Objection to Real Property Assessment

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

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	nplete all sections:	-				* 15	1 1		_	
D-	ction 1: Property Owner /			nation			and the second se	orization (Form	PA-105) with this form
	berty owner name (on changed assessed buk Cho, Trustee and Terry L.					Agent name (if	appricable)			
	ner mailing address	und li	ustee			Agent mailing a	ddrace			
	Mayer Rd, Moultonborough NH	03254				Agent maning	luuress			
City		00201	State	Zip		City			State	Zip
	ltonborough		NH	0325						
Owr	ier phone	Email			-	Owner phone		Email		-1
(2)	03) 246-0743	klaxeri	@aol.co	m		()	-			
Se	ction 2: Assessment Infor	mation	n and (pinion of V	alue					
Prop	perty address					Legal descripti	on or parcel no. (on cho	anged assess	mentn	otice)
310	04 Macharley Ln					17-507	76-070			
City			State	Zip		1, 00,				
	Crosse		WI	5460						
Asse	essment shown on notice - Total	\$ 417,	200			Your opinion o	f assessed value - Total	\$ 299	620	T.10
									1020	311101
th	is property contains non-mar	ket valu	ue class	acreage, prov	vide your o	opinion of th	e taxable value bre	akdown:	$ \land $	J C
	Statutory Cla	355		Acre	ès		\$ Per Acre	/	SYO	Full Taxable Value
Res	idential total market value	2.51						L	Y	MED .
Cor	nmercial total market value							1-	1	BECEN 0025
	icultural classification: # of til	llable av	rrec			0	\$ acre use value	1	1	tre E Con
ngr	and the second se		1000			@	\$ acre use value		1	Vis III
		asture a					1	-F.	+	JUL City is
-		pecialty	acres			@	\$ acre use value		22	Cleitee
-	developed classification # of ac					@	\$ acre @ 50% of m		0	× 00. ×
Agr	icultural forest classification # of	of acres	;			@	\$ acre @ 50% of m	arket valu	e	et l'
For	est classification # of acres					@	\$ acre @ market va	alue		17110
Cla	ss 7 "Other" total market value						market value			
Ma	naged forest land acres		11-11-11-11-11			@	\$ acre @ 50% of m	arket valu	e	
	naged forest land acres					@	\$ acre @ market va		-	
-			d D i	fration - A		e-	Sacre @ marker vi	alue		
	ction 3: Reason for Object					Danis for your	aminian of accord	unluge (Att	ch ad	ditional sheets if needed)
	son(s) for your objection: (Attach									
Fl	lease see attach	ed s	meet			riedse	see attacl	ned SI	reet	-
-	No. A. Other Description		Alexa							
2.00	ction 4: Other Property In			-				1		
26	Within the last 10 years, did yo	ou acqu	uire the	property?						Yes X No
					lata -	-	Purchase	Trade		Cife Dishaultana
۱. ۱	If Yes, provide acquisition pric			D	Date -		ruicitase	Indue		Gift Inheritanc
A. 1	If Yes, provide acquisition price	:e \$	and the		(mn	n-dd-yyyy)				
A. 1 3. 1	If Yes, provide acquisition pric Within the last 10 years, did ye	e \$ ou char		property (ex	remodel,	addition)?	L			X Yes No
A. 1 3. 1	If Yes, provide acquisition pric Within the last 10 years, did yo If Yes, describe Repairs due	to lea		property (ex	remodel,	addition)?	L			X Yes No
A. 1 3. 1	If Yes, provide acquisition price Within the last 10 years, did years, discribe Repairs due If Yes, describe Repairs due Date of $\theta / 2v2470$ Control of	to lear	aks by	property (ex Basement Eq	(mm remodel, gress Win	addition)?	h paint interior	and ext	erior	X Yes No
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Notice of Intent to File Objection with Board of Review

I,, as the property ow	mer or as agent for,
hereby give Notice of Intent to File an Objection to the ass	essment for Parcel Number 17-50776-070
with a Property Address of 3104 Macharley Ln, La Cros	sse, WI 54601 for the 20^{25} Assessment
Year in the City of La Crosse.	81/19/120
This Notice of Intent is being filed: (please mark one)	
✓ at least 48 hours before the Board's first schedul	TILDLIVED
during the first two hours of the Board's first scl	neduled meeting (Complete Section A below)
up to the end of the fifth day of the session or up the session is less than five days (Complete Se	to the end of the final day of the session if
Filing of this form DOES NOT relieve the objector of th completed written objection form (PA-115A) with the C	e requirement to timely file a fully
Namuk Cho (and Terry L. Cho)	
Name 203-246-0743	Received by:
Phone	on:

<u>Section</u> A: The Board of Review shall grant a waiver of the 48-hour notice of an intent to file a written or oral objection if a property owner who does not meet the notice requirement appears before the Board during the first two hours of the meeting, shows GOOD CAUSE FOR FAILURE TO MEET THE 48-HOUR NOTICE REQUIREMENT AND FILES A WRITTEN OBJECTION. Applicant's statement of good cause is:

7/15/2025 Date

Section B: The Board of Review may waive all notice requirements and hear the objection even if a property owner fails to provide written or oral notice of an intent to object 48 hours before the first scheduled meeting, and fails to request a waiver of the notice requirement during the first two hours of the meeting, if the property owner appears before the Board at any time up to the end of the fifth day of the session or up to the end of the final day of the session if the session is less than five days, and FILES A WRITTEN OBJECTION AND PROVIDES EVIDENCE OF EXTRAORDINARY CIRCUMSTANCES. Applicant's statement of extraordinary circumstances is:

A WRITTEN OBJECTION, ON THE PROPER FORM PA-115A, MUST BE TIMELY FILED WITH THE CITY CLERK (CLERK OF THE BOARD OF REVIEW).

7/15/25

SECTION 3 :

REASON FOR OBJECTION

1) Professional appraisal performed on 6/26/2025 of \$375,000 (please see report)

2) Our directly adjacent neighbor at 3108 Macharley Ln sold for \$375,000 in Dec 2024 (please see sale document for 3108)

3) Our directly adjacent neighbor house at 3108 Macharley Ln is larger by about 1000 square feet

4) Our directly adjacent neighbor at 3108 Macharley Ln was assessed at \$315,100 for 2024 - lower than our property that was assessed at \$331,800 for 2024 (please see tax document for 3108 and 3104)

5) We listed our property for \$390,000 on 6/5/2025, lowered it to \$375,000 on 6/25/2025, and onlu recently received an offer for \$360,000 on or around 7/11/2025 (please see offer letter with buyers' names redacted)

BASIS FOR MY OPINION OF ASSESSED VALUE :

We are using the recent offerl of \$360,000 and multiplying it by the Average Assessment ratio of 83.23% on our 2024 tax bill : \$375,000 x 0.8323 = \$299,628 (please see tax document)

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Address: 3108 Mac	Harley Ln La Crosse, Wisco	onsin 54601 Taxe	d by: La Crosse			ML	S #: 188859
			Property Type: Sir Status: Sold Start Showing Dat County: La Crosse Seller Offers Cond Bedrooms: 3 Total Bathrooms: Total Full/Half Bat F/H Baths Main: 1 F/H Baths Upper: F/H Baths Lower: Garage Spaces: 2 Garage Type: Atta	ae: 08/30/2024 cessions: 3.5 hs: 3 / 1 / 1 1 / 0 1 / 0	List Price: \$ Tax Key: 01 4 Taxes: \$6,16 Tax Year: 20 Est. Acreage Rooms: 11 Est. Total So Est Fin Abo Est Fin Belo Est. Year Bu Zoning: Res	7050776080 57.92 23 e: 0.14 g. Ft.: 3,636 ve Grade Sq w Grade Sq w Grade Sql	
P. Contraction		6	Flood Plain: No		Days On Ma	rket: 37	
Directions: LOSEY	BLVD SO TO WARD AVE,	EAST ON WARE	AVE TO 32ND ST,	NORTH ON 3	32ND ST TO MACHA	RLEY LANE	
School District: La		Name	Dim	Level	Name	Dim	Level
High School: Centr Middle School: Lor		Master Bedroo	m 17 x 15	Main	Living/Great Room	16 x 18	Main
HOA Dues/Yr.: App		Bedroom 2	17 x 14	Upper	Kitchen	15 x 11	Main
		Bedroom 3	18 x 14	Upper	Family Room	14 x 14	Lower
		Den	17 x 15	Lower	Dining Room	15 x 10	Main
		Loft	17 x 9	Upper	Rec Room	27 x 15	Lower
Sector and					Laundry		Main
Туре:	Association		Documents:	Listing Co	ntract; LC Amendmen	t; Delayed Fo	orm; Seller
Lot Description:	Cul-De-Sac; Sidewalk; Ne	ar Public Transit		Condition;	Tax Bill; Restrictions/	Covenants; C	Other
Style:	1.5 Story		Appliances Incl.:		nge; Refrigerator; Disp		
Architecture:	Prairie/Craftsman				e; Washer; Dryer; Wat	er Softener R	ented
Garage:	Electric Door Opener		Misc. Exterior:		inkler System		
Driveway:	Paved; Shared Driveway		Misc. Interior:		lace; Walk-In Closet(s Simulated Wood Floo		
Exterior:	Wood		Water/Waste:		Water; Municipal Sew		
Basement:	Full; Finished		Municipality:	City			
Heating Fuel:	Natural Gas		manicipanty.	Only			
H/C Type:	Forced Air; Central Air		Accessibility:	Bedroom (on Main Level; Laund	v on Main Le	vel: Full Bat
Bath Description:	Off MBR; MBR Bath Sepa one Bathtub; Shower Stall				evel; Stall Shower	y on main 20	
primary bedroom or an expansive rec ro fireplace. Added be Private Remarks: E sidewalk snow remo Showing Informati	Craftsman-style home right to the main level - complete to om plus 2 additional rooms nefit of a Homeowners asso Buyer/Buyer agent to verify oval, and lawn care. See Att on: Alligned Showings or te Range; Refrigerator; Microw s personal property	with ensuite bathr on the lower leve ociation so no mo all information. He ached Covenants ext/call Amy (608)	oom and jetted tub, I. Top it all off with s re wasting time mow ome Owners Associ s and Restrictions fo 385-1370	2 large bedro oaring vaulted ing and shov ation fee is \$7 r additional in	ooms on the upper lev d ceilings, lovely wood reling! 70 per month. It includ nformation. No showin	el, a sunny lo I floors, and a les (shared) [gs until 8/30/	ft room, and a cozy gas Driveway & 24
Limited/Unservice		ncy Contrct: N rospects: N	Broker Ov	wned: N	Listing	nic Consent: Date: 08/19/2 on Date: 12/	2024
Sold Price: \$375,0	00 Closing D	ate: 12/04/2024	Pending [Date: 10/05/2	024 Terms of	of Sale: Conv	entional
Ph: 608-781-1100 Fax:	na Realty, Inc.: 5599 dinarealty.com/	Ph: 608-779 Fax: 608-78	nt: Michael R Pietre -2114 Cell: 608-386 1-0510 pietrek@edinarealty.	-8209	LA Address: LO License #: LA License #:	53862-90	
URL: https://www.e							

The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal housing opportunity listing. Copyright 2025 by Multiple Listing Service, Inc. See copyright notice. Prepared by Susan Timm on Tuesday, July 15, 2025 8:57 AM.

2024 Real Estate Tax Summary

Deve al #								Page 1 Of 2
Parcel #: Alt. Parcel #:	17-5 505	0776-080 14			L	A CI	246 - CITY OF ROSSE COUNTY,	
Tax Address: YONG LU REN ZI ZHANG 3108 MACHARL LA CROSSE WI UNITED STATE	54601			Owner(s O - LU, Y C - ZHAN	•	Cur	rent Owner, C = Cur	rent Co-Owner
Districts:	SC =	School, SP =	Special	Property	Address(es):		* = Primary	
Type Dist # SC 2849				* 3108 M	ACHARLEY	4		
Abbreviated De (See recorded docum MACHARLEY L/ 6300 SF	ents for a complet	• •)	Parcel H Date 12/06/20 03/21/20 09/25/20 09/04/20 05/02/20	Doc # 24 18278 14 163702 03 137383 01 128620	21 35 58	Vol/Page 1501/281 1376/337	Type WD WD WD WD
* N/A-NOT AVAI			09-151	(S-T-R 40%) N-07W SE	SE		Condo Bidg:	
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2024 Real Estate Tax Summary

Parcel #:	17-50776-080	246 - CITY OF LA CROSSE
Ait. Parcel #:	50514	LA CROSSE COUNTY, WISCONSIN
Districts	Type Dist # Description: cont.	

SP 1 - 1 UNIT SP 0200 WTC True Footage Inc.

Property Address: 3104 Mac Harley Ln Dity: La Crosse County: La Crosse Egal Description: MACHARLEY LANE ADDITION LOT 7 FEES AMOUNT Home Appraisal 500.0 PAYMENTS SUBTOTAL Check #: Date: Description: ************************************	FROM:				IN	VOI	CE
PO Bass 310MARCHarteyLane94000-25 Dallas, TX 75373-6955 00100-2025 Teiphone Number: (833) 732-8783 Fax Number: T0: 00-002-0025 Narruk and Terry Cho Iterre file # 0 Narruk Number: Fax Number: Fashie: Fax Number: Teiphone Number: Fax Number: Paster Fax Number: Narruk And Terry Cho Dier File # on form: Narruk Number: Fax Number: Paster/Sommer: 10-04 Mac Harley Lane9400 Other File # on form: 310 MacHarley Lane9400 Other File # on form: 310-4350495 Enginger file Statt: 83-4350495 Description: Marrue Number: Statt: Wit Zip: Payer Mares: 3104 Mac Harley Lane9400 Statt: Wit Zip: Statt: La Crosse Statt: Wit Zip: 54601 Lagel Description: MacHarley Lane9400 Statt: Statt: Statt: Payer Mares: 3104 MacHarley Lane9400 Statt: Statt: Statt: Description: Mareat Marley Lane9400 Statt: Sta					IN	VOICE NUMB	ER
Dallas, TX 75373-6595 DATES Telephone Number: (833) 732-8773 Fax Number: To: More Date: 06/30/2025 Namuk and Tenry Cho Estail: Telephone Number: 310/MacHarleyLane94000 E-Mail: Telephone Number: 310/MacHarleyLane94000 E-Mail: Telephone Number: 310/MacHarleyLane94000 E-Mail: Telephone Number: 310/MacHarleyLane94000 Marinet Number: Pax Number: 310/MacHarleyLane94000 DESCRIPTION Client: Namuk and Tenry Cho Lendet: Namuk and Tenry Cho Client: Number: 101/MacHarleyLane94000 Paternet Number: DESCRIPTION Estail: 310/MacHarleyLane94000 Variasse/Ramoen: Bite: 01/01/01/01 Property Address: 310/MacHarleyLane94000 Under Same State: Will Zip: Property Address: 310/MacHarleyLane94000 Under Same State: Will Zip: Description: Marcut Namuk and Tenry Cho Estail: Targetone Number: State: Will Zip: Legal Description: MACUAT State: Legal Description: MACUAT State: Pay MeNTS AMOUNT State: D		C			3104MacH	arleyLane9	40006-25
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APPRAISAL OF REAL PROPERTY



LOCATED AT

3104 Mac Harley Ln La Crosse, WI 54601 MACHARLEY LANE ADDITION LOT 7

FOR

Namuk and Terry Cho

OPINION OF VALUE 375,000

> AS OF 06/26/2025

BY

True Footage, Inc PO Box 736595 Dallas, TX 75373-6595 (833) 732-8783 Orders@TrueFootage.tech www.TrueFootage.tech

Form GA2V - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower Property Address 310			File I	to. 3104MacHarleyLane9400C
	4 Mac Harley Ln Crosse	County La Crosse	State WI	Zip Code 54601
ender/Client Nar	nuk and Terry Cho			
APPRAISAL	AND REPORT IDENTIFIC	CATION		
This Report is <u>or</u>	e of the following types:			
🗙 Appraisal Rep	ort (A written report prepared under St	tandards Rule 2-2(a) , pursuant to	the Scope of Work, as disclose	d elsewhere in this report.)
Appraisal Rep	(A written report prepared under Si restricted to the stated intended use	tandards Rule 2-2(b) , pursuant to a by the specified client or intended us	the Scope of Work, as disclos er.)	ed elsewhere in this report,
Comments	on Standards Rule 2-3			
	t of my knowledge and belief:			
- The reported analyse	ct contained in this report are true and correct. s, opinions, and conclusions are limited only by d cooplusions		enditions and are my personal, imp	artial, and unbiased professional
	icated, I have no present or prospective interest icated, I have performed no services, as an app			
period immediately pre	ceding acceptance of this assignment.			
	espect to the property that is the subject of this is assignment was not contingent upon develo		signment	
	r completing this assignment is not contingent the value opinion, the attainment of a stipulated re			
- My analyses, opinior	is, and conclusions were developed, and this re	sport has been prepared, in conformity with	h the Uniform Standards of Profess	ional Appraisal Practice that
	ne this report was prepared. icated, I have made a personal inspection of th	e occurring that is the subject of this recor	Ł	ľ
- Unless otherwise ind	icated, no one provided significant real property	y appraisal assistance to the person(s) sig		ceptions, the name of each
individual providing sig	nificant real property appraisal assistance is sta	ted elsewhere in this report).		
Rosconable	Exposure Time (USPAP)	defines Exposure Time as the estimate	d length of time that the property	interpet being
	re been offered on the market prior to the hy	•	• • • • •	- 1
My Opinion of Rea	asonable Exposure Time for the subject	t property at the market value state	d in this report is:	Under 3 months
Comments	on Appraisal and Repo	rt Identification		
	P-related issues requiring disclosu		quirements:	
	sisted this appraiser in completion of t			, verifying comparable
information, verify	ring assessor and lot information, and	other research pertinent to the su	Jbject.	
			······	
APPRAISER:	\bigcirc \land	SUPERVISO	RY or CO-APPRAISER (If	applicablo):
	Kol M.A	IA		
Signature:	Und richa	Signature:		
Name:	Bradley McNally	Name:		
	d Residential Appraiser	State Certification		
State Certification #: or State License #:	6-9001	or State License		
State: WI Expir	ation Date of Certification or License: <u>12/14/</u>	2025 State:	Expiration Date of Certification or Lic	ense:
Date of Signature and I Effective Date of Appra	Report: <u>06/30/2025</u> sal: 06/26/2025	Date of Signature		
Inspection of Subject:	Sal: 06/26/2025	Exterior-Only Inspection of Sub	oject: 🔲 None 🛄 Interior a	and Exterior 🔲 Exterior-Only
• •	pplicable): 06/26/2025	Date of Inspection	 brand brand 	

Form ID14E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Footage	

				.n	Laca	I Description:		La Crosse		TION	OT 7	State: WI	Zip Cou	le: 54601
County: La C	rosse				Leya	a Description.	MACHAH		E ADDI isor's Par			76-070		
Tax Year: 2024	4	R.E. Taxes	\$ 6.92	28	Special A	Assessments: \$	0	100000000	wer (if ap	No. 1 Alexandre	17-507	10-010		S
Current Owner o	f Record			ed addend	a.		00	cupant: >	C Owner		Tenant	Vacant	Ma	anufactured Hous
Project Type:	X	PUD	Condomi	inium	Coopera	ative 🗌 O	ther (describe)				HOA:	\$ 60	per	year 🗙 per
Market Area Nar	15.2003	MacHarle						Map Reference		_		Cen	sus Tract: (0106.00
The purpose of t This report reflect						Market Value (as defined), o Current (the I		r type of			Datas	mantium	Descention
Approaches dev				X Sales Cor		the second se	Cost App			Approach		instant.	spective	Prospective d Scope of Work
Property Rights			Fee Simpl		asehold	Leased	the second se	Other (descrit		proden	1000 11	our charten a	Sommerica un	
Intended Use:		Carlos -					Lawred .							
ntended User(s)				nuk and Te	erry Ch									
	nuk an	d Terry C				Addre		Mac Harle	-					
Appraiser: Location:	XU		adley M	burban	Rural		ss: PO Bo edominant		, Dallas Jnit Hou			5 Land Use	Cha	inge in Land Us
Built up:	-	ver 75%	damand .	-75%	Under		ccupancy	PRICE	June 1100	AGE	One-Unit	100 %		
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Property values:	XIn	creasing	Sta	ible	Declini		enant	102	Low	1	Multi-Unit	9	% * To:	
emand/supply:	terminet and	hortage	X In B		Over S		/acant (0-5%)	725	High	171	Comm'l		6	
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								oject has b	een lis	ed on t	ne MLS	for 26 day	s. It was	originally liste
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RESIDENTIAL APPRAISAL SUMMARY REPORT File No.: 3104MacHarleyLane940006

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	Data Source(s): MLS a 1st Prior Subject Sa	and County Reco		nie of calc	transfer bistor	nd/or any correct	arranged of	ale/listing:	T L -			
1		ale/ Iranster				and/or any current					nsfers of the	
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	SALES COMPARISON APP	PROACH TO VALUE	(if dev	(eloped)	The	Sales Comparison	n Approach wa	is not develop	ped for this apprais	al.		
F	FEATURE	SUBJECT			OMPARABLE S			APARABLE S			OMPARABLE SA	ALE # 3
1	Address 3104 Mac Ha	arley Ln		3108 M	ac Harley Lr		4115 Verc	hota St		4487 EI	Camino Rea	al Dr
	La Crosse, W	VI 54601		La Cros	se, WI 5460	1	La Crosse	, WI 5460)1	La Cross	se, WI 5460	1
	Proximity to Subject			0.02 mil			1.21 miles			2.49 mile		
20 -	Sale Price	S			S	375,000		S	360,600		\$	376,000
10 H H	Sale Price/GLA	\$	/sq.ft.	100	8.62 /sq.ft.	Second States		18 /sq.ft.			2.67 /sq.ft.	CALLS ALMAN
. Here	Data Source(s)		-		LS #188859	8;DOM 37	MetroMLS		3;DOM 4		S #190959	7;DOM 2
P	Verification Source(s) VALUE ADJUSTMENTS	Inspect-B DESCRIPTION	-	Assess	CRIPTION	. /) C Adjust	Assessor- DESCR		1/) C Adjust	Assesso	RIPTION	. () C Adjust
	Sales or Financing	DESCRIPTION			GRIPTION	+(-) \$ Adjust.	and a site to a set of the	PTION	+(-) \$ Adjust.		AIPTION	+(-) \$ Adjust.
	Concessions			ArmLth			ArmLth 0			ArmLth 0		
- H. C	Date of Sale/Time			12/04/2	124	+9 800	09/06/202	A	+14 100	04/11/20	125	
- 10	Rights Appraised	Fee Simple		Fee Sin		. 5,000	Fee Simpl		. 14,100	Fee Sim		
	Location	Residential	1	Resider			Residentia			Residen		
11.5	Site	9,005 sf		6098 sf			9148 sf			8276 sf		
- H-	liew	Residential		Resider			Residentia	al		Residen	tial	
1	Design (Style)	Ranch		1.5 Stor			Ranch			Ranch		
2 H -	Quality of Construction	Good		Good			Good			Good		
. H-	Age	24		24		0	20		0	26		(
	Condition	Good		Good	-		Good	L		Good	2018	
	Above Grade		aths	Total Bd			Total Bdrms	and the second se		Total Bdm		
	Room Count		.5	7 :	3 2.5	-11,000		2	-8,000	6 3		-8,000
	Gross Living Area Basement & Finished	1,444		1000-64	2,224 sq.ft.	-31,200		1,514 sq.ft.		1768sf0	1,768 sq.ft.	-12,960
	Rooms Below Grade	1444sf1339sfir 1rr2br1.0ba0o	1	2rr0br1	000sfin	0	1370sf120 1rr1br1.0b		+5,000		Sim	-4,860 +20,000
20 H	Functional Utility	Average		Average		U	Average	000	+3,000	Average		+20,000
20 H-	Heating/Cooling	GFA/CA		GFA/CA			GFA/CA			GFA/CA		
	Energy Efficient Items	None		None			None			None		
5	Garage/Carport	2 Car Garage		2 Car G	arage		2 Car Gar	age		2 Car G	arage	
5	Porch/Patio/Deck	Patio/Porch		Porch		+3,000	None		+6,000	Porch		+3,000
E F	Fireplaces	1 F/P		1 F/P			1 F/P			None		+1,000
	Other	None	_	None			Shed		-2,000	None		
5												
2		HOA		HOA						HOA		
	Nat Adjustment (Total)	CT PROVIDE AND CO	18181		V. 9	20 400	N.		15 100		V . s	-1,820
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ES CO	Net Adjustment (Total) Adjusted Sale Price of Comparables Summary of Sales Compari	ison Approach	See	Net Gross e attache	- X - \$ 7.8 % 14.7 %\$ d addenda.	-29,400 345,600	Net	- \$ 4.2 % 9.7 %\$		Net	X - s 0.5 % 13.3 % s	

GPRESIDENTIAL Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

ADDITIONAL COMPARABLE SALES

	FEATURE	SUBJECT	COMPARABLE SA		0	MPARABLE S			MacHarle	eyLane940006
	Address 3104 Mac Ha		4120 Elm Dr	NLC # 4	4459 EI C					
	La Crosse, W		La Crosse, WI 5460	1	La Crosse			3112 Mac	-	
	Proximity to Subject	1 54001	1.24 miles S		2.43 miles		/1	La Crosse,		1
1000	Sale Price	S	1.24 miles 5	255 000		SE \$	200.000	0.03 miles	E S	
	Sale Price/GLA	S /sq.ft.	and the second	355,000		23 /sq.ft.	390,000		9 /sq.ft.	390,000
1993	Data Source(s)	o /sq.it.	and the second second	0.0011404						BOILE
1	Verification Source(s)		MetroMLS #1881082	2;DOM 104			2;DOM 61	MetroMLS		
	VALUE ADJUSTMENTS	Inspect-B DESCRIPTION	Assessor-B	. () C Adiust	Assessor-			Inspection;		
		DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCR	IPTION	+(-) \$ Adjust.	DESCRIP	TION	+(-) \$ Adjust.
2	Sales or Financing		ArmLth		ArmLth			ArmLth		
	Concessions		0		0			0		
	Date of Sale/Time		11/12/2024	+10,700	09/26/202		+15,200	06/13/2022		+72,900
	Rights Appraised	Fee Simple	Fee Simple		Fee Simp			Fee Simple		
	Location Site	Residential	Residential		Residentia	al	7.054	Residentia		
24	View	9,005 sf Residential	8407 sf		12632 sf	-1	-7,254	7190 sf		
	Design (Style)	Residential	Residential Ranch		Residentia			Residentia		
	Quality of Construction		A 10 TO 1 TO 1		Ranch			1.5 Story		
	and the second se	Good	Good		Good			Good		
	Age Condition	24	18	0	29		0	21		0
		Good	Good		Good	Detter		Good	0.4	-30,000
	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms			Total Bdrms	Baths	
	Room Count	5 2 1.5	6 3 2.0	-8,000		2	-8,000		2	-8,000
	Gross Living Area	1,444 sq.ft.	1,460 sq.ft.			1,665 sq.ft.	-8,840		185 sq.ft.	-29,640
	Basement & Finished	1444sf1339sfin	1460sf265sfin		1638sf100			1365sf118		1 2 1 3 14 10
	Rooms Below Grade	1rr2br1.0ba0o	1rr0br1.0ba0o	+10,000	1rr1br1.0b	0a10	0	2rr1br1.0ba	a0o	0
	Functional Utility	Average	Average		Average			Average		
	Heating/Cooling Energy Efficient Items	GFA/CA	GFA/CA		GFA/CA			GFA/CA		
2		None	None		None			None	and the second s	
	Garage/Carport Porch/Patio/Deck	2 Car Garage Patio/Porch	2 Car Garage	+3.000	2 Car Gar	age		2 Car Gara	ige	
			Deck				+3,000			+3,000
10.04	Fireplaces	1 F/P	None	+1,000				None		+1,000
	Other	None	None		None			None		
		110.4								
E		HOA			HOA			HOA		
ğ	Net Adjustment (Total)		🗙 + 🗌 - S	10 700		X·s	5 004	X +	- s	0.000
Ř	Adjusted Sale Price			16,700			-5,894		-	9,260
n . I	of Comparables		Net 4.7 % Gross 9.2 %S	371,700	Net Gross	1.5 % 10.8 %S	384,106	Net Gross	2.4 % 37.1 %\$	399,260
8										
6										
	Deciden		opyright@ 2007 by a la mode, in	. This form may be r	eoroduced unmod	lified without wr	itten permission howe	ver a la mode inc	must be ackne	owledned and credite

GPRESIDENTIAL Form GPRES2.(AC) - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

FEATURE	SUBJECT		ARABLE SA	ALE # 7	COM	PARABLE S	ALE # 8	COMP	PARABLE SA	ALE # 9
Address 3104 Mac Ha	arley Ln	4325 Vercho	ota St					11 V 11 12 13 1		
La Crosse, V	VI 54601	La Crosse, V	WI 5460	1						
roximity to Subject	New College States of States	1.35 miles S								
ale Price	S	1.00 111100 0	S	410,000	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	S		and the second second	\$	
ale Price/GLA	S /sq.ft.	e 040.70			s	/sq.ft.		S	/sq.ft.	10230190
and a second	3 /SQ.IL	and the second se			3	/sq.it.		3	/sq.it.	Section 20
ata Source(s)		MetroMLS #	#191890	3;DOM 37						
erification Source(s)	Inspect-B	Assessor-B								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPT	TION	+(-) \$ Adjust.	DESCRIP	PTION	+(-) \$ Adjust.	DESCRIP	TION	+(-) \$ A
ales or Financing		Active Listin	na							
oncessions		Liouve Lioun	'9							
late of Sale/Time		A								
And a second		Active Listin	ıg							
ights Appraised	Fee Simple	Fee Simple								-
ocation	Residential	Residential								
ite	9,005 sf	9148 sf								
iew	Residential	Residential								
esign (Style)	Ranch	Ranch								
uality of Construction		Good								
	Good	and the second descent of the second descent descent descent descent descent descent descent descent descent de								
ge	24	17		0				1		
ondition	Good	Good		and the second se						
bove Grade	Total Bdrms Baths	Total Bdrms	Baths		Total Bdrms	Baths		Total Bdrms	Baths	
oom Count	5 2 1.5	6 3	2	-8,000						
ross Living Area	1,444 sq.ft.		642 sq.ft.	-7,920	diser and	sq.ft.			sq.ft.	
asement & Finished		a se a series de la serie d		-1,920		J. 11.			oq.it.	
	1444sf1339sfin	1642sf876st								
ooms Below Grade	1rr2br1.0ba0o	2rr1br1.0bal	UO	0						
unctional Utility	Average	Average								
eating/Cooling	GFA/CA	GFA/CA								
nergy Efficient Items	None	None								
arage/Carport	2 Car Garage	2 Car Garag	ne						-	
			ye	. 0.000						
orch/Patio/Deck	Patio/Porch	Patio		+3,000						
replaces	1 F/P	1 F/P								
ther	None	None								
	HOA									
	110/1									
Lat A divetment (Tatel)	Increase a character		X · \$			_		+	- S	
let Adjustment (Total)		+ >								
djusted Sale Price				-12,920	+	- S			the second se	
		Net	3.2 %		Net	%		Net	%	
f Comparables	ison Approach See	Net Gross attached ad	3.2 % 4.6 %\$	-12,920 397,080	Net	Second se			the second se	
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of Comparables	ison Approach See	Gross	3.2 % 4.6 %\$		Net	%		Net	%	
of Comparables Summary of Sales Compar	ison Approach See	Gross	3.2 % 4.6 %\$		Net	%		Net	%	

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3/2007

Provide adequate information for replication of the folio		and the second sec		
Support for the opinion of site value (summary of com	•	ds for estimating site value):	The cost appro	ach is most effective whe
improvements are new and was not deve	eloped in this report			
			· · ·	
ESTIMATED 📋 REPRODUCTION OR 🔲 REPLA	ACEMENT COST NEW	OPINION OF SITE VALUE	E	=\$
Source of cost data:		DWELLING	Sq.Ft. @ \$	=\$
	tive date of cost data:		Sq.R. @ \$	=\$
Comments on Cost Approach (gross living area calcula	ations, depreciation, etc.):		Sq.Pt. @ \$	=\$
			Sq.Ft. @ \$	=\$
······································	·		Sq.Ft. @ \$	=\$
		Garage/Carport	Sell Of	=\$
		Total Estimate of Cost-N	Sq.Ft. @ \$	=\$
		Less Physic		demal
		Depreciation		=\$(
		Depreciated Cost of Imp		=\$
		"As-is" Value of Site Im	provements	~\$
				=\$
				=\$
stimated Remaining Economic Life (if required):		52 Years INDICATED VALUE BY C	OST APPROACH	=\$
COME APPROACH TO VALUE (if developed)		s not developed for this appraisal.		1
stimated Monthly Market Rent S	X Gross Rent Multiplier	= \$		Indicated Value by Income Ap
ummary of Income Approach (including support for n imited in the market area	market rent and GKM): <u>Th</u>	he income approach was n	ict developed as singl	e ramily rentals are very
imited in the market area				
· · · · · · · · · · · · · · · · · · ·				
				······
ROJECT INFORMATION FOR PUDs (if applicable)	X The Subject is part	of a Planned Unit Development.		
egal Name of Project: None				
escribe common elements and recreational facilities:	None			
ndiested Value by: Solee Comparison Announce t	275 000 Past Ann	mach /H developed) C	Income Anneas	h (if daus)and) C
ndicated Value by: Sales Comparison Approach \$		reach (If developed) \$		h (lf developed) \$
inal Reconciliation The Sales Comparison	best reflects the motivatio	ons of buyers and sellers in	the market and is giv	en the most weight. The
inal Reconciliation <u>The Sales Comparison</u> Cost Approach is most reliable when the	best reflects the motivation improvements are new an	ons of buyers and sellers in nd was not developed in th	the market and is giv	en the most weight. The
Inal Reconciliation The Sales Comparison Cost Approach is most reliable when the	best reflects the motivation improvements are new an	ons of buyers and sellers in nd was not developed in th	the market and is giv	en the most weight. The
The Sales Comparison Cost Approach is most reliable when the developed in this report as single family	best reflects the motivatio improvements are new an home rental data is limited	ons of buyers and sellers in nd was not developed in th d in the market area.	the market and is giv is report. The Income	en the most weight. The Approach was not
inal Reconciliation <u>The Sales Comparison</u> Cost Approach is most reliable when the Jeveloped in this report as single family I This appraisal is made X "as is", <u>subject</u>	best reflects the motivatio improvements are new an home rental data is limited to completion per plans and	ons of buyers and sellers in nd was not developed in th d in the market area. specifications on the basis of	the market and is giv tis report. The Income a Hypothetical Condition	an the most weight. The Approach was not that the improvements have
inal Reconciliation <u>The Sales Comparison</u> Cost Approach is most reliable when the developed in this report as single family l his appraisal is made X "as is", <u>subject</u> completed, <u>subject</u> to the following repairs	best reflects the motivation improvements are new an home rental data is limited to completion per plans and or alterations on the basis of	specifications on the basis of a Hypothetical Condition that th	the market and is giv tis report. The Income f a Hypothetical Condition e repairs or atterations ha	en the most weight. The Approach was not that the improvements have ve been completed, subject
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inal Reconciliation <u>The Sales Comparison</u> Cost Approach is most reliable when the developed in this report as single family l his appraisal is made [X] "as is",	best reflects the motivatio improvements are new an home rental data is limited to completion per plans and or alterations on the basis of xtraordinary Assumption that the tical Conditions and/or Extraordi subject property, as indicated on of the Market Value (or of	specifications on the basis of a Hypothetical Condition that the condition or deficiency does no inary Assumptions as specified d below, defined Scope of V other specified value type), a	the market and is giv tis report. The Income is a Hypothetical Condition e repairs or atterations ha not require atteration or re- in the attached addenda. Work, Statement of Assu defined herein, of the	en the most weight. The Approach was not that the improvements have ve been completed, subject pair. mptions and Limiting Cond real property that is the s
In a Reconciliation <u>The Sales Comparison</u> Cost Approach is most reliable when the feveloped in this report as single family l his appraisal is made X "as is"	best reflects the motivatio improvements are new an home rental data is limited to completion per plans and or alterations on the basis of Atraordinary Assumption that the tical Conditions and/or Extraordi subject property, as indicate on of the Market Value (or or , as of:	specifications on the basis of a Hypothetical Condition that th e condition or deficiency does n inary Assumptions as specified d below, defined Scope of V other specified value type), a 06/26/2025	the market and is giv tis report. The Income is A Hypothetical Condition e repairs or atterations ha not require alteration or re- in the attached addenda. Work, Statement of Assus a defined herein, of the , which is the	en the most weight. The Approach was not that the improvements have we been completed, subject pair.
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Inal Reconciliation <u>The Sales Comparison</u> Cost Approach is most reliable when the developed in this report as single family in this appraisal is made X "as is"	best reflects the motivatio improvements are new an home rental data is limited to completion per plans and or alterations on the basis of baraordinary Assumption that the tical Conditions and/or Extraordi subject property, as indicated on of the Karket Value (or of as of: subject to Hypothetical Conditi ins 27 pages, including ed	specifications on the basis of a Hypothetical Condition that th e condition or deficiency does in inary Assumptions as specified d below, defined Scope of V other specified value type), a 06/26/2025 tions and/or Extraordinary Ass thibits which are considered an	the market and is giv tis report. The Income is a Hypothetical Condition e repairs or atterations ha not require alteration or re- in the attached addenda. York, Statement of Assus a defined herein, of the , which is the sumptions included in th	en the most weight. The Approach was not that the improvements have we been completed, subject pair. maptions and Limiting Cond real property that is the so e effective date of this app is report. See attached add
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Interpretation <u>The Sales Comparison</u> Cost Approach is most reliable when the leveloped in this report as single family his appraisal is made X "as is", subject ompleted, subject to the following repairs the following required inspection based on the E This report is also subject to other Hypothet assed on the degree of inspection of the s and Appraiser's Certifications, my (our) Opinic f this report is: \$ 375,000 indicated above, this Opinion of Value is s true and complete copy of this report contail roperly understood without reference to the Info tatached Exhibits: X Scope of Work X Limiting	best reflects the motivatio improvements are new an home rental data is limited to completion per plans and or alterations on the basis of baraordinary Assumption that the tical Conditions and/or Extraordi subject property, as indicated on of the Market Value (or of , as of: subject to Hypothetical Conditi ins 27 pages, including ed ormation contained in the comp Cond/Certifications X Narr	specifications on the basis of a Hypothetical Condition that th e condition or deficiency does no inary Assumptions as specified d below, defined Scope of V other specified value type), a 06/26/2025 bions and/or Extraordinary Ass hibits which are considered an plete report.	the market and is giv tis report. The Income is report. The Income is a Hypothetical Condition e repairs or alterations hand not require alteration or re- in the attached addenda. Work, Statement of Assu- s defined herein, of the , which is the sumptions included in th Integral part of the report. Photograph Addenda	en the most weight. The Approach was not that the improvements have we been completed, subject pair. mptions and Limiting Cond real property that is the s e effective date of this app is report. See attached add This apprzisal report may n Sketch Addendum
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Assumptions, Limiting Conditions & Scope of Work File No.: 3104MacHarleyLane940006

1.00	Property Address: 3104 Mac Harley Ln City: La Crosse State: WI Zip Code: 54601	
-1214	Client: Namuk and Terry Cho Address: Appraiser: Bradley McNally Address: PO Box 736595, Dallas, TX 75373-6595	
J	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 appraises that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the	
	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	
Constraint,	is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Understanding the appraiser's determination of its size.	
	- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (
	data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Rood Hazard Area. Becaus 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 specifi 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 an	ic
	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	luring
	of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of o the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of	
	hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of haza	rdous
	wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assession of	any the
	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) 1 items
مدين مي دورين مي	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 App 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 re 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 free the second second	
	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.	
and the second se	 The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, the 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 apprentry a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence 	raiser
	of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors	1
	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 c assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this r by	of the
	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 o 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, appralsal firm, ar related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or i conclusions.	nd
	Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):	
Ť	Copyrighted 2007 by a la mode, Inc. This form may be reproduced unmodified without written permission, however, a la mode, Inc. must be exknowled	ed and credite

Property Address: 3104 Mac Harley Ln	City 1 - 0	File No.: 3104MacHarleyLane940 State: WI Zio Code: 54601
Vient: Namuk and Terry Cho	City: La Crosse Address:	
ppraiser: Bradley McNally APPRAISER'S CERTIFICATION	Address: PO Box 736595, Dallas, T)	K 75373-6595
certify that, to the best of my knowledge and belie	f:	
The statements of fact contained in this report are The credibility of this report, for the stated use by	true and correct.	, opinions, and conclusions are limited only by
he reported assumptions and limiting conditions, a onclusions.	nd are my personal, impartial, and unbiased	l professional analyses, opinions, and
I have no present or prospective interest in the provolved.		
I have no bias with respect to the property that is My engagement in this assignment was not contain		
My compensation for completing this assignment in value that favors the cause of the client, the amo ubsequent event directly related to the intended us	is not contingent upon the development or unt of the value opinion, the attainment of a	reporting of a predetermined value or direction
My analyses, opinions, and conclusions were developeration of the professional Appraisal Practice that were in effect a	eloped, and this report has been prepared, it the time this report was prepared	in conformity with the Uniform Standards of
 I did not base, either partially or completely, my a sex, handicap, familial status, or national origin of e owners or occupants of the properties in the vicinit 	nalysis and/or the opinion of value in the ap other the prospective owners or occupants	
 Unless otherwise indicated, I have made a person Unless otherwise indicated, no one provided signi 	al inspection of the property that is the subj	ect of this report. the person(s) signing this certification.
Additional Certifications: have not performed any valuation services regard	ling the subject property within the past 36	months of acceptance of this assignment
- -		_
DEFINITION OF MARKET VALUE *: Market value means the most probable price which	a property should bring in a competitive an	d open market under all conditions requisite
to a fair sale, the buyer and seller each acting prud	ently and knowledgeably, and assuming the	price is not affected by undue stimulus.
Implicit in this definition is the consummation of a s whereby:	sale as of a specified date and the passing o	of the from seller to buyer under conditions
1. Buyer and seller are typically motivated;	d acting is what they appeides their own he	at interactor
Both parties are well informed or well advised arA reasonable time is allowed for exposure in the	open market;	
 Payment is made in terms of cash in U.S. dollars The price represents the normal consideration for 		
ranted by anyone associated with the sale.		-
 This definition is from regulations published by fer Reform, Recovery, and Enforcement Act (FIRREA) 	deral regulatory agencies pursuant to Title)	KI of the Financial Institutions 24, 1990, by the Federal Reserve Sustern
(FRS), National Credit Union Administration (NCUA)	, Federal Deposit Insurance Corporation (FD	DIC), the Office of Thrift Supervision (OTS),
and the Office of Comptroller of the Currency (OCC FRS, and FDIC on June 7, 1994, and in the Interage). This definition is also referenced in regula	tions jointly published by the OCC, OTS,
Client Contact:	Cilent Name: Namuk and	d Terry Cho
E-Mail:	Address: SUPERVISORY APPF	RAISER (if required)
	or CO-APPRAISER (i	
RIMAI		
Brad Mchall	/	
Appraiser Name: Bradley McNally	Supervisory or Co-Appraiser Name:	
Company: True Foolage, Inc	Company:	
hone:(833) 732-8783 Fax: -Mail: Orders@TrueFootage.tec	h Phone:	Fax:
late Report Signed: 06/30/2025	Date Report Signed:	
icense or Certification #: <u>1668-9</u> Designation: WI Certified Residential Appraiser		State:
	State: WI License or Certification #:	
	State: WI License of Certification #: Designation: Expiration Date of License of	r Certification:
Expiration Date of License or Certification: 12/14/2025	Designation:	r Certification:

Supplemental Addendum

CONONCI					
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State WI	Zip Code 54601	
Lender/Client	Namuk and Terroy Cho				

GP Residential: Current Owner

Dorr

Namuk Cho Revocable Trust & Terry L Cho Revocable Trust

GP Residential: Sales Comparison Approach - Summary of Sales Comparison Approach

Comps search uncovered limited viable comparable sales that sold within the past 90 days of this report. The appraiser expanded the search to find the sales included, which are considered representative of current market conditions. Some sales exceed 6-12 months. This is not adverse but a result of limited sales with similar size and condition in the immediate neighborhood

Comp 1 is located next door to the subject in the same HOA and has similar quality and condition. Comps 1-5 all have similar quality, condition and GLA. Comp 6 is an older sale that was used for location in the same HOA. Comp 7 is an active listing. Comps 3 and 5 are also in a similar detached single family HOA with lawn and snow removal.

Comparable sales 2-5 and 7 exceed 1 mile but are located in a competing market area and have similar access to urban and employment centers. Comparables have been adjusted for time of sale. See market conditions adjustments for exact details. Comparable sales have been adjusted for condition to reflect differences in updating. Other adjustments have been made for differences in bedrooms, gross living area, basement area, basement room count, decks, porches, patios and fireplaces. The above comparable sales represent the best available to the appraiser. Size, condition, quality, and garage space are more major factors.

Comparable selections were all homes sold in the past 12 months in the City of La Crosse. All comps selected are homes built around 10-40 years ago. The above comparable sales represent the best available to the appraiser and provide adequate data to determine an opinion of value. The appraiser used his own judgment and knowledge using MLS interior photos and descriptions and/or interior inspections to determine condition and quality of each comp and reconciled each accordingly to determine the opinion of value.

EXPOSURE TIME is 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. The exposure time for the subject property is under 3 months.

Market Summary

The market area selected for the analysis includes all of the City of La Crosse south of Cass St. The comparables used were all homes built after 1970 at the time of sale. See Analytics Addendum for long term trends.

An analysis was performed on 14 competing sales over the past 6 months. The sales within this group had a median sale price of \$342,500. This analysis shows a change of +5.3% per month. The same analysis was performed on 138 sales from the broader defined neighborhood. The sales within this group had a median sale price of \$265,000. This analysis shows a change of +4.1% per month.

An analysis was also performed on 30 competing sales over the past 12 months. The sales within this group had a median sale price of \$335,400. This analysis shows a change of +1.3% per month. The same analysis was performed on 312 sales from the broader defined neighborhood. The sales within this group had a median sale price of \$255,000. This analysis shows a change of +0.8% per month. In addition, a monthly analysis was performed on 14 sales plus all active listings that are competing properties, over the past 6 months. Based on this entire set of data there is a 4.7 month supply. This analysis, based on data grouped monthly, shows a change of +1.7% per month. The same analysis was performed on 138 sales plus all active listings that are properties from the broader defined neighborhood. Based on this entire set of data there is a 2.8 month supply. An analysis regarding days on market was also performed on 30 competing sales over the past 12 months. For these sales, the median DOM was 11. This analysis shows a change of -6% per month.

An analysis was also performed on 23 competing listings over the past 6 months. For the following, a listing was counted if it had a list date within the time period. The listings within this group had a median list price of \$375,000. This analysis shows a change of +3.8% per month. The same analysis was performed on 181 listings from the broader defined neighborhood. For the following, a listing was counted if it had a list date within the time period. The listings within this group had a median list price of \$259,900. This analysis shows a change of +0.3% per month.

Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	375,000	7.8	14.7	345,600	20 -
Comp #2:	360,600	4.2	9.7	375,700	13
Comp #3:	376,000	0.5	13.3	374,180	13
Comp #4:	355,000	4.7	9.2	371,700	13
Comp #5:	390,000	1.5	10.8	384,106	13
Comp #6:	390,000	2.4	37.1	399,260	15
Comp #7:	410,000	3.2	4.6	397,080	13

ESTIMATED INDICATED VALUE OF THE SUBJECT: 375,000

The estimated range of value is between \$350,000 - \$385,000 with a single point of value placed at \$375,000.

Supplemental Addendum

Borrower					
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State WI	Zip Code 54601	
Lender/Client	Namuk and Terry Cho				

Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

Aerial Map

Borrower	Contraction of the second second						
Property Address	3104 Mac Harley Ln						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Lender/Client	Namuk and Terry Cho						





ArcGIS Web Map

Web AppBuilder for AroGIS ment on the original surface;

ntative Fraction (RF) or Natural Scale: 1:1200 (this is the same as 1/1200) The RF says that 1 of any measurement on the map equals 1200 of the same m

Repre

	Location Map							
Borrower								
Property Address	3104 Mac Harley Ln							
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601	
Lender/Client	Namuk and Terry Cho							



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Building Sketch

Borrower				
Property Address	3104 Mac Harley Ln	_		
City	La Crosse	County La Crosse	State VVI	Zip Code 54601
Lender/Client	Namuk and Terry Cho			



Subject Photo Page

Borrower					
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State WI	Zip Code 54601	
Lender/Client	Namuk and Terry Cho				



Subject Front 3104 Mac Harley Ln



Subject Street

Subject Rear

Additional Subject Photos

Borrower		1.01					
Property Address	3104 Mac Harley Ln						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Lender/Client	Namuk and Terry Cho						



Side view

Side view



Kitchen

Living Room



ML Bath (Half)



Dining

Additional Subject Photos

Borrower					
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State WI	Zip Code 5460	1
Lender/Client	Namuk and Terry Cho				



Laundry



Primary Bedroom



Primary Bath

Bedroom #2



LL Family Room

Additional Subject Photos

Borrower					
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State WI	Zip Code 54601	
Lender/Client	Namuk and Terry Cho				



LL Bedroom #2



LL Bath



Water heater and softener



Furnace



Electric Panel



Garage Interior

Comparable Photo Page

Borrower	2						
Property Address	3104 Mac Harley Ln						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Lender/Client	Namuk and Terry Cho						



Comparable 1 3108 Mac Harley Ln

Comparable 2 4115 Verchota St

Comparable 3 4487 El Camino Real Dr

Comparable Photo Page

Borrower	and a built had				
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State VVI	Zip Code 54601	
Lender/Client	Namuk and Terry Cho				



Comparable 4

4120 Elm Dr



Comparable 5 4459 El Camino Real Dr

Comparable 6 3112 Mac Harley Ln

Comparable Photos 7-9

Borrower				
Property Address	3104 Mac Harley Ln			
City	La Crosse	County La Crosse	State WI	Zip Code 54601
Lender/Client	Namuk and Terry Cho			



Comparable 7

4325 Verchota	St
Prox. to Subject	1.35 miles S
Sale Price	410,000
Gross Living Area	1,642
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2
Location	Residential
View	Residential
Site	9148 sf
Quality	Good
Age	17

Comparable 8

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

Comparable 9

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

	onditions Add				File No.	3104MacHa	
The purpose of this addendum is to provide the lender/client	nt with a clear and accur	ate understanding of the m	narket trends and conditions	prevalent	in the subj	ect	
neighborhood. This is a required addendum for all appraisa	al reports with an effectiv	e date on or after April 1, 2	2009.				
Property Address 3104 Mac Harley Ln		City La Cross	ie	State	WI	ZIP Code 546	i01
Borrower							
Instructions: The appraiser must use the information requi	ired on this form as the b	asis for his/her conclusion	is, and must provide support	t for those	e conclusio	ins, regarding	
housing trends and overall market conditions as reported in							
it is available and reliable and must provide analysis as indi	licated below. If any requi	ired data is unavailable or i	is considered unreliable, the a	appraiser	must prov	ide an	
explanation. It is recognized that not all data sources will be	e able to provide data for	the shaded areas below; i	if it is available, however, the	appraise	r must incl	ude the data	
in the analysis. If data sources provide the required information	ation as an average inste	ad of the median, the appr	aiser should report the availa	ible figure	and identi	fy it as an	
average. Sales and listings must be properties that compet	te with the subject proper	ty, determined by applying) the criteria that would be us	ed by a p	prospective	buyer of the	
subject property. The appraiser must explain any anomalies	s in the data, such as sea	asonal markets, new const	truction, foreclosures, etc.				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current - 3 Months			Overall Trend	
Total # of Comparable Sales (Settled)	16	3	11	n (creasing	🗙 Stable	Declining
Absorption Rate (Total Sales/Months)	2.67	1.00	3.67	l In	creasing	X Stable	Declining
Total # of Comparable Active Listings	5	9	11		eclining	X Stable	thcreasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.9	9.0	3.0		ecilning	X Stable	increasing
Hedian Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend	
Median Comparable Sale Price	\$335,400	\$299,900	\$376,000	X in	creasing	Stable	Declining
Median Comparable Sales Days on Market	16	44	4	0	ectining	X Stable	Increasing
22 Median Comparable List Price	\$398,000	\$370,000	\$410,000	Xin	creasing	Stable	Declining
Median Comparable Listings Days on Market	44	21	37		eclining	X Stable	increasing
Median Sale Price as % of List Price	99%	100%	100%	in	creasing	X Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance pre				_		X Stable	Increasing
Explain in detail the seller concessions trends for the past							
tees, options, etc.). An analysis was perform	ned on 30 competin	ng sales over the pa	ist 12 months. For the	se sale	es, a tota	al of 0.0% we	ere
Median Comparable List Price Median Comparable Listings Days on Market Median Scale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance pre Explain in detail the seller concessions trends for the past test, options, etc.). An analysis was perform Propried to have seller concessions.							
a Are foreclosure sales (REO sales) a factor in the market?							
Are foreclosure sales (REO sales) a factor in the market?	🗌 Yes 🔀 No) If yes, explain (includ	ling the trends in listings and	sales of	foreclosed	properties).	
An analysis was performed on 30 competing	g sales over the pa	st 12 months. For th	nose sales, a total of C).0% w	ere repo	prted to be R	EO.
Cite data sources for above information. Informa		MotroMI S evetors					ad to and up
	tion reported in the	MOUDIAILO AVAIOITI	(using an effective da	RE OT U	6/26/202	25) was utiliz	ed to arrive
at the results noted on this addendum. Any							ed to arrive
at the results noted on this addendum. Any	percent change re:	sults noted in these	comments are based	<u>on sim</u>	n <mark>ple regr</mark>	ession.	
	percent change re:	sults noted in these	comments are based	<u>on sim</u>	n <mark>ple regr</mark>	ession.	
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Photograph Addendum

Borrower				
Property Address	3104 Mac Harley Ln			
City	La Crosse	County La Crosse	State WI	Zip Code 54601
Lender/Client	Namuk and Terry Cho			





12 Month Median \$

6 Month Median \$

Photograph Addendum

Borrower					
Property Address	3104 Mac Harley Ln				
City	La Crosse	County La Crosse	State WI	Zip Code 54601	
Lender/Client	Namuk and Terry Cho				



36 Month Monthly Median \$

Competing Housing Supply (Months of Competing Supply (Months Total: 4.7 Total: 2.8



6 Month Housing Supply

Photograph Addendum

Borrower			A SAULT - COMPANY				
Property Address	3104 Mac Harley Ln						
City	La Crosse	County	La Crosse	State	WI	Zip Code	54601
Lender/Client	Namuk and Terry Cho						



12 Month Median List Price - Actives

Market Conditions Adjustments

Multiple analyses of sale price on relevant data over the past 36 months in the subject's market was utilized to determine that the ideal method for market condition (i.e. time) adjustments is a polynomial-2 regression trendline calculated based on all properties from the broader defined neighborhood area. This is a non-linear trend which is common in markets that experience varying levels of increase, decline, and stability over time. As a result, the market condition adjustments applied are not based upon one set percentage for all properties but instead based on how much the market has increased or declined since each comparable's individual contract date. See the below chart and data (based on the effective date of 06/26/2025).



Market Conditions (Time) Adjustments by Month

Trend Value as of the Effective Date: \$274,384

Prior 12 Months

Month/Year	06/24	07/24	08/24	09/24	10/24	11/24	12/24	01/25	02/25	03/25	04/25	05/25
Adjustment	5.4%	4.9%	4.4%	3.9%	3.5%	3.0%	2.6%	2.1%	1.7%	1.3%	0.8%	0.4%
Trend Value	260,402	261,569	262,773	263,974	265,133	266,330	267,483	268,672	269,859	270,926	272,107	273,247

Prior 13-24 Months

Month/Year	06/23	07/23	08/23	09/23	10/23	11/23	12/23	01/24	02/24	03/24	04/24	05/24
Adjustment	11.6%	11.0%	10.5%	9.9%	9.4%	8.9%	8.4%	7.8%	7.3%	6.8%	6.3%	5.9%
Trend Value	245,936	247,137	248,375	249,610	250,803	252,034	253,221	254,445	255,666	256,804	258,019	259,192

Prior 25-36 Months

Month/Year	06/22	07/22	08/22	09/22	10/22	11/22	12/22	01/23	02/23	03/23	04/23	05/23
Adjustment	18.7%	18.1%	17.5%	16.8%	16.2%	15.6%	15.0%	14.4%	13.8%	13.3%	12.7%	12.1%
Trend Value	231,103	232,337	233,610	234,880	236,106	237,371	238,592	239,850	241,106	242,235	243,485	244,692

NOTE: The Trend Value noted above for each month is the value on the trendline for that month. The adjustment percent is calculated by subtracting this value from the value as of effective date and then dividing by that same Trend Value.

City Hall La Crosse City Treasurer PO Box 2408 La Crosse WI 54602-2408

15448 17-50776-070 12186

19 MAYER RD

NAMUK CHO REVOCABLE TRUST

MOULTONBOROUGH NH 03254

LA CROSSE COUNTY 2024 Real Estate Tax Bill La Crosse County City of La Crosse

2024 Real Estate Tax

Bill Number 15448



Correspondence should refer to Tax Parcel 17-50776-070

IMPORTANT: See reverse side for important information.

Be sure this description covers your property. This description is for property tax bill only and may not be a full legal description.

09-15N-07W Acres: 0.210 MACHARLEY LANE ADDITION LOT 7 LOT SZ: 9005 SF

3104 MACHARLEY LN

Assessed Value Land	Ass'd Value Improvement	Total Assessed		Assessed Woodland -		Ave. Assmt. Ratio			Net Assessed Value		
41,300 290,500		331,80		0		83.23%			Rate (Does NOT reflect credit) .021079662		
Est Fair Mkt Land	Est Fair Mkt Improvement	Total Est Fair			10000			A Star in this box means unpaid prior year taxes			
49,600	349,000	398,60			-		614.86				
		2023	2024	20)23	2024	% Tax		Net Property Tax	6,928.2	
Taxing Jurisdiction		t. State Aids ated Tax Dist.	Est. State Aids Allocated Tax Dist.	Net	t Tax	Net Tax	Chang	e			
LA CROSSE COUNTY		2,437,405	2,433,920	920 946.3		951.5	1 0.	50			
CITY OF LA CROSSE		5,655,772	16,221,196	6,221,196 3,117.		3,372.0	1 8.	20			
WTC		4,194,643	4,068,856	38	32.30	385.2	7 0.	80			
LA CROSSE SO STATE OF WIS		34,765,474	37,673,537	2,40	04.18	2,285.4	4 -4.	90			
		First	Total Dollar Credit	- ,	50.23 71.48				TOTAL DUE FOR FL	JLL PAYMENT	
			ottery Credit		0.00		17. A. A.				
			Property Tax		78.75			20	Pay by 1/31/202	5 \$6,928.27	
OR INFORMATION	AL PURPOSES ONL	Y- Voter-Appro	ved Temporary T	ax Increas	es	On or prior	to 7/31/2	025	Or Installmen	nt Options	
Taxing Jurisdictio		es Applied	litional Taxes `` to Property 71.96	Year Incre Ends 2028		Make Check Payable to: La Crosse City Treasu PO Box 2408			DUE DATE 1/31/2025 3/31/2025	AMOUNT 1,732.09 1,732.06	
	02 7,004,104	0	11.50	2020		La Crosse W		2408	5/31/2025 7/31/2025	1,732.06 1,732.06	
	eipt, enclose a se an be seen at w			nvelope	. 0		ct to interes	and if	s, installment option is lost applicable, penalty. se.	and total tax is	

DigiSign Verified - 6e04d3d3-8426-4a14-aaf6-847e0187320a

Approved by Wisconsin Real Estate Examining Board 5-1-22(Optional Use Date) 7-1-22 (Mandatory Use Date)

WB-44 COUNTER-OFFER

CENTURY 21 Affiliated - LaCrosse

WD-44 CO	ONTER-OFFER				
Counter-Offer No. 3	by (Buyer/Seller) STRIKE ONE				
	Counter-Offer No. 1 by Seller, Counter-Offer No. 2 by Buyer, etc.				
The Offer to Purchase dated 07/10/2025 and signed	by Buver				
	state at 3104 MacHarley Ln, La Crosse, WI 54601				
	is rejected and the following Counter-Offer is hereby made ne terms or conditions in any other counter-offer or multiple				
counter-proposal unless incorporated by reference					
All terms and conditions remain the same as stated in t	he Offer to Purchase except the following:				
 Purchase price to be \$360,000 Seller to provide buyer with 1 year ho 	me warmanty not to exceed \$900				
	e stricken, and Line 370 shall be selected.				
4. Pre approval letter to be updated to t					
The attached	is/are made part of this Counter-Offer.				
Any warranties, covenants and representations made in	n this Counter-Offer survive the closing of this transaction.				
This Counter-Offer is binding upon Seller and Buyer or making the Counter-Offer on or before	nly if a copy of the accepted Counter-Offer is delivered to the Party Ly 11, 2025 (Time is o				
the Essence) Delivery of the accented Counter-Offer	may be made in any manner specified in the Offer to Purchase				
unless otherwise provided in this Counter-Offer.	may be made in any manner specified in the oner to r dichase.				
	vithdraw the Counter-Offer prior to acceptance and delivery as				
provided at lines 30-32.					
This Counter-Offer was drafted by Susan 5	Fimm Century 21 Affiliated on 07/10/2025				
This counter-oner was drafted by Susan	ter-Offer was drafted by Susan Timm Century 21 Affiliated on 07/10/202 Licensee and Firm Date				
(1) 07/10/20					
(x) 07/10/20 Buyer's Signatu Date					
Print name	Print name Ferry L Cho Revocable Trust				
07/10/202	5 Normah Cha Trusta				
(x)07/10/202 Buyer's Signatu Date					
Buyer's Signatu Date	Seller's Signature Print name Namuk Cho Revocable Trust				
This Counter Offerune presented by Hannah Cuda,	exp Realty. Integrity Team				
This Counter-Offer was presented by Hannah Cuda, Licensee and Firm	on On On Date				
This Counter-Offer is (rejected) (countered) STRIKE ON	E (Party's Initials)				
NOTE: Provisions from a previous Counter-Offer	may be included by reproduction of the entire provision or				
	ed by reference may be indicated in the subsequent Counter				
A					

⁴⁹ Offer by specifying the number of the provision or the lines containing the provision. In transactions involving ⁵⁰ more than one Counter-Offer, the Counter-Offer referred to should be clearly specified.