

APPRAISAL OF REAL PROPERTY

Appraisal Report-Liquidation Value

Extraordinary assumption-condition/issues identified in this report are accurate.



LOCATED AT

1002 5th Ave S
La Crosse, WI 54601
BURNS ADDITION E 86FT OF N1/2 LOT 13 & E 86 FT LOT 14 BLOCK 4 LOT SZ: 73.5 X 86

FOR

La Crosse County
400 4th St N
La Crosse, WI 54601

OPINION OF VALUE

32,000

AS OF

01/19/2016

BY

Emily Diefenbaugh
Simmons R.E. Appraisal Svs.
6579 Manna Ave
Cashton, WI 54619-7223
(608) 633-2990
emily@simmonsappraisals.com

Client	La Crosse County	File No.	16-01608
Property Address	1002 5th Ave S		
City	La Crosse	County	La Crosse
		State	WI
		Zip Code	54601
Owner	La Crosse County		

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FROM: Emily R. Diefenbaugh Simmons R.E. Appraisal Service 6579 Manna Ave Cashton, WI 54619 Telephone Number: 608-633-2990 Fax Number: 608-654-5482	<h1 style="margin: 0;">INVOICE</h1> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr style="background-color: #cccccc;"> <th colspan="2" style="text-align: center;">INVOICE NUMBER</th> </tr> <tr> <td style="width: 60%;"></td> <td style="text-align: center;">16-01608</td> </tr> <tr style="background-color: #cccccc;"> <th colspan="2" style="text-align: center;">DATES</th> </tr> <tr> <td>Invoice Date:</td> <td style="text-align: center;">02/05/2016</td> </tr> <tr> <td>Due Date:</td> <td></td> </tr> <tr style="background-color: #cccccc;"> <th colspan="2" style="text-align: center;">REFERENCE</th> </tr> <tr> <td>Internal Order #:</td> <td style="text-align: center;">16-01608</td> </tr> <tr> <td>Lender Case #:</td> <td></td> </tr> <tr> <td>Client File #:</td> <td></td> </tr> <tr> <td>FHA/VA Case #:</td> <td></td> </tr> <tr> <td>Main File # on form:</td> <td style="text-align: center;">16-01608</td> </tr> <tr> <td>Other File # on form:</td> <td style="text-align: center;">17-30090-40</td> </tr> <tr> <td>Federal Tax ID:</td> <td style="text-align: center;">27-1444329</td> </tr> <tr> <td>Employer ID:</td> <td></td> </tr> </table>	INVOICE NUMBER			16-01608	DATES		Invoice Date:	02/05/2016	Due Date:		REFERENCE		Internal Order #:	16-01608	Lender Case #:		Client File #:		FHA/VA Case #:		Main File # on form:	16-01608	Other File # on form:	17-30090-40	Federal Tax ID:	27-1444329	Employer ID:	
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Federal Tax ID:	27-1444329																												
Employer ID:																													
TO: Shawn Handland La Crosse County 400 4th St N La Crosse, WI 54601 E-Mail: Telephone Number: (608) 785-9712 Fax Number: (608) 785-5859 Alternate Number:																													

DESCRIPTION

Lender: La Crosse County Purchaser/Borrower: La Crosse County Property Address: 1002 5th Ave S City: La Crosse County: La Crosse Legal Description: BURNS ADDITION E 86FT OF N1/2 LOT 13 & E 86 FT LOT 14 BLOCK 4 LOT SZ: 73.5 X 86	Client: La Crosse County State: WI Zip: 54601
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FEES	AMOUNT
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Single Family	350.00
SUBTOTAL	350.00

PAYMENTS	AMOUNT
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Check #: Date: Description: Check #: Date: Description: Check #: Date: Description:	
SUBTOTAL	
TOTAL DUE	\$ 350.00

Simmons R.E. Appraisals, LLC
6579 Manna Ave.
Cashton, WI 54619
608-633-2990

02/05/2016

Client: La Crosse County
Attn: Shawn Handland

Property: 1002 5th Ave S La Crosse, WI 54601

File #: 16-01608

Dear Shawn,

In accordance with your request, I have conducted a complete appraisal inspection and prepared an appraisal report of the real property located at **1002 5th Ave S La Crosse, WI 54601**

The purpose of the appraisal is to provide an opinion of the **liquidation value** of the property described in the body of this 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 **liquidation value**, as of **01/19/2016** is:

\$32,000

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 we may be of further service to you in the future please let us know.

Respectfully,

Simmons R.E. Appraisals, LLC



Emily R. Diefenbaugh
WI Certification #1836-9

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 16-01608

Property Description

Property Address 1002 5th Ave S City La Crosse State WI Zip Code 54601
Legal Description BURNS ADDITION E 86FT OF N1/2 LOT 13 & E 86 FT LOT 14 BLOCK 4 LOT SZ: 73. County La Crosse
Assessor's Parcel No. 17-30090-40 Tax Year 2015 R.E. Taxes \$ 1,771 Special Assessments \$ 112
Borrower La Crosse County Current Owner La Crosse County Occupant: [] Owner [] Tenant [X] Vacant
Property rights appraised [X] Fee Simple [] Leasehold Project Type [] PUD [] Condominium (HUD/VA only) HOA \$ 0 /Mo.
Neighborhood or Project Name City of La Crosse Map Reference 29100 Census Tract 0003.00
Sale Price \$ N/A Date of Sale N/A Description and \$ amount of loan charges/concessions to be paid by seller N/A
Lender/Client La Crosse County Address 400 4th St N, La Crosse, WI 54601
Appraiser Emily Diefenbaugh Address 6579 Manna Ave, Cashton, WI 54619-7223

SUBJECT

Location [X] Urban [] Suburban [] Rural
Built up [X] Over 75% [] 25-75% [] Under 25%
Growth rate [] Rapid [] Stable [X] Slow
Property values [] Increasing [] Stable [X] Declining
Demand/supply [X] Shortage [] In balance [] Over supply
Marketing time [X] Under 3 mos. [] 3-6 mos. [] Over 6 mos.
Predominant occupancy [X] Owner 47 [X] Tenant 46 [] Vacant (0-5%) [X] Vac.(over 5%)
Single family housing PRICE \$ (000) AGE (yrs)
40 Low 3
200 High 130
Predominant
70 90
Present land use %
One family 45
2-4 family 10
Multi-family 10
Commercial 35
Land use change [X] Not likely [] Likely [] In process

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood boundaries and characteristics: (N) Market St., (E) 7th St. S., (S) Jackson St. and (W) 4th St. Growth marked as slow due to developed urban neighborhood. The area is a mix residential and commercial with heavy commercial on the west and Viterbo University on the east.
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):
City of La Crosse (pop. ~52K, housing units ~22K, median value of Owner Occupied housing \$129K, median built year 1959) in the county of La Crosse (pop. ~116K). Older well established neighborhood. Commercial area to the west. La Crosse county unemployment:
Not-Seasonally Adjusted is 3.7%, State of WI is 4.2%, US is 4.8%.

PUD

Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' 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 0.146 ac
Site area 6,360 sf Corner Lot [X] Yes [] No
Specific zoning classification and description G1
Zoning compliance [X] Legal [] Legal nonconforming (Grandfathered use) [] Illegal [] No zoning
Highest & best use as improved: [X] Present use [] Other use (explain)
Utilities Public Other
Electricity [X]
Gas [X]
Water [X]
Sanitary sewer [X]
Storm sewer [X]
Off-site Improvements Type Public Private
Street Macadam [X]
Curb/gutter [X]
Sidewalk [X]
Street lights None
Alley Macadam [X]
Topography Flat
Size 0.146 ac
Shape Rectangular
Drainage Adequate
View N;Res;
Landscaping Minimal
Driveway Surface Gravel/CC/Adq
Apparent easements None
FEMA Special Flood Hazard Area [] Yes [X] No
FEMA Zone X Map Date 1/6/2012
FEMA Map No. 55063C0242D
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): Utility company easements are standard throughout the area. None of the easements appear adverse to the property. No easements were identified in the county online records.

DESCRIPTION OF IMPROVEMENTS

GENERAL DESCRIPTION EXTERIOR DESCRIPTION FOUNDATION BASEMENT INSULATION
No. of Units 1 Foundation Stone/Adq Slab No Roof []
No. of Stories 1 Exterior Walls Vinyl/Adq Crawl Space Yes Ceiling []
Type (Det./Att.) Det Roof Surface Metal/SnowCvd Basement Partial-Trap Door Ceiling Open Walls []
Design (Style) Bungalow Gutters & Dwnspts. Limited Sump Pump No Walls Stone Floor []
Existing/Proposed Existing Window Type DbIHng/Adq Dampness Signs of prior dampness Floor Obscured None []
Age (Yrs.) ~95 Storm/Screens Nylon/Adq Settlement Typical Outside Entry No Unknown [X]
Effective Age (Yrs.) 40 Manufactured House No Infestation None
ROOMS Foyer Living Dining Kitchen Den Family Rm. Rec. Rm. Bedrooms # Baths Laundry Other Area Sq. Ft.
Basement 240
Level 1 1 2 1 1,029
Level 2

COMMENTS

Finished area above grade contains: 5 Rooms; 2 Bedroom(s); 1 Bath(s); 1,029 Square Feet of Gross Living Area
INTERIOR Materials/Condition HEATING KITCHEN EQUIP. ATTIC AMENITIES CAR STORAGE: 1
Floors HdWd/Vinyl/Crpt/Fair Type Radiant Refrigerator [X] None [] Fireplace(s) # 0 [] None []
Walls Drywall/Plaster/Adq Fuel Nat Gas Range/Oven [X] Stairs [] Patio None [] Garage # of cars
Trim/Finish Wood/Adq Condition Unknown Disposal [] Drop Stair [] Deck None [] Attached 0
Bath Floor Vinyl/Adq COOLING None Dishwasher [X] Scuttle [X] Porch Enclsd&Cvd [X] Detached 0
Bath Wainscot FbrGls/Fair Central NA Fan/Hood [X] Floor [] Fence None [] Built-In 0
Doors Solid Core/Adq Other NA Microwave [X] Heated [] Pool None [] Carport 0
Condition NA Washer/Dryer [X] Finished [] Driveway 1
Additional features (special energy efficient items, etc.): The HVAC and mechanicals appear older, unused for some time and rusting. The appraiser did not specifically test items.
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: C6;No updates in the prior 15 years;Older 1 story home; appears to be an issue of mold (possibly) - some of the basement wall area is covered in some type of growth, possible areas of water penetration in bedroom ceiling, the roof was snow covered. No apparent updates in many years. Views of the structure were limited by personal affects. Basement floor obstructed by personal affects. Trap door to basement.
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.: There is some type of growth in the home. The appraiser is not trained nor qualified to detect inconspicuous or complex environmental conditions. The appraiser recommends that a qualified professional be employed to inspect the home. Extraordinary assumption.

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 16-01608

Valuation Section

COST APPROACH section containing fields for ESTIMATED SITE VALUE, ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS, and INDICATED VALUE BY COST APPROACH.

SALES COMPARISON ANALYSIS table with columns for ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, and COMPARABLE NO. 3. Includes detailed property data and adjustments.

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): The appraiser has not previously appraised or provided a service for the subject property. Please see extended comments in the attached addendum.

Table with columns for ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, and COMPARABLE NO. 3. Includes Date, Price and Data, Source, for prior sales within year of appraisal, and INDICATED VALUE BY SALES COMPARISON APPROACH.

RECONCILIATION section containing Final Reconciliation, APRAISER signature (Emily Diefenbach), and SUPERVISORY APPRAISER information.

Supplemental Addendum

File No. 16-01608

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						

SCOPE OF WORK

The purpose of this appraisal report (in summary form) is to provide the lender/client with an accurate, and adequately supported, opinion of **liquidation value** of the subject property. The Sales Comparison Approach was utilized because in this market with the current available comparables, it provides the most credible results.

Liquidation value can be defined as "Liquidation value establishes the likely price that a property would sell for during a forced sale, such as a foreclosure or tax sale. Liquidation value is used when there is a limited window for market exposure or when there are other restrictive sale conditions." <http://www.propertymetrics.com/blog/2014/03/14/difference-between-market-value-and-investment-value-in-commercial-real-estate/>

HIGHEST AND BEST USE

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

APPROACHES TO VALUE

All approaches to value were considered:

- The Income Approach was eliminated as the property is being appraised as **liquidation value**. The best approach to value in this situation is to appraise it in accordance with the market competition.
- The Sales Comparison Approach is considered the best indication of value as this is the type of valuation buyers and sellers would utilize in the subject's market.
- The appraiser has opted not to include the Cost Approach for this report. This approach to value is only relevant when a property is new, newer or has received extensive remodeling and updates which significantly increase the estimated remaining economic life. Therefore, since the subject property has not received significant updates including this approach to value would not be relevant for determining a value.

SALES COMPARISON APPROACH

General Comments on this Appraisers Approach to Sales Comparison:

The reader will notice notations may refer to "MLS Files, Appraiser or Broker Records," or any combination thereof. MLS means the greater La Crosse Multiple Listing System (MLS) covering more than five local counties. West-Central MLS is also consulted when necessary as they cover eastern Monroe County to include Milwaukee, Madison and beyond. Appraiser records are in-house files this office has had contact with or has previously appraised the property. All sources are verified with County or City records. Please also understand that adjusted values are not meant to be "actual" construction, remodel or refurbish costs. "Proximity" means distance from subject and when necessary the appraiser will point out the reason for distances if they are beyond a normal range.

Subject

Older 1 story home; appears to be an issue of mold (possibly) - some of the basement wall area is covered in some type of growth, possible areas of water penetration in bedroom ceiling, the roof was snow covered. No apparent updates in many years. Views of the structure were limited by personal affects. Basement floor obstructed by personal affects. Trap door to basement. **C6 due to moisture and unknown growth as well as a possible leaking roof.**

There is a growth in the home and appears to possibly be mold in the home. The extent of the issue and the cost to cure need to be determined by a qualified professional, the appraiser is not trained or qualified to determine the complexity or extent of the problem. Therefore, the appraiser recommends that a qualified professional be employed to inspect the home.

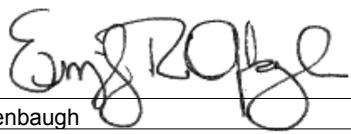
Note Extraordinary Assumption: Based on the limited visibility of the structure the condition described in this report is an extraordinary assumption that the covered area of the structure are in adequate condition and there are no additional issues beyond those stated in this report. The report value is based on the assumption that the cost to cure the growth is minimal. If these assumptions are found to be false please contact the appraiser immediately in order to conduct another appraisal based on the new conditions.

Extraordinary assumptions is an assumption which if found to be false could alter the resulting opinion of conclusion.

Per Census Data, the city of La Crosse has a population of ~52K, with ~22K housing units. Population density of the city of La Crosse is 2,301/sq mile which ranks as #35 in Wisconsin cities. The median home price is \$129K and the median year built is 1959, compared to \$166K and 1972 for WI and \$176K 1976 for the US. The majority of homes, 74%, are either 2 bedrooms (33%) or 3 bedrooms (30%). Occupied housing units is 93% with owner occupied at 47% and renter occupied at 46%. The median household income is \$40K compared to the state average of \$53K and the national average of \$53K.

Per census data, La Crosse County has a population of ~116K, with ~49K housing units. The median home price is \$154K and the median year built is 1975 compared to \$166K and 1972 for WI and \$176K 1976 for the US. The median household income is \$51K compared to \$53K for WI and \$53K for US. The majority of homes, 64%, are either 2 bedrooms (28%) or 3 bedrooms (36%). Occupied housing units is 95% with owner occupied at 62% and renter occupied at 33%.

As of November 2015, Not-Seasonally Adjusted Unemployment rates: US 4.8%, WI 4.2% & La Crosse County 3.7%.

Signature 
 Name Emily Diefenbaugh
 Date Signed 02/05/2016
 State Certification # 1836-9 State WI
 Or State License # _____ State _____

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

Supplemental Addendum

File No. 16-01608

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						

Limited Comparables: Per Census Data, La Crosse, WI has a population of ~116K, with ~49K housing units. Population density of La Crosse County is 243/sq mile which ranks as #9 in Wisconsin counties, the population density of the state is 87/sq mile and the U.S. is 83/sq mile. The total number of sales county wide recorded by WRA for La Crosse county were 1,216 in 2012, 1,358 in 2013, 1,293 in 2014 and 1,423 in 2015.

Due to the geographic constraints of La Crosse (bounded on the west by the Mississippi River and the East by bluffs) and the limited number of available comparables the subject may be separated from the comparables by various highways and major roads. This does not impact the value or affect the marketability. Separation by major highways and roads is common in this area.

Due to the low price point, common and normal adjustments become a large percentage of the total and cause the Net & Gross percentages to exceed normal acceptable bounds.

Comparable Explanations

The appraiser searched the subject neighborhood as defined on page 1 of the URAR using MLS for the 12 month period from the effective date. This resulted in 1 active, 0 pending and 2 sold listings of which 0 active, 0 pending and 1 sold were comparable to the subject property.

The search for sold listings was expanded outside the subject's neighborhood and extended to include the municipality of La Crosse south of Hwy 16 for single family properties between \$0K and \$50K. This yielded only 9 properties. Of these 9 only 2 were comparable to the subject property. The search was then extended to 24 months which yielded a total of 19 properties and 1 additional comp was identified.

The appraiser considered several sales for the completion of this appraisal, but selected only 3 sales and 0 active listings which were the most similar to the subject in distance, square footage, site size, amenities and condition. The comparable sales used in the appraisal are the most meaningful and provide the most accurate value for the subject property. All the comparable sales are from similar markets, adjusted where needed, even though the addresses might show them in different cities.

Comp #1

- This 9 month old comp is a 3 bedroom 1.5 story home which differs from the subject's living area by 14%.
- This comp rated as C5 and was adjusted for condition.
- This arms length transaction was adjusted at 14.8% to account for liquidation value.

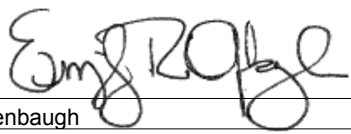
Comp #2

- This 9 month old comp is a 4 bedroom 1.5 story home which differs from the subject's living area by 40%.
- This comp rated as C5 and was adjusted for condition.
- This comp is an REO sale and was therefore not adjusted for liquidation value.
- This comp is located in the subject's neighborhood.

Comp #3

- This 17 month old comp is a 2 bedroom 1 story home which differs from the subject's living area by 11%.
- This comp rated as C5 and was adjusted for condition.
- This comp is an REO sale and was therefore not adjusted for liquidation value.
- This comp is over 12 months old but was utilized due to the limited number of comparables, it is an REO, it was near the subject's neighborhood in south La Crosse and has 2 bedrooms and 1 bath same as the subject.
- No adjustment was made for Date of Sale/Time as over the past 3 years single family residential prices have been stable in La Crosse county. See the attached addendum to the Market Conditions addendum.

The appraiser selected the best possible comparables currently available in the area. The appraiser determined the subject's value by the mean of the adjusted value of all comps. The appraiser considered all three approaches to value but determined that the most credible approach was the Sales Comparison Approach.

Signature 
 Name Emily Diefenbaugh
 Date Signed 02/05/2016
 State Certification # 1836-9 State WI
 Or State License # _____ State _____

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

Supplemental Addendum

File No. 16-01608

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						

ADJUSTMENT PROCESS EXPLANATIONS:

- Adjustment Threshold: Category adjustments will ONLY be made if they are a minimum of \$1,000. Anything less than that is considered minor and will not receive an adjustment.
- Sales or Financing: A market adjustment of 14.8% was made. This adjustment is based on a market study of liquidation value sales. Based on the results there is a 14.8-19% value difference in the list to sale price of these properties. It is common that these types of properties are initially listed close to market value and then the resulting accepted price is much lower, it is therefore reasonable to derive that the market places a reduced value on these properties.
- Concessions: No adjustments
- Date of Sale/Time: No adjustments - see Comp 3 above.
- Location: No adjustments.
- Site: Site adjustments were made at \$2.20/sf. This is based upon a study of residential lot sales of less than 0.50 acres within the cities of La Crosse from 2012 to 2015. This study identified 11 sales with a median value of \$2.20/sf.
- GLA: Above grade living area was adjusted by \$5/sf. Based on the National Association of Home Builders cost breakdown the appraiser identified that roughly 48% of the total building costs are directly related to increasing square footage of (existing) general living areas. This percentage was applied to an adjusted average Sale Price/Gross Living Area of all sold comps to determine the average Sale Price/Gross Living Area for above grade living space. This value was then adjusted by a contributory factor which may range from 40% to 60%.
- Quality and Condition adjustments:
 - Within a rating (such as Q4 or C4) there can be varying degrees.
 - Adjustments are based upon the difference between the subject and each comparable.
 - See adjustment description under Comparable Explanations above.
 - Condition adjustments were derived via a market study using paired data analysis of multiple C4 properties that have sold within the past 12 months. The contributory value of the improvements for each sale was determined by extracting the site value and accounting for other differences in amenities. This produced a 15-50% adjustment range for the sales within the C4-C6 condition category. The amount of the adjustment is determined by comparing the condition of each comparable to the subject's condition.
- Age Vs Condition: The appraiser does not make adjustments based on the age of the property but on the condition. There is no evidence that the market assigns value based on actual age, structures with the same actual age can have significant variations in condition and effective age. However, the market does place value on condition and effective age. Therefore, adjustments for effective age or condition will be indicated in the Condition category.
- Square Footage Vs Room Count: If an adjustment is made for square footage it will be unlikely that another adjustment will be made for room count, unless one adjustment is a positive and the other is a negative. Adjusting both positive or both negative would amount to adjusting to the same space twice which is not an acceptable appraisal practice. In situations where both the Room Count and GLA are in the same direction, the larger of the two adjustment is made for the combination of the two categories.
- Room Count Rational: The appraiser adjusts for bedrooms and bathrooms. The appraiser adjusts \$2,000 for a bedroom, \$7,500 for a full bath and \$3,750 for a half bath; the adjustments were derived using paired data analysis. In order to make the half bath adjustment the category MUST meet the \$1,000 threshold AND the adjustment must be opposite the square footage adjustment (positive or negative).
- Below Grade adjustments: No adjustments.
- Rooms Below Grade:
 - In order for a room to be counted it must be completely finished (i.e. drywall, ceiling, flooring, trim, etc).
 - Adjustments are made under "Basement & Finished"
- Heating and Cooling: No adjustments
- Garage/Carport: Garage stalls are adjusted by \$2,500 which is based upon compared data analysis. Carports are adjusted at \$1,500.
- Porch/Patio/Deck: The subject has 2 enclosed porches and a covered porch. Assigned Value (AV) \$5,500.
 - Comp 1 has an enclosed porch. AV \$2,000.
 - Comp 2 has an enclosed porch. AV \$2,000.
 - Comp 3 has an enclosed porch. AV \$2,000.
- FP/Fence/Shed: The subject has none. Assigned Value (AV) \$0.
 - Comp 1 has a shed. AV \$1,000.
 - Comp 2 has a fence. AV \$1,000.
 - Comp 3 has a garden shed. AV \$0.

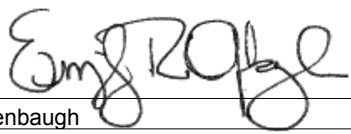
Assistance Provided:

Jay Diefenbaugh provided assistance in the form of data entry.

Additional Comments:

Unless otherwise noted, the appraiser assumes various elements that constitute the subject are fundamentally and mechanically sound and in working order. Statements regarding condition, particularly those regarding heating and cooling systems are based on superficial observation and are not to be confused with a home inspection or a certification of acceptability. The appraiser is not a home inspector and the appraisal report cannot substitute for a home inspection report. The appraisal report should not be relied upon to disclose the condition of the property or presence/absence of any defects. The client is invited and encouraged to address any area of concern. **IF negative conditions are discovered the appraiser should be notified, as the estimate of value will require analysis and possible modification.**

In accordance with Federal law, a copy of this report will be maintained at the appraisal officer for 5 years from the date of inspection. If there is a court action involving this report the appraisal will be kept for 2 additional years from the date of judicial disposition.

Signature 
 Name Emily Diefenbaugh
 Date Signed 02/05/2016
 State Certification # 1836-9 State WI
 Or State License # _____ State _____

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

Market Conditions Addendum to the Appraisal Report

File No. 16-01608

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 1002 5th Ave S City La Crosse State WI ZIP Code 54601

Borrower La Crosse County

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	8	3	3	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.33	1.00	1.00	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Total # of Comparable Active Listings	1	2	3	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.8	2.0	3.0	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	43,250	42,000	32,500	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Sales Days on Market	33	8	52	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	35,000	32,450	35,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	294	192.5	28	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	94	90	84	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Of the 14 sold transactions listed above 0 reported seller concessions.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Of the 14 sold transactions listed above 6 was a REO.

Cite data sources for above information. MLS & County Files

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Due to the limited activity in the subject neighborhood (see addendum), the data analysis is a sampling based on active, pending and sold single family homes within La Crosse county listed between \$0K-\$50K. The data is based upon a total of 18 overall listings;3 active listings, 1 pending and 14 sold. **Data is very limited and the appraiser suggests caution when trying to determine trending as such limited data can produce misleading results.** Price indicators are mixed with Sales indicating a price decrease while Listings indicates stability. Sales DOM is averaging below 3 months. Listing DOM is averaging +5 months. Months of Housing Supply is below equilibrium and has been over the entire 12 months.

Additional county wide information is provided on the Supplemental Addendum Market Conditions Addendum on the following page. Due to the limited activity in the subject neighborhood, the neighborhood data on page 1 of the URAR reflects the data above.

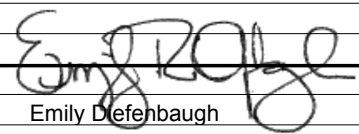
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 

Appraiser Name Emily Diefenbaugh

Company Name Simmons R.E. Appraisal Svcs.

Company Address 6579 Manna Ave, Cashton, WI 54619-7223

State License/Certification # 1836-9 State WI

Email Address emily@simmonsappraisals.com

Signature

Supervisory Appraiser Name

Company Name

Company Address

State License/Certification # State

Email Address

Supplemental Addendum

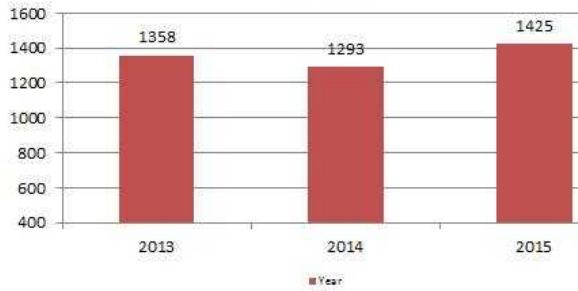
File No. 16-01608

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						

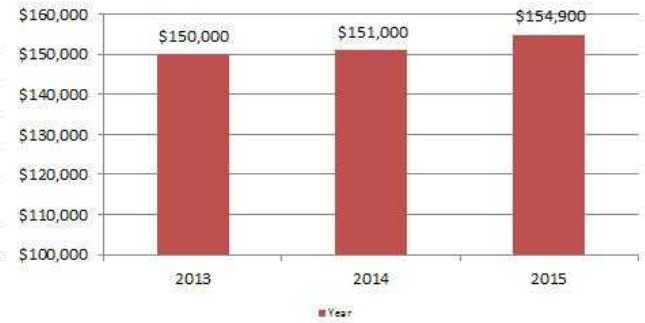
Supplemental Addendum to the Market Conditions Addendum

Per Census Data, La Crosse, WI has a population of ~116K, with ~49K housing units. Population density of La Crosse County is 243/sq mile which ranks as #9 in Wisconsin counties, the population density of the state is 87/sq mile and the U.S. is 83/sq mile. The total number of sales county wide recorded by WRA for La Crosse county were 1,216 in 2012, 1,358 in 2013, 1,293 in 2014 and 1,425 in 2015.

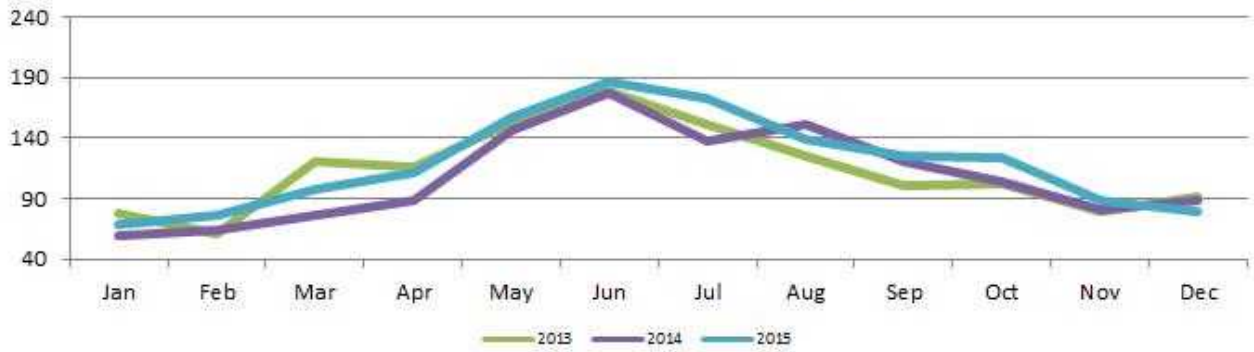
WRA Number of Home Sales by Year - La Crosse County



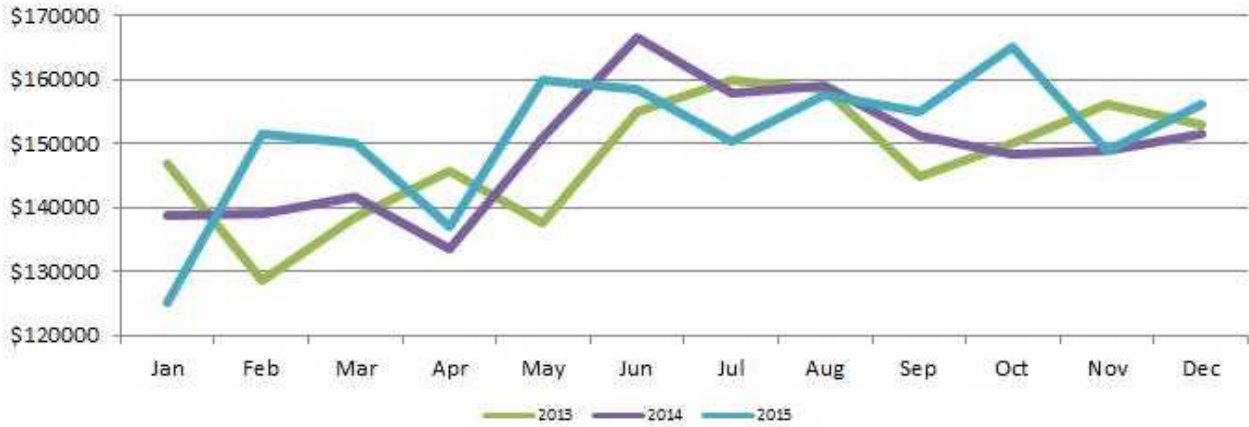
WRA Median Price by Year - La Crosse County



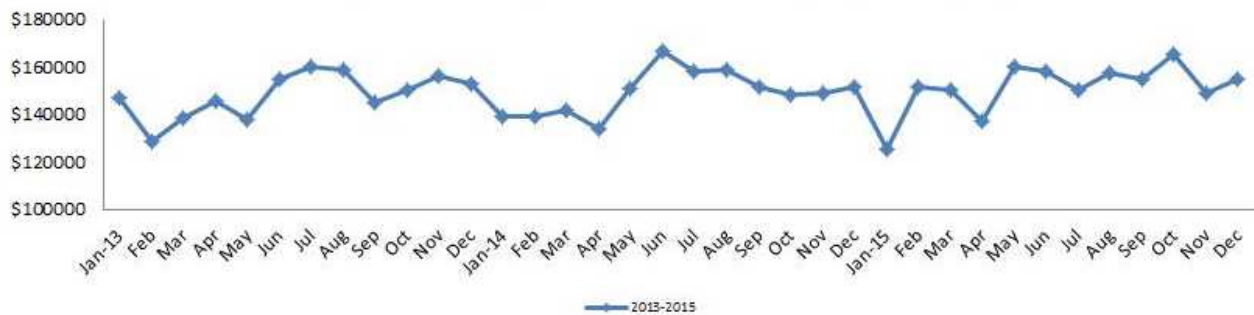
WRA La Crosse County Number of Home Sales 2013-2015 by Month



WRA La Crosse County Median Price 2013-2015 by Month



WRA La Crosse County Median Price 2013-2015 by Month



Client	La Crosse County	File No.	16-01608
Property Address	1002 5th Ave S		
City	La Crosse	County	La Crosse
		State	WI
		Zip Code	54601
Owner	La Crosse County		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)


Comments on Standards Rule 2-3

- 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.
 - Unless otherwise indicated, 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.
 - Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
 - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
 - 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.
 - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
 - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
 - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)
 My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 1-3 months
 Sales DOM is averaging below 3 months. Listing DOM is averaging +5 months. The exposure time would be affected by the liquidation value and condition of the subject, 1-3 months of exposure time would have been adequate.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

APPRAISER:
 Signature: 
 Name: Emily Diefenbaugh
 State Certification #: 1836-9
 or State License #: _____
 State: WI Expiration Date of Certification or License: 12/14/2017
 Date of Signature and Report: 02/05/2016
 Effective Date of Appraisal: 01/19/2016
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 01/19/2016

SUPERVISORY or CO-APPRAISER (if applicable):
 Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

Simmons R.E. Appraisal Svcs.

Client	La Crosse County			
Property Address	1002 5th Ave S			
City	La Crosse	County	La Crosse	State WI Zip Code 54601
Owner	La Crosse County			

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.

PURPOSE & FUNCTION OF APPRAISAL

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.

EXTENT OF APPRAISAL PROCESS

- The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
- The Reproduction Cost is based on _____ supplemented by the appraiser's knowledge of the local market.
- Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
- The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
- The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
- For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

SUBJECT PROPERTY OFFERING INFORMATION

- According to County Records _____ the subject property:
- has not been offered for sale in the past: 30 days 1 year 3 years.
 - is currently offered for sale for \$ _____.
 - was offered for sale within the past: 30 days 1 year 3 years for \$ _____.
 - Offering information was considered in the final reconciliation of value.
 - Offering information was not considered in the final reconciliation of value.
 - Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

SALES HISTORY OF SUBJECT PROPERTY

- According to County Records _____ the subject property:
- Has not transferred in the past twelve months. in the past thirty-six months. in the past 5 years.
 - Has transferred in the past twelve months. in the past thirty-six months. in the past 5 years.
 - All prior sales which have occurred in the past year are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.

Date	Sales Price	Document #	Seller	Buyer
12/30/2015	0	1668253	Howard Duckworth	Circuit Court La Crosse County

FEMA FLOOD HAZARD DATA

- Subject property is not located in a FEMA Special Flood Hazard Area.
- Subject property is located in a FEMA Special Flood Hazard Area.

Zone	FEMA Map/Panel #	Map Date	Name of Community
X	55063C0242D	1/6/2012	City of La Crosse

- The community does not participate in the National Flood Insurance Program.
- The community does participate in the National Flood Insurance Program.
- It is covered by a regular program.
- It is covered by an emergency program.

CURRENT SALES CONTRACT

- The subject property is currently not under contract.
- The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.
- The contract and/or escrow instructions were reviewed. The following summarizes the contract:

Contract Date	Amendment Date	Contract Price	Seller

- The contract indicated that personal property was not included in the sale.
- The contract indicated that personal property was included. It consisted of _____ Estimated contributory value is \$ _____
- Personal property was not included in the final value estimate.
- Personal property was included in the final value estimate.
- The contract indicated no financing concessions or other incentives.
- The contract indicated the following concessions or incentives: _____
- If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.

MARKET OVERVIEW Include an explanation of current market conditions and trends.

1-3 _____ months is considered a reasonable marketing period for the subject property based on _____ the price point (liquidation value), location _____ of the subject property and the current market trends. See USPAP Identification for additional comments _____

ADDITIONAL CERTIFICATION

The Appraiser certifies and agrees that:

- (1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply.
- (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

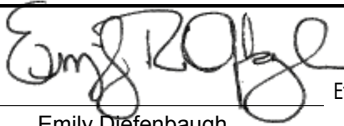
ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS

The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

ADDITIONAL COMMENTS

1668253 - Judgment

APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION

Appraiser's Signature  Effective Date 01/19/2016 Date Prepared 02/05/2016
 Appraiser's Name (print) Emily Diefenbaugh Phone # (608) 633-2990
 State WI License Certification # 1836-9 Tax ID # 27-1444329

CO-SIGNING APPRAISER'S CERTIFICATION

- The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
- The co-signing appraiser has not personally inspected the interior of the subject property and:
 - has not inspected the exterior of the subject property and all comparable sales listed in the report.
 - has inspected the exterior of the subject property and all comparable sales listed in the report.
- The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
- The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.

CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION

Co-Signing Appraiser's Signature _____ Effective Date _____ Date Prepared _____
 Co-Signing Appraiser's Name (print) _____ Phone # _____
 State _____ License Certification # _____ Tax ID # _____

Assumptions, Limiting Conditions & Scope of Work

File No.: 16-01608

Property Address: 1002 5th Ave S

City: La Crosse

State: WI

Zip Code: 54601

Client: La Crosse County

Address: 400 4th St N, La Crosse, WI 54601

Appraiser: Emily Diefenbaugh

Address: 6579 Manna Ave, Cashton, WI 54619-7223

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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.
- 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.
- If the cost approach is included in this appraisal, 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. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 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, but not limited to, 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.
- 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.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 16-01608

Property Address: 1002 5th Ave S City: La Crosse State: WI Zip Code: 54601
 Client: La Crosse County Address: 400 4th St N, La Crosse, WI 54601
 Appraiser: Emily Diefenbaugh Address: 6579 Manna Ave, Cashton, WI 54619-7223

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 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.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of 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 of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:


DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Shawn Handland Client Name: La Crosse County
 E-Mail: Handland.Shawn@co.la-crosse.wi.us Address: 400 4th St N, La Crosse, WI 54601

<p>APPRAISER</p>  <p>Appraiser Name: <u>Emily Diefenbaugh</u> Company: <u>Simmons R.E. Appraisal Svcs.</u> Phone: <u>(608) 633-2990</u> Fax: <u>(608) 654-5482</u> E-Mail: <u>emily@simmonsappraisals.com</u> Date Report Signed: <u>02/05/2016</u> License or Certification #: <u>1836-9</u> State: <u>WI</u> Designation: _____ Expiration Date of License or Certification: <u>12/14/2017</u> Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <u>01/19/2016</u></p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____</p>
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SIGNATURES

Subject Photo Page

Client	La Crosse County				
Property Address	1002 5th Ave S				
City	La Crosse	County	La Crosse	State	WI Zip Code 54601
Owner	La Crosse County				



Subject Front

1002 5th Ave S
Sales Price N/A
Gross Living Area
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 1
Location N;Res;
View N;Res;
Site 6,360 sf
Quality Q4
Age ~95



Subject Rear



Subject Street

Photograph Addendum

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						



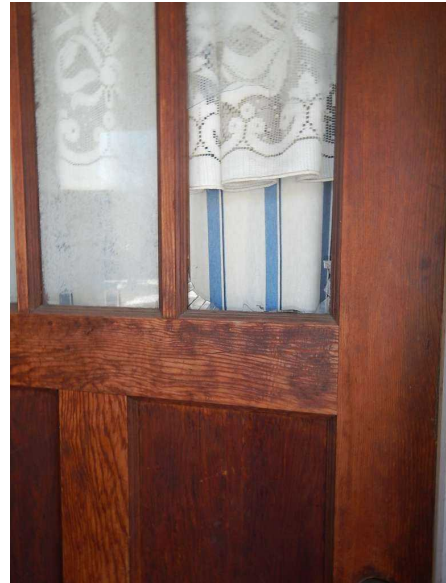
Subject Side



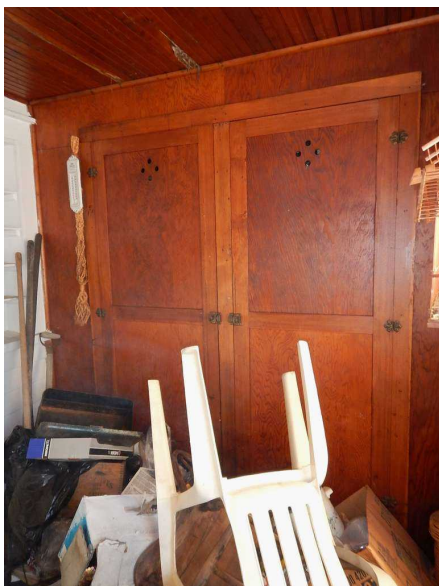
Subject Side



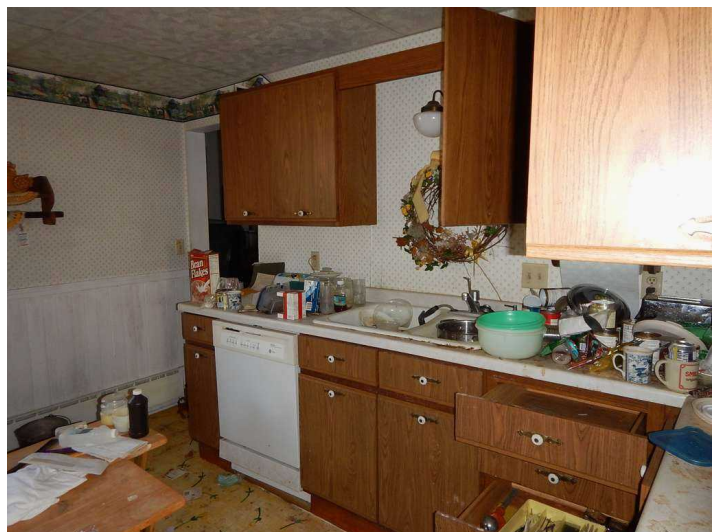
Porch



Broken Window



Side Enclosed Porch



Kitchen

Photograph Addendum

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						



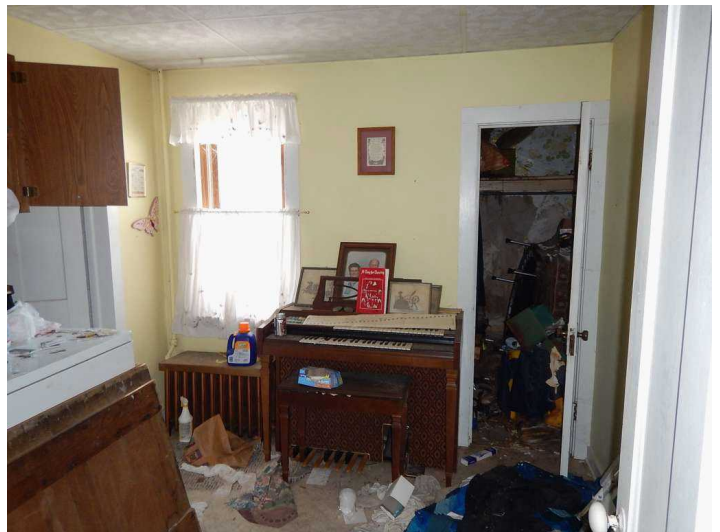
Kitchen



Dining Area



Living Room



Laundry Room



Bedroom



Family Room

Photograph Addendum

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						



Ceiling Family Room



**Ceiling Family Room
Prior Moisture**



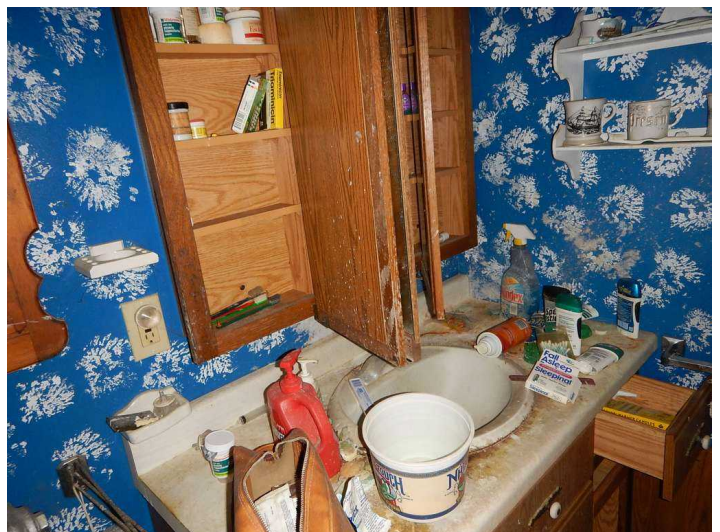
Front Enclosed Porch



Bath



Bath



Bath

Photograph Addendum

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						



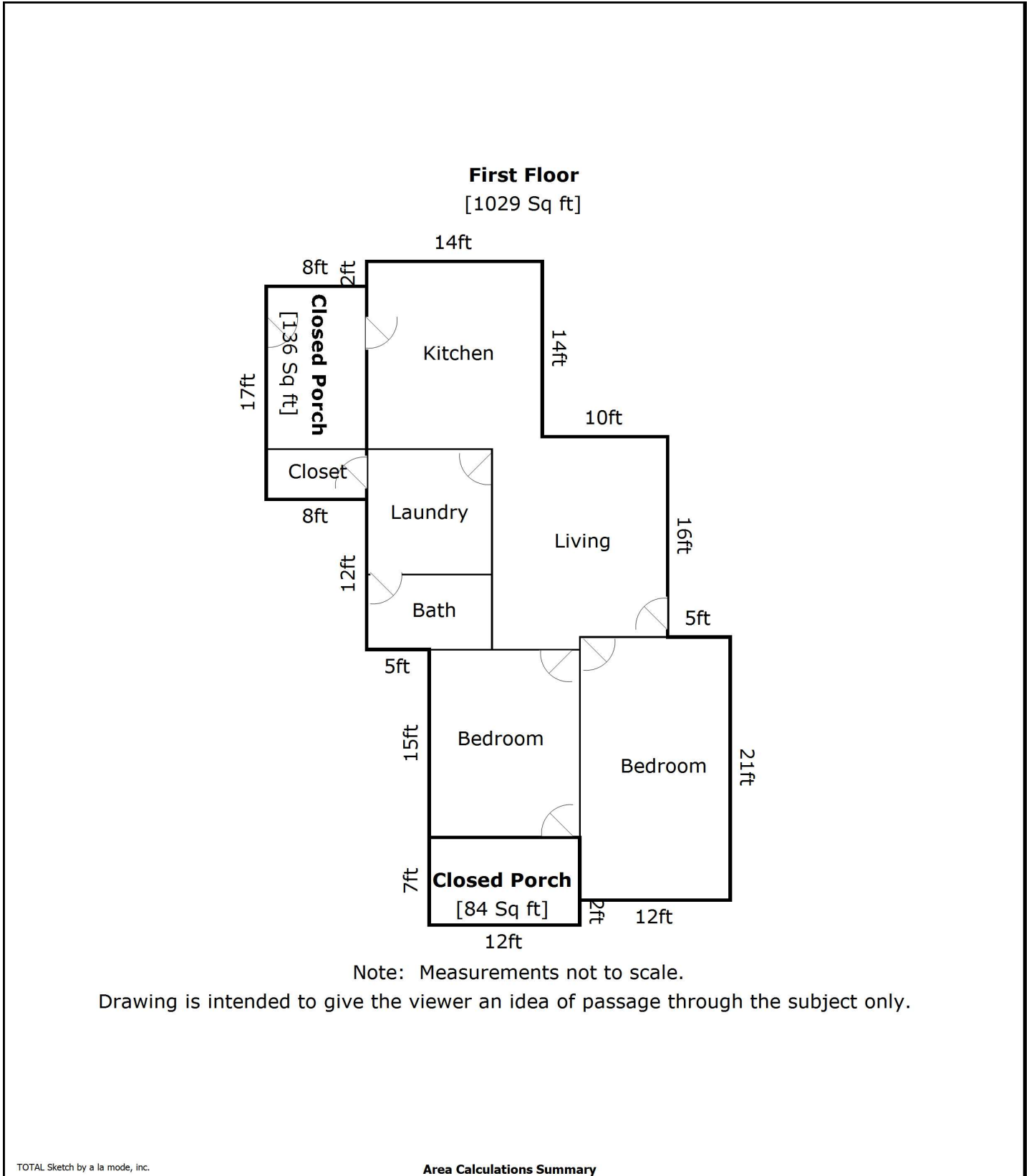
Basement



**Basement
Possible Mold**

Building Sketch

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1029 Sq ft	14 × 14 = 196 24 × 16 = 384 21 × 12 = 252 12 × 15 = 180 1 × 17 = 17
Total Living Area (Rounded):	1029 Sq ft	
Non-living Area		
Closed Porch	136 Sq ft	8 × 17 = 136
Closed Porch	84 Sq ft	12 × 7 = 84

Property Record - Page 1

1002 5TH AVE S LA CROSSE

Parcel: 17-30090-40
 Internal ID: 31634
 Municipality: City of La Crosse
 Record Status: Current
 On Current Tax Roll: Yes
 Total Acreage: 0.146
 Township: 15
 Range: 07
 Section: 06
 Qtr: NE-SE

Abbreviated Legal Description:

BURNS ADDITION E 86FT OF N1/2 LOT 13 & E 86 FT LOT 14 BLOCK 4 LOT SZ: 73.5 X 86

Property Addresses:

Street Address	City(Postal)
1002 5TH AVE S	LA CROSSE

Owners/Associations:

Name	Relation	Mailing Address	City	State	Zip Code
LACROSSE COUNTY		400 4TH ST N	LA CROSSE	WI	54601

Districts:

Code	Description	Taxation District
2849	LA CROSSE SCHOOL	Y
3	Book 3	N

Additional Information:

Code	Description	Taxation District
2012+ VOTING SUPERVISOR	2012+ Supervisor District 9	
2012 + VOTING WARDS	2012+ Ward 14	
POSTAL DISTRICT	LACROSSE POSTAL DISTRICT 54601	
Use	1 UNIT	

Lottery Tax Information:

Lottery Credits Claimed: 1 on 10/26/2001
 Lottery Credit Application Date: 10/9/2001

Tax Information:

Billing Information:

Bill Number: 7022

 Billed To: HOWARD DUCKWORTH
 1916 LOMBARD CT
 LA CROSSE WI 54603

 Total Tax: 1672.22
 Payments Sch.

1-31-2016	404.30
3-31-2016	422.64
5-31-2016	422.64
7-31-2016	422.64

Tax Details:

Property Record - Page 2

	Land Val.	Improv Val.	Total Val.	Assessment Ratio	0.937156002
Assessed:	14000	46800	60800	Mill Rate	0.029127370
Fair Market:	14900	49900	64800	School Credit:	126.78
Taxing Jurisdiction:			2014 Net Tax	2015 Net Tax	% of Change
STATE OF WISCONSIN			\$ 10.7700	\$ 11.0100	2.2000
La Crosse County			\$ 233.5400	\$ 238.1300	2.0000
Local Municipality			\$ 744.1100	\$ 744.0100	0.0000
LA CROSSE SCHOOL			\$ 675.9800	\$ 675.4600	-0.1000
WTC			\$ 101.0400	\$ 102.3300	1.3000
	Credits:				
			First Dollar Credit:	80.38	
			Lottery Credit:	129.85	
	Additional Charges:				
			Special Assessment:	0.00	
			Special Charges:	50.00	
			Special Delinquent:	61.51	
			Managed Forest:	0.00	
			Private Forest:	0.00	
			Total Woodlands:	0.00	
			Grand Total:	1672.22	

Payments & Transactions

Desc.	Rec. Date	Rec. #	Chk #	Total Paid	Post Date	C
			Totals:	\$ 0		

Assessment Information:

Class	Description	Year	Acreage	Land	Improvements	Total	Last Modified
G1	Residential	2015	0.000	14000	46800	60800	4/21/2011

Deed Information:

The following documents are those that impact the transfer of ownership or the legal description of the parcel. There may be other documents on file with the Register of Deeds Office.

Volume Number	Page Number	Document Number	Recorded Date	Type
686	793	933894	1/28/1983	Warranty Deed
697	855	940646	8/3/1983	TERMINATION
700	555	942325	9/14/1983	CERTIFICATE
850	639	1026803	8/31/1989	HT110
1362	199	1244867	1/25/2000	PERSONAL REP'S DEED
0	0	1668253	12/30/2015	JUDGMENT

Outstanding Taxes

Tax Yr.	Bill #	Total Tax	Total Paid	Accrued Interest	Accrued Penalties	Remaining Bal.
2011	7052	\$1,837.86	\$600.00	\$594.24	\$297.12	\$2,129.22
2012	7058	\$2,036.44	\$0.00	\$732.96	\$366.48	\$3,135.88
2013	7050	\$1,756.86	\$0.00	\$421.68	\$210.72	\$2,389.26
2014	7031	\$1,609.62	\$0.00	\$193.20	\$96.60	\$1,899.42
2015	7022	\$1,672.22	\$0.00	\$0.00	\$0.00	\$1,672.22

Permits Information:

Municipality: City of La Crosse
 Property Address: 1002 5TH AVE S

Click on the permit number for additional details regarding the permit.

Description	Per. #	Applicant Name	Status	Status Date	Activity
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History Information:

Property Record - Page 3

Parent Parcel(s)

There are no parent parcels for this property.

Child Parcel(s)

There are no child parcels for this property.

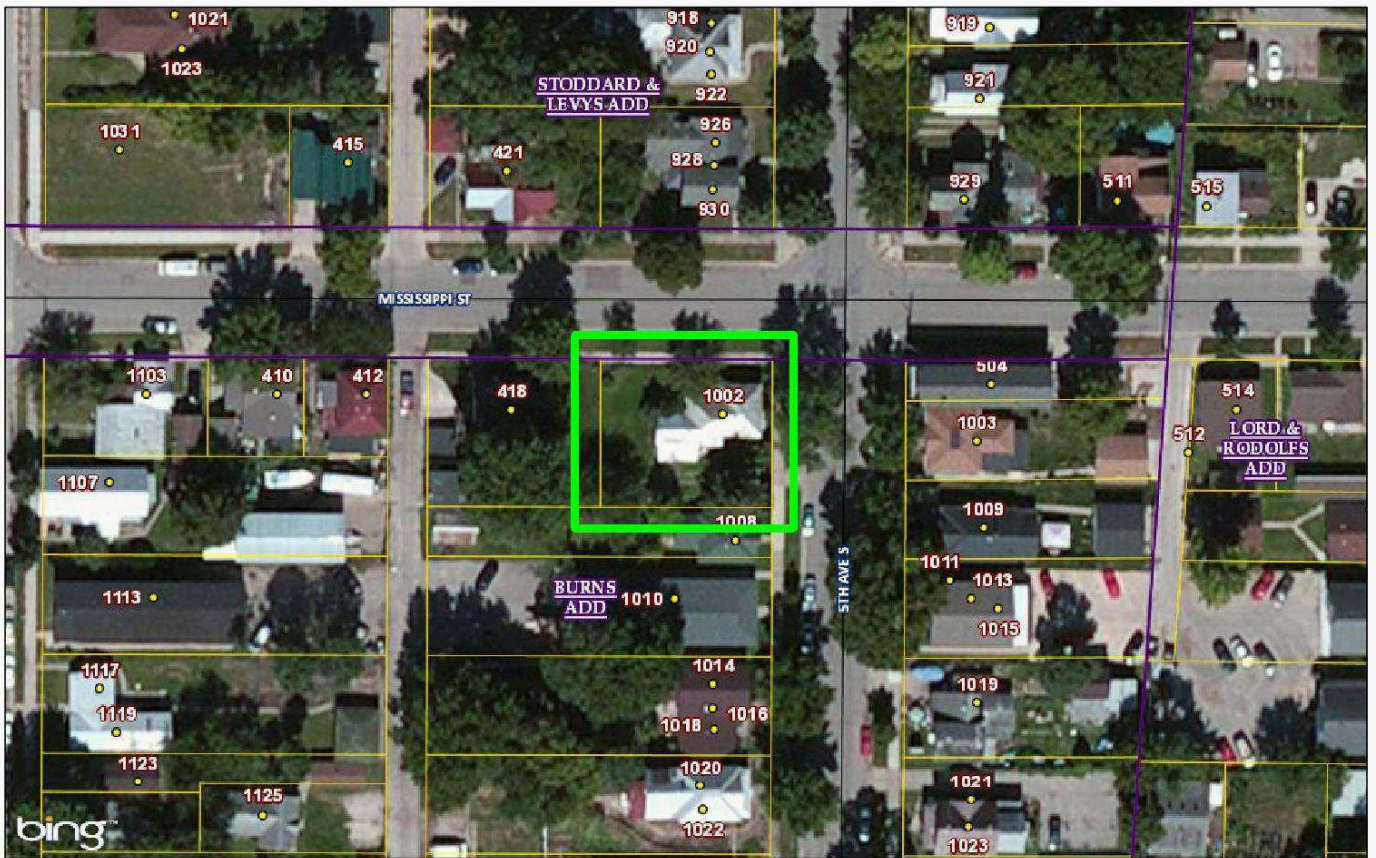
Community Map

Client	La Crosse County						
Property Address	1002 5th Ave S						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Owner	La Crosse County						



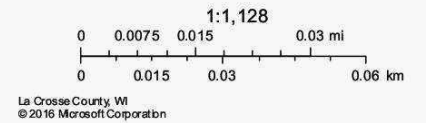
Parcel Map

ArcGIS Online Web Map



January 9, 2016

- County Limits
- Subdivision Boundary Outline
- Federal & State Roads
- County & Town Roads
- Railroad Center Lines**
- Burlington Northern Santa Fe
- CP Rail
- Spur Track
- Address Labels



Web AppBuilder for ArcGIS

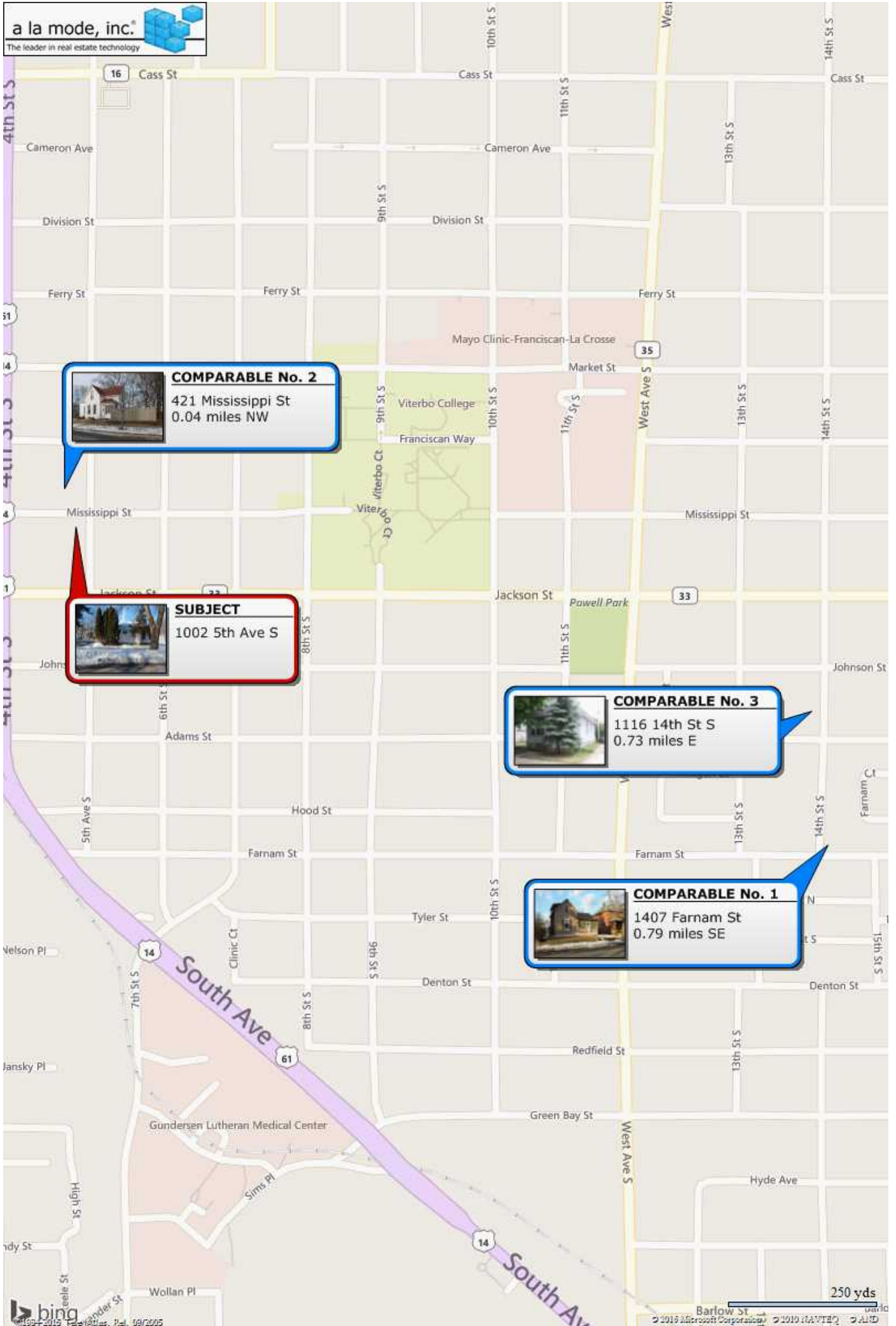
Flood Map

Client	La Crosse County				
Property Address	1002 5th Ave S				
City	La Crosse	County	La Crosse	State	WI Zip Code 54601
Owner	La Crosse County				



Comparable Sales Map

Client	La Crosse County				
Property Address	1002 5th Ave S				
City	La Crosse	County	La Crosse	State	WI
Owner	La Crosse County				
				Zip Code	54601



Comparable Photo Page

Client	La Crosse County				
Property Address	1002 5th Ave S				
City	La Crosse	County	La Crosse	State	WI Zip Code 54601
Owner	La Crosse County				



Comparable 1

1407 Farnam St
 Prox. to Subject 2.32 miles N
 Sales Price 45,500
 Gross Living Area 1,169
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1
 Location N;Res;
 View N;Res;
 Site 7187 sf
 Quality Q4
 Age 126



Comparable 2

421 Mississippi St
 Prox. to Subject 3.53 miles N
 Sales Price 42,500
 Gross Living Area 1,445
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2
 Location N;Res;
 View N;Res;
 Site 5140 sf
 Quality Q4
 Age 116



Comparable 3

1116 14th St S
 Prox. to Subject 1.93 miles N
 Sales Price 38,000
 Gross Living Area 912
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1
 Location N;Res;
 View N;Res;
 Site 3223 sf
 Quality Q4
 Age 93

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

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

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
Armlth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear