

APPRAISAL REPORT

OF



1126 author st
WAUSAU, WI 54403

PREPARED FOR

MARATHON COUNTY
WAUSAU
WI,

AS OF

5/9/2021

PREPARED BY

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

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meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476
581 3077877

5/9/2021

MARATHON COUNTY
WAUSAU
WI,

RE: N/A
1126 authur st
WAUSAU, WI 54403
File No. MARATHON COUNTY
Case No.

Dear

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

1126 authur st, WAUSAU, WI 54403

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 5/9/2021 is:

\$ 10,500

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: _____



Gordon A Meyer

SUMMARY OF SALIENT FEATURES

File No. MARATHON COUNTY
Case No.

SUBJECT INFORMATION	
Subject Address	<u>1126 authur st</u>
Legal Description	<u>SEE ADDENDUM</u>
City	<u>WAUSAU</u>
County	<u>Marathon</u>
State	<u>WI</u>
Zip Code	<u>54403</u>
Census Tract	<u>8</u>
Map Reference	<u>59</u>
SALES PRICE	
Sale Price	\$ <u>N/A</u>
Date of Sale	<u>N/A</u>
CLIENT	
Borrower	<u>N/A</u>
Lender/Client	<u>MARATHON COUNTY</u>
DESCRIPTION OF IMPROVEMENT	
Size (Square Feet)	<u>1,972</u>
Price per Square Foot	\$ <u>0.00</u>
Location	<u>URBAN</u>
Age	<u>1930</u>
Condition	<u>Fair</u>
Total Rooms	<u>8</u>
Bedrooms	<u>4</u>
Baths	<u>2.00</u>
APPRAISER	
Appraiser	<u>Gordon A Meyer</u>
Date of Appraised Value	<u>5/9/2021</u>
VALUE	
Final Opinion of Value \$	<u>10,500</u>

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SUBJECT PHOTO ADDENDUM

File No. MARATHON COUNTY
Case No.

Borrower	N/A						
Property Address	1126 authur st						
City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address	WAUSAU, WI,			



**FRONT OF
SUBJECT PROPERTY**
1126 authur st
WAUSAU, WI 54403



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

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SUBJECT PHOTO ADDENDUM

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GARAGE



FRONT ADDITION SOFFIT



SIDING/WINDOW FRAME

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City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
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ANIMAL HOLES IN WALL



SIDING AND SOFFITS



HOME ROOF

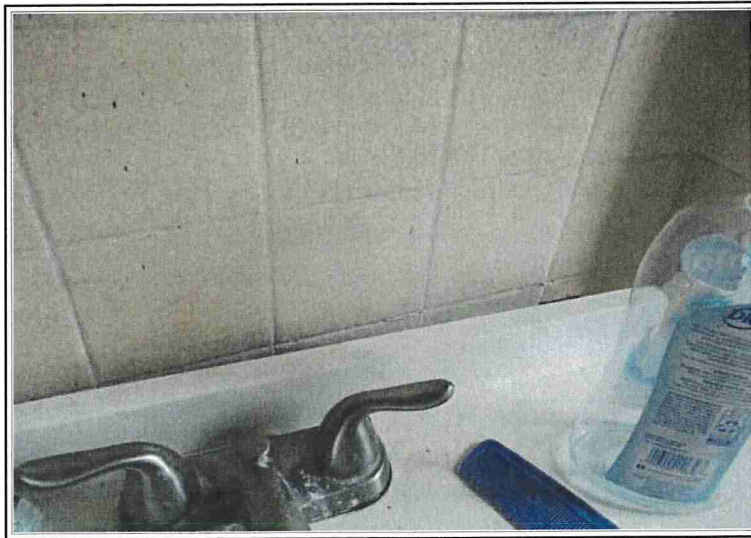
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FOUNDATION



LOWER SINK DISPLACED



WALL AROUND TUB LOWER

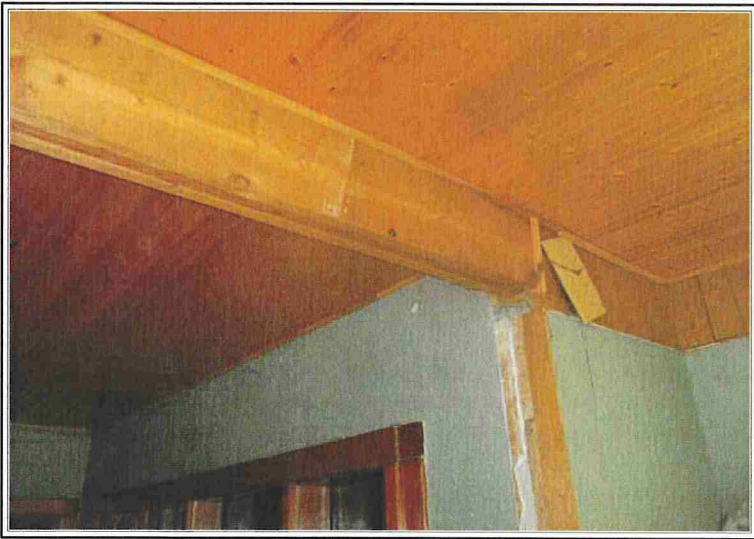
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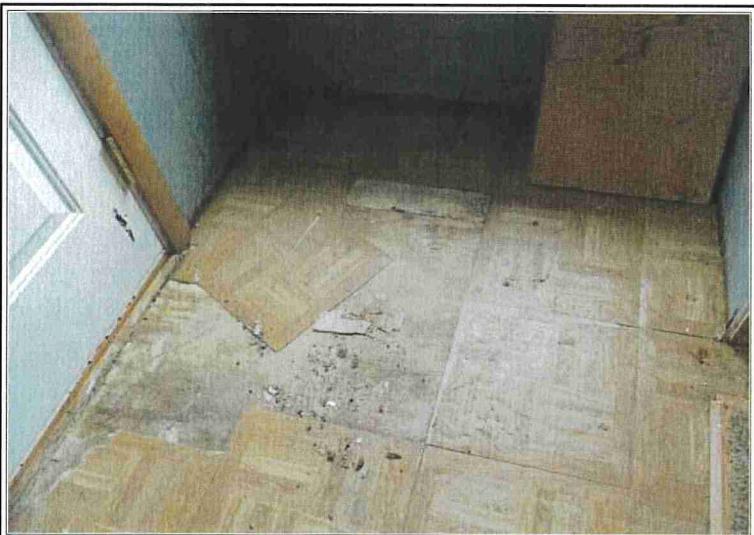
Borrower	N/A						
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DINING AREA



LIVING ROOM CEILING



LIVING ROOM FLOOR

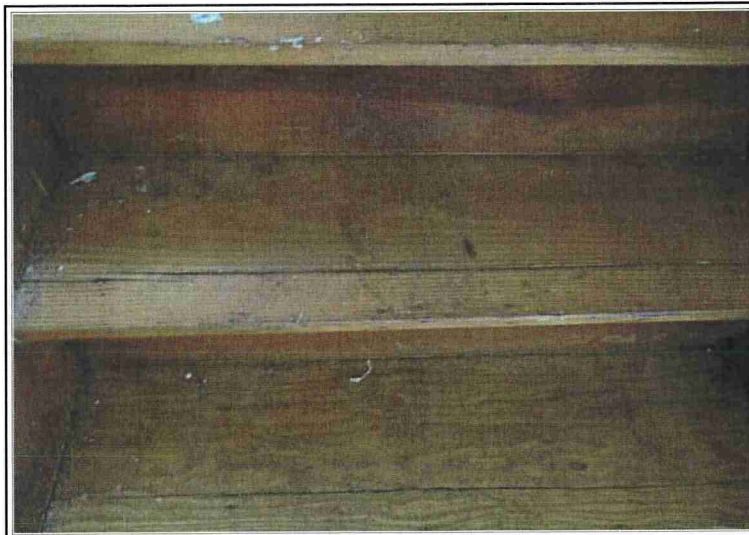
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FLOORS



BROKEN STEPS

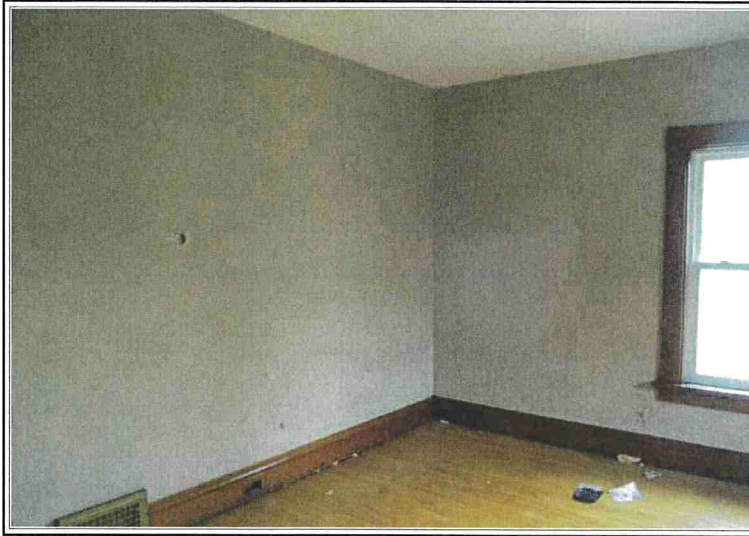


WALL HOLES

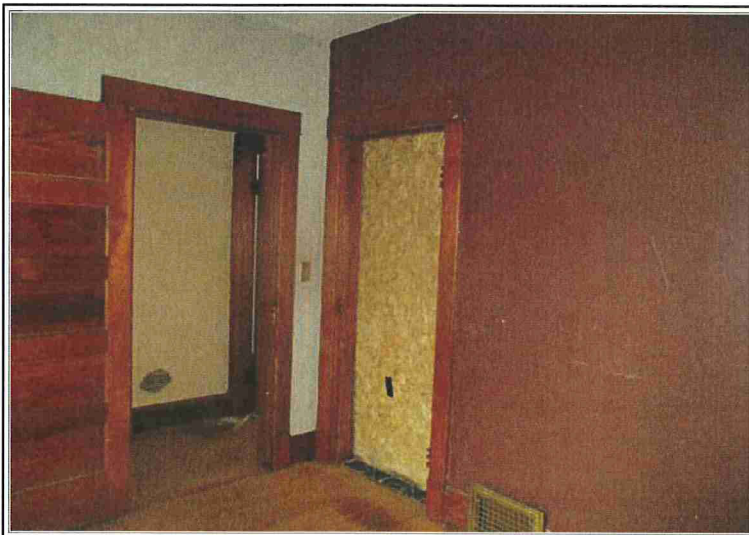
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Lender/Client	MARATHON COUNTY		Address		WAUSAU, WI,		



BEDROOM



MISSING DOOR UP

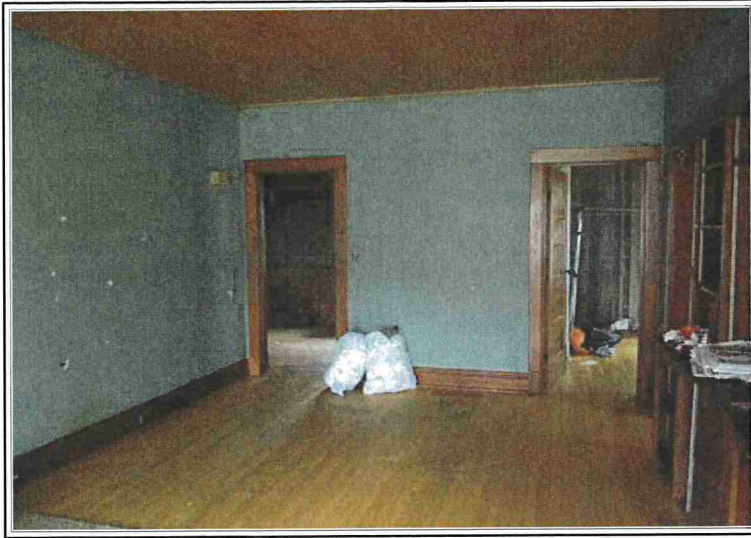


LIVING ROOM UP

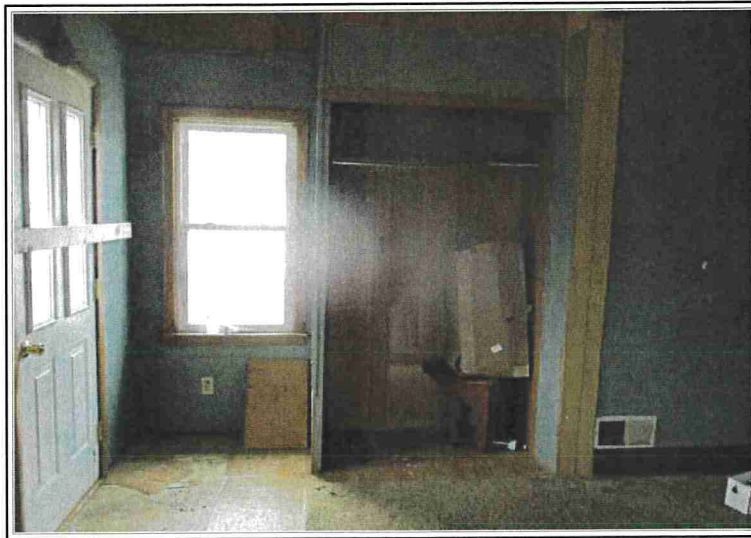
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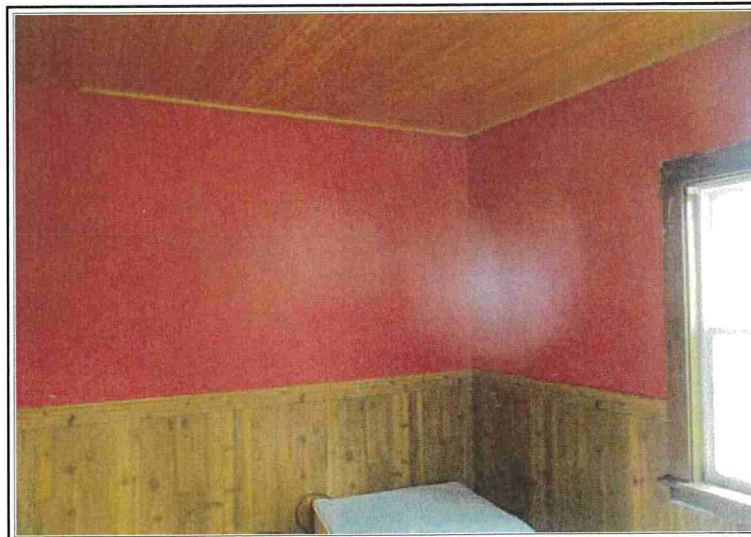
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BEDROOM



PART OF LIVING ROOM



BEDROOM

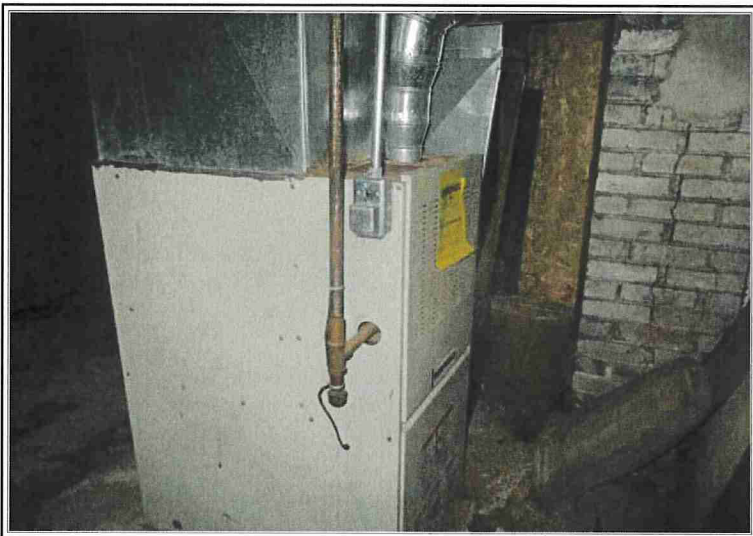
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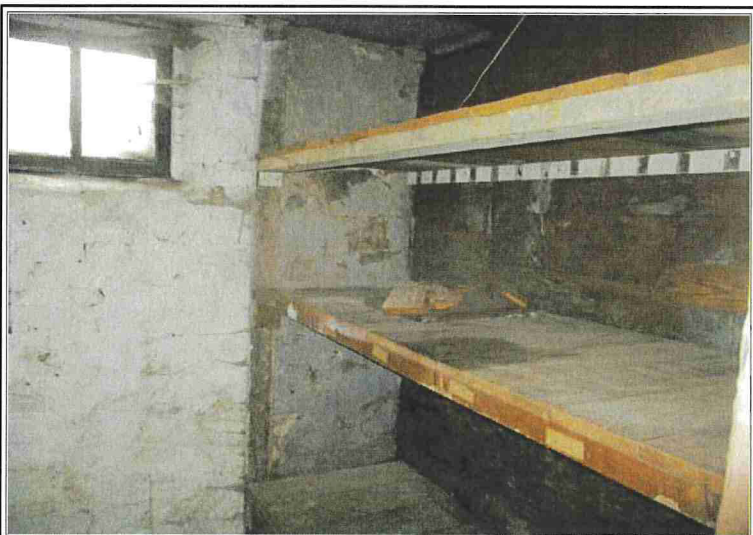
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Lender/Client	MARATHON COUNTY		Address WAUSAU, WI,				



PLUMBING



FURNACE

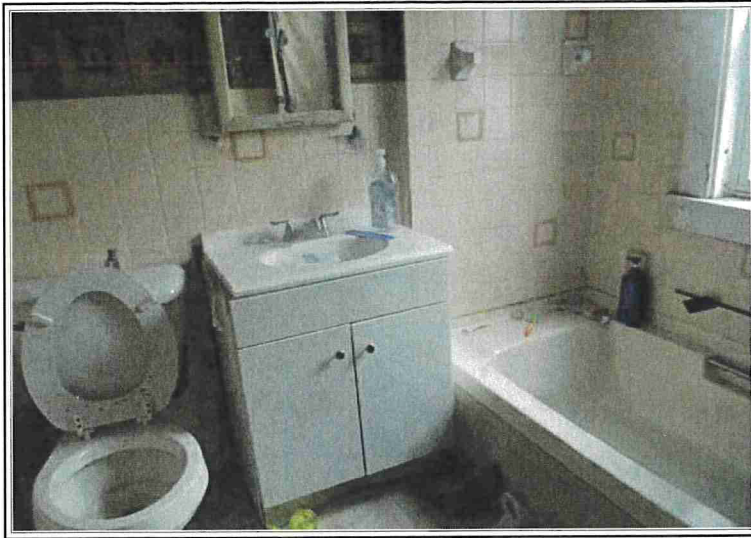


BASEMENT

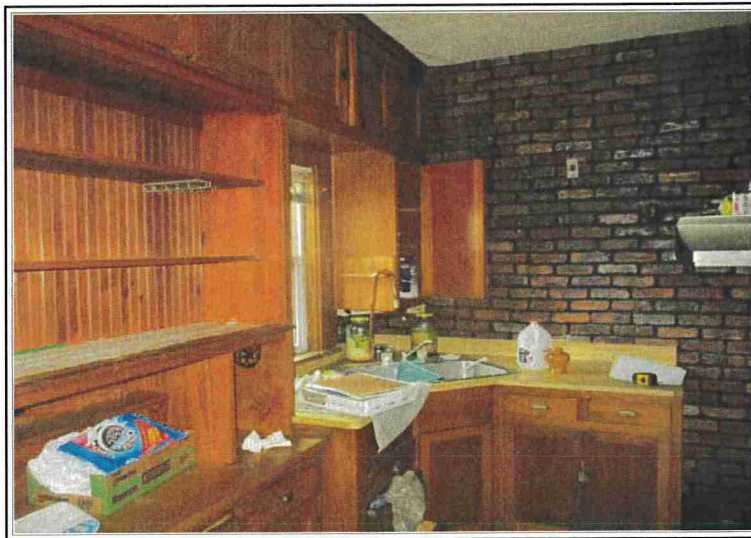
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SUBJECT PHOTO ADDENDUM

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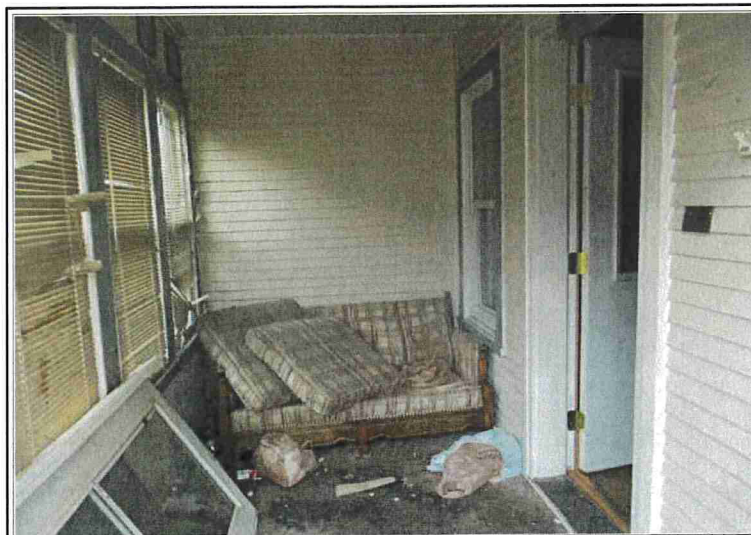
Borrower	N/A						
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LOWER BATH



KITCHEN

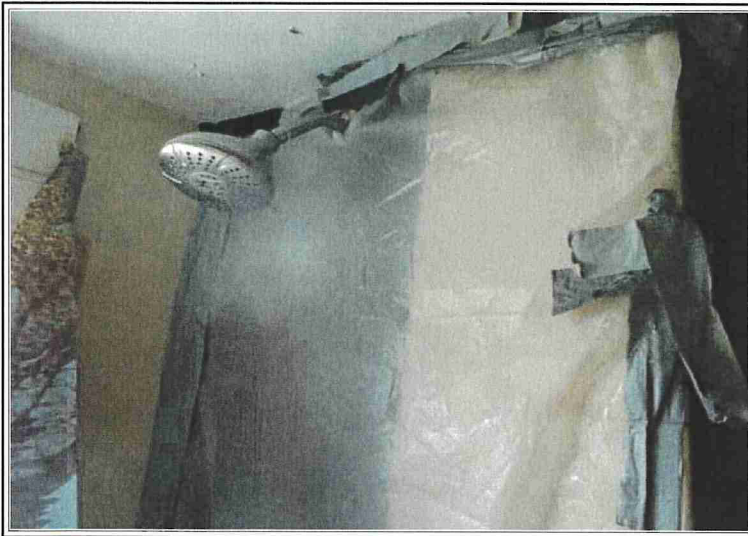


PORCH

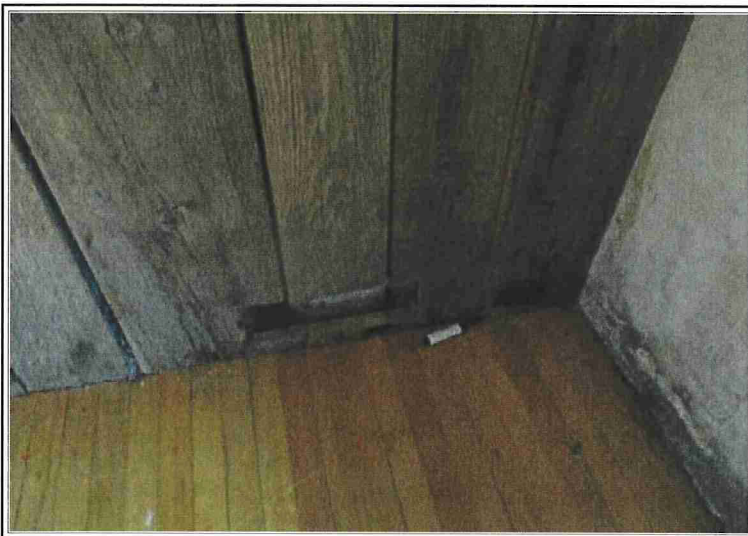
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City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address WAUSAU, WI,				



LOWER BATH WALL



BEDROOM



WALLS

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SUBJECT PHOTO ADDENDUM

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Case No.

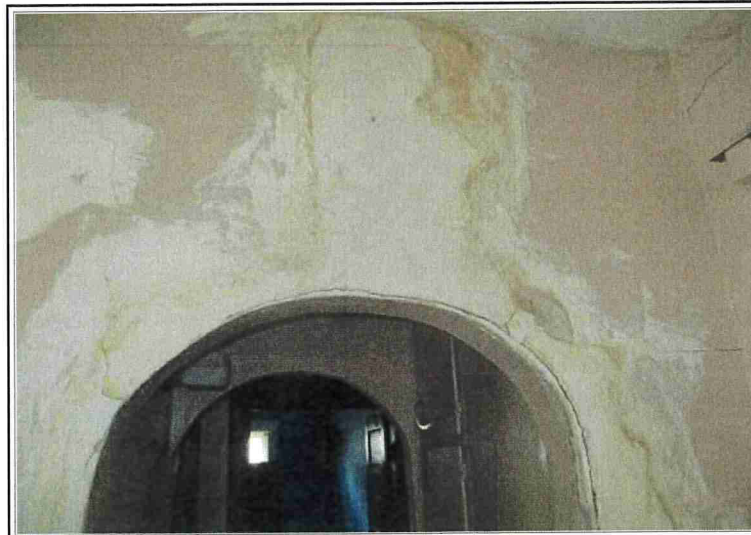
Borrower	N/A						
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City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address		WAUSAU, WI,		



BATH UP



KITCHEN UP

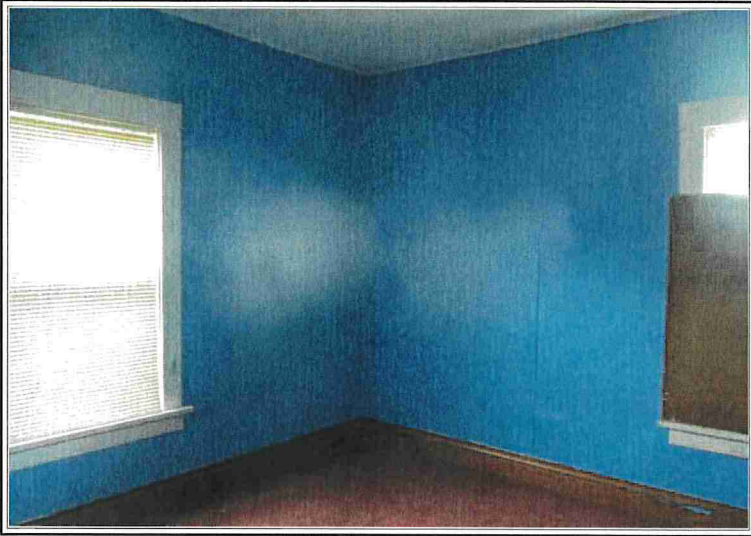


WALL AND CEILING REPAIR
WATER DAMAGE

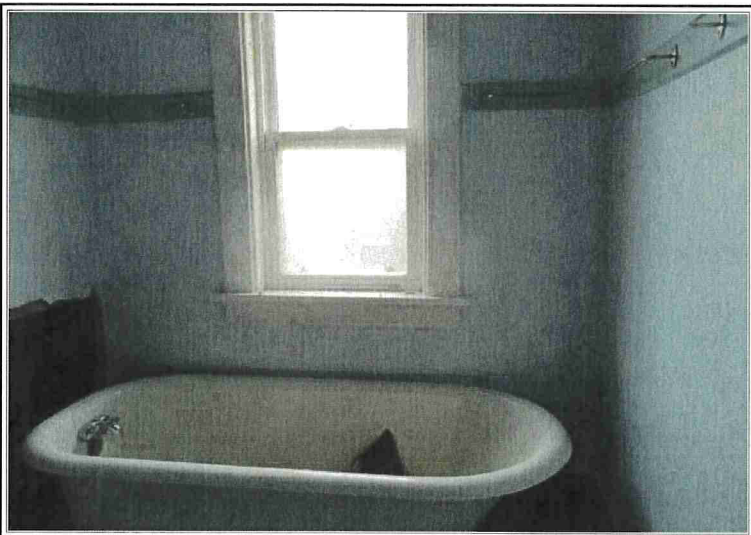
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Lender/Client	MARATHON COUNTY		Address	WAUSAU, WI,			



BEDROOM UP



BATH UP

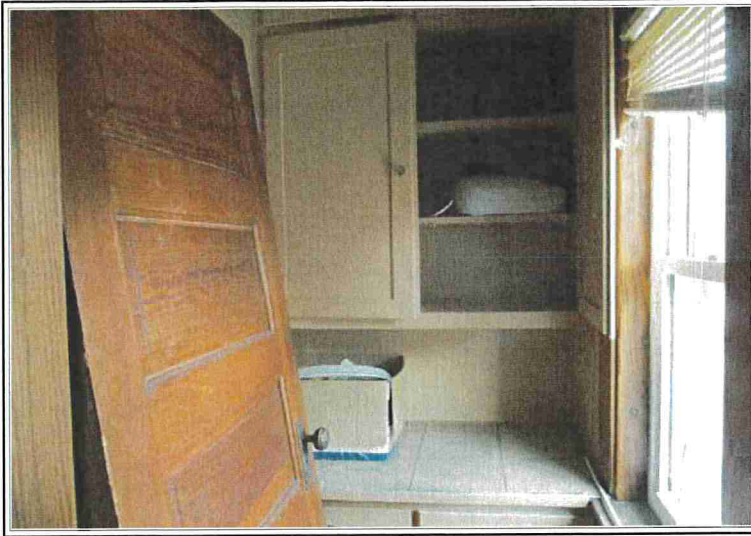


BATH UP NO SINK

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SUBJECT PHOTO ADDENDUM

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Case No.

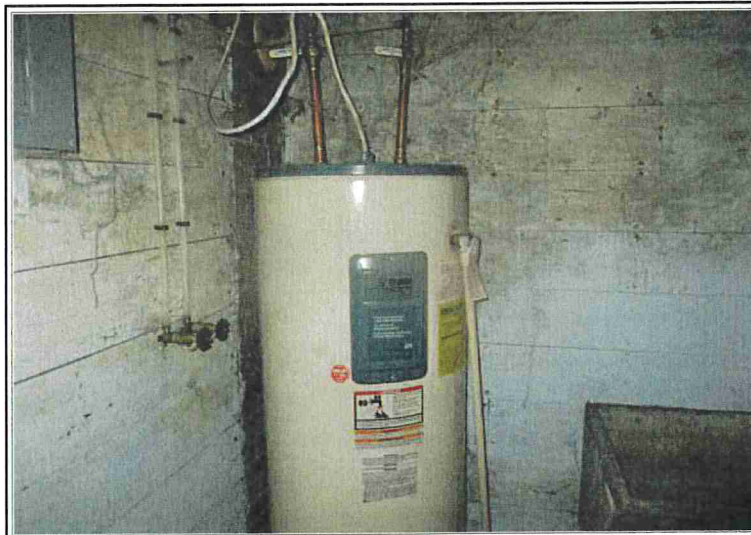
Borrower	N/A						
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PANTRY UP



ELECTRIC



WATER HEATER

Borrower	N/A						
Property Address	1126 authur st						
City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address WAUSAU, WI,				



COMPARABLE SALE # 1
1303 CLEVELAND AVE
WAUSAU, WI 54401



COMPARABLE SALE # 2
603 SEYMOUR ST
WAUSAU, WI 54403



COMPARABLE SALE # 3
232 ADRIAN ST
WAUSAU, WI 54401

UNIFORM RESIDENTIAL APPRAISAL REPORT

Property Description

Property Address	1126 authur st	City	WAUSAU	State	WI	Zip Code	54403
Legal Description	SEE ADDENDUM			County	Marathon		
Assessor's Parcel No.	291-2907-364-0235	Tax Year	2020	R.E. Taxes \$	2,557.00	Special Assessments \$	N/A
Borrower	N/A	Current Owner	MARATHON COUNTY		Occupant	<input type="checkbox"/>	Owner <input type="checkbox"/>
Property rights appraised	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	Project Type	<input type="checkbox"/> PUD	<input type="checkbox"/> Condominium (HUD/VA only)	HOAS	<input type="checkbox"/> /Mo.
Neighborhood or Project Name	Map Reference		59	Census Tract	8		
Sale Price \$	N/A	Date of Sale	N/A	Description and \$ amount of loan charges/concessions to be paid by seller			
Lender/Client	MARATHON COUNTY			Address WAUSAU, WI			
Appraiser	Gordon A Meyer			Address 4503 AUGUSTINE AVE, WESTON, WI 54476			

Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant occupancy	Single family housing PRICE \$(000)	AGE (yrs)	Present land use %	Land use change
Built up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%					
Growth rate	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input type="checkbox"/> Owner	40	Low	02	<input type="checkbox"/> Not likely <input type="checkbox"/> Likely
Property values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/> Tenant	800	High	100	<input type="checkbox"/> In process
Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	<input type="checkbox"/> Vacant (0-5%)	Predominant		Commercial	25
Marketing time	<input type="checkbox"/> Under 3 mos.	<input checked="" type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.	<input type="checkbox"/> Vacant (over 5%)	140	35	12	

Note: race and the racial composition of the neighborhood are not appraisal factors.
 Neighborhood boundaries and characteristics: THE NEIGHBORHOOD IS THE CITY OF WAUSAU from northwestern ave west to 72nd ave and north to evergreen rd to south to LAKE VIEW DR.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):
 THE SUBJECT IS LOCATED IN A FULLY DEVELOPED RESIDENTIAL AREA IN WAUSAU. THE AREA IS COMPATIBLE, HAS AVERAGE MARKET APPEAL AND OFFERS AVERAGE ACCESS TO ALL NECESSITIES. THE IMMEDIATE AREA INCLUDES SINGLE FAMILY RANCH, RAMBLER AND MULTI LEVEL HOMES, AS WELL AS SOME DUPLEX PROPERTIES. COMMERCIAL LAND USE IS BLOCKS AWAY

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time – such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
 THE GENERAL MARKET CONDITIONS HAVE IMPROVED OVER THE PAST SEVERAL YEARS WITH SHORTER MARKET TIMES AND INCREASED PRICING.

PUD Project Information for PUDs (If applicable – Is the developer/builder in control of the Home Owner's Association (HOA)? Yes No)
 Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____
 Describe common elements and recreational facilities:

SITE	Dimensions <u>irregular</u>	Topography	<u>Level</u>
	Site area <u>3420 sf</u> Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Size	<u>AVERAGE</u>
	Specific zoning classification and description <u>R-3</u>	Shape	<u>Rectangular</u>
	Zoning compliance: <input type="checkbox"/> Legal <input checked="" type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No Zoning	Drainage	<u>UNKNOWN</u>
	Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain)	View	<u>AVERAGE</u>
	Utilities Public Other	Landscaping	<u>AVERAGE</u>
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Driveway Surface	<u>Concrete</u>
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/>	Apparent easements	<u>utility</u>
	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Sanitary sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Street	<u>PAVED</u>
	Storm sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Sidewalk	<u>X</u>
	Off-site Improvements Type Public Private	Street lights	<u>X</u>
	Alley	FEMA Zone	<u>C</u> Map Date <u>1975</u>
		FEMA Map No.	<u>5505730403G 9/28/2018</u>

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): THIS SITE CONFORMS WITH LOCAL ZONING. THERE IS NO INDICATION OF ANY ADVERSE EASEMENTS OR ENCROACHMENT

DESCRIPTION OF IMPROVEMENTS	GENERAL DESCRIPTION		EXTERIOR DESCRIPTION				FOUNDATION			BASEMENT		INSULATION	
	No. of Units	<u>2</u>	Foundation	<u>STONE/AVE</u>			Slab			Area Sq. Ft.	Roof		
	No. of Stories	<u>2 Story</u>	Exterior Walls	<u>WOOD/ALUM/PC</u>			Attic Space	<u>Partial</u>	% Finished	<u>NONE</u>		Ceiling	<u>UNKN</u>
	Type (Det./Att.)	<u>Detached</u>	Roof Surfaces	<u>Shingle/POOR</u>			Basement	<u>Partial</u>	Ceiling	<u>UNFIN</u>		Walls	<u>UNKN</u>
	Design (Style)	<u>2 STORY</u>	Gutters & Dwnspts.	<u>Alum/AVE</u>			Sump Pump	<u>NONE</u>	Walls	<u>Stone</u>		Floor	
	Existing/Proposed	<u>EXISTING</u>	Window Type	<u>DH</u>			Dampness	<u>None vis.</u>	Floor	<u>Concrete</u>		None	
	Age (Yrs.)	<u>1930</u>	Storm/Screens	<u>COMB/AVE</u>			Settlement	<u>NONE</u>	Outside Entry	<u>No</u>		Unknown	
	Effective Age (Yrs.)	<u>50</u>	Manufactured House	<u>COMB/AVE</u>			Infestation	<u>None Vis</u>					
	ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
	Basement												
Level 1		1	1	1				2	1.00			1,140	
Level 2								1			DEN	832	

DESCRIPTION OF IMPROVEMENTS	Finished area above grade contains:	<u>6</u> Rooms;	<u>3</u> Bedroom(s);	<u>1.00</u> Bath(s);	<u>1,972</u> Square Feet of Gross Living Area			
	INTERIOR Materials/Condition	HEATING	KITCHEN EQUIP.	ATTIC	AMENITIES			
	Floors	<u>Wood/V/C/FAIR</u>	Type	<u>FAU</u>	Refrigerator	None <input type="checkbox"/>		
	Walls	<u>WALL BOARD/PLAS</u>	Condition	<u>FAIR</u>	Gas	Range/Oven	<input type="checkbox"/>	
	Trim/Finish	<u>Wood/FAIR</u>	Condition	<u>UNKN</u>	Disposal	Stairs	<input type="checkbox"/>	
	Bath Floor	<u>Vinyl/POOR</u>	COOLING	Condition	<u>UNKN</u>	Dishwasher	Drop Stair	<input type="checkbox"/>
	Bath Wainscot	<u>Plastic/POOR</u>	Central	<u>NONE</u>	Other	Fan/Hood	Scuttle	<input checked="" type="checkbox"/>
	Doors	<u>WOOD</u>	Other		Condition	Microwave	Floor	<input type="checkbox"/>
			Condition		Condition	Washer/Dryer	Heated	<input type="checkbox"/>
					Condition	Finished	Finished	<input type="checkbox"/>
								<input type="checkbox"/>

Additional features (special energy efficient items, etc.): THE SUBJECT HAS ELECTRIC WATER HEATER, TWO 100 AMP ELECTRIC BOXES, A MAIN LEVEL ENTRY PORCH AND SMALL DECK.

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: THE SUBJECT IS A TWO STORY WOOD FRAME HOME CONSTRUCTED FROM AVERAGE GRADE MATERIALS. IT HAS THE WINDOWS REPLACED AND TH GARAGE ROOF LOOKS IN AVERAGE CONDITION. THE SIDING NEEDS TO BE REPLACED, EXTERIOR TRIM AND SOFFIT'S, THERE HAVE BEEN ANIMALS LIVING IN THE WALLS OF THE HOME, ALL FLOOR COVERINGS EXCEPT THE WOOD NEED TO BE REPLACED, (SEE COMMENT)
 Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.: NONE EVIDENT

UNIFORM RESIDENTIAL APPRAISAL REPORT

Valuation Section

Case No.

ESTIMATED SITE VALUE		= \$ 18,000		Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): <u>THE COST APPROACH WAS NOT INCLUDED GIVEN THE AGE AND CONDITION OF THE SUBJECT.</u>
ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:				
Dwelling	1,972 Sq. Ft. @ \$	= \$ 0		
Bsmt.	Sq. Ft. @ \$	= \$ 0		
Porch/entry		=		
Garage/Carport	Sq. Ft. @ \$	=		
Total Estimated Cost New		= \$ 0		
Less	Physical 71	Functional 27	External	
Depreciation	0	235	0 = \$ 235	
Depreciated Value of Improvements		= \$ -235		
"As is" Value of Site Improvements		= \$ 2,500		
INDICATED VALUE BY COST APPROACH		= \$ 20,265		Est. Remaining Econ. Life: 20 yrs

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	1126 athur st WAUSAU, WI 54403	1303 CLEVELAND AVE WAUSAU, WI 54401	603 SEYMOUR ST WAUSAU, WI 54403	232 ADRIAN ST WAUSAU, WI 54401
Proximity to Subject		0.78 miles W	0.38 miles NW	0.59 miles W
Sales Price	\$ N/A	\$ 59,500	\$ 58,000	\$ 58,000
Price/Gross Liv. Area	\$ 0.00	\$ 35.42	\$ 34.12	\$ 44.82
Data and/or Verification Source		MLS# 22003976 COUNTY/DOM/21	MLS# 22001487 COUNTY/DOM/359	MLS# 2180711 COUNTY/DOM/327
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-)\$ Adjustment	DESCRIPTION +(-)\$ Adjustment	DESCRIPTION +(-)\$ Adjustment
Sales or Financing Concessions		CONV FIN NONE	CONV FIN NONE	CONV FIN NONE
Date of Sale/Time		8/13/2020	12/8/2020	6/26/2019
Location	URBAN	URBAN	URBAN	URBAN
Leasehold/ Fee Simple	Fee Simple	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE
Site	3420 sf	.17 ACRES	6000 SF	.17 ACRES
View	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Design and Appeal	2 STORY	2 STORY	2 STORY	1.5 STORY
Quality of Construction	FRAME/AVE	FRAME/AVE	FRAME/AVE	FRAME/AVE
Age	1930a/50e	121	36	101
Condition	Fair	AVERAGE	AVERAGE	AVERAGE
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	8 4 2.00	8 4 2.00	7 3 2.00	7 3 2.00
Gross Living Area	1,972 Sq. Ft.	1,680 Sq. Ft.	1,700 Sq. Ft.	1,294 Sq. Ft.
Basement & Finished Rooms Below Grade	Partial/848 sf NONE	FULL UNFINISHED	FULL UNFINISHED	FULL UNFINISHED
Functional Utility	Average	AVERAGE	AVERAGE	AVERAGE
Heating/Cooling	FAU/	GAS/NONE	GAS/NONE	GAS/NONE
Energy Efficient Items	STANDARD	STANDARD	STANDARD	STANDARD
Garage/Carport	1 Car	NONE	NONE	2 CAR
Porch, Patio, Deck, Fireplace(s), etc.	Porches	PORCH	PORCH	PORCH
Fence, Pool, etc.				
Net Adj. (total)		+ X - \$ -40,664	+ X - \$ -40,824	+ X - \$ -42,576
Adjusted Sales Price of Comparable		Net=-68% Gross=80% \$ 18,836	Net=-70% Gross=81% \$ 17,176	Net=-73% Gross=92% \$ 15,424
Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): <u>GIVEN THE REPAIRS AND SIZE OF THE SITE, IT DOES NOT APPEAR THE HOME CAN BE SALVAGED AT A REASONABLE PRICE FOR SALE, BUT THE SIZE OF THE SITE IS SO SMALL, IT WOULD APPEAR WORTH THE EFFORT TO TRY TO SELL IT WITH DUPLEX ON IT.</u>				

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source, for prior sales within year of appraisal	COUNTY	COUNTY	COUNTY	COUNTY
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal. <u>THE SUBJECT HAS SOLD IN 3 YEARS, AND IT DOES NOT APPEAR THAT ANY OF THE COMPARABLE SALES HAVE RESOLD IN A 12 MONTH PERIOD OF TIME PRIOR TO THE LAST SALE DATE INDICATED</u>				
INDICATED VALUE BY SALES COMPARISON APPROACH		\$ 10,500		
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$		0	/Mo.x Gross Rent Multiplier	0.00 = \$ 0

This appraisal is made "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications.
 Conditions of Appraisal: THE VALUE IS GIVEN AS IS

Final Reconciliation: THE SALES COMPARISON APPROACH WAS USED TO PROVIDE THE VALUE ESTIMATE BECAUSE IT REFLECTS CURRENT MARKET ACTIVITY, THE COST APPROACH WAS INCLUDED BUT NOT GIVEN ANY WEIGHT, AND THE INCOME APPROACH WAS NOT INCLUDED.

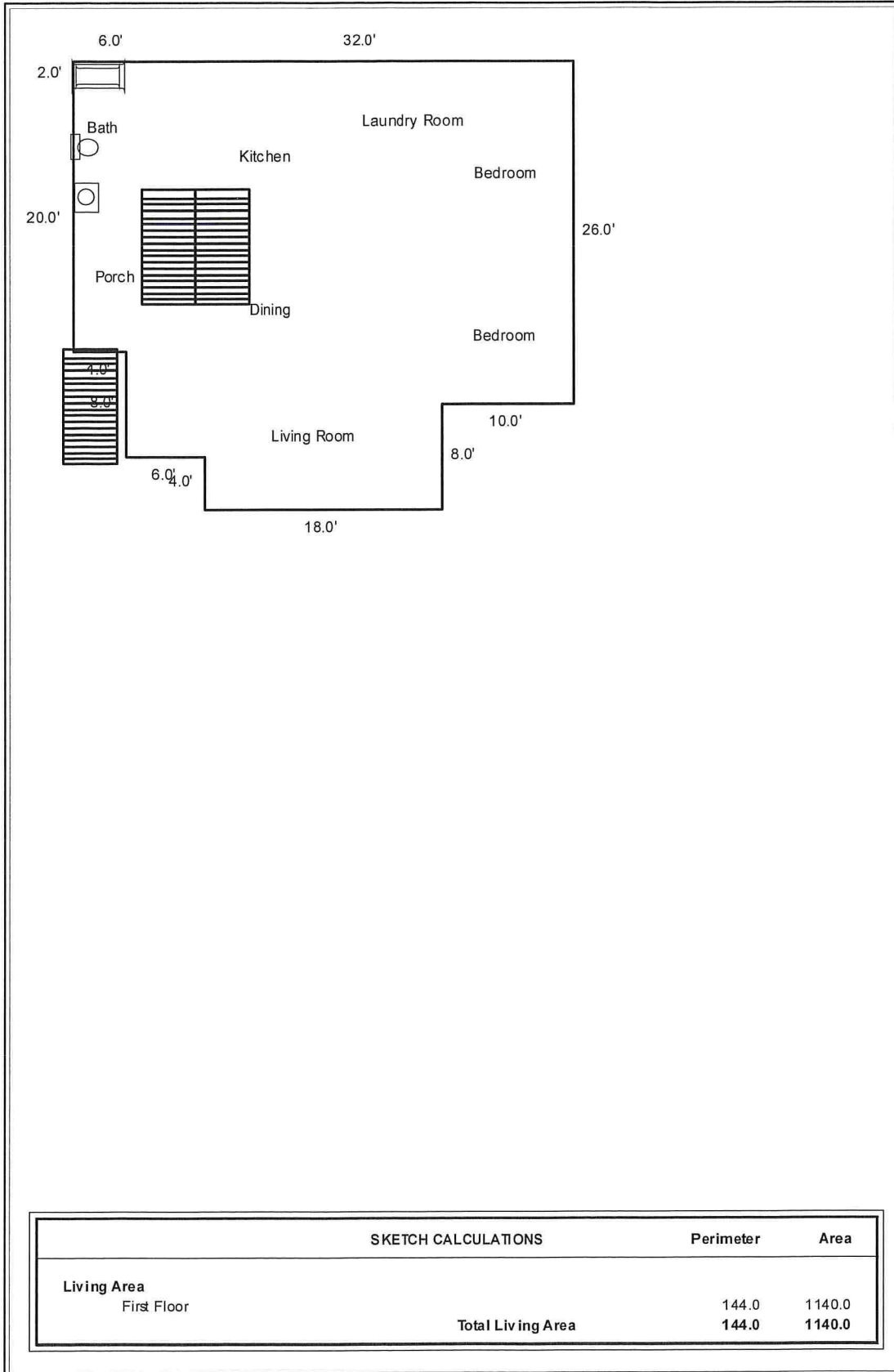
The purpose of this appraisal is to estimate the market value of the real property that is subject to this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised 6-93 _____).
 I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 5/9/2021
 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 10,500

APPRaiser: _____ SUPERVISORY APPRAISER (ONLY IF REQUIRED): _____
 Signature _____ Signature _____ Did Did Not
 Name Gordon A Meyer Name _____ Inspect Property
 Date Report Signed 5/9/2021 Date Report Signed _____
 State Certification # 1040-10 State WI State Certification # _____ State _____
 Or State License # _____ State _____ Or State License # _____ State _____

meyer appraisal service
SKETCH ADDENDUM

File No. MARATHON COUNTY
 Case No.

Borrower	N/A						
Property Address	1126 authur st						
City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address WAUSAU, WI,				

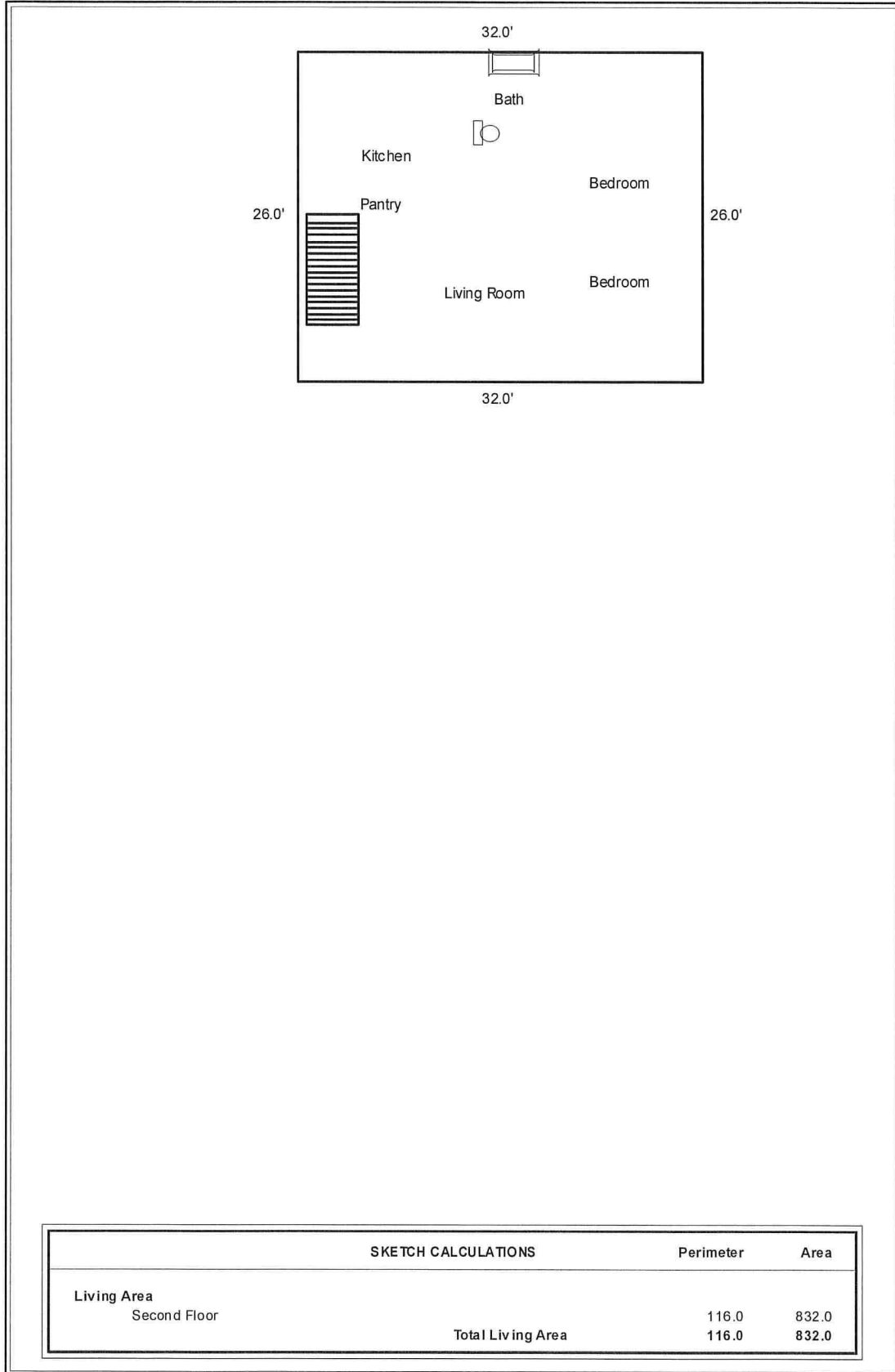


SKETCH CALCULATIONS		Perimeter	Area
Living Area			
First Floor		144.0	1140.0
Total Living Area		144.0	1140.0

meyer appraisal service
SKETCH ADDENDUM

File No. MARATHON COUNTY
 Case No.

Borrower	N/A						
Property Address	1126 aauthur st						
City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address WAUSAU, WI,				



SKETCH CALCULATIONS		Perimeter	Area
Living Area			
Second Floor		116.0	832.0
Total Living Area		116.0	832.0

meyer appraisal service
COMMENT ADDENDUM

File No. MARATHON COUNTY
Case No.

Borrower N/A					
Property Address 1126 authur st					
City WAUSAU	County	Marathon	State	WI	Zip Code 54403
Lender/Client MARATHON COUNTY		Address WAUSAU, WI,			

LEGAL DESCRIPTION

ELIZABETH SINGLES ADD E HALF OF LOT 10 BLOCK 4, CITY OF WAUSAU, MARATHON COUNTY WISCONSIN
LOT SIZE PER COUNTY..... 60X57

THE REPORT WAS COMPLETED TO ESTIMATE THE CURRENT MARKET VALUE OF THE SUBJECT WITH OWNERSHIP IN FEE SIMPLE TO BE USED BY MARATHON COUNTY TO DETERMINE AN ASKING PRICE FOR QUICK AND REASONABLE SALE

THE SUBJECTS SITE WOULD HAVE A HIGHEST AND BEST USE AS IF VACANT AS A RESIDENTIAL SITE

THE SCOPE OF WORK INCLUDED MY PERSONAL INSPECTION OF THE SUBJECT PROPERTY, REVIEW OF GOVERNMENT DATA ON THE SUBJECT, REVIEW OF POTENTIAL COMPARABLE SALES AND LISTINGS IN THE CENTRAL WISCONSIN MLS SERVICE AS WELL AS A REVIEW OF VACANT SITE SALES FOR USE IN THE SITE SECTION OF THE COST APPROACH.

THE DEFINITION OF MARKET VALUE IS INCLUDED AND TAKEN FROM FNMA

THE DIGITAL SIGNATURES USED ARE UNDER THE CONTROL OF THE SIGNING APPRAISER.

EXPOSURE TIME IS SIMILAR TO MARKET TIME AT ABOUT 150 DAYS MARKET IS 90-200 DAYS.

ALL LIGHT FIXTURES ARE MISSING, THERE IS DAMAGE TO THE WALLS IN SEVERAL AREAS, THE LOWER LAUNDRY HAS DAMAGE ON THE CEILING AND WALLS, THE ROOF OVER THE SINGLE STORY PART OF THE LIVING ROOMS SHOWS SIGNIFICANT DAMAGE, THERE IS A HOLE IN THE FLOOR NEXT TO THE KITCHEN AND THERE IS SOME SIGNIFICANT WALL AND CEILING PATCHING SHOWING PAST WATER PROBLEMS IN THE LOWER LEVEL. THE ROOF OVER THE LOWER PORCH NEEDS REPAIR AND THE UPPER DOOR HAS TO BE SEALED OR A DECK INSTALLED. THERE IS NO GARAGE DOOR AND ONE UPPER WINDOW IS BOARD UP.

THIS HOME COULD BE TORN DOWN WHICH MAKES SENSE HOWEVER THE SITE HAS SO LITTLE VALUE PERHAPS SOME CONTRACTOR WORTH BUY IT FOR \$10500 OR SO WHICH SAVES THE COUNTY FROM REMOVING IT.

THE LAST SALE PRICE FOR THE PROPERTY BEFORE THE COUNTY TOOK IT WAS \$31,000

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 use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

Signature 
 Name Gordon A Meyer
 Company Name meyer appraisal service
 Company Address 4503 AUGUSTINE AVE
WESTON, WI 54476
 Telephone Number 715 359 2445
 Email Address GMEYERAPPRAISAL@GMAIL.COM
 Date of Signature and Report 5/9/2021
 Effective Date of Appraisal 5/9/2021
 State Certification # 1040-10
 or State License # _____
 or Other (describe) _____ State # _____
 State WI
 Expiration Date of Certification or License 12/14/2021

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

1126 authur st
WAUSAU, WI 54403

APPRAISED VALUE OF SUBJECT PROPERTY \$ 10,500

LENDER/CLIENT

Name _____
 Company Name MARATHON COUNTY
 Company Address WAUSAU
WI,
 Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Borrower N/A
 Property Address 1126 authur st
 City WAUSAU County Marathon State WI Zip Code 54403
 Lender/Client MARATHON COUNTY Address WAUSAU, WI,

5/10/2021

Real Estate Tax Parcel

Marathon County

Owner (s):
MARATHON COUNTY

Location:
Govt. Lot 3, Sect. 36, T29N, R7E

Mailing Address:
**MARATHON COUNTY GOVERNMENT
500 FOREST ST
WAUSAU, WI 54403**

School District:
6223 - WAUSAU

Request Mailing Address Change

Tax Parcel ID Number: Tax District: Status:
291-2907-364-0235 291-CITY OF WAUSAU Active

Alternate Tax Parcel Number: Government Owned: Acres:
59-6820-004-010-00-00 0

Description - Comments (Please see Documents tab below for related documents. For a complete legal description, see recorded document.):
ELIZABETH SINGLES ADD E HALF OF LOT 10 BLK 4

Site Address (es): (Site address may not be verified and could be incorrect. DO NOT use the site address in lieu of legal description.)
1126 ARTHUR ST WAUSAU, WI 54403

0 Lottery credits claimed

Tax History

* Click on a Tax Year for detailed payment information.

Tax Year*	Tax Bill	Taxes Paid	Taxes Due	Interest	Penalty	Fees	Total Payoff
2020	\$2,557.90	\$0.00	\$2,557.90	\$102.31	\$51.16	\$0.00	\$2,711.37
2019	\$2,584.56	\$0.00	\$2,584.56	\$413.53	\$206.76	\$0.00	\$3,204.85
2018	\$2,521.71	\$0.00	\$2,521.71	\$706.08	\$353.03	\$0.00	\$3,580.82
2017	\$2,542.91	\$0.00	\$2,542.91	\$1,017.16	\$508.58	\$0.00	\$4,068.65
2016	\$2,745.76	\$0.00	\$2,745.76	\$1,427.80	\$713.89	\$0.00	\$4,887.45
2015	\$2,283.87	\$0.00	\$2,283.87	\$1,461.68	\$730.83	\$0.00	\$4,476.38
2014	\$2,167.74	\$0.00	\$2,167.74	\$1,647.49	\$823.74	\$0.00	\$4,638.97
2013	\$1,994.33	\$0.00	\$1,994.33	\$1,755.02	\$877.51	\$25.70	\$4,652.56
Total							\$32,221.05

'PAY TAXES' button may be used to pay the SECOND installment for all municipalities except for the City of Wausau. It may also be used to pay past year delinquent taxes for all municipalities. If the first installment is not received by the municipality by January 31 of the year due, interest and penalty will also be due. Please contact the County Treasurer's Office at (715) 261-1150 for exact amount due if after January 31 or if taxes are 3 years or more delinquent.

NOTE: Current year tax bills may not be processed by the county.

Interest and penalty on delinquent taxes are calculated to **May 31, 2021.**

Borrower N/A
Property Address 1126 authur st
City WAUSAU County Marathon State WI Zip Code 54403
Lender/Client MARATHON COUNTY Address WAUSAU, WI,

NO. 1040 - 10

EXPIRES: 12/31/2021

The State of Wisconsin
Department of Safety and Professional Services

Hereby certifies that
GORDON A MEYER

was granted a certificate to practice as a
CERTIFIED GENERAL APPRAISER ELIGIBLE TO APPRAISE FEDERALLY
RELATED TRANSACTIONS IS AQB COMPLIANT

in the State of Wisconsin in accordance with Wisconsin Law
on the 7th day of January in the year 2000.

The authority granted herein must be renewed each biennium by the granting authority.

In witness thereof, the State of Wisconsin
Department of Safety and Professional Services
has caused this certificate to be issued under
its official seal.



[Signature]
State Secretary

This certificate was printed on the 16th day of December in the year 2019

INVOICE

Date: 5/9/2021

File No. MARATHON COUNTY
Case No.

Prepared for:

MARATHON COUNTY
WAUSAU
WI,

Property Appraised:

N/A
1126 authur st
WAUSAU, WI 54403

Work Performed:

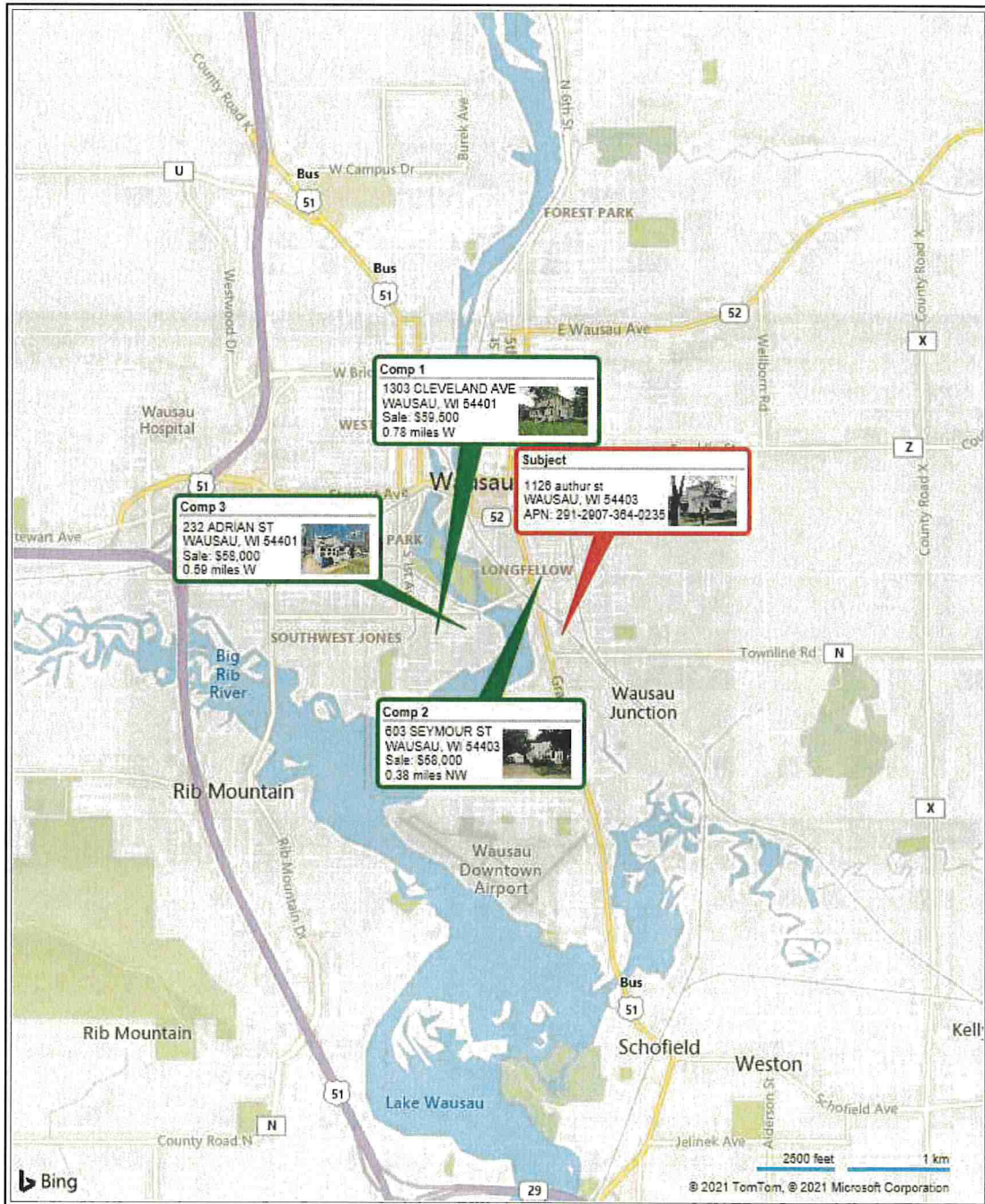
REPORT	\$	400.00
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Amount Due:		\$ 400.00

Please make checks payable to:

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

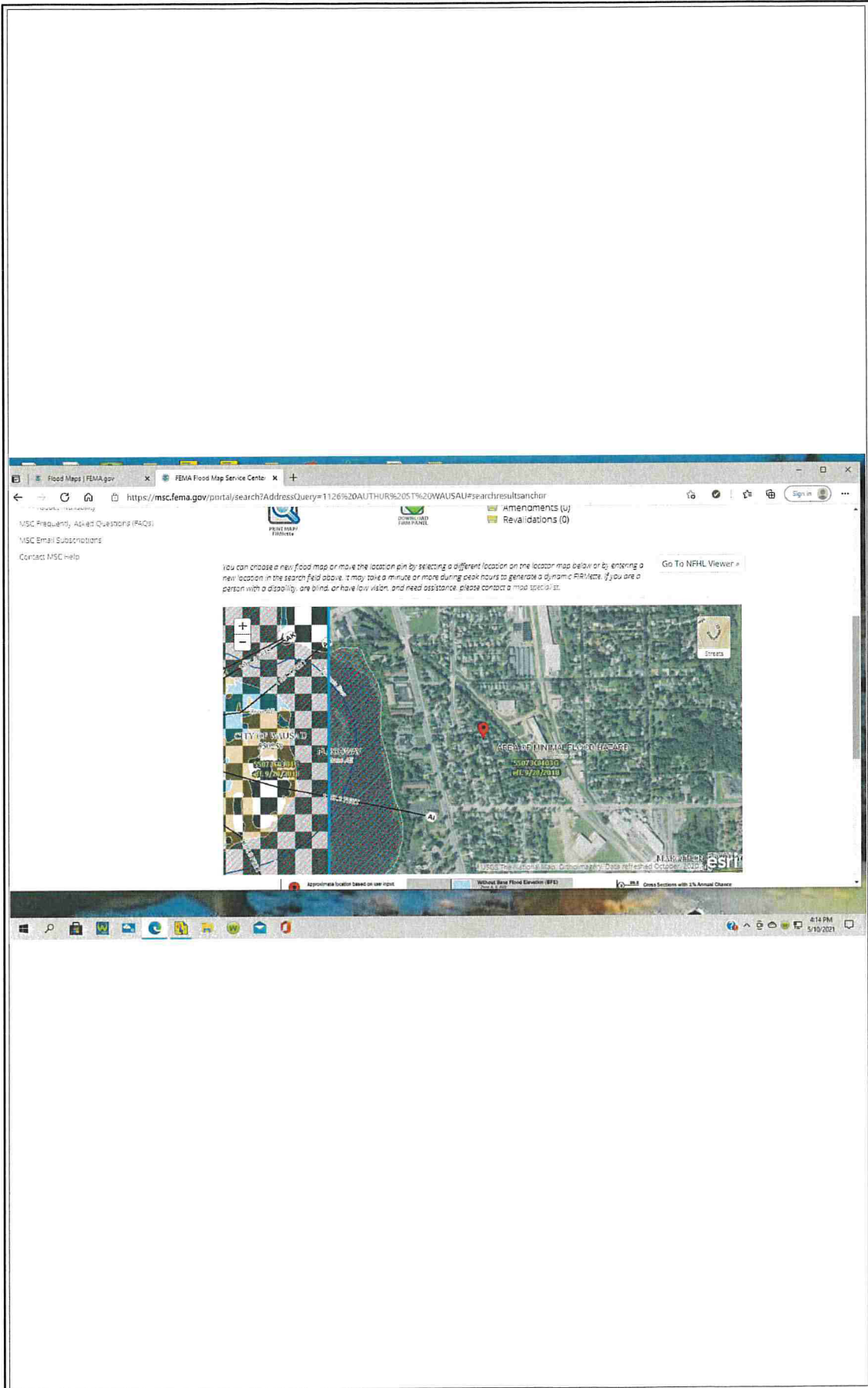
Borrower	N/A						
Property Address	1126 authur st						
City	WAUSAU	County	Marathon	State	WI	Zip Code	54403
Lender/Client	MARATHON COUNTY		Address WAUSAU, WI,				

SUBJECT	COMP 1	COMP 2	COMP 3
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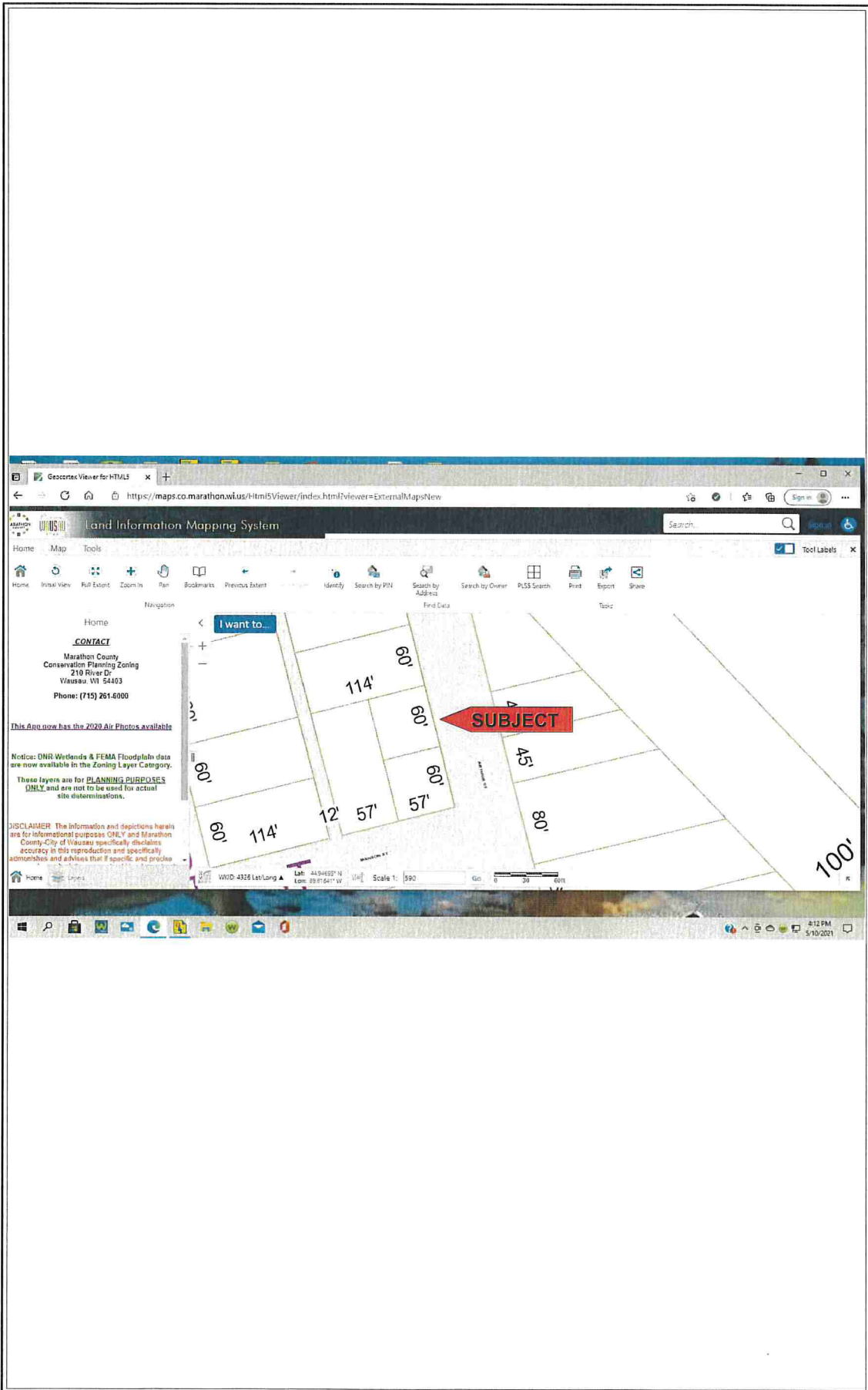


COMP 4	COMP 5	COMP 6
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Borrower N/A
Property Address 1126 authur st
City WAUSAU County Marathon State WI Zip Code 54403
Lender/Client MARATHON COUNTY Address WAUSAU, WI,



Borrower N/A
Property Address 1126 authur st
City WAUSAU County Marathon State WI Zip Code 54403
Lender/Client MARATHON COUNTY Address WAUSAU, WI,



**APPRAISAL REPORT
OF**



NORWAY LANE
KRONENWETTER, WI 54414

PREPARED FOR

MARATHON COUNTY CLERKS OFFICE
WAUSAU WI 54402

AS OF

5/8/2021

PREPARED BY

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

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Exhibit	12
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SUMMARY OF SALIENT FEATURES

File No. marathon county
 Case No. _____

SUBJECT INFORMATION	
Subject Address	<u>NORWAY LANE</u>
Legal Description	<u>SEE ADDENDUM</u>
City	<u>KRONENWETTER</u>
County	<u>Marathon</u>
State	<u>WI</u>
Zip Code	<u>54414</u>
Census Tract	<u>8</u>
Map Reference	<u>59</u>
SALES PRICE	
Sale Price	\$ <u>N/A</u>
Date of Sale	<u>N/A</u>
CLIENT	
Borrower	<u>N/A</u>
Lender/Client	<u>MARATHON COUNTY CLERKS OFFICE</u>
DESCRIPTION OF IMPROVEMENT	
Size (Square Feet)	_____
Price per Square Foot	\$ _____
Location	<u>SUB</u>
Age	_____
Condition	_____
Total Rooms	_____
Bedrooms	_____
Baths	_____
APPRAISER	
Appraiser	<u>Gordon A Meyer</u>
Date of Appraised Value	<u>5/8/2021</u>
VALUE	
Final Opinion of Value \$	<u>11,500</u>

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

5/10/2021

MARATHON COUNTY CLERKS OFFICE
WAUSAU WI 54402

RE: N/A
NORWAY LANE
KRONENWETTER, WI 54414
File No. marathon county
Case No.

Dear

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

NORWAY LANE, KRONENWETTER, WI 54414

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 5/8/2021 is:

\$ 11,500

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: _____



Gordon A Meyer

meyer appraisal service
SUBJECT PHOTO ADDENDUM

File No. marathon county
Case No.

Borrower	N/A						
Property Address	NORWAY LANE						
City	KRONENWETTER	County	Marathon	State	WI	Zip Code	54414
Lender/Client	MARATHON COUNTY CLERKS OFFICE		Address	WAUSAU WI 54402			



**FRONT OF
SUBJECT PROPERTY**
NORWAY LANE
KRONENWETTER, WI 54414



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

meyer appraisal service
SUBJECT PHOTO ADDENDUM

File No. marathon county
Case No.

Borrower	N/A						
Property Address	NORWAY LANE						
City	KRONENWETTER	County	Marathon	State	WI	Zip Code	54414
Lender/Client	MARATHON COUNTY CLERKS OFFICE		Address	WAUSAU WI 54402			



OAK



OAK



ROAD

LAND APPRAISAL REPORT

IDENTIFICATION

Borrower N/A Census Tract 8 Map Reference 59
 Property Address NORWAY LANE
 City KRONENWETTER County Marathon State WI Zip Code 54414
 Legal Description SEE ADDENDUM
 Sale Price \$ N/A Date of Sale N/A Loan Term _____ yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ _____ (yr) Loan Charges to be paid by seller \$ N/A Other Sales Concessions NONE
 Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402
 Occupant VACANT Appraiser Gordon A Meyer Instructions to Appraiser ESTIMATE MARKET VALUE 8/15/2011

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Good Avg. Fair Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Slow	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 3-6 Mos.	<input checked="" type="checkbox"/> Over 6 Mos.	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
Present Land Use	<u>35</u> %1 Family	<u>2</u> %2-4 Family	<u>1</u> % Apts	<u>57</u> % Commercial
Change In Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely(*)	<input type="checkbox"/> Taking Place (*)	
Predominate Occupancy	(*) From _____ To _____			
Single Family Price Range	\$ <u>40,000</u> to \$ <u>400,000</u> Predominant Value \$ <u>200,000</u>			
Single Family Age	<u>NEW</u> yrs to <u>80</u> yrs. Predominant Age <u>35</u> yrs			

Employment Stability
 Convenience to Employment
 Convenience to Shopping
 Convenience to Schools
 Adequacy of Public Transportation
 Recreational Facilities
 Adequacy of Utilities
 Property of Compatibility
 Protection from Detrimental Conditions
 Police and Fire Protection
 General Appearance of Properties
 Appeal to Market

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): THE SUBJECT IS LOCATED IN THE RESIDENTIAL SUBDIVISION IN KRONENWETTER. THE AREA INCLUDES A GREAT NUMBER OF SINGLE FAMILY HOMES, THERE IS SOME COMMERCIAL PROPERTY ON THE NORTH SIDE OF THE AREA AND SOME LOWER WOODED LANDS WEST.

SITE

Dimensions IRREGULAR = _____ .48 ACRES Corner Lot
 Zoning Classification RESIDENTIAL Present Improvements do do not conform to zoning regulations
 Highest and best use Present use Other (specify) _____
 Elec. Public Other (Describe) _____
 Gas _____
 Water _____
 San. Sewer _____
 Underground Elect. & Tel.

OFF SITE IMPROVEMENTS
 Street Access Public Private
 Surface PAVED
 Maintenance Public Private
 Storm Sewer Curb/Gutter
 Sidewalk Street Lights

Topo WOODED, LOWER THAN ROAD
 Size .48 ACRES
 Shape Rectangular
 View AVERAGE
 Drainage UNKNOWN

Is the property located in a HUD identified Special Flood Hazard Area? No Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): THIS SITE CONFORMS WITH LOCAL ZONING. THERE IS NO INDICATION OF ANY ADVERSE EASEMENTS OR ENCROACHMENTS, THE SITE IS IN FLOOD ZONE INDICATED AS AO 7/22/2010

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

	SUBJECT PROPERTY	COMPARABLE NO.1	COMPARABLE NO.2	COMPARABLE NO.3
Address	NORWAY LANE KRONENWETTER, WI 54414	2212 MEADOW RD KRONENWETTER WI, 54455	1862 NORWAY LANE KRONENWETTER WI, 54455	LOT 7 WONDERLAND DR MOSINEE WI, WI 54455
Proximity to Subject		0.99 miles E	0.22 miles E	5.32 miles SW
Sales Price	\$ N/A	\$ 24,000	\$ 23,000	\$ 20,000
Price /	\$ 0.00	\$ 47,058.82	\$ 46,000.00	\$ 27,397.26
Data Source	Inspection	MLS# 21813589	MLS# 21812540	MLS# 22101102
Date of Sale and Time Adjustment	DESCRIPTION N/A	DESCRIPTION 1/17/2020	DESCRIPTION 1/17/2020	DESCRIPTION 4/16/2021
Location	SUB	SuB	SuB	SuB
Site/View	.48 ACRES WOODED	.51 ACRES HIGH LAND	.50 ACRES HIGH LAND	.73 ACRES HIGHLAND
	ROAD FRONTAGE	ROAD FRONTAGE	ROAD FRONTAGE	ROAD FRONTAGE
Sales or Financing Concessions				
Net Adj.(Total)		Plus X Minus \$ -12,000	Plus X Minus \$ -12,000	Plus X Minus \$ -12,000
Indicated Value of Subject		Net=-50% Gross=50% \$ 12,000	Net=-52% Gross=52% \$ 11,000	Net=-60% Gross=60% \$ 8,000

Comments on Market Data THE SUBJECT IS WOODED LAND, BUT ON THE SOUTH AND WEST SIDES IT IS LOWER THAN ROAD IS AND ALSO A LITTLE LOWER THAN THE HOME NORTH OF IT. THIS WOULD REQUIRE SOME FILL TO BUILD ON PROPERLY.

Comments and Conditions of Appraisal: SALE 1 & 2 HAVE SEWER AND WATER AND ARE CLOSE TO THE SUBJECT, SALE 3 IS A LARGER WI, BUT DOES NOT HAVE SEWER AND WATER. SALE

RECONCILIATION

Final Reconciliation: THE SALES COMPARISON APPROACH WAS USED TO PROVIDE THE VALUE ESTIMATE. THE COST AND INCOME APPROACHES TO VALUE WERE NOT USED.

ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 5/8/2021 to be \$ 11,500

Appraiser(s) Gordon A Meyer Review Appraiser (if applicable) Did Did Not Physically
 Date Report Signed 5/10/2021 Date Report Signed _____
 State Certification # 1040-10 State WI State Certification # _____ State _____
 Or State License # _____ State _____ Or State License # _____ State _____
 Expiration Date of License or Certification 12/14/2021 Expiration Date of License or Certification _____

meyer appraisal service
COMMENT ADDENDUM

File No. marathon county
Case No.

Borrower N/A

Property Address NORWAY LANE

City KRONENWETTER County Marathon State WI Zip Code 54414

Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402

LEGAL DESCRIPTION

PLANTATION ACRES LOT 11 BLOCK 5 , MARATHON COUNTY WISCONSIN

LAND SIZE.. PER COUNTY48 ACRES

GENERAL COMMENTS

THE REPORT WAS COMPLETED TO ESTIMATE THE CURRENT MARKET VALUE OF THE SUBJECT WITH OWNERSHIP IN FEE SIMPLE TO BE USED BY MARATHON COUNTY CLERKS OFFICE TO SET A PRICE FOR QUICK AND REASONABLE SALE THEY ARE THE INTENDED USERS OF THIS SITE.

THE SCOPE OF WORK INCLUDED MY PERSONAL INSPECTION OF THE SUBJECT, REVIEW OF GOVERNMENT DATA ON THE SUBJECT, REVIEW OF POTENTIAL COMPARABLE SALES AND LISTINGS IN THE CENTRAL WISCONSIN ML'S SERVICE.

THE DEFINITION OF MARKET VALUE WAS INCLUDED AND TAKEN FROM

THE DIGITAL SIGNATURES USED ARE UNDER THE CONTROL OF THE SIGNING APPRAISER.

EXPOSURE TIME IS ESTIMATED AT 180 DAYS
MARKET TIME IS ESTIMATED AT 90-340 DAYS

I HAVE NOT COMPLETED ANY VALUATION ON THIS PROPERTY IN THE PAST 36 MONTHS

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 considers his 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; 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 LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazard wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgage or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

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

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, professional analyses, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form. I certify that, to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.
4. I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of the market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have made a personal inspection of the property that is the subject of this report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. No one provided significant professional assistance to the person signing this report.

If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraiser report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: _____ NORWAY LANE, KRONENWETTER, WI 54414 _____

APPRAISER:

Signature: _____
 Name: Gordon A Meyer
 Date Signed: 5/10/2021
 State Certification #: 1040-10
 or State License #: _____
 State: WI
 Expiration Date of Certification or License: 12/14/2021

SUPERVISORY APPRAISER (only if required)

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Did Did Not Inspect Property

Borrower N/A
Property Address NORWAY LANE
City KRONENWETTER County Marathon State WI Zip Code 54414
Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402

5/10/2021

Real Estate Tax Parcel

Marathon County

Owner (s): MARATHON COUNTY Location: NW1/4 SW1/4, Sect. 1, T27N, R7E
Mailing Address: MARATHON COUNTY-CO CLK TAX DEED School District: 4970 - DC EVEREST
500 FOREST ST
WAUSAU, WI 54403-
Request Mailing Address Change

Tax Parcel ID Number: Tax District: Status:
145-2707-013-0119 145-VILLAGE OF KRONENWETTER Active

Alternate Tax Parcel Number: Government Owned: Acres:
63-0530-005-011-00-00 0.48

Description - Comments (Please see Documents tab below for related documents. For a complete legal description, see recorded document.):
PLANTATION ACRES LOT 11 BLK 5

Site Address (es): (Site address may not be verified and could be incorrect. DO NOT use the site address in lieu of legal description.)

0 Lottery credits claimed

Tax History

* Click on a Tax Year for detailed payment information.

Tax Year*	Tax Bill	Taxes Paid	Taxes Due	Interest	Penalty	Fees	Total Payoff
2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total							\$0.00

'PAY TAXES' button may be used to pay the SECOND installment for all municipalities except for the City of Wausau. It may also be used to pay past year delinquent taxes for all municipalities. If the first installment is not received by the municipality by January 31 of the year due, interest and penalty will also be due. Please contact the County Treasurer's Office at (715) 261-1150 for exact amount due if after January 31 or if taxes are 3 years or more delinquent.

NOTE: Current year tax bills may not be processed by the county.
Interest and penalty on delinquent taxes are calculated to May 31, 2021.

Borrower N/A

Property Address NORWAY LANE

City KRONENWETTER County Marathon State WI Zip Code 54414

Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402

NO. 1040 - 10

EXPIRES 12/31/2021

The State of Wisconsin
Department of Safety and Professional Services

Hereby certifies that
GORDON A MEYER

was granted a certificate to practice as a
CERTIFIED GENERAL APPRAISER ELIGIBLE TO APPRAISE FEDERALLY
RELATED TRANSACTIONS IS AQB COMPLIANT

in the State of Wisconsin in accordance with Wisconsin Law
on the 7th day of January in the year 2000.

The authority granted herein must be renewed each biennium by the granting authority.

In witness thereof, the State of Wisconsin
Department of Safety and Professional Services
has caused this certificate to be issued under
its official seal.



Debra B. Livi
2019 Secretary

This certificate was printed on the 16th day of December in the year 2019

Borrower N/A
Property Address NORWAY LANE
City KRONENWETTER County Marathon State WI Zip Code 54414
Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402

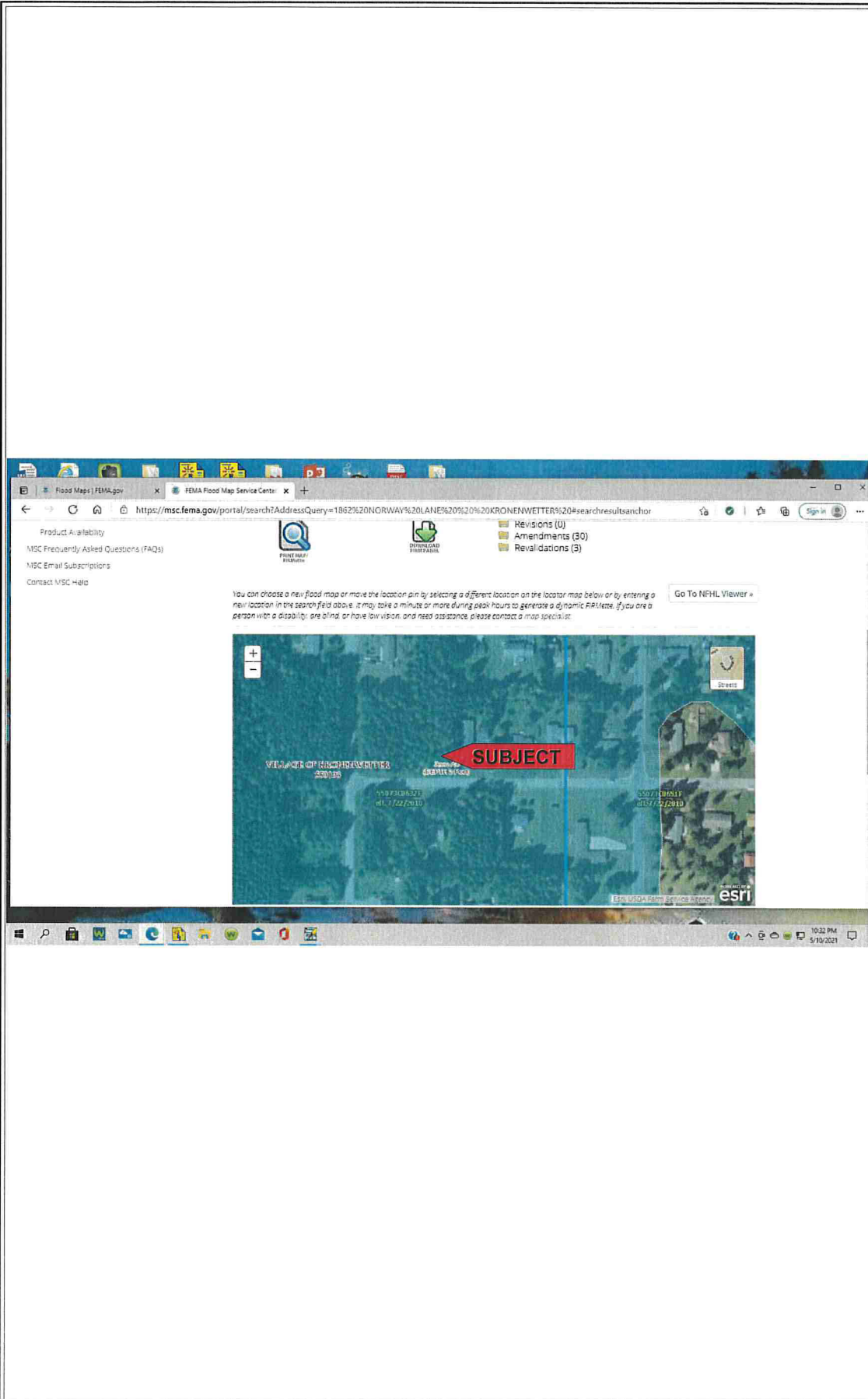


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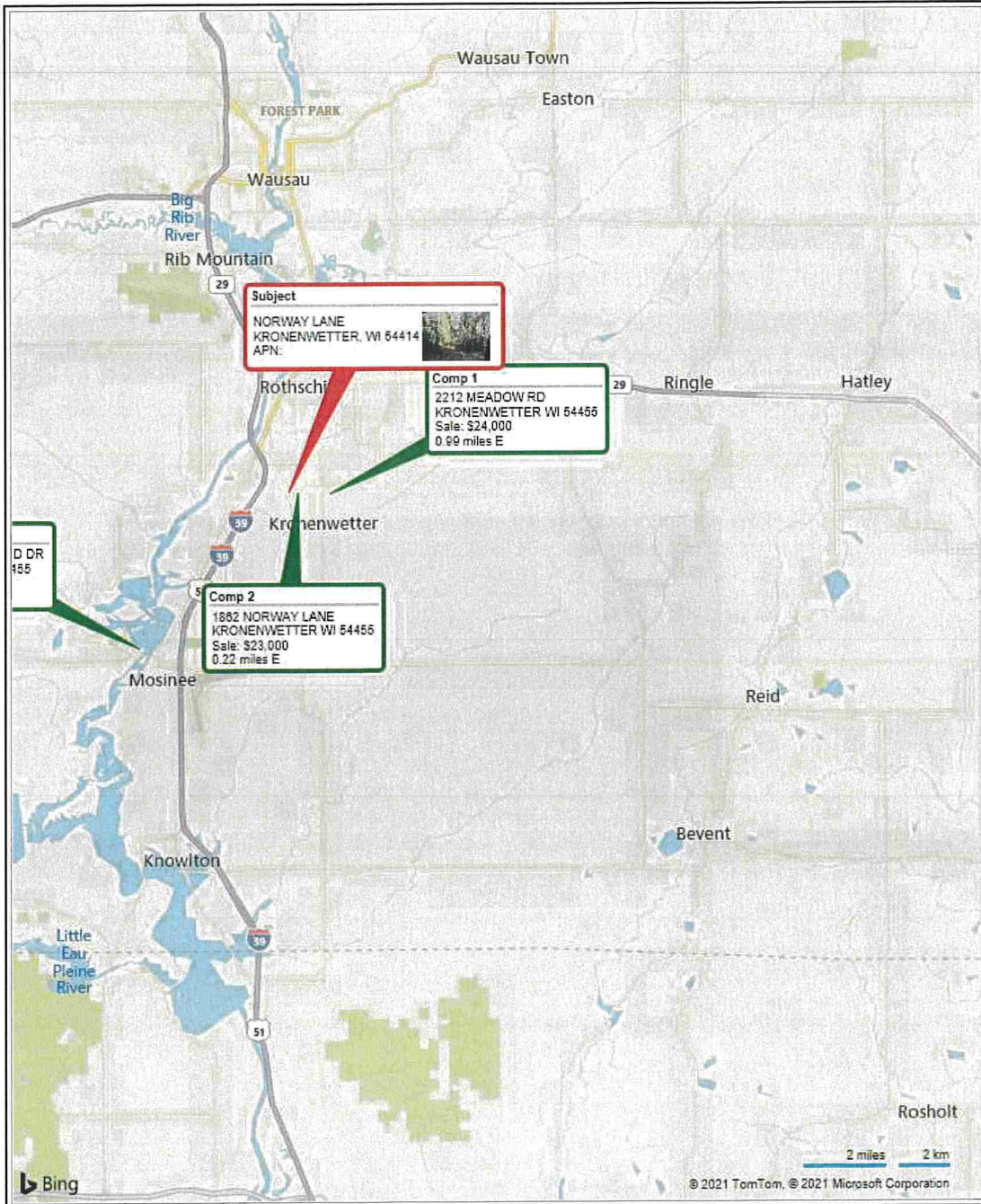
Borrower	N/A						
Property Address	NORWAY LANE						
City	KRONENWETTER	County	Marathon	State	WI	Zip Code	54414
Lender/Client	MARATHON COUNTY CLERKS OFFICE		Address WAUSAU WI 54402				

SUBJECT

COMP 1

COMP 2

COMP 3



COMP 4

COMP 5

COMP 6

APPRAISAL REPORT

OF



NORWAY LANE
KRONENWETTER, WI 54414

PREPARED FOR

MARATHON COUNTY CLERKS OFFICE
WAUSAU WI 54402

AS OF

5/8/2021

PREPARED BY

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

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Photo Subject Extra	3
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Comments	5
Appraisal Identification	6
Limiting Conditions	7
USPAP Certification	8
Exhibit	9
Exhibit	10
Exhibit	11
Exhibit	12
Location Map	13

SUMMARY OF SALIENT FEATURES

File No. marathon county
Case No. _____

SUBJECT INFORMATION	
Subject Address	<u>NORWAY LANE</u>
Legal Description	<u>SEE ADDENDUM</u>
City	<u>KRONENWETTER</u>
County	<u>Marathon</u>
State	<u>WI</u>
Zip Code	<u>54414</u>
Census Tract	<u>8</u>
Map Reference	<u>59</u>
SALES PRICE	
Sale Price	\$ <u>N/A</u>
Date of Sale	<u>N/A</u>
CLIENT	
Borrower	<u>N/A</u>
Lender/Client	<u>MARATHON COUNTY CLERKS OFFICE</u>
DESCRIPTION OF IMPROVEMENT	
Size (Square Feet)	_____
Price per Square Foot	\$ _____
Location	<u>SUB</u>
Age	_____
Condition	_____
Total Rooms	_____
Bedrooms	_____
Baths	_____
APPRAISER	
Appraiser	<u>Gordon A Meyer</u>
Date of Appraised Value	<u>5/8/2021</u>
VALUE	
Final Opinion of Value \$	<u>11,500</u>

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

5/10/2021

MARATHON COUNTY CLERKS OFFICE
WAUSAU WI 54402

RE: N/A
NORWAY LANE
KRONENWETTER, WI 54414
File No. marathon county
Case No.

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Respectfully submitted,

Signature: _____

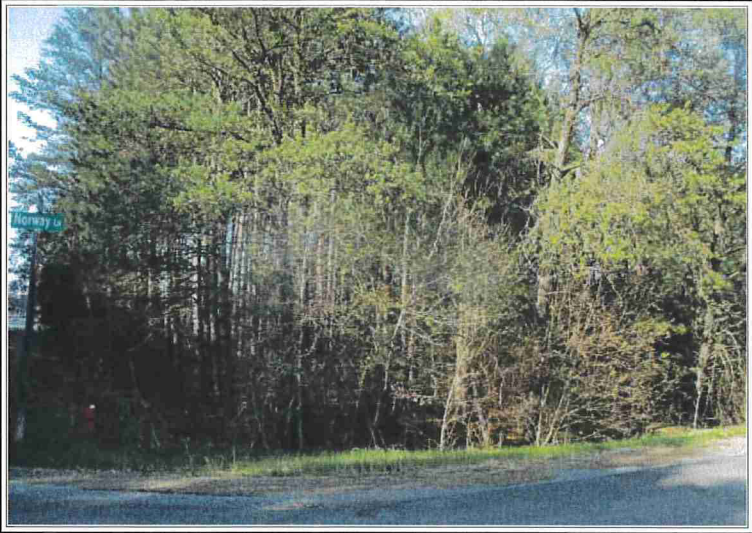


Gordon A Meyer

meyer appraisal service
SUBJECT PHOTO ADDENDUM

File No. marathon county
Case No.

Borrower	N/A						
Property Address	NORWAY LANE						
City	KRONENWETTER	County	Marathon	State	WI	Zip Code	54414
Lender/Client	MARATHON COUNTY CLERKS OFFICE		Address	WAUSAU WI 54402,			



**FRONT OF
SUBJECT PROPERTY**
NORWAY LANE
KRONENWETTER, WI 54414



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

meyer appraisal service
SUBJECT PHOTO ADDENDUM

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OAK



OAK



ROAD

LAND APPRAISAL REPORT

File No. marathon county
Case No.

IDENTIFICATION

Borrower N/A Census Tract 8 Map Reference 59
 Property Address NORWAY LANE
 City KRONENWETTER County Marathon State WI Zip Code 54414
 Legal Description SEE ADDENDUM
 Sale Price \$ N/A Date of Sale N/A Loan Term _____ yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
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 Occupant VACANT Appraiser Gordon A Meyer Instructions to Appraiser ESTIMATE MARKET VALUE 8/15/2011

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Good Avg. Fair Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Slow	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Steady	<input type="checkbox"/> Declining	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 3-6 Mos.	<input checked="" type="checkbox"/> Over 6 Mos.	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
Present Land Use	<u>35</u> %1 Family	<u>2</u> %2-4 Family	<u>1</u> % Apts	<u>57</u> % Commercial
	<u>0</u> %Industrial	<u>5</u> % Vacant		
Change In Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely(*)	<input type="checkbox"/> Taking Place (*)	Employment Stability <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	(*) From _____ To _____			Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Predominate Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<u>0</u> % Vacant	Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Single Family Price Range	\$ <u>40,000</u> to \$ <u>400,000</u>	Predominant Value \$ <u>200,000</u>		Convenience to Schools <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Single Family Age	<u>NEW</u> yrs to <u>80</u> yrs.	Predominant Age <u>35</u> yrs		Adequacy of Public Transportation <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Adequacy of Utilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Property of Compatibility <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Police and Fire Protection <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Appeal to Market <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): THE SUBJECT IS LOCATED IN THE RESIDENTIAL SUBDIVISION IN KRONENWETTER. THE AREA INCLDUES A GREAT NUMBER OF SINGLE FAMILY HOMES, THERE IS SOME COMMERCIAL PROPERTY ON THE NORTH SIDE OF THE AREA AND SOME LOWER WOODED LANDS WEST.

SITE

Dimensions IRREGULAR = .48 ACRES Corner Lot
 Zoning Classification RESIDENTIAL Present Improvements do do not conform to zoning regulations
 Highest and best use Present use Other (specify) _____
 Public Other (Describe) STREET
 Elec. OFF SITE IMPROVEMENTS
 Gas Street Access Public Private
 Water Surface PAVED
 San. Sewer Maintenance Public Private
 Storm Sewer Curb/Gutter
 Underground Elect. & Tel. Sidewalk Street Lights
 Topo WOODED, LOWER THAN ROAD
 Size .48 ACRES
 Shape Rectangular
 View AVERAGE
 Drainage UNKNOWN
 Is the property located in a HUD identified Special Flood Hazard Area? No Yes
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): THIS SITE CONFORMS WITH LOCAL ZONING. THERE IS NO INDICATION OF ANY ADVERSE EASEMENTS OR ENCROACHMENTS, THE SITE IS IN FLOOD ZONE INDICATED AS AO 7/22/2010

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject, if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

	SUBJECT PROPERTY	COMPARABLE NO.1	COMPARABLE NO.2	COMPARABLE NO.3
Address	NORWAY LANE KRONENWETTER, WI 54414	2212 MEADOW RD KRONENWETTER WI, 54455	1862 NORWAY LANE KRONENWETTER WI, 54455	LOT 7 WONDERLAND DR MOSINEE WI, WI 54455
Proximity to Subject		0.99 miles E	0.22 miles E	5.32 miles SW
Sales Price	\$ N/A	\$ 24,000	\$ 23,000	\$ 20,000
Price /	\$ 0.00	\$ 47,058.82	\$ 46,000.00	\$ 27,397.26
Data Source	Inspection	MLS# 21813589	MLS# 21812540	MLS# 22101102
Date of Sale and Time Adjustment	DESCRIPTION N/A	DESCRIPTION 1/17/2020	DESCRIPTION 1/17/2020	DESCRIPTION 4/16/2021
Location	SUB	SuB	SuB	SuB
Site/View	.48 ACRES WOODED	.51 ACRES HIGH LAND	.50 ACRES HIGH LAND	.73 ACRES HIGHLAND
	ROAD FRONTAGE	ROAD FRONTAGE	ROAD FRONTAGE	ROAD FRONTAGE
Sales or Financing Concessions				
Net Adj.(Total)		Plus X Minus \$ -12,000	Plus X Minus \$ -12,000	Plus X Minus \$ -12,000
Indicated Value of Subject		Net=-50% Gross=50% \$ 12,000	Net=-52% Gross=52% \$ 11,000	Net=-60% Gross=60% \$ 8,000

Comments on Market Data THE SUBJECT IS WOODED LAND, BUT ON THE SOUTH AND WEST SIDES IT IS LOWER THAN ROAD IS AND ALSO A LITTLE LOWER THAN THE HOME NORTH OF IT. THIS WOULD REQUIRE SOME FILL TO BUILD ON PROPERLY.

Comments and Conditions of Appraisal: SALE 1 & 2 HAVE SEWER AND WATER AND ARE CLOSE TO THE SUBJECT, SALE 3 IS A LARGER SITE, BUT DOES NOT HAVE SEWER AND WATER. SALE

Final Reconciliation: THE SALES COMPARISON APPROACH WAS USED TO PROVIDE THE VALUE ESTIMATE. THE COST AND INCOME APPROACHES TO VALUE WERE NOT USED.

RECONCILIATION

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 5/8/2021 to be \$ 11,500
 Appraiser(s) Gordon A Meyer Review Appraiser (if applicable) Did Did Not Physically
 Date Report Signed 5/10/2021 Date Report Signed _____
 State Certification # 1040-10 State WI State Certification # _____ State _____
 Or State License # _____ State _____ Or State License # _____ State _____
 Expiration Date of License or Certification 12/14/2019 Expiration Date of License or Certification _____

meyer appraisal service
COMMENT ADDENDUM

File No. marathon county
Case No.

Borrower N/A

Property Address NORWAY LANE

City KRONENWETTER County Marathon State WI Zip Code 54414

Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402,

LEGAL DESCRIPTION

PLANTATION ACRES LOT 12 BLOCK 5 , MARATHON COUNTY WISCONSIN

LAND SIZE.. PER COUNTY48 ACRES

GENERAL COMMENTS

THE REPORT WAS COMPLETED TO ESTIMATE THE CURRENT MARKET VALUE OF THE SUBJECT WITH OWNERSHIP IN FEE SIMPLE TO BE USED BY MARATHON COUNTY CLERKS OFFICE TO SET A PRICE FOR QUICK AND REASONABLE SALE THEY ARE THE INTENDED USERS OF THIS SITE.

THE SCOPE OF WORK INCLUDED MY PERSONAL INSPECTION OF THE SUBJECT, REVIEW OF GOVERNMENT DATA ON THE SUBJECT, REVIEW OF POTENTIAL COMPARABLE SALES AND LISTINGS IN THE CENTRAL WISCONSIN ML'S SERVICE.

THE DEFINITION OF MARKET VALUE WAS INCLUDED AND TAKEN FROM

THE DIGITAL SIGNATURES USED ARE UNDER THE CONTROL OF THE SIGNING APPRAISER.

EXPOSURE TIME IS ESTIMATED AT 180 DAYS
MARKET TIME IS ESTIMATED AT 90-340 DAYS

I HAVE NOT COMPLETED ANY VALUATION ON THIS PROPERTY IN THE PAST 36 MONTHS

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 considers his 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; 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 LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazard wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgage or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

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


1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, professional analyses, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form. I certify that, to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.
4. I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of the market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have made a personal inspection of the property that is the subject of this report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. No one provided significant professional assistance to the person signing this report.

If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraiser report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: NORWAY LANE, KRONENWETTER, WI 54414

APPRAISER:

Signature: 
 Name: Gordon A Meyer
 Date Signed: 5/10/2021
 State Certification #: 1040-10
 or State License #: _____
 State: WI
 Expiration Date of Certification or License: 12/14/2019

SUPERVISORY APPRAISER *(only if required)*

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Did Did Not Inspect Property

Borrower N/A
Property Address NORWAY LANE
City KRONENWETTER County Marathon State WI Zip Code 54414
Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402,

5/10/2021

Real Estate Tax Parcel

Marathon County

Owner (s):
MARATHON COUNTY

Location:
NW1/4 SW1/4, Sect. 1, T27N, R7E

Mailing Address:
**MARATHON COUNTY-CO CLK TAX DEED
500 FOREST ST
WAUSAU, WI 54403-**

School District:
4970 - DC EVEREST

Request Mailing Address Change

Tax Parcel ID Number: Tax District: Status:
145-2707-013-0120 145-VILLAGE OF KRONENWETTER Active

Alternate Tax Parcel Number: Government Owned: Acres:
63-0530-005-012-00-00 0.48

Description - Comments (Please see Documents tab below for related documents. For a complete legal description, see recorded document.):
PLANTATION ACRES LOT 12 BLK 5

Site Address (es): (Site address may not be verified and could be incorrect. DO NOT use the site address in lieu of legal description.)

0 Lottery credits claimed

Tax History

* Click on a Tax Year for detailed payment information.

Tax Year*	Tax Bill	Taxes Paid	Taxes Due	Interest	Penalty	Fees	Total Payoff
2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total							\$0.00

'PAY TAXES' button may be used to pay the SECOND installment for all municipalities except for the City of Wausau. It may also be used to pay past year delinquent taxes for all municipalities. If the first installment is not received by the municipality by January 31 of the year due, interest and penalty will also be due. Please contact the County Treasurer's Office at (715) 261-1150 for exact amount due if after January 31 or if taxes are 3 years or more delinquent.

NOTE: Current year tax bills may not be processed by the county.

Interest and penalty on delinquent taxes are calculated to May 31, 2021.

Borrower N/A
Property Address NORWAY LANE
City KRONENWETTER County Marathon State WI Zip Code 54414
Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402

NO. 1040 - 10

EXPIRES 12/14/2021

The State of Wisconsin
Department of Safety and Professional Services

Hereby certifies that
GORDON A MEYER

was granted a certificate to practice as a
CERTIFIED GENERAL APPRAISER, ELIGIBLE TO APPRAISE FEDERALLY
RELATED TRANSACTIONS IS AQB COMPLIANT

in the State of Wisconsin in accordance with Wisconsin Law
on the 7th day of January in the year 2000.

The authority granted herein must be renewed each biennium by the granting authority.

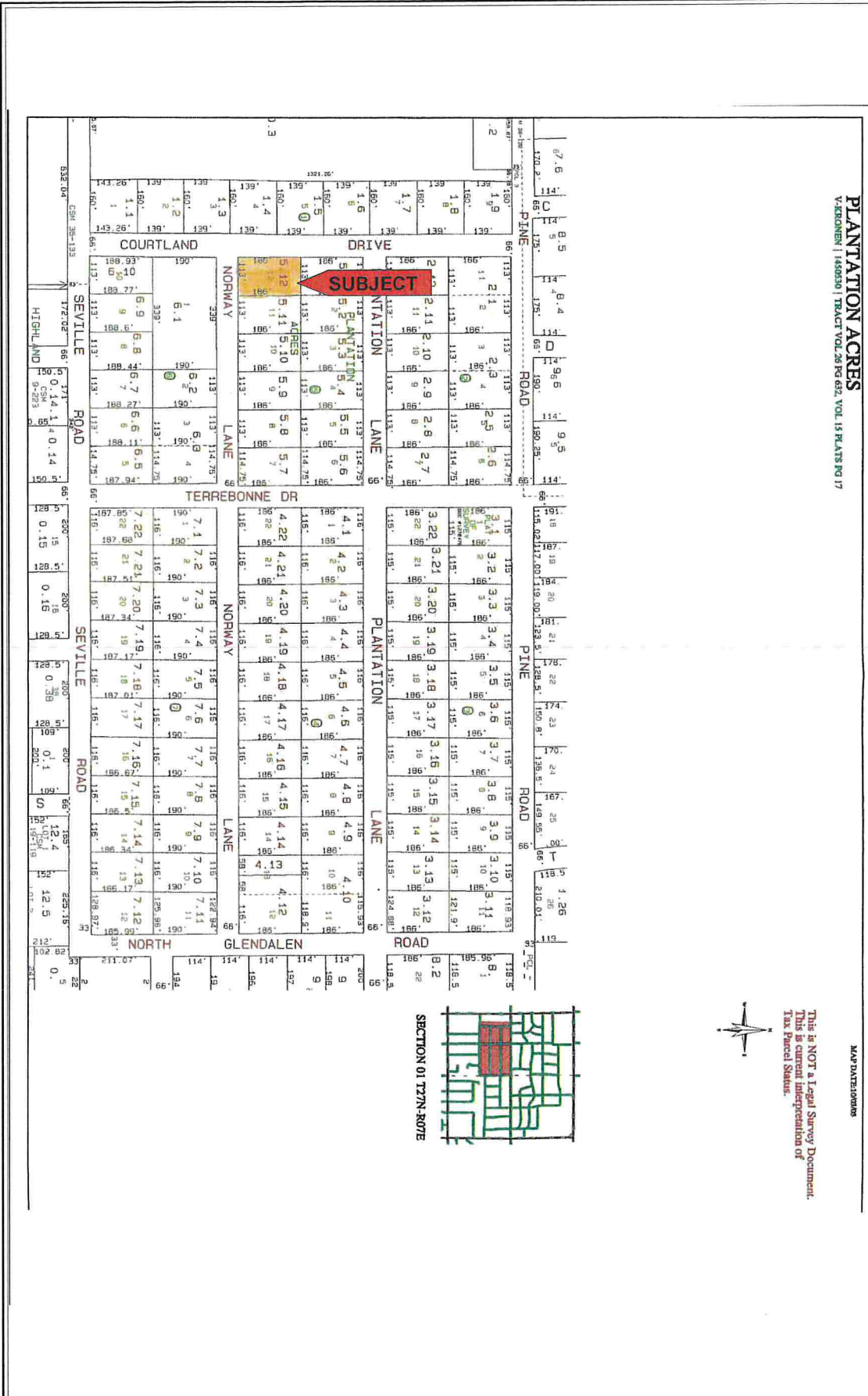
In witness thereof, the State of Wisconsin
Department of Safety and Professional Services
has caused this certificate to be issued under
its official seal.



Debra B. Livi
2020 Secretary

This certificate was printed on the 16th day of December in the year 2019

Borrower N/A
 Property Address NORWAY LANE
 City KRONENWETTER County Marathon State WI Zip Code 54414
 Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402,

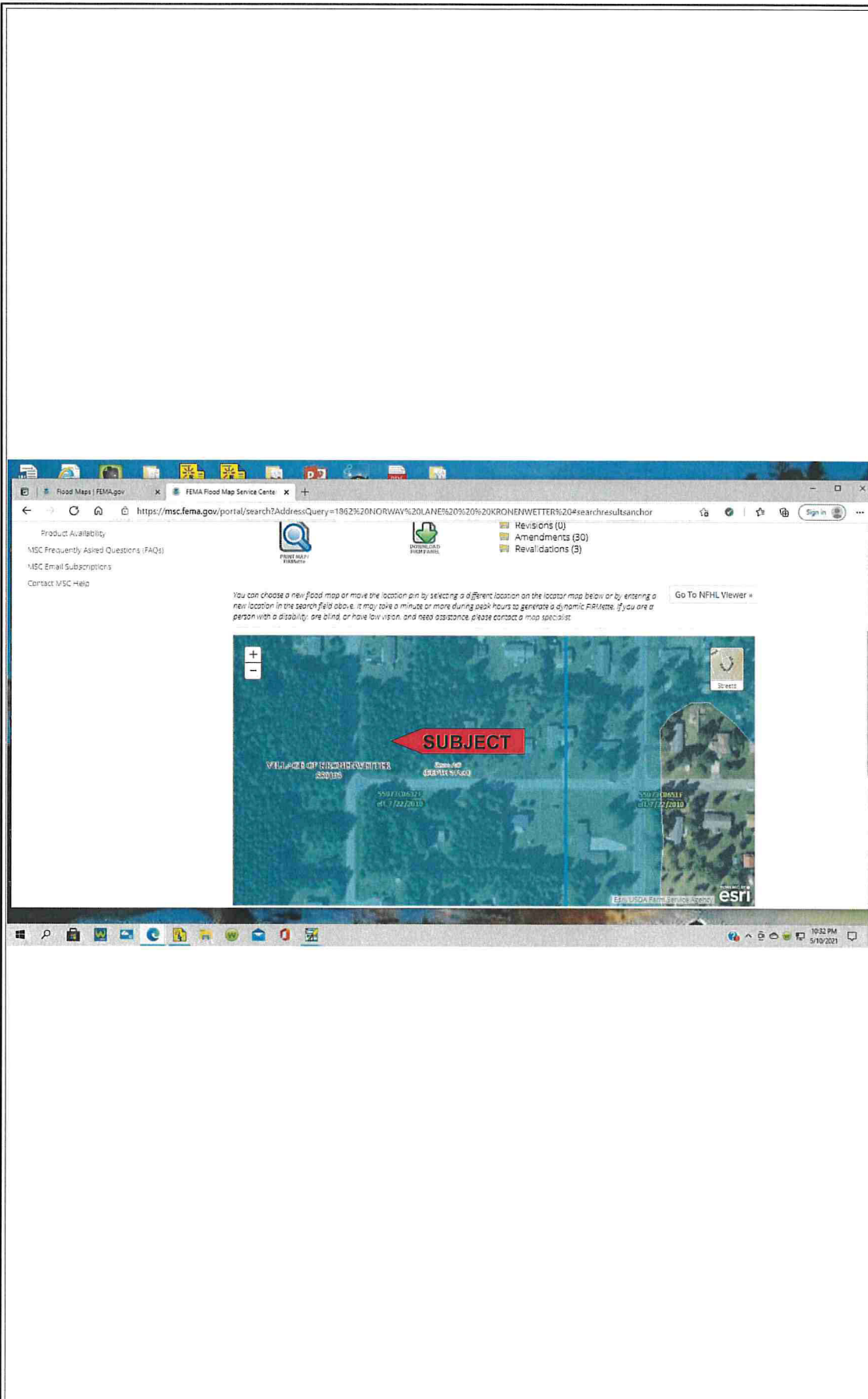


Borrower N/A

Property Address NORWAY LANE

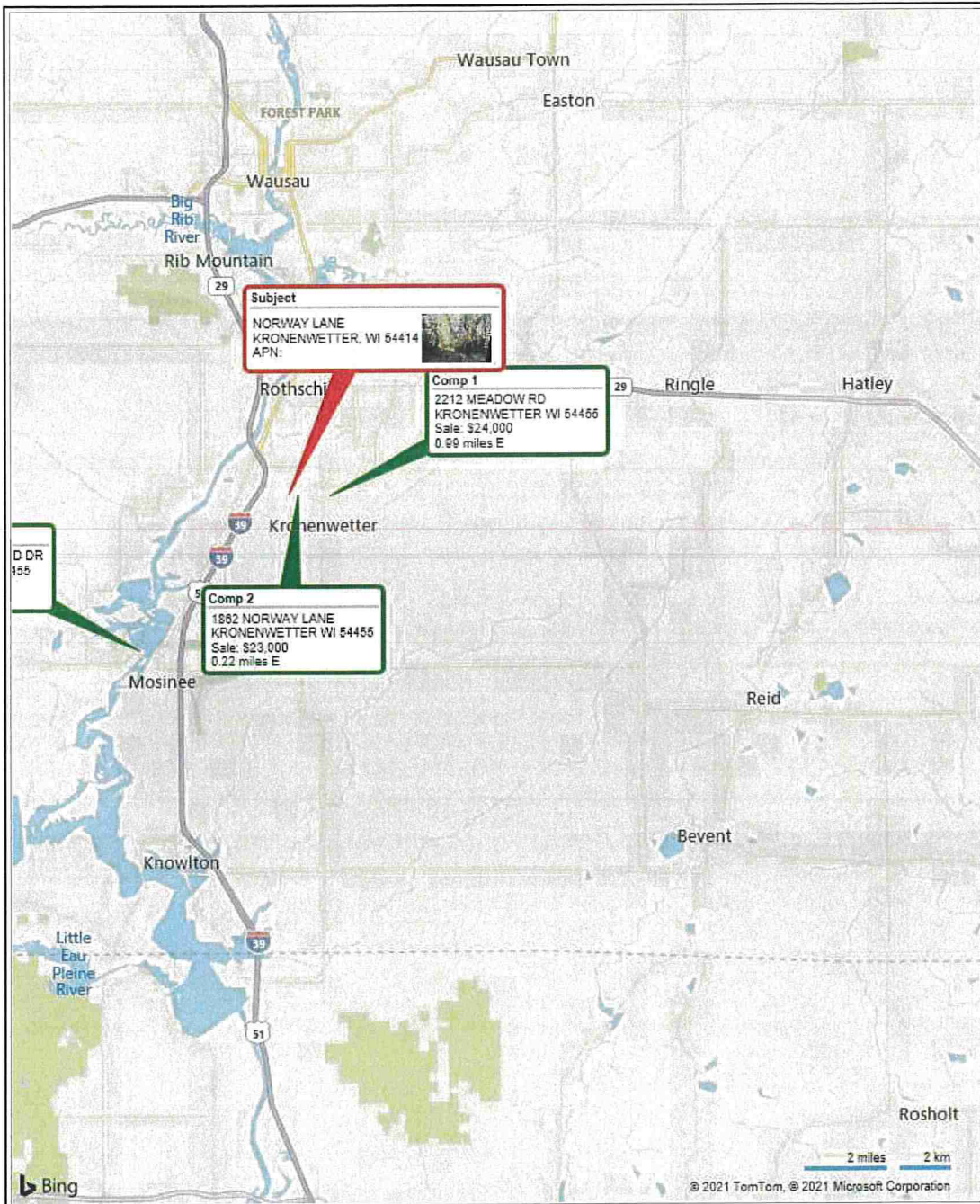
City KRONENWETTER County Marathon State WI Zip Code 54414

Lender/Client MARATHON COUNTY CLERKS OFFICE Address WAUSAU WI 54402,



Borrower	N/A						
Property Address	NORWAY LANE						
City	KRONENWETTER	County	Marathon	State	WI	Zip Code	54414
Lender/Client	MARATHON COUNTY CLERKS OFFICE		Address WAUSAU WI 54402,				

SUBJECT	COMP 1	COMP 2	COMP 3
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COMP 4	COMP 5	COMP 6
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INVOICE

Date: 5/10/2021

File No. marathon county
Case No.

Prepared for:

MARATHON COUNTY CLERKS OFFICE
WAUSAU WI 54402

Property Appraised:

N/A
NORWAY LANE
KRONENWETTER, WI 54414

Work Performed:

_____	\$	300.00
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
Total Amount Due:		\$ 300.00

Please make checks payable to:

meyer appraisal service
4503 AUGUSTINE AVE
WESTON, WI 54476

