milwaukee State	VVI Zip Code	53219-1215
Lender/Client	N/A			



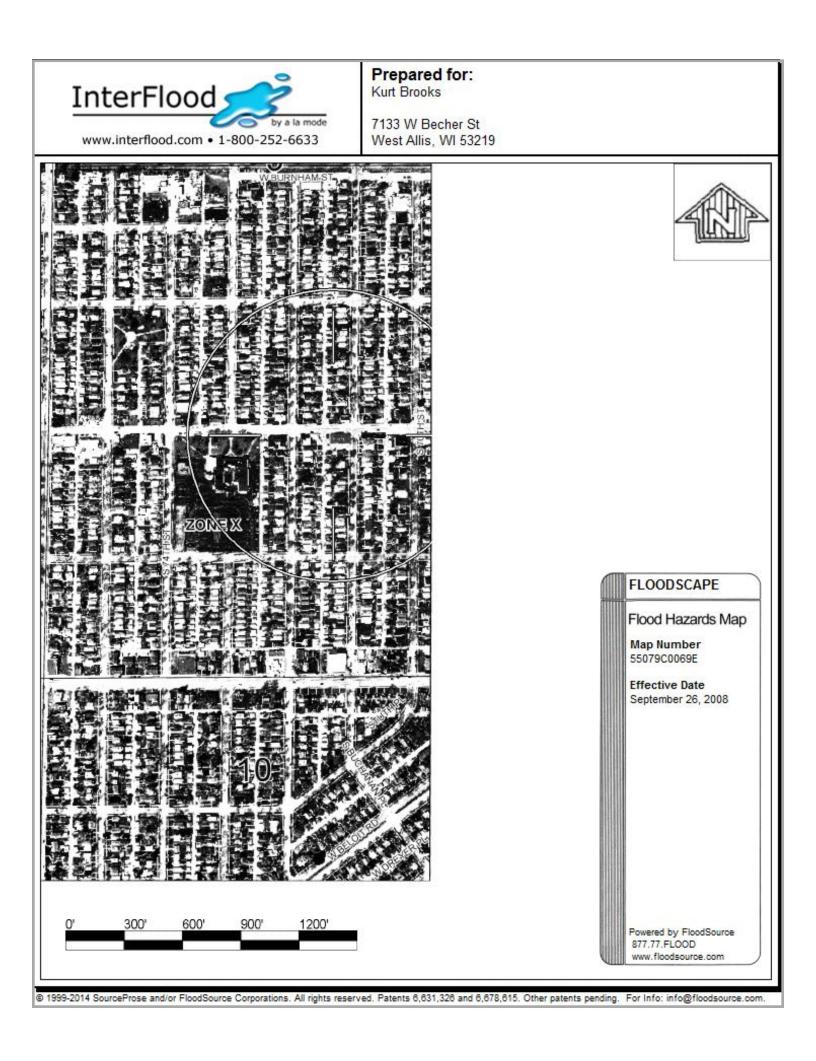
**Aerial Map** 

Borrower	N/A		
Property Address	7133 W Becher St		
City	West Allis	County Milwaukee State WI Zip Code	53219-1215
Lender/Client	N/A		



**Flood Map** 

Borrower	N/A		
Property Address	7133 W Becher St		
City	West Allis	County Milwaukee State WI	Zip Code 53219-1215
Lender/Client	N/A		



### License

