

LAND APPRAISAL REPORT

Borrower WVN Holdings, Inc. Census Tract 0211.00 Map Reference 19340
Property Address 7501 36th Ave
City Moline County Rock Island State IL Zip Code 61265
Legal Description LOT 1 DEERVIEW ADD
Sale Price \$ N/A Date of Sale N/A Loan Term N/A yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
Actual Real Estate Taxes \$ 1,633 (yr.) Loan charges to be paid by seller N/A Other sales concessions N/A
Lender/Client Wells Fargo Bank NA Address 1000 Louisiana St 16th Floor Houston TX 77002
Occupant Vacant Appraiser Cory Zimmerman Instructions to Appraiser Internal Asset Review / Loan Servicing (default)

NEIGHBORHOOD
Location Urban Suburban Rural
Built Up Over 75% 25% to 75% Under 25%
Growth Rate Fully Dev. Rapid Steady Slow
Property Values Increasing Stable Declining
Demand/ Supply Shortage In Balance Over Supply
Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.
Present Land Use 45 % 1 Family 10 % 2-4 Family 10 % Apts. 15 % Condo 10 % Commercial
Change in Present Land Use Not Likely Likely Taking Place(*)
Predominant Occupancy Owner Tenant 5 % Vacant
Single Family Price Range \$ 14,000 to \$ 525,000 Predominant Value \$ 146,281
Single Family Age 0 yrs. to 180 yrs. Predominant Age 65 yrs.
Employment Stability Good Avg. Fair Poor
Convenience to Employment Convenience to Shopping Convenience to Schools
Adequacy to Public Transportation Recreational Facilities
Adequacy of Utilities Property Compatibility
Protection from Detrimental Conditions Police and Fire Protection
General Appearance of Properties Appeal to Market

SITE
Dimensions 151.4x58.4x81x196x116.3 = 21,603 sf Corner Lot
Zoning Classification AG2 Present Improvements Do Do Not Conform to Zoning Regulations
High and Best Use Present Use Other (specify) Improved to Single Family Residential
Elec. Gas Water San. Sewer
OFF-SITE IMPROVEMENTS
Str. Address Public Private
Surface Asphalt
Maintenance Public Private
Storm Sewer Curb/Gutter
Sidewalk Street Lights
Topo Sloping with Southern High Side
Size Typical for the Market Area
Shape Rectangular
View Residential; Woods
Drainage Adequate
Property located in a HUD identified Special Flood Hazard Area? Yes No

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

MARKET ANALYSIS table with columns: ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, COMPARABLE NO. 3. Rows include Address, Proximity to subject, Sales Price, Price \$/Sq. Ft., Data Source, Date of Sale and Time Adjustment, Location, Site/View, Zoning, Utilities, Improvements, Parcel Reference #, Sales or Financing Concessions, Net Adj. (Total), Indicated Value of Subject.

RECONCILIATION
Comments on Market Data
Comparables utilized were the best available. Extremely limited sales / listings from Moline similar in size, views, & overall market appeal were found. No sales with improvements were utilized. Site size is adjusted at \$0.20 per sf based on ratio adjustment & supported in peer performance. Ratio adjustment is warranted based on variance of size vs. average per acre dollar values.
Comments and Conditions of Appraisal
See attached "Supplemental Addendum / Conditions of Appraisal" addendum. Appraised in "as is" condition & without improvements. No other recent sales were found. Comps 1 - 4 are the best open market land sales. Comps 5 & 6 are the best active listings somewhat similar in overall market appeal. Variance in zoning is common & but requires adjustment for multi-family zoning based on limited lack of variance of use. Summary of Sales Comparison Approach comments continued to the next page.
Final Reconciliation
Sales comparison approach is solely relied upon. Cost approach not developed nor applicable for unimproved parcels. Income approach not developed nor typically used in vacant land reporting due to the lack of reliable / verifiable rental data. Tax, parcel number, & legal description reporting per county & township public records.
I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 02/20/2023 to be \$ 33,000
Appraiser(s) Cory Zimmerman Review Appraiser (if applicable)
Date Report Signed 02/23/2023 Date Report Signed
State Certification # 556.003640 State IL State
or State License # State or State License #

ADDITIONAL COMPARABLES

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

MARKET DATA ANALYSIS

ITEM	SUBJECT	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	7501 36th Ave Moline, IL 61265	3755 40th Street Ct Moline, IL 61265		2005 43rd St Moline, IL 61265		6115 34th Ave Moline, IL 61265	
Proximity to subject		2.23 miles W		2.32 miles NW		0.93 miles W	
Sales Price	\$ N/A		\$ 50,000		\$ 37,000		\$ 43,875
Price \$/Sq. Ft.	\$		\$ 33,333		\$ 24,667		\$ 168,750
Data Source	Assessor;GIS	QCARAMLS#4207043; Assr		QCARAMLS#4239660; Assr		QCARAMLS#4215589; Assr	
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
	N/A	s08/20;c08/20	-9,000	Active		Active	
Location	N;Res;Wds	N;Res;Wds;Cmrr	+5,000	N;Res;Wds		N;Res;Wds	
Site/View	21,603 sf	1.50 ac	-8,747	1.50 ac	-8,747	11,284 sf	+2,064
Zoning	AG-2	R-2	0	R-2	0	R-4	0
Utilities	Public	Public		Public		Public	
Improvements	None	None		None		None	
Parcel Reference #	17-12-415-001	17-10-405-021		17-03-400-020		17-11-403-007	
Sales or Financing Concessions	None Identified	ArmLth; 0 Cncss Cash; 292 DOM		List to Sale Ratio 50 DOM	-3,300	List to Sale Ratio 882 DOM	-3,949
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -12,747	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -12,047	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -1,885
Indicated Value of Subject			\$ 37,253		\$ 24,953		\$ 41,990

Comments on Market Data

* OVERFLOW - SEE "ADDITIONAL FIELD TEXT ADDENDA" *

ADDITIONAL FIELD TEXT

File # 230210-03026-1

Borrower/Client	WVN Holdings, Inc.						
Property Address	7501 36th Ave						
City	Moline	County	Rock Island	State	IL	Zip Code	61265
Lender	Wells Fargo Bank NA						

COMMENT SALES COMPARE COMPS 4-6

Summary of the Sales Comparison Approach comments continued from the prior page.

No adjustments are warranted for AG, common residential, & commercial zoning. Heavy adjustment is warranted for cost of private water / sewer within the market area. Comps utilized are the best available. Subject & all comparables are sites with similar access to community services. Active listing(s) are provided. Active listing(s) are adjusted for the market area's list to sale ratio adjustment for vacant sites of 9%. See Market Conditions Synopsis below for comments to the list to sale ratio for the market area. Active listings are given limited consideration in the final opinion of market value but average of the adjusted sale prices of active listings supports the final opinion of market value. Subject's market area vacant land sale trends are in decline and the market area has an over-supply of available vacant parcels.

- . SALES COMPARISON ANALYSIS - Comparable #1 Largest Adjustment exceeds 10% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #1 Gross Adjustment exceeds 25% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #1 Net Adjustment exceeds 15% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #3 Largest Adjustment exceeds 10% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #3 Gross Adjustment exceeds 25% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #3 Net Adjustment exceeds 15% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #4 Largest Adjustment exceeds 10% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #4 Gross Adjustment exceeds 25% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #4 Net Adjustment exceeds 15% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #5 Largest Adjustment exceeds 10% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #5 Gross Adjustment exceeds 25% of Comp Sale Price.
- . SALES COMPARISON ANALYSIS - Comparable #5 Net Adjustment exceeds 15% of Comp Sale Price.

These issues / factors are not uncommon in market areas such as the subject's with limited annual market turnover, sometimes lower value ranges, and/or a wide range of property characteristics. Comparables used are the best available & within closest proximity to the subject. Some comparables may be utilized for having as little as one similar characteristic as the subject but needed to avoid straight line adjustments. Use of said comparables has no adverse impact on this report's marketability or reliability.

Market Conditions Synopsis per QCARA MLS (vacant land under 5 acres; based on inspection date & defined market area):

02/20/2022 - 02/20/2023: 5 Sales; High: \$37,300 / Low: \$2500; Avg.: \$18,660 / Med.: \$15,500; Avg. DOM: 259 / Med. DOM: 173

02/20/2021 - 02/20/2022: 8 Sales; High: \$72,000 / Low: \$3500; Avg.: \$27,737 / Med.: \$26,500; Avg. DOM: 55 / Med. DOM: 9

List to Sale: TLV = \$102,900 / TSV = \$93,300 = 9.33%; Absorption Rate: 0.42%; Liquidation: 45.24 mths (19 vacant land listings)

Supply outweighs demand; active listings represent non-farmland site availability; liquidation time of vacant land is historically higher within the county than SFR & has no adverse impact on marketability or value. Market area vacant site values are in decline based on both average & median annual analysis trends per QCARA MLS. List to sale ratio is increasing. Trends analysis provided to support page 1 details. Median DOM trends given greatest weight.

Time of sale adjustments are warranted for sales over a year only. Declining market values were determined via annual research analysis of the subject's market area per QCARA MLS. Annual analysis best serves the subject's market area do to historically typical seasonal sale patterns / trends. Annual analysis is supported in peer performance. TOS adjustments in the sales grid, for sales over a year only, are based on the year to year variance in average vacant land sale value trends below (~ \$9000 rounded).

Subject & Comparable Previous Sale History Comments:

Prior sale / transfer history of the subject and comparable properties is researched via Rock Island County public records & Remine.com. Subject has not been reported sold or transferred within the past three years. All other comparables have not been reported resold or transferred within the past year.

Appraised Value Variance to Prior Reporting Comments:

Subject was previously appraised in 02/2022. Current opinion of market value may vary from prior appraisals based on the market area trends and available sales / comparable market data for analysis. The subject's market area currently has declining vacant land value trends based on the MLS analysis above (32.73% average; 41.51% median). Subject's opinion of market value found in this report is supported by the approaches to value and most current sale data available. Extremely limited truly comparable market data is typically available annually.

COMMENTS APPARENT

Site is typical in size for the market area with no apparent adverse easements or encroachments. Community all-weather streets are properly maintained by the city & public in nature. Location is accessible year round. Location & views are common / typical for the market area and have no adverse impact. Zoning is typical for the market area. No adverse signs of site dampness or flooding noted. See Supplemental Addenda.

TEXT ADDENDUM

File # 230210-03026-1

Borrower/Client	WVN Holdings, Inc.						
Property Address	7501 36th Ave						
City	Moline	County	Rock Island	State	IL	Zip Code	61265
Lender	Wells Fargo Bank NA						

Supplemental Addendum / Conditions of Appraisal
Supplemental Addenda

* Land: Neighborhood - Description:

"Other" lands in the percentage of land use section include vacant lands and /or recreational areas found within the market area. "Other" lands have no adverse affect on marketability or value.

Local Routes, waterways, & railroad tracks run through the subject's defined market area / community but do not create market area borders unless otherwise noted in the "Neighborhood Boundaries" section on page 1 of the Land Form. No advantage or disadvantage to marketability or value was observed solely based on relationship to these market area features (i.e. "to the north of" or "to the east of"). Local waterways (if applicable) are considered market area features (unless otherwise noted) and have no adverse impact to marketability or value.

* Land: Neighborhood - Market Conditions:

The subject's site is typical in size for vacant properties within the market area with no apparent adverse easements or encroachments unless otherwise noted within the land appraisal report. The subject's site size has no adverse impact on marketability or value.

Community all-weather streets are properly maintained by the city and considered public in nature. The subject's location is accessible year round and the location's accessibility has no adverse affect on its marketability or value.

The subject's views & location are typical / common within the market area and have no adverse impact on marketability or value unless otherwise noted within the land report. At time of inspection, no increased noise or traffic was noted from the subject's location. Subject's proximity to local commercial districts, major roadways, and/or any nearby airports has no adverse impact on marketability or value. The subject is not located in a known direct flight path of any airport.

At time of inspection, no adverse signs of site dampness or flooding were observed from the exterior site inspection. FEMA disaster declarations (if applicable) for the subject's county have no adverse affect on the subject's marketability or value. No adverse environmental hazards were observed. The appraiser is not an expert in environmental hazards. FEMA flood zone designation has no adverse impact on marketability or value.

Aerial map of the subject's general location has been provided. Plat map provided via county or township GIS mapping when available. Secondary mapping sources (Realist.com; Remine.com) are provided when available for reference only. No Plat of Survey was provided nor obtained. At time of inspection, public offices remain closed &/or limited for physical inspection of public records do to the Covid-19 pandemic. Overall site size is per public records (township and/or county assessor data).

Current zoning has no adverse impact on the subject's marketability or value and the subject's current use is permissible within current zoning unless otherwise noted within the land report. Subject is currently a vacant site without improvements. Single family residential is commonly found throughout multi-family, agriculture, & commercial zoning within the community / county / market area.

No evidence of mineral / oil drilling was present at time of inspection.

Subject has public gas & electrical services available and would require public water & sewer. Public water & sewer is available & is economically feasible. Private water & sewer is common for the rural market area and would have no adverse impact on marketability nor value.

* URAR: Highest & Best Use Comments:

The subject's highest and best use is as improved at it's present use. This conclusion is based on the subject's current use being legally permissible, physically possible, financially feasible, and maximally production. Improved as single family residential has the greatest impact on the subject's marketability and value within the market area.

* Effective Date Comments:

All sales were used because of their similarities and proximity to the subject property and because they were felt to be the best comparables. As recent of sales available were utilized. This appraisal is valid for the effective date only. The use of this appraisal report beyond the effective date as to the developed opinion of value would not be considered current, as external economic as well as overall market conditions change, and would have an impact on the development of market value.

* Electronic Transmission Addendum:

This appraisal, if transmitted by electronic means, meets applicable USPAP reporting requirements as adopted by the Appraisal Standards Board using computer software which identifies any transmission errors during the transmission process, confirms date, time and quantity of data transmitted/received and protects signature integrity (only the appraiser(s) maintain control of the signature by means of passwords and/or hardware devices). Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report (a paper copy report transmitted by facsimile with hand- written mark for the signature does not constitute electronic transmission).

* Adverse Environmental Conditions Addendum:

The value estimated in this report is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of the inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental conditions which would affect the property negatively. An environmental audit may reveal their existence.

* Data Resource Addendum:

Subject-specific information was obtained from sources which included, but were not strictly limited to: county & township Assessor's public records, county Zoning and Planning Departments, the county's Tax department, local MLS services, Census Bureau information, and FEMA maps. The subject site was observed and all relevant characteristics were noted. In the making of the appraisal, the exterior of the subject property was physically measured, when applicable, (to ANSI standards) by the appraiser. There was no personal property considered or valued in this appraisal. Flood & Census information was determined by an outside vendor.

* USPS Verification:

The subject address could not be verified via USPS.com as the subject is not improved. Current address provided on page 1 of this report matches engagement letter via client.

* Predominant Market Value Comments:

Appraised value being higher or lower than the market area's predominant market value is common within the market area and has no adverse impact on the subject's marketability nor the credibility or reliability of this report. The subject is not an over nor under improvement for the market area unless otherwise stated on page 1 of the URAR. The market area has a large range of values due to the extreme diversity in property characteristics, sizes, & location appeal.

* REO / Foreclosure Use Comments:

REO or Foreclosure sales are utilized if/when they represent similar characteristics as a subject property within a market area and are the best comparables for use. No known major stigmatism was found within the market area towards REO or Foreclosure land sales. It appears that the market area's REO & Foreclosure activity has stabilized; however, REO & Foreclosure activity remain a part of the overall market atmosphere.

Conditions of Appraisal

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 230210-03026-1

Borrower/Client	WVN Holdings, Inc.						
Property Address	7501 36th Ave						
City	Moline	County	Rock Island	State	IL	Zip Code	61265
Lender	Wells Fargo Bank NA						

Section 1455.245 Scope of Property Condition Inspections by Real Estate Appraisers: "The comments by the licensed real estate appraiser contained within this appraisal report on the condition of the property do not address "standards of practice" as defined in the Home Inspector License Act [225 ILCS 441] and 68 Ill. Adm. Code 1410 and are not to be considered a home inspection or home inspection report." (Source: Added at 39 Ill. Reg. 7939, effective June 1, 2015). This appraisal is not a home inspection and the appraiser is not acting as a home inspector when preparing the report. The borrower has the right to have the home inspected by a professional home inspector. When performing the inspection of the subject property, the appraiser visually observed areas that were readily accessible. When completing the appraisal, a visual inspection was completed in accordance with guidelines. The inspection is not technically exhaustive. The inspection does not offer warranties or guarantees of any kind.

All comparable sales have been visited by the appraiser and have been obtained via MLS or Assessor data services. Comparable photos are original to the appraiser, may be seasonally dated if taken from previous appraisal assignments, or are via MLS services if original photos could not be obtained at time of inspection. The appraiser will not attempt nor indicate use of a camera when people / children are present due to legal / safety concerns.

The Intended User(s) of this appraisal report are per the client provided engagement letter & detailed in the USPAP Addendum. Intended use of this report is detailed within the land report &/or USPAP Identification Addendum. In the event that this appraisal is used by any other secondary lenders that the loan is transferred to or sold to, this appraisal may not adhere to their specific guidelines. The appraiser is not responsible to have met any lender guidelines other than those disclosed prior to completion of the appraisal. Appraisers are not required to adhere to specific assignment conditions, terms, or requirements that were not disclosed at the time of engagement by the named client or client's agent. This appraisal report is intended for the use of the client and other identified intended user(s) listed and once completed cannot be reassigned or readdressed to another party. It cannot be changed by the appraiser for another lender or use. "Transferring" by one lender to another lender does not also transfer the contractual relationship between the appraiser and the original client of the appraiser. No other additional Intended Users are identified or intended by the appraiser, including the borrower and/or homeowner and no other intent of use for this appraisal is to be inferred.

Password protected digital signatures have been imbedded in the appraisal report. These signatures are to be considered original.

This appraisal report adheres to the development and reporting options of the Uniform Standards of Professional Appraisal Practices (USPAP), FIRREA, Title XI Appraisal Regulations and the Appraisal Independence Standards set forth by H.R. 4173.

Appraised in fee simple title on a cash basis. This report is completed per Standard 2-2a. No personal property has been included in the appraised value.

Sales Comparison Approach Addendum

Sales Comparison Analysis - Summary of Sales Comparison Approach: The comparables utilized represent the most recent and similar sales as of the date of the inspection and are considered to be good indicators for the value of the subject property. Market driven adjustments have been made to the comparable sales for their different characteristics. A value range is derived from the adjusted values. Greatest weight is place on the adjusted values of the most relevant sales data used.

Subject and all sales are reflective of the current market conditions; time of sale adjustments may / may not be warranted for sales within a year. Market trends are determined based on annual analysis including seasonal selling patterns / trends within the market area. Sales exceeding a year would warranted adjustment if the subject's market area is detailed as being increasing or decreasing in "Market Conditions" section of the URAR.

Sales over ninety days may have been utilized to best represent the opinion of market value and for bracketing purposes. In market areas with increasing or decreasing values, a minimum of two sales within ninety days will be provided if available.

Comparables used are the best available and all are factored into the final opinion of market value. Some comparables exceeded common guidelines for single line adjustments and/or overall net & gross adjustment guidelines; those comparables must be utilized due to the limited market data available.

For my research, the following parameters were used: residential homes closed within the past six months, within the subject's community/defined market area, and similar to the subject in design style and age. Said initial search parameters were within a mile of the subject, GLA +/- 10%, and age +/- 20%. The parameters were then extended to include sales within the past year, various design styles, and of any age group, size, or age to determine the best overall market comparables that would represent the subject's best competition within the market area.

Comparables over a mile or over five miles or sometimes from neighboring communities are not uncommon within the market area due to the market area lay-out, density of homes, and/or wide range of property characteristics found within the market area. Use of said comparables has no adverse impact on marketability nor this report's credibility / reliability.

Line/Net/Gross Adjustments: The appraiser has taken great care to utilize sales data that conform to typical adjustment standards. However, when appraising properties in areas where appropriate comparable sales data may be limited, it is not unusual for gross adjustments to exceed 25%, net adjustments to exceed 15% and line adjustments to exceed 10%. When one or more of these conditions exist within the scope of the comparison, it is the normal and accepted practice of this appraiser, where at all possible, to utilize 4 -6 comparable sale selections to further support the appraiser's opinion of value and to further assist the appraiser's client towards the purpose for which this appraisal was requested. Listing adjustments can range outside typical net adjustment parameters due to some market area's having a higher list to sale ratio.

Sales comparables actual sales price may exceed 15% of the subject's opinion of market value. This is not uncommon within the market area due to the limited annual market data available. Sales comparable price range may exceed 25% which is not uncommon within the market area and has no adverse affect on the reliability or credibility of the appraisal report. Sales comparable price range varies within the market area due to the limited market data, sometimes lower value of property ranges, and wide range of property characteristics found within the market area.

Location: The subject and all comparables have somewhat similar residential locations. Location appeal of the comparables were compared to the subject's. The determination of any dollar adjustment or if no adjustment was warranted was based on recent market trends, assessor value adjustments, and/or buyer appeal. Adjustment are made accordingly.

Site: The subject and all comparables are similar residential sites. Site value is not solely based on size; factors such as shape, topography, location, & market appeal impact a sites overall value within the market area. Ratio adjustments are common to site size within the market area; any warranted adjustments for site size are made accordingly.

View: The subject and comparables have at minimum similar residential views for the market area. View appeal of the comparables were compared to the subject's. The determination of any dollar adjustment or if no adjustment was warranted was based on recent market trends, assessor value adjustments, and/or buyer appeal. Adjustment are made accordingly based on adverse and/or positive view appeal within the market area.

Typical list to sale ratio adjustment is based on the previous twelve month sales history as defined in the "Market

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Conditions" of this report. In market areas with limited annual turnover, this percentage can fluctuate based on recent sales or seasonal selling patterns. List to sale ratio adjustment is derived from analysis of MLS service data for the subject's defined market area and taken on the second line of the sales grid for active listing only (abbrev. "L/S").

Scope of Work Addendum

The Scope of Work statement preprinted within this form reflects the minimum standards for this assignment. In my opinion, it does not adequately present the appraiser's Scope of Work which was performed in this appraisal assignment. I have expanded the Scope of Work description to reflect the Scope of Work applied in the making of this appraisal.

For purposes of the analysis, "complete visual inspection" included: observation of the subject from the ground street level. While due diligence was exercised during the visit to the subject property, the visual inspection was not exhaustive nor was the vacant property walked. Observations made during the visit to the subject property were made for valuation purposes only based on a typical appraisal exterior only street level inspection process.

Data sources utilized may include MLS records, county deed records, county assessor records and an interview of the subject's owner/occupant. Subject-specific information was obtained from sources which included, but were not strictly limited to: county & township Assessor's public records, county Zoning and Planning Departments, the county's Tax department, local MLS services, Census Bureau information, and FEMA maps. The subject site was observed and all relevant characteristics were noted. In the making of the appraisal, the exterior of the subject property was physically measured, when applicable, (to ANSI standards) by the appraiser. There was no personal property considered or valued in this appraisal. Flood & Census information was determined by an outside vendor and / or appraisal software.

The highest and best use analysis of the subject property was concluded as vacant. In the valuation process, each of the three approaches was considered, however, the Income Approach is typically not deemed to be relevant to the assignment due to the absence of sufficient, verifiable market data. The subject is situated within an area which is predominantly owner- occupied, and the typical purchaser does not consider the Income Approach in the purchase decision process. In my opinion, the credibility of the results does not suffer from the absence of the Income Approach.

The collection of general market data is an ongoing process and includes information collected from a variety of public sources including, but not strictly limited to, the local newspaper, local and federal published demographics reports and data published in the subscription services such as the local Association of REALTORS' Multiple Listing Service. General market data information was also obtained from work files retained in the appraiser's office. The subject's general market area was also physically observed. This data was analyzed and conclusions as to general market trends were reached. In the performance of the Sales Comparison Approach, MLS records were searched for sales of improved properties within the subject's general market area. The results were analyzed, and the properties which were most comparable to the subject were selected. The exteriors of the selected sales properties were visually observed by the appraiser from a public street. The selling information was verified with at least one party to the transaction in order to determine the accuracy of the information along with any atypical concessions or discounts, and to determine whether personal property was included in the transfer price. Dissimilarities between the subject and the comparable sale properties were identified and appropriate adjustments were extracted from market data and applied to the comparable sale properties in order to equate them with the subject property.

For purposes of this assignment, the following has been relied upon:

- information obtained from public records is accurate
- information proved by sources used to confirm sales information is accurate
- the subject is not impacted by adverse easements, encroachments, restrictions, or other encumbrances
- the subject is not environmentally impacted by potentially hazardous building materials nor by the existence of toxic waste

The limiting conditions presented in the Assumptions and Limiting Conditions section of this report were applied. The conclusions were reconciled, considering both the quantity and quality to the data researched and analyzed, and the results were reported in accordance with Standard 2.2a of USPAP.

AIR Compliance Statement

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

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

Covid-19 Pandemic Addendum

Covid-19 Pandemic Addendum:

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal. Assessor data was limited in physical researched for this assignment as the county / township assessor's offices are closed / limited to the public (including Appraisers) during the Covid-19 pandemic. Limited recent comparables / market turnover was found. Recent lower volume trends are not considered sustainable & have no adverse impact on the overall marketability &/or value of the subject / subject's market area long term. No market data to suggest long term impact was found. Sales volume is limited, but sales / listings values have not been adversely impacted & no trends indicating lower values during the Covid-19 pandemic were found via MLS analysis of the subject's market area.

Collateral Underwriting Addendum

CU warnings (if applicable) may indicate variance in reporting based on changes in comparable's details over time and/or do to recent improvements. Some sales have been utilized by the appraiser in multiple reports since the initial creation of the CU system. Those sales may have been sold (over three years ago) with a reported condition; then improved / altered & re-sold or re-listed creating a variance in condition ratings for reporting. Comparable details are updated as new information and/or updated information is made public. When utilizing a sale / listing, appraiser researches said properties developing conclusions for reporting standards based on the most up to date / relevant property details found via MLS services or public records / assessor data. The appraiser does not utilize software that shares or provides other appraiser's findings for sales / listings as the appraiser will not provide said information via software for others non-controlled use (proprietary findings based on confidential information collected during physical inspections and/or the process of completing assignments). Appraiser is not responsible nor mandated for commenting on CU findings; on an order by order basis.

Definitions (pg. 1 of 2)

Definitions are provided to help the intended user's understanding of terminology & reporting. Definitions within the appraisal profession are, at times, updated or altered. Following definitions are the most updated version known to the appraiser at time of reporting but may not be the most up to date version based on the continual cycle of updates.

The appraiser has given consideration to the traditional value approaches: the Sales Comparison Approach, the Cost Approach and the Income Approach. The applicability of each approach to value must be weighed according to the qualitative and quantitative analysis of available data. The following definitions are from The Dictionary of Real Estate Appraisal-Fourth Edition published by the Appraisal Institute.

Sales Comparison Approach is a set of procedures in which a value indication is derived by comparing the property being appraised to similar properties that have been sold recently, then applying appropriate units of comparison and making adjustments to the sale prices of the comparables

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 230210-03026-1

Borrower/Client	WVN Holdings, Inc.		
Property Address	7501 36th Ave		
City	Moline	County	Rock Island
		State	IL
		Zip Code	61265
Lender	Wells Fargo Bank NA		

based on the elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as though vacant; it is the most common and preferred method of land valuation when an adequate supply of comparable sales are available.

Cost Approach is a set of procedures through which a value indication is derived for the fee simple interest in a property by estimating the current cost to construct a reproduction of (or replacement for) the existing structure, including an entrepreneurial incentive, deducting depreciation from the total cost, and adding the estimated land value. Adjustments may then be made to the indicated fee simple value of the subject property to reflect the value of the property interest being appraised.

Income Capitalization Approach is a set of procedures through which an appraiser derives a value indication for an income-producing property by converting its anticipated benefits (cash flows and reversion) into property value. This conversion can be accomplished in two ways. One year's income expectancy can be capitalized at a market-derived capitalization rate or at a capitalization rate that reflects a specified income pattern, return on investment, and change in the value of the investment. Alternatively, the annual cash flows for the holding period and the reversion can be discounted at a specified yield rate.

Distress sale is a sale involving a seller acting under duress.

The "as is" value of specific ownership rights to an identified parcel of real estate as of the effective date of the appraisal; relates to what physically exists and is legally permissible and excludes all assumptions concerning hypothetical market conditions or possible rezoning.

Client is the party or parties who engage, by employment or contract, an appraiser in a specific assignment.

Intended User is the client and any other party as identified, by name or type, as users of the appraisal, appraisal review, or appraisal consulting report, by the appraiser on the basis of communication with the client at the time of the assignment.

Extraordinary Assumption is an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions.

Hypothetical Condition is a condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis.

Appraisal (noun) the act or process of developing an opinion of value; an opinion of value. (adjective) of or pertaining to appraising and related functions such as appraisal practice or appraisal services.

Appraiser one who is expected to perform valuation services competently and in a manner that is independent, impartial, and objective.

Appraisal is a branch of applied economics. It is distinct and separate from the applied sciences (engineering, surveying, mold or environmental testing, etc), from the building trades (construction, home inspection, pest and dry rot inspection, roof inspection, etc.), and from the applied arts (architecture, home design, or drafting).

Report is any communication, written or oral, of an appraisal, appraisal review, or appraisal consulting service that is transmitted to the client upon completion of an assignment.

Inspection is a visual observation of the unobstructed, exposed surfaces of readily accessible areas from standing height.

Living area is defined as legal, finished, permanently heated, living space contiguous with, and accessible from, other living area and regarded by a typical purchaser as being habitable and as having utility. Unless otherwise specified and the reason given why, the visual observation excludes the attic, the crawl space, any unfinished basement, and below grade storage.

Effective Date: the date to which an appraiser's analyses, opinions, and conclusions apply; also referred to as date of value.

Definitions (pg. 2 of 2)

Use means reliance on the appraisal report to make a decision or to take an action. Reading the appraisal report or possessing the report does not constitute use. Relying on the appraisal report to understand how the appraiser developed the opinion of value does not constitute use. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship.

Market Value Definitions:

The most widely accepted components of Market Value are incorporated in the following definition: a type of value, stated as an opinion, that presumes the transfer of a property (i.e., a right of ownership or a bundle of such rights), as of a certain date, under specific conditions set forth in the definition that is identified by the appraiser as applicable in an appraisal.

Market Value is defined in the Uniform Standards of Professional Appraisal Practice (USPAP) as follows: A type of value, stated as an opinion, that presumes the transfer of a property (i.e., a right of ownership or a bundle of such rights), as of a certain date, under specific conditions set forth in the definition of the term identified by the appraiser as applicable in an appraisal. (USPAP, 2020-2021 ed.)

The following definition of Market Value is used by agencies that regulate federally insured financial institutions in the United States: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: buyer and seller are typically motivated; both parties are well informed or well advised and acting in what they consider their best interests; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and 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.

Fee Simple: As appraisers, we must be aware of certain governmental or private restrictions which may further affect the subject's value. Governmental restrictions may include taxation, eminent domain, police power, and escheat. Private restrictions may include deed restrictions, covenants, and easements. We normally appraise single-family residential properties as if all of the property rights are intact. This is called a fee simple estate, which is the absolute ownership of the property, unencumbered by any other interest or estate, and subject only to the governmental restrictions mentioned above. There may be situations, however, where a different ownership interest is the subject of an appraisal assignment. Examples of these types of assignments would include valuation of a leased fee estate, a leasehold estate, or a life estate.

Assignment Conditions: Assumptions, extraordinary assumptions, hypothetical conditions, laws and regulations, jurisdictional exceptions, and other conditions that affect the scope of work.

Valuation Services: a service pertaining to an aspect of property value, regardless of the type of service and whether it is performed by appraisers or by others.

Personal Property: Any tangible or intangible article that is subject to ownership and not classified as real property, including identifiable tangible objects that are considered by the general public as being "personal," such as furnishings, artwork, antiques, gems and jewelry, collectibles, machinery and equipment; and intangible property that is created and stored electronically such as plans for installation art, choreography, emails, or designs for digital tokens.

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 230210-03026-1

Borrower/Client	WVN Holdings, Inc.						
Property Address	7501 36th Ave						
City	Moline	County	Rock Island	State	IL	Zip Code	61265
Lender	Wells Fargo Bank NA						

Assignment Elements: Specific information needed to identify the appraisal or appraisal review problem: client and any other intended users; intended use of the appraiser's opinions and conclusions; type and definition of value; effective date of the appraiser's opinions and conclusions; subject of the assignment and its relevant characteristics; and assignment conditions.

Personal Inspection: a physical observation performed to assist in identifying relevant property characteristics in a valuation service.

Physical Characteristics: attributes of a property that are observable or measurable as a matter of fact, as distinguished from opinions and conclusions, which are the result of some level of analysis or judgment.

Relevant Characteristics: features that may affect a property's value or marketability such as legal, economic, or physical characteristics.

Assignment: a valuation service that is provided by an appraiser as a consequence of an agreement with a client.

ZimAppraisals, LLC Privacy Policy

(09/01/2007):ZimAppraisals, LLC like many other providers of financial services, is now required by the Gramm-Leach-Bliley (GLB) Act to inform customers of our policies regarding the collection of nonpublic personal information during the appraisal process. The Federal Trade Commission (FTC) has ruled that appraisers are now considered to be financial institutions. This stems, in part, from longstanding statements by Intra-Agency Federal Financial Regulators, FannieMae, FreddieMac, and FHA that appraisers are considered as part of the financial institution for their participation in the lending process. State Licensed / Certified Appraisers have been and continue to be bound by the Uniform Standards of Professional Appraisal Practice, (USPAP) and the Ethics Rule which consists of the conduct, management, confidentiality, and record keeping sections. These rules and standards are more stringent than those required by law or regulation. ZimAppraisals, LLC has always been diligent about protecting information deemed to be private or confidential in nature.

TYPES OF NONPUBLIC PERSONAL INFORMATION COLLECTED: Nonpublic and personal information about you and your property is collected during the course of developing and completing the appraisal process. This is generally accomplished with your knowledge and approval. Nonpublic information is normally provided to our company by you or obtained by us with your authorization. The purpose of the appraisal process is to develop a credible value opinion for the client or customer. A credible assignment result is part of the requirement for successful completion of a particular real estate financial transaction or business decision.

PARTIES TO WHOM WE DISCLOSE INFORMATION: This company does not disclose any nonpublic personal information obtained during the course of developing a property's specific value opinion except as required by law or at the direction of the client to assist in the completion of a particular financial transaction. Such nonpublic information may be disclosed to the client and any identified intended users of the specific appraisal, review, or appraisal consulting assignment. A fiduciary agreement is automatically in effect between our company and the identified client or customer and intended users per the Ethics Rule contained within the USPAP. Additionally, in all such situations, the appraiser must comply with all pertinent laws, rules, and regulations regarding the safeguarding of the analyses, conclusions, survey results, adjustments, and opinions relative to the appraisal process relative to this specific assignment.

RECORD KEEPING REQUIREMENTS: Our agency retains work records relating to the informational services that we provide so that we are better able to assist with your professional needs and to comply with the requirements of the Ethics Rule as contained within the USPAP. In order to secure your nonpublic personal information, our agency maintains physical, electronic, and procedural safeguards to comply with our professional standards of practice and provisions of the GLB Act.

CUSTOMERS RIGHT TO LIMIT PUBLIC DISCLOSURE OR SHARING OF NONPUBLIC PERSONAL

INFORMATION: Clients / customers have the right to limit the reuse of their nonpublic personal information gathered during the course of the appraisal development process. The customer must notify this agency within a reasonable time (considered to be 30 days by the FTC) that public disclosure, or reuse of such information is prohibited except as required by applicable law, regulation, or the appraiser's Uniform Standards of Professional Appraisal Practice (USPAP).

Please feel free to call if you have any questions concerning this policy. Your privacy, our professional ethics, and the ability to provide you with a quality product or service are very important to us.

ZimAppraisals, LLC
P.O. Box 608
Shannon, IL 61078
Telephone: 815-541-3227
Fax: 815-371-3444
Email: cory@zimappraisals.com

USPAP ADDENDUM

Borrower WVN Holdings, Inc.
 Property Address 7501 36th Ave
 City Moline County Rock Island State IL Zip Code 61265
 Lender Wells Fargo Bank NA

This report was prepared under the following USPAP reporting option:

- Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(a).
 Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 4 - 6 Months

Exposure time is an opinion, based on supporting market data, of the 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. Please see the "Market Conditions" statements (additional comparable sales page) for detailed analysis of the subject's market area including supporting exposure time data. Current exposure time of vacant parcels is between 4 and 6 months and supported by actual marketing times within the defined market area. Median DOM = 127 / Average DOM = 186.

Additional Certifications

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

- I have **NOT** performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.
- The statements of fact contained in this report are true and correct.
 - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
 - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
 - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
 - My engagement in this assignment was not contingent upon developing or reporting predetermined results.
 - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
 - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
 - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
 - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

Ethics Conduct Addendum: Appraiser / appraisal company previously appraised the subject twice (2) prior on 03/10/2021 & 02/16/2022 (file #210302-00774-1 & 220208-00780-1) for the current Client. Client was aware of prior appraisal prior to acceptance of this assignment. Other than the prior reported & this current assignment, Appraiser / appraisal company has not engaged in any other services regarding the subject property within the prior three years immediately preceding the acceptance of this assignment, as an appraiser or in any other capacity.

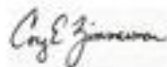
Jurisdictional Exception Rule: In accordance with Illinois Administrative Rule Section 1455.250 the Appraiser has identified the client(s)

as Wells Fargo Bank NA (1000 Louisiana St., 16th Floor, Houston, TX 77002) including internal asset review, loss mitigation, &/or loan services (including default) by the client & Mortgagee as the only intended user(s).

Appraiser Compensation: The Appraiser's compensation for this appraisal assignment is \$350.

Appraiser Competency: This assignment requires geographic/market competency as part of the Scope of Work. I am confirming that I have spent sufficient time to gain adequate knowledge, experience, and resources to communicate a credible opinion of the market value for the subject property. The necessary understanding of local market conditions provides the connection between a sale and a comparable sale or a rental and a comparable rental. This opinion is based on the appraiser's full time, working knowledge of the subject's specific marketing area, including local supply and demand factors which relate to the subject's property type and its specific location. The appraiser typically completes 15 + appraisals within the greater Rock Island County market area annually. Additionally, the appraiser's credentials include on-going formal educations, analysis of current market-drive statistics, subscriptions and review of published real estate periodicals, MLS service memberships, cost manuals (Building-cost.net), Realtist, access and communication with local assessor offices (township & county), and regularly networking with individuals involved in real estate transactions. Appraiser has been active within the subject's real estate market area for over 20 years.

APPRAISER:



Signature:

Name: Cory Zimmerman

Date Signed: 02/23/2023

State Certification #: 556.003640

or State License #: _____

or Other (describe) _____ State # _____

State: IL

Expiration Date of Certification or License: 09/30/2023

Effective Date of Appraisal: 02/20/2023

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

SUBJECT PHOTOGRAPH ADDENDUM

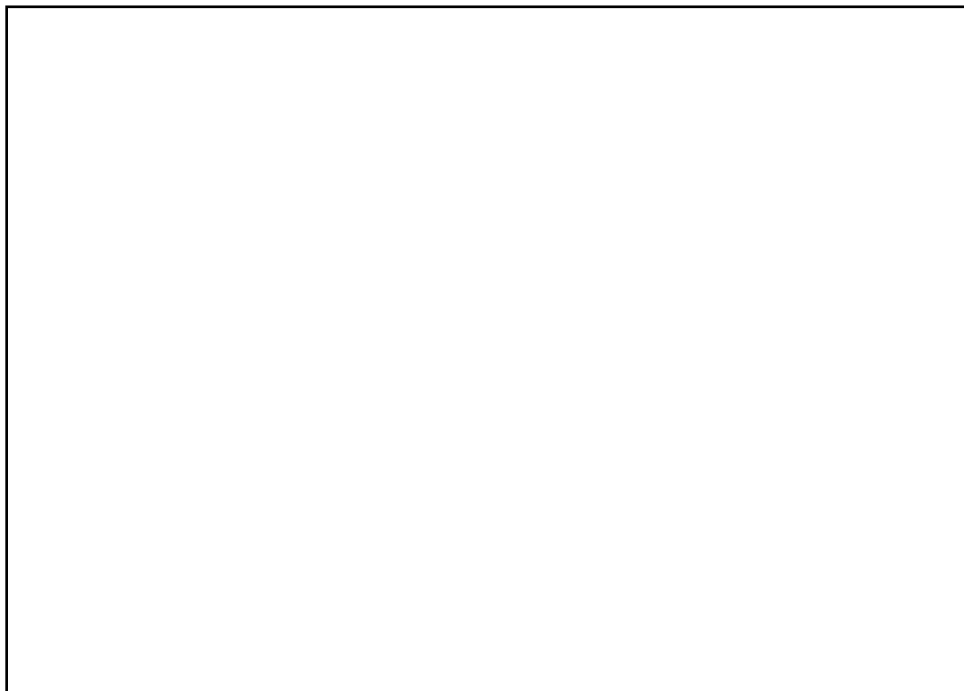
File # 230210-03026-1

Borrower/Client	WVN Holdings, Inc.		
Property Address	7501 36th Ave		
City	Moline	County	Rock Island
		State	IL
		Zip Code	61265
Lender	Wells Fargo Bank NA		



FRONT OF SUBJECT PROPERTY

Subject Front _____
 7501 36th Ave _____
 N/A _____



REAR OF SUBJECT PROPERTY



STREET SCENE

Subject Street _____
 7501 36th Ave _____
 N/A _____

SUBJECT PHOTOGRAPH ADDENDUM

Borrower/Client	WVN Holdings, Inc.		
Property Address	7501 36th Ave		
City	Moline	County	Rock Island
		State	IL
		Zip Code	61265
Lender	Wells Fargo Bank NA		



ADDITIONAL SUBJECT PHOTO

Street Scene



ADDITIONAL SUBJECT PHOTO

Subject Additional Photo



ADDITIONAL SUBJECT PHOTO

COMPARABLES PHOTOGRAPH ADDENDUM

File # 230210-03026-1

Borrower/Client WVN Holdings, Inc.Property Address 7501 36th AveCity Moline County Rock Island State IL Zip Code 61265Lender Wells Fargo Bank NA**Comparable Sale 1**TBD 7th AveSilvis IL 61282Date of Sale: s08/22;c02/22Sale Price: 37,300

Sq. Ft.: _____

\$ / Sq. Ft.: 23,313**Comparable Sale 2**30 Chippiannock PlRock Island IL 61201Date of Sale: s09/22;c09/22Sale Price: 35,000

Sq. Ft.: _____

\$ / Sq. Ft.: 102,941**Comparable Sale 3**4710 51st AveMoline IL 61265Date of Sale: s09/22;c02/22Sale Price: 15,500

Sq. Ft.: _____

\$ / Sq. Ft.: 29,981

COMPARABLES PHOTOGRAPH ADDENDUM

File # 230210-03026-1

Borrower/Client WVN Holdings, Inc.Property Address 7501 36th AveCity Moline County Rock Island State IL Zip Code 61265Lender Wells Fargo Bank NA**Comparable Sale 4**3755 40th Street CtMoline IL 61265Date of Sale: s08/20;c08/20Sale Price: 50,000

Sq. Ft.: _____

\$ / Sq. Ft.: 33,333**Comparable Sale 5**2005 43rd StMoline IL 61265Date of Sale: ActiveSale Price: 37,000

Sq. Ft.: _____

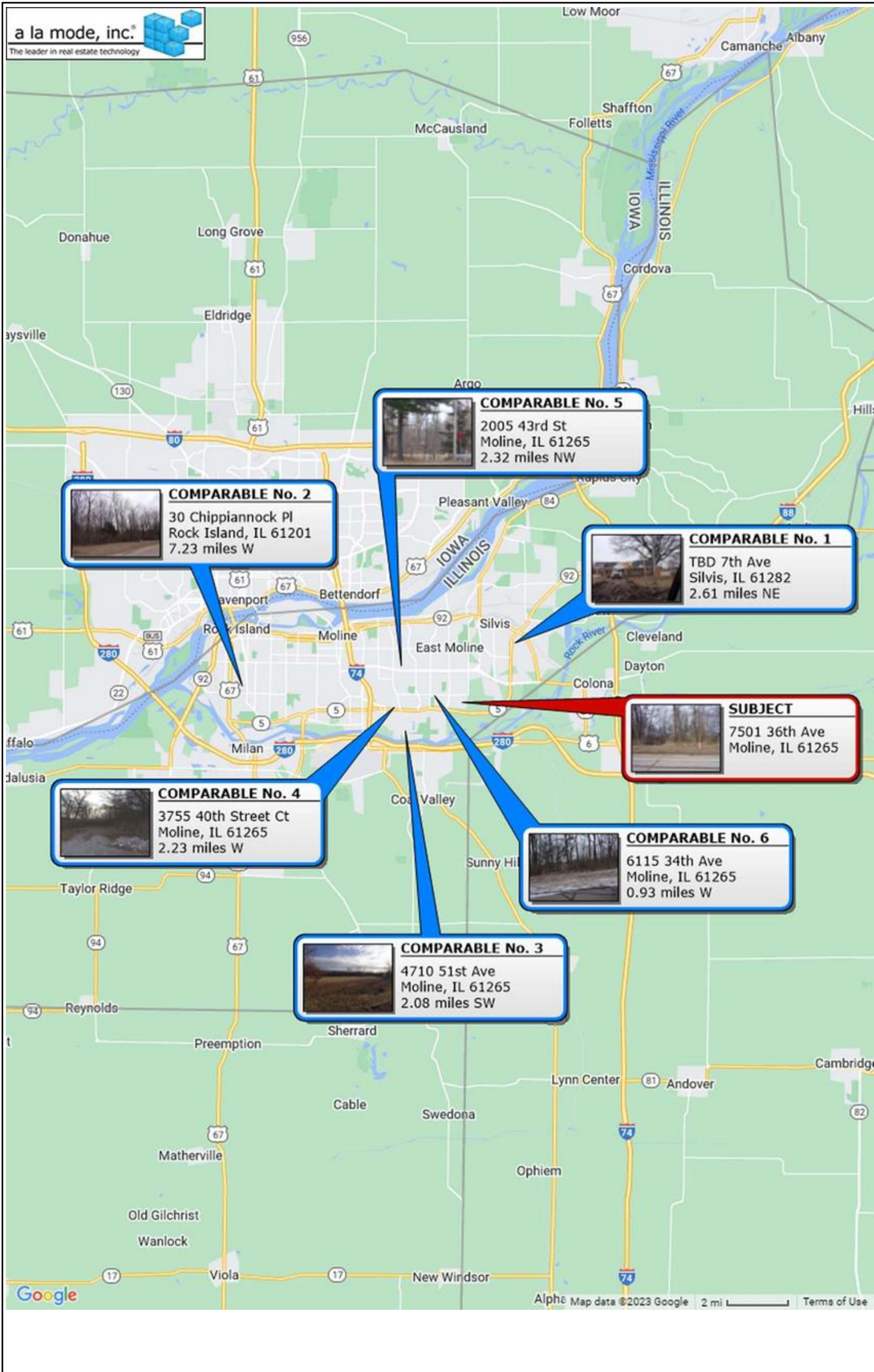
\$ / Sq. Ft.: 24,667**Comparable Sale 6**6115 34th AveMoline IL 61265Date of Sale: ActiveSale Price: 43,875

Sq. Ft.: _____

\$ / Sq. Ft.: 168,750

LOCATION MAP ADDENDUM

Borrower/Client	WVN Holdings, Inc.		
Property Address	7501 36th Ave		
City	Moline	County	Rock Island
		State	IL
		Zip Code	61265
Lender	Wells Fargo Bank NA		



PLAT MAP ADDENDUM

Borrower/Client	WVN Holdings, Inc.		
Property Address	7501 36th Ave		
City	Moline	County	Rock Island
		State	IL
		Zip Code	61265
Lender	Wells Fargo Bank NA		



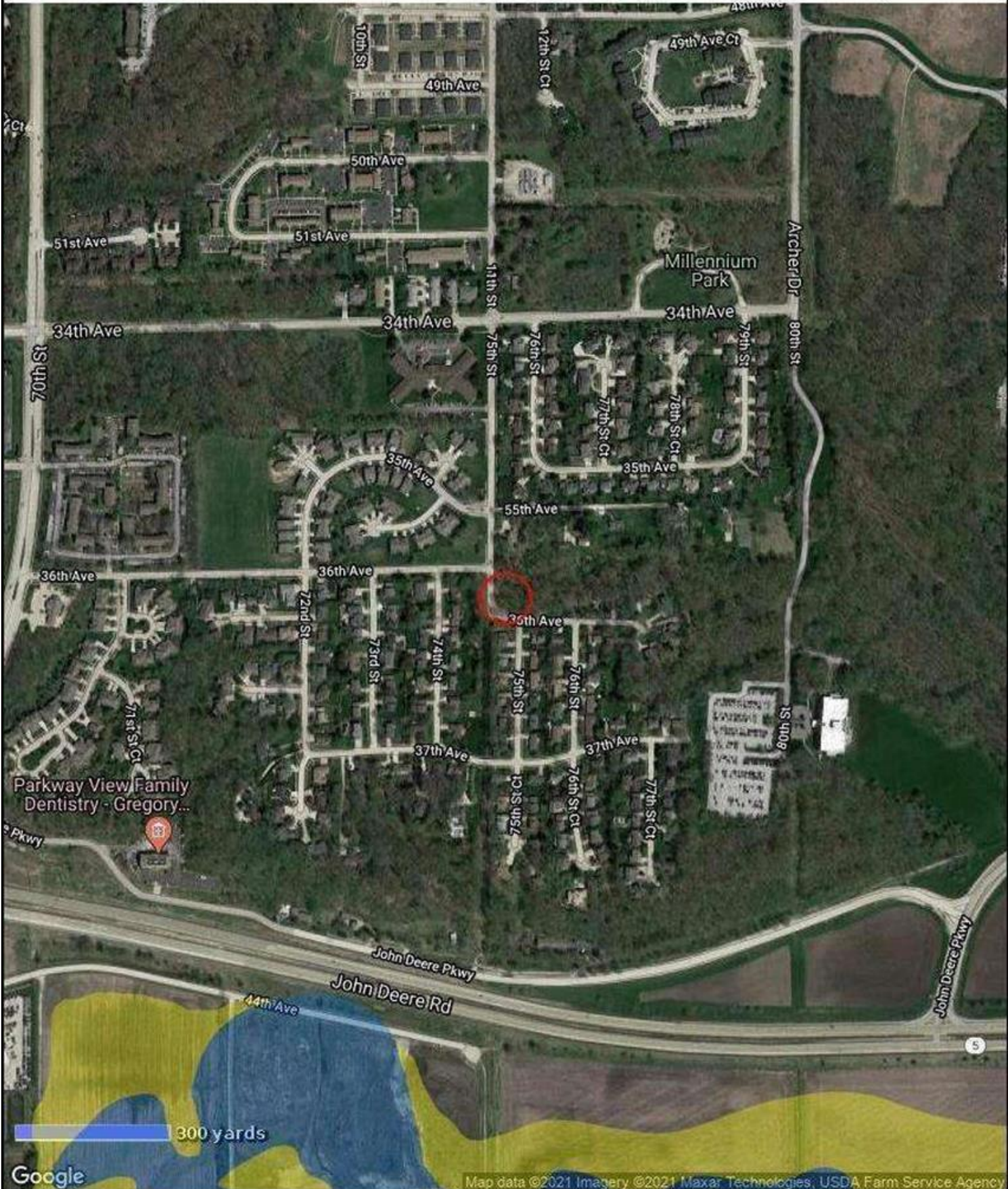
Borrower/Client	WVN Holdings, Inc.		
Property Address	7501 36th Ave		
City	Moline	County	Rock Island
State	IL	Zip Code	61265
Lender	Wells Fargo Bank NA		



Borrower/Client WVN Holdings, Inc.
 Property Address 7501 36th Ave
 City Moline County Rock Island State IL Zip Code 61265
 Lender Wells Fargo Bank NA

InterFlood by a la mode

Prepared for: ZimAppraisals, LLC
7501 36th Ave
Moline, IL 61265



MAP DATA

FEMA Special Flood Hazard Area: **No**
 Map Number: **17161C0335F**
 Zone: **X**
 Map Date: **April 05, 2010**
 FIPS: **17161**

MAP LEGEND

- Areas inundated by 500-year flooding
- Areas inundated by 100-year flooding
- Velocity Hazard
- Protected Areas
- Floodway
- Subject Area

Powered by CoreLogic®

Borrower/Client WVN Holdings, Inc.
Property Address 7501 36th Ave
City Moline County Rock Island State IL Zip Code 61265
Lender Wells Fargo Bank NA



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Borrower/Client WVN Holdings, Inc.

Property Address 7501 36th Ave

City Moline County Rock Island State IL Zip Code 61265

Lender Wells Fargo Bank NA

State of Illinois

Department of Financial and Professional Regulation Division of Real Estate

LICENSE NO.
556.003640

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
09/30/2023

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER



CORY E ZIMMERMAN
101 HIGHCREST CT
SHANNON, IL 61078-9388



MARIO TRETO, JR.
SECRETARY

LAURIE MURPHY
DIRECTOR

The official status of this license can be verified at IDFPR.illinois.gov

15995079

Borrower/Client WVN Holdings, Inc.Property Address 7501 36th AveCity Moline County Rock Island State IL Zip Code 61265Lender Wells Fargo Bank NA**LIA Administrators & Insurance Services****APPRAISAL, VALUATION AND PROPERTY SERVICES
PROFESSIONAL LIABILITY INSURANCE POLICY****DECLARATIONS****Aspen American Insurance Company**

(Referred to below as the "Company")

590 Madison Avenue, 7th Floor

New York, NY 10022

877-245-3510

Date Issued	Policy Number	Previous Policy Number
8/10/2022	AAI002218-08	AAI002218-07

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1.	Customer ID: 162012 Named Insured: ZIMAPPRASALS, LLC. Cory Zimmerman 524 W. Stephenson Street Suite 103 Freeport, IL 61032	
2.	Policy Period: From: 08/15/2022 To: 08/15/2023 1201 A.M. Standard Time at the address stated in 1 above.	
3.	Deductible: \$1000 Each Claim	
4.	Retroactive Date: 08/15/2012	
5.	Inception Date: 08/15/2015	
6.	Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate Subpoena Response: \$5,000 Supplemental Payment Coverage Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage Loss of Earnings: \$500 per day Supplemental Payment Coverage	
7.	Covered Professional Services (as defined in the Policy and/or by Endorsement):	
	Real Estate Appraisal and Valuation: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
	Residential Property: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
	Commercial Property: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
	Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit): Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If "yes", added by endorsement)	
	Right of Way Agent and Relocation: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
	Machinery and Equipment Valuation: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
	Personal Property Appraisal: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If "yes", added by endorsement)	
	Real Estate Sales/Brokerage: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If "yes", added by endorsement)	

AI Ready PDF Generated on 02/23/2023 6:48:14 AM