

**RESOLUTION**  
**R 55-16**

**A RESOLUTION APPROVING AN ADDENDUM TO A CONTRACT  
FOR THE SALE OF SURPLUS REAL ESTATE  
(581 West Madison Street)**

**WHEREAS**, on June 16, 2016, the Village previously adopted Resolution 48-16 approving a contract (the "Contract") for the sale of the real property commonly known as 581 W. Madison Street, Lombard, IL 60148 (the "Subject Property") to Richard Brackmann and Margaret Brackmann (the "Buyers"); and

**WHEREAS**, Buyers have requested that the Village execute the addendum to the Contract, a copy of which is attached hereto as Exhibit A and made a part hereof, that reduces the purchase price to \$202,000.00 (the "Addendum"); and

**WHEREAS**, the President and Board of Trustees have determined that the Subject Property is surplus property; and

**WHEREAS**, pursuant to 65 ILCS 5/11-76-4.1, the Village has had the Subject Property appraised by a State-certified real estate appraiser, a copy of the written certified appraisal performed by Dale J. Kleszynski, dated May 19, 2016, being on file with the Village Clerk's office, and subject to public inspection, and incorporated herein by reference (the "Appraisal"); and

**WHEREAS**, said Appraisal has determined that the value of the Subject Property is \$240,000.00; and

**WHEREAS**, in accordance with 65 ILCS 5/11-76-4.1, the President and Board of Trustees have determined that the purchase price for the Sale of the Subject Property should not be less than \$192,000.00, which is eighty percent (80%) of the appraised value of the Subject Property; and

**WHEREAS**, it is in the best interests of the Village to approve the Addendum and complete the sale of the Subject Property to Buyers for \$202,000.00;

**NOW, THEREFORE, BE IT RESOLVED** by the President and Board of Trustees of the Village of Lombard, DuPage County, Illinois, as follows:

**SECTION 1:** That the sale of the Subject Property to Buyers for \$202,000.00, pursuant to the terms and conditions of the Contract, as amended by the Addendum, is hereby approved.

**SECTION 2:** That Village Staff is hereby directed to prepare the necessary

documents to transfer title to the Subject Property to Buyers, pursuant to the terms and conditions of the Contract, as amended by the Addendum.

**SECTION 3:** That the Village President, Village Clerk, Village Manager and/or Village Finance Director are hereby authorized and directed to execute any and all necessary documents to complete the transaction contemplated by Section 2 above.

**ADOPTED** this 21<sup>st</sup> day of July, 2016, pursuant to a two-thirds (2/3rds) roll call vote of the Corporate Authorities, as required by 65 ILCS 5/11-76-4.1, as follows:

Adopted this 21<sup>st</sup> day of July, 2016.

Ayes: Village President Giagnorio, Trustee Whittington, Fugiel, Foltyniewicz, Johnston, and Ware

Nays: None

Absent: Trustee Pike

Approved this 21<sup>st</sup> day of July, 2016.



**Keith T. Giagnorio**  
**Village President**

ATTEST:



**Sharon Kuderna**  
**Village Clerk**

**Exhibit A**

**Addendum**

(attached)

# Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 581 W Madison St City Lombard State IL Zip Code 60148

Borrower Richard W Brackmann Owner of Public Record Village of Lombard County Du Page

Legal Description Lot 35 in Surges Farm Estates

Assessor's Parcel # 06-18-100-001 Tax Year 2014 R.E. Taxes \$ 4,883

Neighborhood Name Lombard Map Reference 16974 Census Tract 8442.01

Occupant  Owner  Tenant  Vacant Special Assessments \$ 0  PUD HOA \$ 0  per year  per month

Property Rights Appraised  Fee Simple  Leasehold  Other (describe)

Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)

Lender/Client BMO Harris Bank,NA Address 1200 E Warrenville Rd,N-3 A/B Naperville IL 60563

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No

Report data source(s) used, offering price(s), and date(s)

MLS & Assessor-- This is a private sale between the Village of Lombard to Richard W Brackmann. The Village of Lombard acquired the property out of foreclosure Refer to attached addendum

I did  I did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

REO sale; Multi-Board Residential Real Estate Contract 6.1. Personal property is not included in the final estimation of value. Streetlinks provided a fully executed contract

Contract Price \$ 210,000 Date of Contract 06/10/2016 Is the property seller the owner of public record?  Yes  No Data Source(s) MLS/Assessor

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No

If Yes, report the total dollar amount and describe the items to be paid.

\$0.;

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %			
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	95 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	24	Low	10	Multi-Family	0 %
Neighborhood Boundaries								408	High	90	Commercial	5 %
North: St Charles Road South: Roosevelt Road								230	Pred.	60	Other	0 %
East: Main Street West: Route 53												

Neighborhood Description

The subject is located in suburban Lombard. The area is near shopping, schools, transportation, employment opportunities and recreational facilities. No adverse external conditions were observed that would affect value or marketability.

Market Conditions (including support for the above conclusions)

The market conditions are stable with a 3-6 month marketing time for the properties that are properly priced and marketed. Financing is available from conventional as well as governmental sources. Property values are stable to rising with a balanced supply/demand conditions.

Dimensions 102 x 200 (per MLS & Assessor) Area 20400 sf Shape Rectangular View B;Res;

Specific Zoning Classification R-3 (DuPage County) Zoning Description Single Family Residential

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe.

Utilities Public Other (describe) Public Other (describe) Off-site Improvements-Type Public Private

Electricity   Water   Well Street Asphalt

Gas   Sanitary Sewer   Septic Alley None

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 17043C0604H FEMA Map Date 12/16/2004

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe.

No apparent adverse easement, encroachments were observed that would affect value or marketability. Well and septic systems were operating at the time of inspection. Although typical of the area public sewer and water is available. The well and septic conforms to village codes and place at a proper distance from the house and enough distance between the well and septic systems. Public utility connection not available.

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Hrdwd/crpt/tile/Avg
# of Stories	1	<input checked="" type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Brick/Avg	Walls	Drywall/Avg
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	1,407 sq. ft.	Roof Surface	Composition/Avg	Trim/Finish	Wood/Avg
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	98 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Ceramic/Avg
Design (Style)	Ranch	<input type="checkbox"/> Outside Entry/Exit	<input checked="" type="checkbox"/> Sump Pump	Window Type	Double Hung/Avg	Bath Wainscot	Ceramic/Avg
Year Built	1958	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes	Car Storage	<input checked="" type="checkbox"/> None
Effective Age (Yrs)	20	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	Yes	<input type="checkbox"/> Driveway # of Cars	0
Attic	<input checked="" type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input checked="" type="checkbox"/> WoodStove(s) # 1	Driveway Surface	Asphalt
<input type="checkbox"/> Drop Star	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Chain Link	<input type="checkbox"/> Garage # of Cars	0
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	Patio <input type="checkbox"/> Porch None	<input type="checkbox"/> Carport # of Cars	0
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input type="checkbox"/> Pool	None <input type="checkbox"/> Other None	<input type="checkbox"/> Alt. <input type="checkbox"/> Det <input type="checkbox"/> Built-in	

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)

Finished area above grade contains: 6 Rooms 3 Bedrooms 1.0 Bath(s) 1,407 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)

# Uniform Residential Appraisal Report

There are **38** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 140,000 to \$ 850,000  
 There are **121** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 24,000 to \$ 408,000

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	581 W Madison St Lombard, IL 60148	554 W Harrison Rd Lombard, IL 60148			533 W Edgewood Rd Lombard, IL 60148			427 S Finley Rd Lombard, IL 60148		
Proximity to Subject		0.17 miles SE			0.65 miles S			0.35 miles NE		
Sale Price	\$ 210,000	\$ 187,000			\$ 265,000			\$ 140,000		
Sale Price/Gross Liv. Area	\$ 149.25 sq.ft.	\$ 199.79 sq.ft.			\$ 169.01 sq.ft.			\$ 106.06 sq.ft.		
Data Source(s)		MLS-09156130;DOM 22			MLS-09066805;DOM 64			MLS-09232118;DOM 5		
Verification Source(s)		Exterior Observation/ Assessor			Exterior Observation/ Assessor			Exterior Observation/ Assessor		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sale or Financing Concessions		ArmLth		ArmLth		ArmLth		ArmLth		
Date of Sale/Time		Conv:0		Conv:0		Conv:0		Conv:0		
Location	B;Res;	s05/16:c03/16		s02/16:c12/15		s06/16:c05/16		s06/16:c05/16		
Leasehold/Fee Simple	B;Res;	Fee Simple		B;Res;		Fee Simple		B;Res;BsyRd	+5,000	
Site	20400 sf	14165 sf	0	20260 sf	0	18783 sf	0	18783 sf	0	
View	B;Res;	B;Res;		B;Res;		B;Res;		B;Res;		
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch		DT1;Ranch		
Quality of Construction	Q4	Q4		Q4		Q4		Q4		
Actual Age	58	60	0	56	0	56	0	56	0	
Condition	C3	C3		C2	-5,000	C4	+5,000	C4	+5,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	6 3 1.0	6 3 1.0		5 3 2.0	-4,000	5 3 2.0	-4,000	5 3 2.0	-4,000	
Gross Living Area	1,407 sq.ft.	936 sq.ft.	+14,130	1,568 sq.ft.	-4,830	1,320 sq.ft.	0	1,320 sq.ft.	0	
Basement & Finished Rooms Below Grade	1407sf1379sfin	936sf936sfin	+7,065	0sf	+10,000	1320sf0sfin	0	1320sf0sfin	0	
Functional Utility	1r0br1.0ba2o	1r0br0.0ba2o	+4,000		+10,000		+10,000		+10,000	
Heating/Cooling	Average	Average		Average		Average		Average		
Energy Efficient Items	GFA/Central	GFA/Central		GFA/Central		GFA/Central		GFA/Central		
Garage/Carport	Insulation	Insulation		Insulation		Insulation		Insulation		
Porch/Patio/Deck	None	None		2ga2dw	-4,000	1ga1dw	-2,000	1ga1dw	-2,000	
Fireplace	Patio	Deck,Patio	-4,000	Patio		Deck	0	Deck	0	
Fence	None	None	0	1	-4,000	None		None		
Utilities	Fence	None	+4,000	None	+4,000	None	+4,000	None	+4,000	
Net Adjustment (Total)	Well & Septic	Public Sew&Wt	-10,000	Well & Septic		Public Sew&Wt	-10,000	Public Sew&Wt	-10,000	
Adjusted Sale Price of Comparables			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 15,195		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,170		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 8,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 8,000	
		Net Adj. 8.1 %		Net Adj. 0.8 %		Net Adj. 5.7 %		Net Adj. 5.7 %		
		Gross Adj. 23.1 %	\$ 202,195	Gross Adj. 17.3 %	\$ 267,170	Gross Adj. 28.6 %	\$ 148,000	Gross Adj. 28.6 %	\$ 148,000	

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS/Assessor's Records

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS/Assessor's Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	03/16/2016			
Price of Prior Sale/Transfer	\$24,000			
Data Source(s)	MLS/Assessor's Records	MLS/Assessor's Records	MLS/Assessor's Records	MLS/Assessor's Records
Effective Date of Data Source(s)	06/27/2016	06/27/2016	06/27/2016	06/27/2016

Analysis of prior sale or transfer history of the subject property and comparable sales

See attached addenda.

Summary of Sales Comparison Approach

See attached addenda.

# Uniform Residential Appraisal Report

Appraisal Fee: \$ 350.00 This Report was prepared as an Appraisal Report  
 Prior Services: Have not performed any valuation services or other services of any kind on the subject in the last 3 years.  
 Exposure Time is between 3-6 months.

Predominant Value: Predominant value in this report is the median of the range of prices of improvements in the area. 50% of the sales will either be higher or lower than the median price and does not indicate overbuild or under build. The value of the subject is based on improvements that have sold and are similar to the subject. The prices of these sales are then adjusted and a value is reconciled. Predominant value on page 1 of this report is significant to show that the subject's estimated value falls within this range.

Criteria for selecting Sales and Listing Comparables:

- 1) Physical Characteristics: Characteristics of the subject (not necessarily in order) 1) Style, 2) Total above grade rooms, 3) Square footage of living area, 4) Age, 5) Bedroom count, 6) Bathroom count, 7) Condition of the interior and exterior, 8) Upgrade and remodeling and when completed, 9) Site size, 10) External improvements and when completed, and 11) Garage count and size.
- 2) Location: 1) Location that has the above physical match to the subject and in the same subdivision or immediate area. (defined as being within a half mile radius and not crossing major boundaries) The area may be expanded when there are a scarcity of sales that match the subject and the area may include crossing major boundaries and up to 1 mile radius of the subject. However, in determining an appropriate choice of sales the expanded area must be comparable and competitive to the subject's area. Major boundaries include but not limited to railroad tracks, bridges, rivers, lakes, commercial and industrial areas. However, main streets that are busier than the interior streets are not considered a major boundary when the neighborhoods and housing stock is the same or similar in that they are comparable, compatible and competitive.
- 3) Site Size: A sites value is based location of the site within the immediate area. In addition to size, the shape of the site is important as is the compatibility of sites in an area. A larger site with a shape that hinders full use because of zoning restriction for boundary set backs may be less desirable than a rectangular site that enjoys full use. In addition the extra land may mean more maintenance and higher real estate taxes and may affect . An mathematical percentage limit that requires an adjustment may not be appropriate. Also a larger site that can not be divided may not warrant an adjustment
- 4) Adjustments to GLA: Adjustments for GLA are necessary because of the following: The market buyers when deciding on a purchase of real estate considered the same basic question as with any purchase. 1) Price: Can I afford the real estate ? and 2) Value: Will the purchase of this particular real estate satisfy their list of priorities. (Priorities vary from person to person) A buyer's priorities adjust for factors such as size, location, condition, age and aesthetics and balance price and value in determining to purchase real estate. The adjustments of all of the factors mentioned are translated to a square foot adjustment for the total improvement , above and below, grade. In addition what may have considered a essential amenity will only be essential when the price is considered to high and not worth the perceived desirability. Typically each price point has participants that have to consider income restraints that hamper the meeting of the personal desires. In adjusting a comparable an appraiser can only estimate what a dollar amount each price range would be calculating. An appraiser can not predict what each buyer will do but only as a market. In the final analyses the buyer factors in wants and needs to impact on the offer and accepted revisions. Thus residential properties when adjusted takes into consideration what the income range is of a typical market buyer and what is their considered adjustment dollar amounts.

ADDITIONAL COMMENTS

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.  
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

The subject is in an area that is built up to a point that no vacant sales were available to analyses. The value of the subject is then estimated by using the extraction method which is a residual method of deducting the total improvement value from the total value and what remains is the land value.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Area builders and developers. Quality rating from cost service N/A Effective date of cost data 06/27/2016 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Refer to sketch for area calculations.	OPINION OF SITE VALUE ..... = \$ 50,000 Dwelling 1,407 Sq. Ft. @ \$ 135.00 ..... = \$ 189,945 1,407 Sq. Ft. @ \$ 25.00 ..... = \$ 35,175 Patio, Fence ..... = \$ 7,500 Garage/Carport 0 Sq. Ft. @ \$ ..... = \$ Total Estimate of Cost-New ..... = \$ 232,620  <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;">Less</td> <td style="width: 10%;">Physical</td> <td style="width: 10%;">Functional</td> <td style="width: 10%;">External</td> <td style="width: 10%;"></td> </tr> <tr> <td>Depreciation</td> <td>77,532</td> <td></td> <td></td> <td></td> <td>= \$ ( 77,532 )</td> </tr> <tr> <td>Depreciated Cost of Improvements</td> <td></td> <td></td> <td></td> <td></td> <td>= \$ 155,088</td> </tr> <tr> <td>*As-is* Value of Site Improvements</td> <td></td> <td></td> <td></td> <td></td> <td>= \$ 5,000</td> </tr> </table> Estimated Remaining Economic Life (HUD and VA only) 40 Years Indicated Value by Cost Approach ..... = \$ 210,088		Less	Physical	Functional	External		Depreciation	77,532				= \$ ( 77,532 )	Depreciated Cost of Improvements					= \$ 155,088	*As-is* Value of Site Improvements					= \$ 5,000
	Less	Physical	Functional	External																					
Depreciation	77,532				= \$ ( 77,532 )																				
Depreciated Cost of Improvements					= \$ 155,088																				
*As-is* Value of Site Improvements					= \$ 5,000																				

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach  
 Summary of Income Approach (including support for market rent and GRM)  
 The income approach was not considered because of lack of sufficient and reliable income data.

INCOME

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

PUD

Legal Name of Project  
 Total number of phases Total number of units Total number of units sold  
 Total number of units created Total number of units for sale Date acquired

## Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no

# Uniform Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).



## Uniform Residential Appraisal Report

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

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

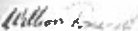
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

## APPRAISER

Signature

Name William RomanelliCompany Name A.B.R AppraisalsCompany Address P.O. Box 146Lombard, IL 60148Telephone Number 630-620-1685Email Address abrapp47@gmail.comDate of Signature and Report 06/27/2016Effective Date of Appraisal 06/27/2016State Certification # 556.001359

or State License # \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State IL

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date of Signature \_\_\_\_\_

State Certification # \_\_\_\_\_

or State License # \_\_\_\_\_

State \_\_\_\_\_

Expiration Date of Certification or License \_\_\_\_\_

# Uniform Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	581 W Madison St Lombard, IL 60148	598 Green Valley Dr West Lombard, IL 60148			1052 S Edson Ave Lombard, IL 60148					
Proximity to Subject		0.49 miles E			0.66 miles SE					
Sale Price	\$ 210,000	\$ 259,900			\$ 249,900			\$		
Sale Price/Gross Liv. Area	\$ 149.25 sq.ft.	\$ 170.54 sq.ft.			\$ 201.53 sq.ft.			\$ sq.ft.		
Data Source(s)		MLS-09231444;DOM 39			MLS-09233381;DOM 38					
Verification Source(s)		Exterior Observation/ Assessor			Exterior Observation/ Assessor					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sale or Financing Concessions		Listing		Listing						
		Discount:7797	-7,797	Discount:7497	-7,497					
Date of Sale/Time		Active		Active						
Location	B:Res:	B:Res:		B:Res:						
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple						
Site	20400 sf	8229 sf	+5,000	7981 sf	+5,000					
View	B:Res:	B:Res:		B:Res:						
Design (Style)	DT1:Ranch	DT1:Ranch		DT1:Ranch						
Quality of Construction	Q4	Q4		Q4						
Actual Age	58	62	0	53	0					
Condition	C3	C3		C3						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	6 3 1.0	5 3 1.1	-2,000	5 3 2.0	-4,000					
Gross Living Area	1,407 sq.ft.	1,524 sq.ft.	-3,510	1,240 sq.ft.	+5,010					
Basement & Finished Rooms Below Grade	1407sf1379sfin	1188sf0sfin	+3,285	1240sf1240sfin	+2,505					
	1n0br1.0ba2o		+10,000	1n0br0.0ba1o	+2,000					
Functional Utility	Average	Average		Average						
Heating/Cooling	GFA/Central	GFA/Central		GFA/Central						
Energy Efficient Items	Insulation	Insulation		Insulation						
Garage/Carport	None	2ga2dw	-4,000	1ga1dw	-2,000					
Porch/Patio/Deck	Patio	Patio		Shed,SunRoom	-5,000					
Fireplace	None	1	-4,000	None						
Fence	Fence	None	+4,000	Fence						
Utilities	Well & Septic	Public Sew&Wt	-10,000	Public Sew&Wt	-10,000					
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -9,022	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -13,982	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 3.5 %		Net Adj. 5.6 %		Net Adj. %		Net Adj. %		
		Gross Adj. 20.6 %	\$ 250,878	Gross Adj. 17.2 %	\$ 235,918	Gross Adj. %	\$	Gross Adj. %	\$	

**Summary of Sales Comparison Approach**

Refer to the sales comparison approach for comments about the listings.

Listing sales #4 and #5 are discounted to express an estimate on the listing to sales ratio. This a ratio is the difference between the listing price and the accepted offer price expressed in a dollar amount. This is not a concession.

ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer	03/16/2016			
Price of Prior Sale/Transfer	\$24,000			
Data Source(s)	MLS/Assessor's Records	MLS/Assessor's Records	MLS/Assessor's Records	MLS/Assessor's Records
Effective Date of Data Source(s)	06/27/2016	06/27/2016	06/27/2016	06/27/2016

Analysis of prior sale or transfer history of the subject property and comparable sales

ANALYSIS / COMMENT

## TEXT ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann		
Property Address	581 W Madison St		
City	Lombard	County	Du Page
		State	IL
		Zip Code	60148
Lender	BMO Harris Bank,NA		

## General Text Addendum

Prior sales of the subject in the last 3-Years and no sales of comparable sales within the last 1-Year. Subject: 03/16/2016 (recording date) 03/08/2016 (sales date) Grantor: FNMA Grantee: Village of Lombard by Special Warranty Deed doc#28735 no price indicated. Prior: 08/07/2015 (recording date) 04/07/2015 (sales date) Grantor: Sheriff of Du Page by Sheriff's Deed Doc#87152 \$24,000.00 (refer to attached MLS listing sheet) Prior owner was Richard Brackmann and Deborah Brackmann. Richard Brackmann is the present purchaser. The details to my understanding are as follows: Richard Brackmann and Deborah Brackmann, his wife purchased the property in joint tenancy and secured a mortgage and refinance in both names. In 2013 another mortgage was secured to refinance the property but the mortgage was in Deborah Blackman's name alone because of an unfavorable credit of Richard Brackmann at that time. Subsequent to the securing of this mortgage Deborah Brackmann passed away. Richard Brackmann attempted to pay the mortgage but the bank at that time refused the tendering of the check and foreclosed. Needing a portion of the site for municipal purposes the Village of Lombard purchased the land extracted the portion needed and is selling back to Richard Brackmann. Richard Brackmann is currently living on the subject. The York Township Assessor made a land change and created a new parcel number. The old parcel number was 06-18-100-027 and the new parcel number is 06-18-100-001. Refer to the property detail report and the York Township's-Property Record Card front pages.

All the sales are closed Refer to comments on page 3 of this report for comparable selection criteria.

Across The Board Adjustments: The subject has a fence and the sales do not. An across the board adjustment was necessary. The sales are considered comparable, compatible and competitive to the subject because of style, living area and location and are considered more reliable than sales outside the area with a fence.

Selection of Comparables: The selection of comparables are limited to ranch style improvements located in the western end of Lombard from Main St to Route 53 and south of the railroad tracks a major boundary and north of Roosevelt Road. The comparables are limited to similar size living area with similar bedroom counts. Also the subject's utilities are private well and septic and a sale was chosen that has that feature. Most of the sites in Lombard are public sewer and water when available. The subject does not have the option to connect to public sewer and water at the present time.

Range Guidelines Exceeded: The 25%-price and 15%-adjusted value range guidelines were exceeded. This is due to limiting the selection of comparables to the above criteria and not price. The comparables selected are considered the most reliable indicators of value and are all 3-bedroom ranch style improvements located in close proximity to each other.

Crossing Major Roadways: Sale#3-427 S Finley Rd, listing comparable#4-598 Green Valley Dr West and listing comparable #5-1052 S Edson Ave are all located on the east side of Finley Road, a major roadway. This area is comparable, competitive and compatible with the subject's area and is close to the subject.

Public Utilities: The one sale that has a private well and septic is sale#2, the balance of the comparables are public sewer and water. The subject does not have the option to connect to public sewer and water at this time and the comparables with sewer and water were adjusted by and amount that is an estimate of the cost of connection.

## Sales Ranking:

Sale#1-554 W Harrison Rd was selected to bracket the living area on the lower end of the range presented has the same basement finish, lacks a garage, located on the west side of Finley Rd. This sale is given the most weight in the final value estimate.

Sale#2-533 W Edgewood Rd was selected to bracket the living area on the upper end of the range presented and because it is on well and septic but lacks a basement. This sale was given the second most weight in the final value estimate due to having well and septic and living area similarities.

Sale#3-427 S Finley Rd was selected because it a brick ranch like the subject with 3-bedrooms and is close to the living area of the subject and a basement. The listing indicated that it had issues but did not indicate what the issues were. On a visual tour of the interior the first floor appeared to be similar to the subject, but a view of the basement showed that all of the dry wall and finished ceiling were removed. The assumption is that the issue was flooding and would be a reason of the low sales price. This sale is given the third most weight because of this uncertainty of the issue indicated in the listing.

The listings confirm value.

# Market Conditions Addendum to the Appraisal Report

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 **581 W Madison St** City **Lombard** State **IL** ZIP Code **60148**

Borrower **Richard W Brackmann**

**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.

	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
<b>Inventory Analysis</b>						
<b>Total # of Comparable Sales (Settled)</b>	70	17	34	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
<b>Absorption Rate (Total Sales/Months)</b>	11.67	5.67	11.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
<b>Total # of Comparable Active Listings</b>	Not Known	Not Known	38	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
<b>Months of Housing Supply (Total Listings/Ab Rate)</b>	Not Known	Not Known	3.4	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
<b>Median Sale &amp; List Price, DOM, Sale/List %</b>						
	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
<b>Median Comparable Sale Price</b>	210	218	230	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
<b>Median Comparable Sales Days on Market</b>	19	13	12	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
<b>Median Comparable List Price</b>	Not Known	Not Known	244	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
<b>Median Comparable Listings Days on Market</b>	Not Known	Not Known	39	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
<b>Median Sale Price as % of List Price</b>	Not Known	Not Known	Not Known	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
<b>Seller-(developer, builder, etc.) paid financial assistance prevalent?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" 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.).

**A** The area does not have significant seller concessions, contributions, buy downs, that would affect value or marketability. The area does not have a significant quantity of foreclosures, short sales, or corporate owned properties. "Not Known" means that the MLS listing data is not separated like the above grid. The data above and on page 1 (One-Unit Housing) and data on page 2 (listing and sales price range) is limited to ranch style improvements.

**N**

**S** 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).  
No significant foreclosure, REO's, or short sales.

**I**

**S** Cite data sources for above information.  
MLS/Assessor

**A**

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.

The subject is in an area that has a stable real estate market as indicated by the current reports of sales and listings.

**O**

**P** If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

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

**O** 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.

**O** The subject is not a condominium or a co-operative and the information is not applicable.

**P**

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

**J**

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Condition Ratings and Definitions

#### C1

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

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

#### 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.

#### 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.

#### 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.

#### 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.

### 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.

#### 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

## Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Appropriate Fields
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
Glfw	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
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

### SUBJECT PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						



**FRONT OF SUBJECT PROPERTY**

Subject Front  
581 W Madison St  
210,000



**REAR OF SUBJECT PROPERTY**

Subject Rear  
581 W Madison St  
210,000



**STREET SCENE**

Subject Street

### SUBJECT PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						



#### ADDITIONAL SUBJECT PHOTO

Subject Side

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#### ADDITIONAL SUBJECT PHOTO

Subject Side

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#### ADDITIONAL SUBJECT PHOTO

Subject Patio

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### ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						



Additional Subject Photo

Subject Driveway

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Additional Subject Photo

Subject Garage Pad

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Additional Subject Photo

Subject Septic Field

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### ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						



Additional Subject Photo

Subject Front Yard

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Additional Subject Photo

Subject Street

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Additional Subject Photo

Subject Street

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### ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						



Additional Subject Photo

Subject Interior

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Additional Subject Photo

Subject Interior

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Additional Subject Photo

Subject Interior

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### ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann		
Property Address	581 W Madison St		
City	Lombard	County	Du Page
		State	IL
		Zip Code	60148
Lender	BMO Harris Bank,NA		



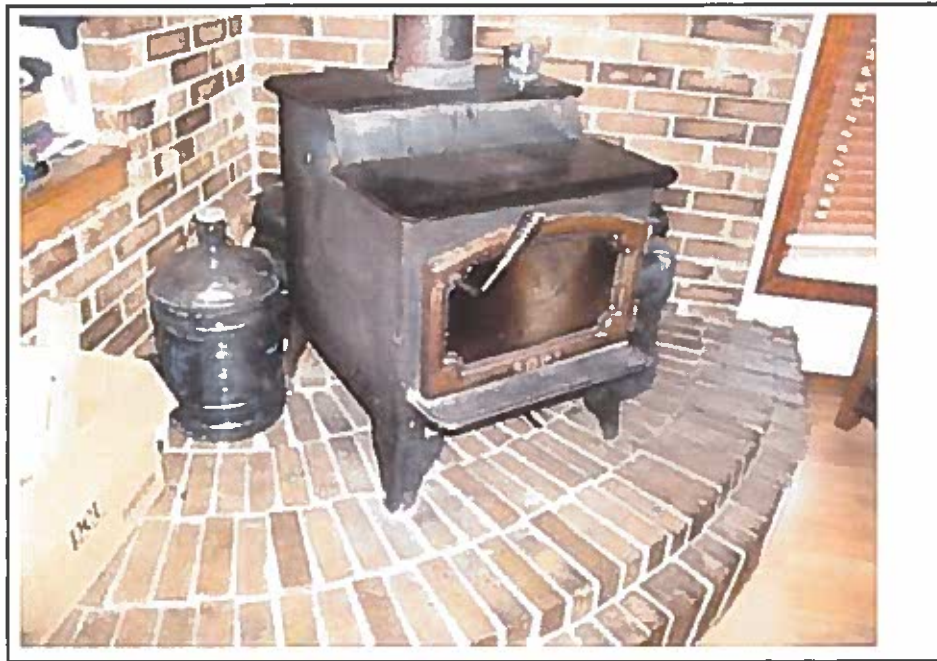
Living Room

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Wood Stove

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Kitchen

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### ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann		
Property Address	581 W Madison St		
City	Lombard	County	Du Page
		State	IL
		Zip Code	60148
Lender	BMO Harris Bank,NA		



Dinette

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Bathroom

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Bedroom # 1

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client	Richard W Brackmann		
Property Address	581 W Madison St		
City	Lombard	County	Du Page
		State	IL
		Zip Code	60148
Lender	BMO Harris Bank,NA		



Bedroom #2 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



Bedroom #3 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

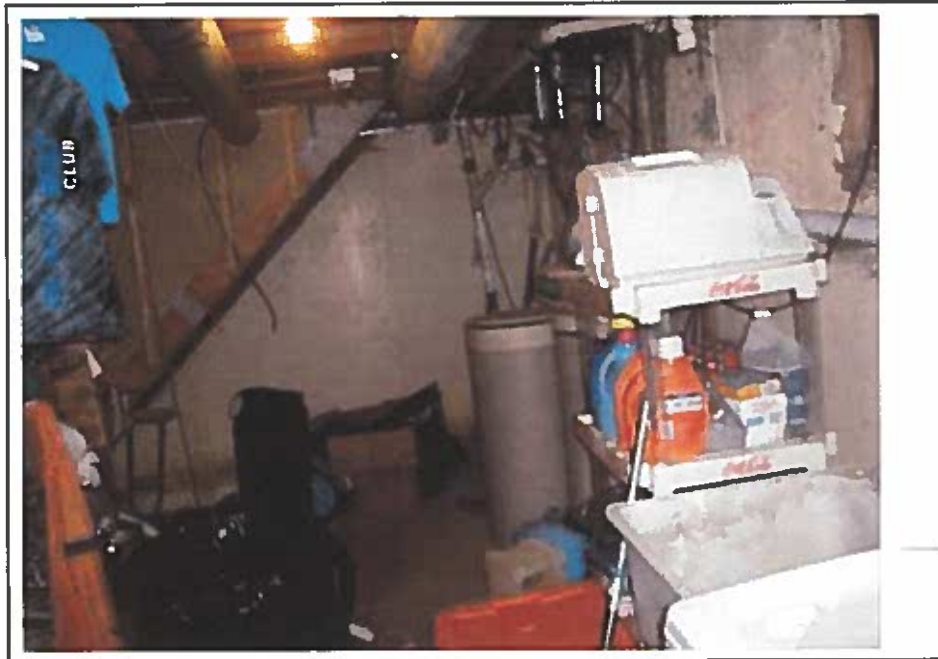


Recreation Room \_\_\_\_\_  
 \_\_\_\_\_

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client Richard W Brackmann  
Property Address 581 W Madison St  
City Lombard County Du Page State IL Zip Code 60148  
Lender BMO Harris Bank,NA



Laundry & Storage

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Water Softeners

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Sump Pump

\_\_\_\_\_

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client Richard W Brackmann  
Property Address 581 W Madison St  
City Lombard County Du Page State IL Zip Code 60148  
Lender BMO Harris Bank,NA



Den in Basement

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Bathroom in Basement

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Electrical Panel

\_\_\_\_\_  
\_\_\_\_\_



COMPARABLES PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client Richard W Brackmann

Property Address 581 W Madison St

City Lombard County Du Page State IL Zip Code 60148

Lender BMO Harris Bank,NA



**Comparable Sale-1**

554 W Harrison Rd

Lombard IL 60148

Date of Sale: s05/16;c03/16

Sale Price: 187,000

Sq. Ft.: 936

\$ / Sq. Ft.: 199.79



**Comparable Sale 2**

533 W Edgewood Rd

Lombard IL 60148

Date of Sale: s02/16;c12/15

Sale Price: 265,000

Sq. Ft.: 1,568

\$ / Sq. Ft.: 169.01



**Comparable Sale 3**

427 S Finley Rd

Lombard IL 60148

COMPARABLES PHOTOGRAPH ADDENDUM

File # 160622

Borrower/Client Richard W Brackmann

Property Address 581 W Madison St

City Lombard County Du Page State IL Zip Code 60148

Lender BMO Harris Bank,NA



**Comparable Sale 4**

598 Green Valley Dr West

Lombard IL 60148

Date of Sale: Active

Sale Price: 259,900

Sq. Ft.: 1,524

S / Sq. Ft.: 170.54



**Comparable Sale 5**

1052 S Edson Ave

Lombard IL 60148

Date of Sale: Active

Sale Price: 249,900

Sq. Ft.: 1,240

S / Sq. Ft.: 201.53



**Comparable Sale 6**

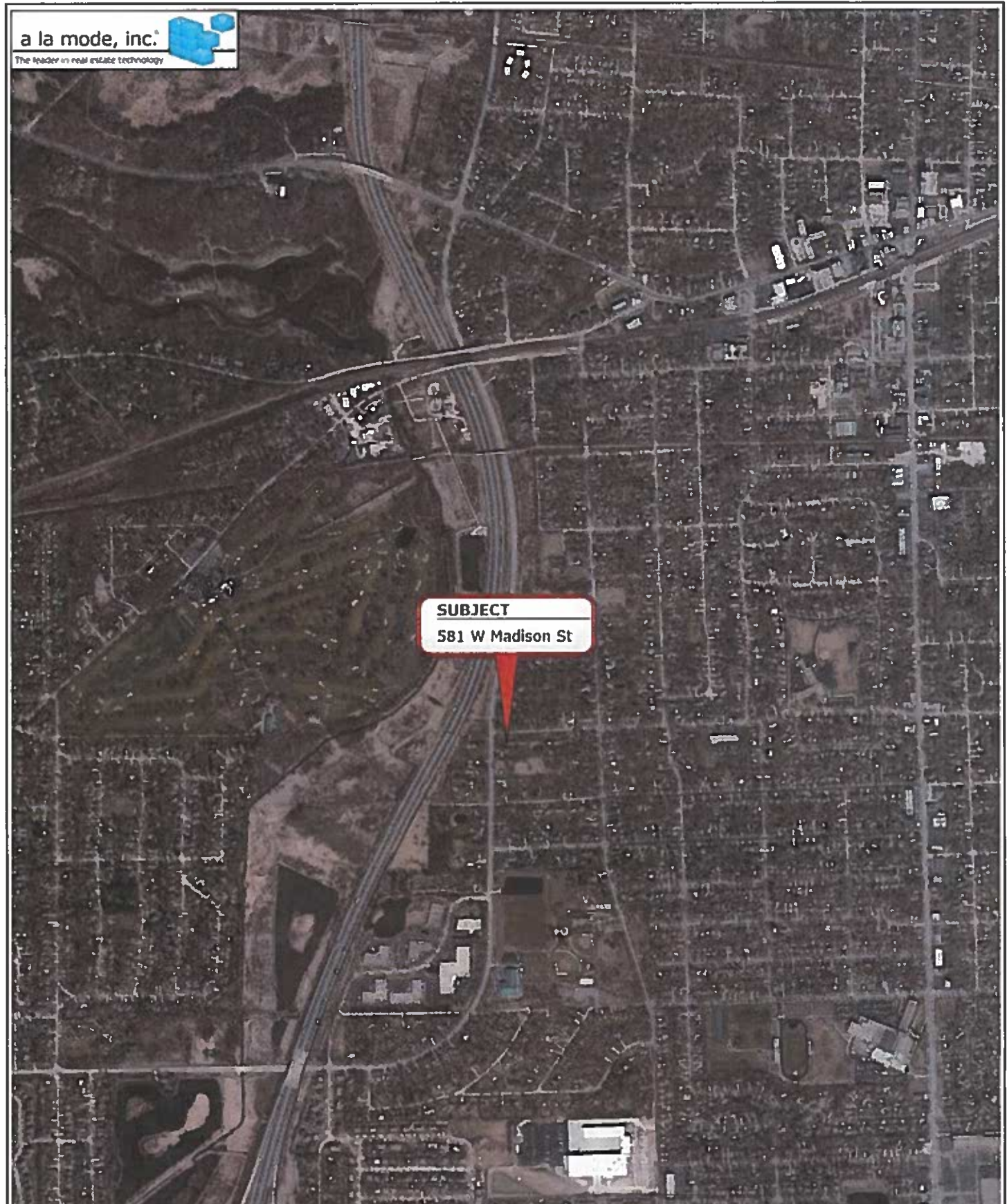
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# LOCATION MAP ADDENDUM

File # 160622

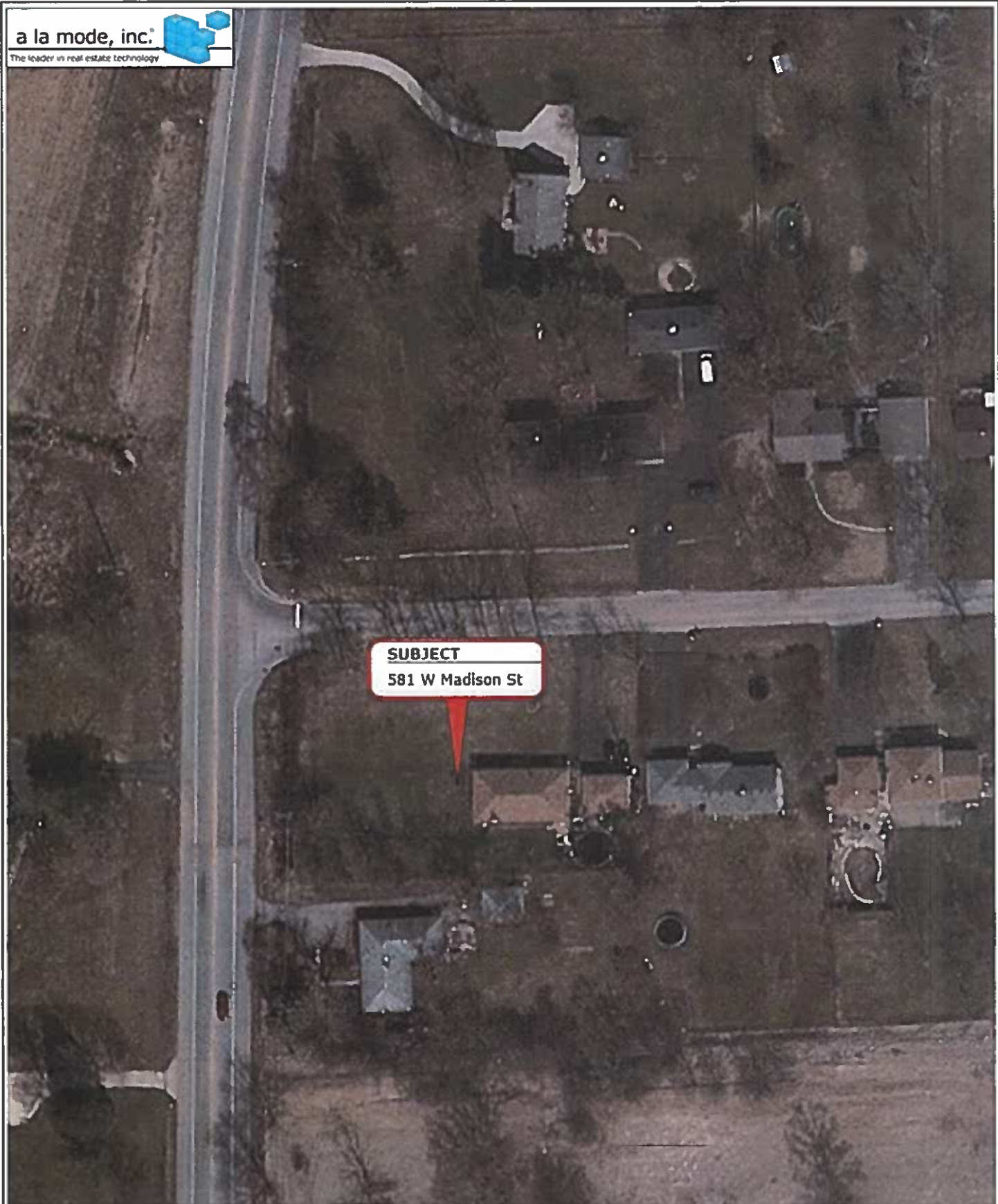
Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						



LOCATION MAP ADDENDUM

File # 160622

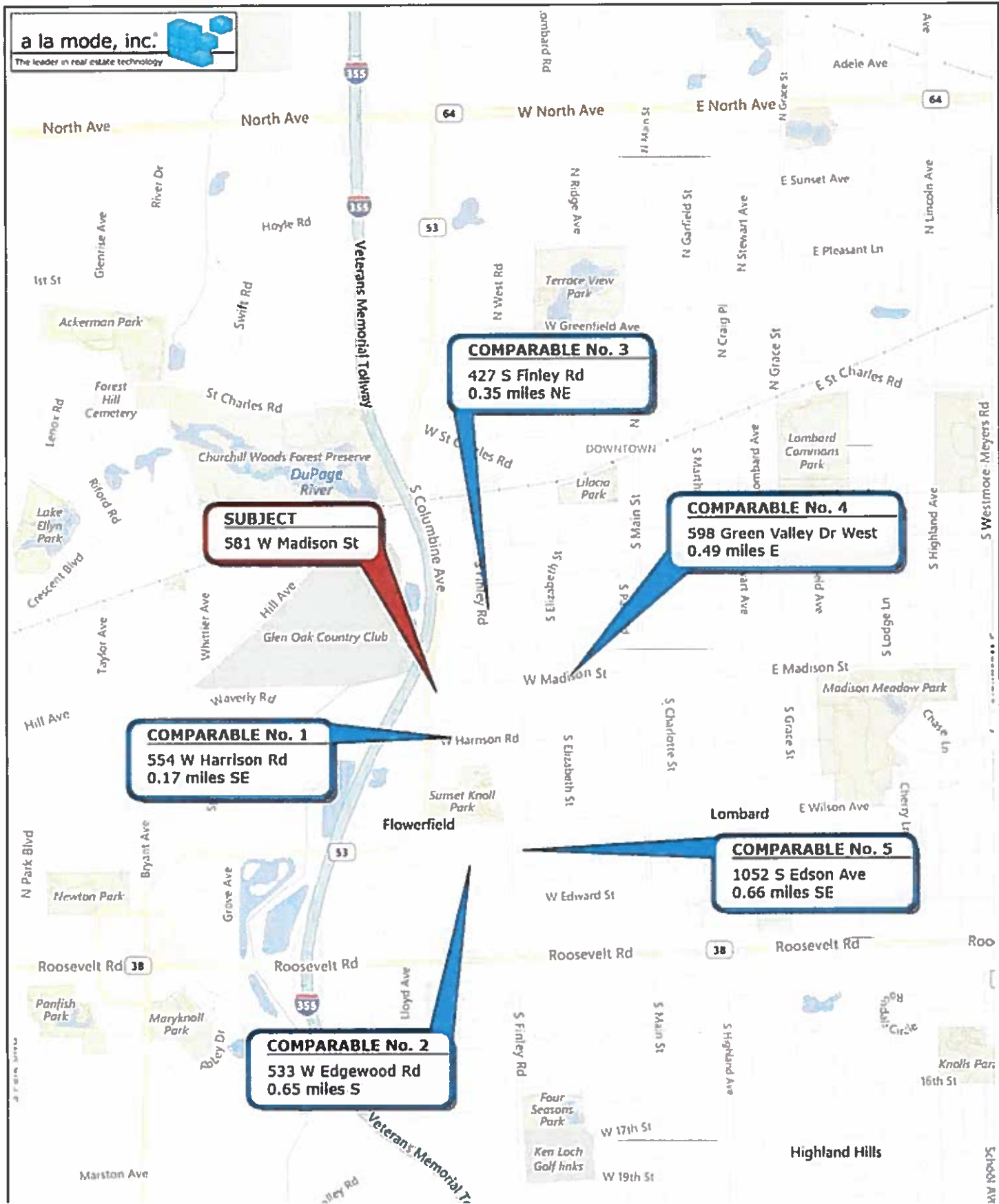
Borrower/Client Richard W Brackmann  
Property Address 581 W Madison St  
City Lombard County Du Page State IL Zip Code 60148  
Lender BMO Harris Bank,NA



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The leader in real estate technology

# LOCATION MAP ADDENDUM

Borrower/Client	Richard W Brackmann						
Property Address	581 W Madison St						
City	Lombard	County	Du Page	State	IL	Zip Code	60148
Lender	BMO Harris Bank,NA						





## Judicial Exception Rule

File # 160622

Borrower/Client Richard W BrackmannProperty Address 581 W Madison StCity Lombard County Du Page State IL Zip Code 60148Lender BMO Harris Bank,NAJURISDICTIONAL EXCEPTION RULE427 JURISDICTIONAL EXCEPTION RULE

428 If any part of USPAP is contrary to the law or public policy of any jurisdiction, only that part shall be  
 429 void and of no force or effect in that jurisdiction.

430 Comment The purpose of the JURISDICTIONAL EXCEPTION RULE is strictly limited to  
 431 providing a saving or severability clause intended to preserve the balance of USPAP if one or  
 432 more of its parts are determined to be contrary to law or public policy of a jurisdiction. By  
 433 logical extension, there can be no violation of USPAP by an appraiser disregarding, with  
 434 proper disclosure, only the part or parts of USPAP that are void and of no force and effect in a  
 435 particular assignment by operation of legal authority. It is misleading for an appraiser to  
 436 disregard a part or parts of USPAP as void and of no force and effect in a particular  
 437 assignment without identifying in the appraiser's report the part or parts disregarded and the  
 438 legal authority justifying this action.

439 As used in the JURISDICTIONAL EXCEPTION RULE, law means a body of rules with  
 440 binding legal force established by controlling governmental authority. This broad meaning  
 441 includes, without limitation, the federal and state constitutions, legislative and court-made  
 442 law, and administrative rules, regulations, and ordinances. Public policy refers to more or less  
 443 well-defined moral and ethical standards of conduct, currently and generally accepted by the  
 444 community as a whole, and recognized by the courts with the aid of statutes, judicial  
 445 precedents, and other similar available evidence. Jurisdiction refers to the legal authority to  
 446 legislate, apply, or interpret law in any form at the federal, state, and local levels of  
 447 government.

Borrower/Client Richard W Brackmann

Property Address 581 W Madison St

City Lombard County Du Page State IL Zip Code 60148

Lender BMO Harris Bank,NA



Cut on Dotted Line ✂



MLS Property Detail Report

File # 160622

Borrower/Client Richard W Brackmann  
 Property Address 581 W Madison St  
 City Lombard County Du Page State IL Zip Code 60148  
 Lender BMO Harris Bank,NA

Property Detail Report

Listing Information

MLS Listing Number	09151818	MLS Orig. List Price	\$269,900
MLS Status	Closed	MLS Listing Price	\$269,900
MLS Area Name	LOMBARD	MLS Sold Price	\$24,000
MLS Listing Date	02/28/2016	Listing Broker Name	RE/MAX ACTION
MLS Off Market Date	03/07/2016	Listing Agent Name	Laurie Kaiser
MLS Contract Date	03/07/2016	Selling Broker Name	NON MEMBER
MLS Closed Date	03/23/2016	Selling Agent Name	Non Member

MLS Listing #	07341865	07203468	07124557	07013308	06625805
MLS Status	Cancelled	Cancelled	Cancelled	Cancelled	Cancelled
MLS Listing Date	10/05/2009	04/29/2009	02/02/2009	09/04/2008	08/01/2007
MLS Off Market Date	11/06/2009	10/05/2009	04/27/2009	10/27/2008	09/04/2008
MLS Orig Listing Price	\$269,000	\$289,000	\$299,900	\$309,900	\$335,900
MLS Listing Price	\$269,000	\$275,000	\$299,900	\$309,900	\$309,900

MLS Listing #	06504270
MLS Status	Cancelled
MLS Listing Date	05/04/2007
MLS Off Market Date	07/28/2007
MLS Orig Listing Price	\$352,900
MLS Listing Price	\$339,900

Last Market Sale & Sales History

Recording Date	03/28/2016	08/07/2015	07/21/1994	04/01/1985
Sale Date	03/08/2016	04/07/2015		04/1985
Sale Price				\$72,000
Nominal	Y	Y		
Buyer Name	Village Of Lombard	Federal Natl Mtg Assn Fnma	Brackman Deborah A & Richard	Brackmann Deborah Ann
Buyer Name 2			Brackman Richard	
Seller Name	Federal Natl Mtg Assn Fnma	Sheriff Of Dupage County	Owner Record	
Document Number	28735	87152	156322	32107
Document Type	Special Warranty Deed	Sheriff's Deed	Deed (Reg)	Warranty Deed

Mortgage History

Mortgage Date	01/25/2013	07/31/2006	08/04/2004	04/21/2003	09/28/2001
Mortgage Amount		\$279,000	\$199,500	\$185,000	\$168,000
Mortgage Lender	Americas Wholesale Lender	Americas Wholesale Lender	Washington Mutual Bk Fa	Bank One Na	Bank One Na
Mortgage Type		Conventional	Conventional	Conventional	Conventional
Mortgage Term		30	30	20	15
Mortgage Term Code		Years	Years	Years	Years
Mortgage Purpose	Refi	Refi	Refi	Refi	Refi
Mortgage Int Rate			4.138		
Mortgage Int Rate Type			Adjustable Int Rate Loan	Adjustable Int Rate Loan	Adjustable Int Rate Loan
Mortgage Doc #	13036	146225	209118	151574	208432
Borrower Name	Brackmann Deborah Ann	Brackmann Richard W	Brackmann Richard W	Brackmann Richard W	Brackmann Richard W
Borrower Name 2		Brackmann Deborah A	Brackmann Deborah A	Brackmann Deborah A	Brackmann Deborah A

Mortgage Date	04/04/2001	02/24/1995	02/26/1992
Mortgage Amount	\$50,000	\$25,000	\$12,507
Mortgage Lender	Bank One Na	Community Bk/Wheaton	West Suburban Bk/Downers Grove
Mortgage Type	Conventional	Conventional	Conventional
Mortgage Term	20		
Mortgage Term Code	Years		
Mortgage Purpose	Refi	Refi	Refi
Mortgage Int Rate			
Mortgage Int Rate Type	Adjustable Int Rate Loan		Adjustable Int Rate Loan
Mortgage Doc #	58928	22316	32049

York Township Assessors Office  
Deanna Wilkins, Assessor

Property Record Card

06-18-100

2015 Tax Information	
Tax Bill Amount:	\$4,882.82
Tax Rate:	8.3424
Exempt Code:	6
Tax Code:	6095

Property Address	
Owner:	VILLAGE OF LOMBARD
Address:	581 W MADISON ST LOMBARD, IL 60148

2015 Assessment Year	
Land Value	41
Building Value	21
Total Value	62
Pro-Rate	
Estimated Market Value	\$19,790

Most Recent Sale	
Date:	
Price:	
Deed Type:	
Multiple P.N.'s:	

Property Information	
Property Class:	R
Zoning:	NBHD Code: 181
Style:	Ranch

Land Information	
Lot Size:	0 x 0
Total SF:	19,790
Land Type:	

Improvement Information	
Construction:	Brick, Masonry or Stone
Year Built:	1958
Occupancy Date:	
Alltic Area SF:	0
Roof Type:	Asph. Shing
Room Count:	5
Bed Rooms:	0

Full Baths:	1
Half Baths:	0
Extra Fixtures:	0
CAC:	0
Wet Bar:	0
Inground Pool:	
Model:	

Basement	
Total Area SF:	1,421
Finished Area:	0
Walk Out:	<input type="checkbox"/>
Look Out:	<input type="checkbox"/>

Garages/Porches/Sky Lights/Fireplaces/Other	
Category:	Description
Garage:	2FD 2FD 2FD
Fireplace:	Single

Square Feet Living Area	
First Level	
Second Level	
Third Level	
Miscellaneous	
Total Living Area	

Area	
Garage:	396
Fireplace:	1

Borrower/Client Richard W Brackmann  
Property Address 581 W Madison St  
City Lombard County Du Page State IL Zip Code 60148  
Lender BMO Harris Bank,NA

Borrower/Client Richard W Brackmann

Property Address 581 W Madison St

City Lombard

County Du Page

State IL

Zip Code 60148

Lender BMO Harris Bank,NA

06-18-100-001

# Property Record Card

Ownership Assessors Office  
Wilkins, Assessor

<b>2015 Tax Information</b> Bill Amount: \$4,882.82 Sale Date: 8/3/24 Apt Code: 6 Code: 6095		<b>Property Address</b> Owner: 2016 LAND CHANGE Address: IL 0		<b>2015 Assessment Year</b> Land Value: 40,660 Building Value: 23,870 Total Value: 64,530 Pro Rate: 0 Estimated Market Value: \$193,609													
<b>Most Recent Sale</b>		<b>Property Information</b> Property Class: R Zoning: 181 NBHD Code: Ranch Style:		<b>Land Information</b> Lot Size: 102 x 200 Total SF: 20,400 Land Type:													
<b>Improvement Information</b> Construction: Brick, Masonry or Stone Built: 1958 Full Baths: 1 Half Baths: 0 Extra Fixtures: 0 Type: Asph Shing Count: 5 Rooms: 0 Inground Pool: Model		<b>Basement</b> Total Area SF: 1,421 Finished Area: 0 <input type="checkbox"/> Walk Out <input type="checkbox"/> Look Out		<b>Square Foot Living Area</b> First Level: 1,421 Second Level: 0 Third Level: 0 Miscellaneous: 0 Total Living Area: 1,421													
		<b>Garages/Porches/Sky Lights/Fireplaces/Other</b>		<table border="1"> <thead> <tr> <th>Category</th> <th>Description</th> <th>Area</th> <th>Age</th> </tr> </thead> <tbody> <tr> <td>Garage</td> <td>2FD 2FD 2FD</td> <td>396</td> <td></td> </tr> <tr> <td>Fireplace</td> <td>Single</td> <td>1</td> <td></td> </tr> </tbody> </table>		Category	Description	Area	Age	Garage	2FD 2FD 2FD	396		Fireplace	Single	1	
Category	Description	Area	Age														
Garage	2FD 2FD 2FD	396															
Fireplace	Single	1															

Borrower/Cient Richard W Brackmann  
 Property Address 581 W Madison St  
 City Lombard County Du Page State IL Zip Code 60148  
 Lender BMO Harris Bank,NA

connect/MLS - Connecting Your Real Estate Community



**Detached Single**      MLS #: **09151818**      List Price: **\$269,900**  
 Status: **CLSD**      List Date: **02/28/2016**      Orig List Price: **\$269,900**  
 Area: **148**      List Dt Rec: **02/29/2016**      Sold Price: **\$24,000 (F)**  
 Address: **581 W Madison St, Lombard, Illinois 60148**  
 Directions: **MAIN OR FINLEY TO MADISON WEST TO HOME**  
 Sold by: **Non Member (99999) / NON MEMBER**      Lst. Mkt. Time: **9**  
 (NONMEMBER)  
 Closed: **03/23/2016**      Contract: **03/07/2016**      Points:  
 Off Market: **03/07/2016**      Financing: **Cash**      Contingency:  
 Year Built: **1958**      Br Before 78: **Yes**      Cur. Leased:  
 Dimensions: **0102X200**      Subdivision:      Model:  
 Ownership: **Fee Simple**      Township: **York**      County: **DuPage**  
 Corp Limits: **Unincorporated**      # Fireplaces:      Parking: **None**  
 Coordinates: **W:20**      Bathrooms: **1 / 0**      # Spaces: **0**  
 Rooms: **7**      (full/half):      Parking Ind.:  
 Bedrooms: **3**      Master Bath: **None**      In Price:  
 Basement: **Full**      Bsmnt. Bath: **No**

Remarks: **Wonderful Lombard Location. Beautiful Brick One Story Home with a very Large Yard and wonderful views. All MLS and Homepath details are estimated and not guaranteed. All offers must be submitted at the homepath website.**

**School Data**

Elementary: **(44)**  
 Junior High: **(44)**  
 High School: **(87)**  
 Other:

**Assessments**

Amount: **\$0**  
 Frequency: **Not Applicable**  
 Special Assessments: **Unknown**  
 Special Service Area: **Yes (\$0)**  
 Master Association: **No**

**Tax**

Amount: **\$4,753**  
 PIN: **0618100001**  
 Mult PINs: **No**  
 Tax Year: **2013**  
 Tax Exmp:

**Miscellaneous**

Waterfront: **No**  
 Appx SF: **0**  
 SF Source: **Not Reported**  
 Acreage: **0**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	26X15	Main Level			Master Bedroom	14X11	Main Level		
Dining Room	12X08	Main Level			2nd Bedroom	12X11	Main Level		
Kitchen	12X12	Main Level			3rd Bedroom	14X10	Main Level		
Family Room	26X15	Lower			4th Bedroom		Not Applicable		
Laundry Room									

**Interior Property Features:**

**Exterior Property Features:**

Age: <b>51-60 Years</b>	Additional Rooms: <b>No additional rooms</b>	Roof:
Type: <b>1 Story</b>	Garage Ownership:	Sewer: <b>Septic-Private</b>
Style: <b>Ranch</b>	Garage On Site:	Water: <b>Well-Private</b>
Exterior: <b>Other</b>	Garage Type:	Const Opts:
Air Cond: <b>Central Air</b>	Garage Details:	General Info: <b>None</b>
Heating: <b>Gas, Forced Air</b>	Parking Ownership:	Amenities:
Kitchen:	Parking On Site:	Asmt Ind: <b>None</b>
Appliances:	Parking Details:	HERS Index Score:
Dining:	Driveway:	Green Disc:
Attic:	Foundation:	Green Rating Source:
Basement Details: <b>Finished</b>	Ext Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: <b>No</b>	Sale Terms:
Fireplace Details:	Disability Details:	Possession: <b>Other</b>
Fireplace Location:	Exposure:	Occ Date:
Electricity: <b>Circuit Breakers, 100 Amp Service</b>	Lot Size: <b>Less Than .25 Acre</b>	
Equipment:	Lot Desc:	

Agent Remarks: **All MLS and Homepath details are estimated and not guaranteed. All offers must be submitted at the homepath.com website. SUBJECT Property is OCCUPIED. Do NOT GO ON PROPERTY. Do NOT go on driveway. Drive by only. All information on MLS and homepath is estimated and NOT guaranteed. Buyer and buyer agent must Verify any and ALL information.**

Internet Listing: <b>Yes</b>	Remarks on Internet?: <b>Yes</b>	Addr on Internet?: <b>Yes</b>
VOW AVM: <b>Yes</b>	VOW Comments/Reviews: <b>No</b>	Agent Notices:
Listing Type: <b>Exclusive Right to Sell</b>	Holds Earnest Money: <b>No</b>	Lock Box:
Coop Comp: <b>3% (on Gross SP)</b>	Add. Sales Info.: <b>None</b>	Special Comp Info: <b>None</b>
Showing Inst: <b>Subject property is occupied. Drive by only. DO NOT GO ON SUBJECT PROPERTY. DO NOT GO ON DRIVEWAY.</b>	Cont. to Show?:	Expiration Date:
Mgmt. Co:	Contact Name:	Phone:
Owner: <b>Owner of Record</b>	Ph #:	Agent Owned/Interest: <b>No</b>
Broker: <b>RE/MAX Action (23099)</b>	Ph #: <b>(630) 968-2600</b>	Team:
List Agent: <b>Laurie Kaiser (234775)</b>	Ph #: <b>(708) 415-1960</b>	Email: <b>Laurie@Laurie-Kaiser.com</b>
Co-Lister:	Ph #:	More Agent Contact Info: