

3:30

**OBJECTION TO REAL PROPERTY ASSESSMENT  
SDCL 10-11-13 thru SDCL 10-11-42**

**USE A SEPARATE FORM FOR EACH LEGAL DESCRIPTION - IF BARE  
AGRICULTURAL LAND, USE PT 17A**

COURTHOUSE USE ONLY	
APPEAL NUMBERS	
Local Board:	
County Board:	
Office of Hearing Examiners:	

**APPLICANT INFORMATION**

ASSESSED IN NAME OF <i>Gary J Weiszhaan</i>	EMAIL <i>bjdealer@wst-riv.com</i>	PHONE NUMBER <i>605-848-0099</i>	COUNTY <i>walworth</i>
MAILING ADDRESS <i>1125 2nd Ave W</i>	CITY <i>Mobridge</i>	STATE <i>SD</i>	ZIP CODE <i>57601</i>
PROPERTY ADDRESS - if different than mailing address <i>1117 2nd Ave W</i>	PARCEL NUMBER <i>6015</i>	<i>55-528-4-16-0-0</i>	
LEGAL DESCRIPTION OF PROPERTY BEING APPEALED - include lot, block, addition, city or section, township, and range <i>Mobridge NWTS Cols 2nd Addn S38' OF Lot 4 &amp; N 25' OF Lot 5 Block 16</i>			

I AM APPEALING THE: ABSTRACT CLASS  EXEMPT STATUS  OWNER-OCCUPIED  PROPERTY VALUE STATUS

REASON(S) FOR APPEALING

*I feel 158,000 is more Accredit of a Assessment  
I think 179,249 is out of line.*

IN MY OPINION, THE FULL AND TRUE VALUE OF SAID PROPERTY SHOULD BE:

\$ 158,000 TOTAL VALUE \$ 10,000.00 LAND VALUE \$ 148,000 BUILDING VALUE

By signing this document, I certify that I am authorized to sign and that the above information is true and correct.

SIGNATURE *[Signature]* DATE *3-2-26*  
TAXPAYER / TAXPAYER ATTORNEY

**COMPLETED BY LOCAL BOARD OF EQUALIZATION – ACTION BY LOCAL BOARD OF EQUALIZATION**

NO CHANGE TO ASSESSOR'S VALUE  CHANGED CLASSIFICATION  CHANGED VALUATION

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

JURISDICTION \_\_\_\_\_ CLERK SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY DIRECTOR OF EQUALIZATION PRIOR TO COUNTY BOARD OF EQUALIZATION**

I, \_\_\_\_\_ make the following recommendation for the current year on the above stated property:

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

DIRECTOR OF EQUALIZATION OFFICE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY COUNTY BOARD OF EQUALIZATION – FINAL VALUE BY COUNTY BOARD OF EQUALIZATION**

ABSTRACT TYPE	TO	CLASSIFICATION FROM	CLASSIFICATION TO
1.	\$		
2.	\$		
3.	\$		
4.	\$		
5.	\$		

COUNTY AUDITOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

- Original copy: OHE (if appealed to that body)
- First copy: retained by county (if appealed to county board)
- Second copy: to assessor (if appealed to county board)
- Third copy: to objector (after action by local board)

BOX 292  
SELBY SD 57472  
605-649-7602

PROPERTY OWNER: **GARY J WEISZHAAR**

1125 2ND AVE W  
MOBRIDGE SD 57601-

Property Address: 1117 2ND AVE W  
MH Serial #:

Title #:

Legal: CITY OF MOBRIDGE NWTS CO'S 2ND ADDN 4 - 16 - 0 - 0  
MOBRIDGE NWTS CO'S 2ND ADDN S 38' OF LOT 4 &  
N 25' OF LOT 5 BLOCK 16

Record #: **6015** Total Acres/Lots: 1.00

Filed: 05/02/2019 Instrument: 10/03/2018 Book: 2019 Page: 281  
Deed Type: QD Sequence: 19-0090 Sale Codes: 1 - 2,019 - 90 Year Built: 0  
Lot Size: 63X140 Last known Selling Price: \$1 Parcels Sold: 1

TAXING DISTRICTS

Town/Township: 55 CITY OF MOBRIDGE  
School: 62-6 MOBRIDGE-POLLOCK SCH

Special Districts -

1: 0	4: 0	7: 0
2: 0	5: 0	8: 0
3: 0	6: 1 MOBRIDGE SCH BOND	9: 0

	2026 F & T	LOC? #	CO.? #	ST.? #	2025 Last Year
Ag Building Exemption:					
AG B R AG-D1					
B C AG-DC2					
L R AG-D					
L C AG-DC					
NA B R NA-D1					
B C NA-DC2					
L R NA-D					
L C NA-DC					
M H NA-DM1					
OO B R NA-D1-S	167,409				152,190
L R NA-D-S	11,840				10,764
M H NA-DM1-S					
<b>TOTALS:</b>	<b>179,249</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>162,954</b>

3:45

FORM: PT 17

**OBJECTION TO REAL PROPERTY ASSESSMENT**  
SDCL 10-11-13 thru SDCL 10-11-42

USE A SEPARATE FORM FOR EACH LEGAL DESCRIPTION - IF BARE  
AGRICULTURAL LAND, USE PT 17A

COURTHOUSE USE ONLY	
APPEAL NUMBERS	
Local Board:	
County Board:	
Office of Hearing Examiners:	

**APPLICANT INFORMATION**

ASSESSED IN NAME OF <i>Gary J Weischaar</i>	EMAIL <i>bjdealer@westrv.com</i>	PHONE NUMBER <i>605-848-0099</i>	COUNTY <i>Walworth</i>
MAILING ADDRESS <i>1125 2nd Ave W</i>	CITY <i>Mobridge</i>	STATE <i>SD</i>	ZIP CODE <i>57601</i>
PROPERTY ADDRESS - if different than mailing address		PARCEL NUMBER <i>6013</i>	<i>55-528-1-16-0-0</i>
LEGAL DESCRIPTION OF PROPERTY BEING APPEALED - include lot, block, addition, city or section, township, and range <i>Mobridge NWTS CO'S 2nd Addn Lots 1 &amp; 2 Block 16</i>			

I AM APPEALING THE: ABSTRACT CLASS  EXEMPT STATUS  OWNER-OCCUPIED  PROPERTY VALUE STATUS

REASON(S) FOR APPEALING

*I Feel the Assessment Value is too high.  
I think 173,500 is closer This house  
needs a lot of work windows Pools. and Siding.*

IN MY OPINION, THE FULL AND TRUE VALUE OF SAID PROPERTY SHOULD BE:  
\$ 173,500.00 TOTAL VALUE \$ 13,500.00 LAND VALUE \$ 160,000.00 BUILDING VALUE

By signing this document, I certify that I am authorized to sign and that the above information is true and correct.

SIGNATURE *[Signature]* DATE 3-2-26  
TAXPAYER / TAXPAYER ATTORNEY

**COMPLETED BY LOCAL BOARD OF EQUALIZATION – ACTION BY LOCAL BOARD OF EQUALIZATION**

NO CHANGE TO ASSESSOR'S VALUE  CHANGED CLASSIFICATION  CHANGED VALUATION

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

JURISDICTION \_\_\_\_\_ CLERK SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY DIRECTOR OF EQUALIZATION PRIOR TO COUNTY BOARD OF EQUALIZATION**

I, \_\_\_\_\_ make the following recommendation for the current year on the above stated property:

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

DIRECTOR OF EQUALIZATION OFFICE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY COUNTY BOARD OF EQUALIZATION – FINAL VALUE BY COUNTY BOARD OF EQUALIZATION**

ABSTRACT TYPE	TO	CLASSIFICATION FROM	CLASSIFICATION TO
1.	\$		
2.	\$		
3.	\$		
4.	\$		
5.	\$		

COUNTY AUDITOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

- Original copy: OHE (if appealed to that body)
- First copy: retained by county (if appealed to county board)
- Second copy: to assessor (if appealed to county board)
- Third copy: to objector (after action by local board)

BOX 292  
 SELBY SD 57472  
 605-649-7602

PROPERTY OWNER: **GARY J WEISZHAAR**

1125 2ND AVE W  
 MOBRIDGE SD 57601-

Property Address: 1125 2ND AVE W  
 MH Serial #:

Title #:

Legal: CITY OF MOBRIDGE NWTS CO'S 2ND ADDN 1 - 16 - 0 - 0  
 MOBRIDGE NWTS CO'S 2ND ADDN LOTS 1 & 2 BLOCK 16

Record #: **6013**

Total Acres\Lots: 2.00

Filed: 09/19/2016 Instrument: 09/15/2016 Book: 2016 Page: 708  
 Deed Type: QD Sequence: 16-0256 Sale Codes: 1 - 2,016 - 256 Year Built: 0  
 Lot Size: 92X140 Last known Selling Price: Parcels Sold: 1

TAXING DISTRICTS

Town/Township: 55 CITY OF MOBRIDGE  
 School: 62-6 MOBRIDGE-POLLOCK SCH

Special Districts -

1: 0	4: 0	7: 0
2: 0	5: 0	8: 0
3: 0	6: 1 MOBRIDGE SCH BOND	9: 0

	2026 F & T	LOC? #	CO.? #	ST.? #	2025 Last Year
Ag Building Exemption:					
AG B R AG-D1					
B C AG-DC2					
L R AG-D					
L C AG-DC					
NA B R NA-D1					
B C NA-DC2					
L R NA-D					
L C NA-DC					
M H NA-DM1					
OO B R NA-D1-S	174,957				159,052
L R NA-D-S	17,302				15,729
M H NA-DM1-S					
<b>TOTALS:</b>	<b>192,259</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>174,781</b>

**OBJECTION TO REAL PROPERTY ASSESSMENT  
SDCL 10-11-13 thru SDCL 10-11-42**

**USE A SEPARATE FORM FOR EACH LEGAL DESCRIPTION - IF BARE  
AGRICULTURAL LAND, USE PT 17A**

<b>COURTHOUSE USE ONLY</b>
<b>APPEAL NUMBERS</b>
Local Board:
County Board:
Office of Hearing Examiners:

**APPLICANT INFORMATION**

ASSESSED IN NAME OF <i>Vernon M Brewer Jr</i>	EMAIL <i>brewer5@westriv.com</i>	PHONE NUMBER <i>605-848-3040</i>	COUNTY <i>Walworth</i>
MAILING ADDRESS <i>1115 5<sup>th</sup> Ave West</i>	CITY <i>Mobridge</i>	STATE <i>S.D.</i>	ZIP CODE <i>57601</i>
PROPERTY ADDRESS - if different than mailing address		PARCEL NUMBER <i>6046</i>	
LEGAL DESCRIPTION OF PROPERTY BEING APPEALED - include lot, block, addition, city or section, township, and range <i>Mobridge NWTS CO 2nd Addn S 23 of Lot 3 and All Lots of 4 + 5 Block 19</i>			

I AM APPEALING THE: ABSTRACT CLASS  EXEMPT STATUS  OWNER-OCCUPIED  PROPERTY VALUE   
STATUS

REASON(S) FOR APPEALING *IN 2020 it was \$128,800  
OUR VALUATION IN 2025 was \$180,499 = \$51,699  
For 2026 it was \$198,549 would be  
Kim and I will both be on Fixed Income next year.  
Basically we are now on Fixed Income.*

*61500*

IN MY OPINION, THE FULL AND TRUE VALUE OF SAID PROPERTY SHOULD BE:

\$ 180,000 TOTAL VALUE \$ 20,000 LAND VALUE \$ 160,000 BUILDING VALUE

By signing this document, I certify that I am authorized to sign and that the above information is true and correct.

SIGNATURE *Vernon Brewer Jr* DATE *3/3/26*  
TAXPAYER / TAXPAYER ATTORNEY

**COMPLETED BY LOCAL BOARD OF EQUALIZATION – ACTION BY LOCAL BOARD OF EQUALIZATION**

NO CHANGE TO ASSESSOR'S VALUE       CHANGED CLASSIFICATION       CHANGED VALUATION

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

JURISDICTION \_\_\_\_\_ CLERK SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY DIRECTOR OF EQUALIZATION PRIOR TO COUNTY BOARD OF EQUALIZATION**

I, \_\_\_\_\_ make the following recommendation for the current year on the above stated property:

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

DIRECTOR OF EQUALIZATION OFFICE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY COUNTY BOARD OF EQUALIZATION – FINAL VALUE BY COUNTY BOARD OF EQUALIZATION**

ABSTRACT TYPE	TO	CLASSIFICATION FROM	CLASSIFICATION TO
1.	\$		
2.	\$		
3.	\$		
4.	\$		
5.	\$		

COUNTY AUDITOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

- Original copy: OHE (if appealed to that body)
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- Third copy: to objector (after action by local board)

BOX 292  
SELBY SD 57472  
605-649-7602

PROPERTY OWNER: **VERNON M BREWER JR ET AL**

1115 5TH AVE W  
MOBRIDGE SD 57601-

Also: KIM R BREWER ET AL

Property Address: 1115 5TH AVE W  
MH Serial #:

Title #:

Legal: CITY OF MOBRIDGE NWTS CO'S 2ND ADDN 3 - 19 - 0 - 0  
MOBRIDGE NWTS CO'S 2ND ADDN S.23' OF LOT 3 &  
ALL LOTS 4 & 5 BLOCK 19

Record #: **6046** Total Acres/Lots: 3.00

Filed: 08/10/1999 Instrument: 08/09/1999 Book: 99 Page: 792  
Deed Type: TERM JT Sequence: Sale Codes: - - Year Built: 0  
Lot Size: 115X140 Last known Selling Price: Parcels Sold:

TAXING DISTRICTS

Town/Township: 55 CITY OF MOBRIDGE  
School: 62-6 MOBRIDGE-POLLOCK SCH

Special Districts -

1: 0	4: 0	7: 0
2: 0	5: 0	8: 0
3: 0	6: 1 MOBRIDGE SCH BOND	9: 0

	2026 F & T	LOC? #	CO.? #	ST.? #	2025 Last Year
Ag Building Exemption:					
AG B R AG-D1					
B C AG-DC2					
L R AG-D					
L C AG-DC					
NA B R NA-D1					
B C NA-DC2					
L R NA-D					
L C NA-DC					
M H NA-DM1					
OO B R NA-D1-S	176,925				160,841
L R NA-D-S	21,624				19,658
M H NA-DM1-S					
<b>TOTALS:</b>	<b>198,549</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>180,499</b>

4:15

**OBJECTION TO REAL PROPERTY ASSESSMENT**  
SDCL 10-11-13 thru SDCL 10-11-42

USE A SEPARATE FORM FOR EACH LEGAL DESCRIPTION - IF BARE  
AGRICULTURAL LAND, USE PT 17A

<b>COURTHOUSE USE ONLY</b>
<b>APPEAL NUMBERS</b>
Local Board:
County Board:
Office of Hearing Examiners:

**APPLICANT INFORMATION**

ASSESSED IN NAME OF <i>David Roy Vogel Jr.</i>	EMAIL <i>David.Vogel.893@gmail.com</i>	PHONE NUMBER <i>(605) 848-0699</i>	COUNTY <i>Walworth</i>
MAILING ADDRESS <i>210 10th St E</i>	CITY <i>Mobridge</i>	STATE <i>SD</i>	ZIP CODE <i>57601</i>
PROPERTY ADDRESS - if different than mailing address		PARCEL NUMBER <i>005603</i>	
LEGAL DESCRIPTION OF PROPERTY BEING APPEALED - include lot, block, addition, city or section, township, and range <i>Mobridge Main Park lots 6-8 Block 10</i>			

I AM APPEALING THE: ABSTRACT CLASS  EXEMPT STATUS  OWNER-OCCUPIED  PROPERTY VALUE STATUS

REASON(S) FOR APPEALING *The 2026 assessment of \$204,602 is 51.56% higher than the property's true and full value. I purchased the home on March 9, 2026 for \$135,000 in a fair open market transaction through a realtor. A professional bank appraisal conducted on February 10, 2026, further supports a lower value, citing five comparable sales where the majority sold for \$120,000 or less. I request the assessment be adjusted to \$135,000*

IN MY OPINION, THE FULL AND TRUE VALUE OF SAID PROPERTY SHOULD BE:

\$ 135,000 TOTAL VALUE \$ 20,000 LAND VALUE \$ 115,000 BUILDING VALUE

By signing this document, I certify that I am authorized to sign and that the above information is true and correct.

SIGNATURE *David Roy Vogel Jr.* DATE *3/9/2026*  
TAXPAYER / TAXPAYER ATTORNEY

**COMPLETED BY LOCAL BOARD OF EQUALIZATION – ACTION BY LOCAL BOARD OF EQUALIZATION**

NO CHANGE TO ASSESSOR'S VALUE  CHANGED CLASSIFICATION  CHANGED VALUATION

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

JURISDICTION \_\_\_\_\_ CLERK SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY DIRECTOR OF EQUALIZATION PRIOR TO COUNTY BOARD OF EQUALIZATION**

I, \_\_\_\_\_ make the following recommendation for the current year on the above stated property:

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

DIRECTOR OF EQUALIZATION OFFICE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY COUNTY BOARD OF EQUALIZATION – FINAL VALUE BY COUNTY BOARD OF EQUALIZATION**

ABSTRACT TYPE	TO	CLASSIFICATION FROM	CLASSIFICATION TO
1.	\$		
2.	\$		
3.	\$		
4.	\$		
5.	\$		

COUNTY AUDITOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

- Original copy: OHE (if appealed to that body)
- First copy: retained by county (if appealed to county board)
- Second copy: to assessor (if appealed to county board)
- Third copy: to objector (after action by local board)

BOX 292  
SELBY SD 57472  
605-649-7602

PROPERTY OWNER: DOUGLAS W WESTERLUND ET AL

26723 ARGYLE LOOP RD  
HOT SPRINGS SD 57747-

Also: FREZIL D WESTERLUND ET AL

Property Address: 210 10TH ST E  
MH Serial #:

Title #:

Legal: CITY OF MOBRIDGE MAIN PARK ADDN 6 - 10 - 0 - 0  
MOBRIDGE MAIN PARK LOTS 6 THRU 8 BLOCK 10

Record #: **5603** Total Acres/Lots: 3.00  
Filed: 09/10/2004 Instrument: 09/09/2004 Book: 2004 Page: 987  
Deed Type: PR DEED Sequence: Sale Codes: - - Year Built: 0  
Lot Size: 112.5X142 Last known Selling Price: \$55,000 Parcels Sold:

TAXING DISTRICTS

Town/Township: 55 CITY OF MOBRIDGE  
School: 62-6 MOBRIDGE-POLLOCK SCH

Special Districts -

1: 0	4: 0	7: 0
2: 0	5: 0	8: 0
3: 0	6: 1 MOBRIDGE SCH BOND	9: 0

	2026 F & T	LOC? #	CO.? #	ST.? #	2025 Last Year
Ag Building Exemption:					
AG B R AG-D1					
BC AG-DC2					
LR AG-D					
LC AG-DC					
NA B R NA-D1	183,430				166,587
BC NA-DC2					
LR NA-D	21,172				19,228
LC NA-DC					
MH NA-DM1					
OO B R NA-D1-S					
LR NA-D-S					
MH NA-DM1-S					
<b>TOTALS:</b>	<b>204,602</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>185,815</b>

WALWORTH COUNTY TREASURER

Official Real Estate Tax Notice  
PO BOX 325 \* SELBY, SD 57472  
(605) 649-7737

2025 - 7276

2025 TAXES DUE AND PAYABLE IN 2026

Record#: 5603

Sch:62-6 S/T/R: 6 10 Acres/Lots: 3.00

Legal:

CITY OF MOBRIDGE MAIN PARK ADDN  
MOBRIDGE MAIN PARK LOTS 6 THRU 8 BLOCK 10  
210 10TH ST E

FREZIL D WESTERLUND ET AL

Taxes In  
Name Of

DOUGLAS W WESTERLUND ET AL  
26723 ARGYLE LOOP RD  
HOT SPRINGS SD 57747-

First Half	1,824.53
Second Half	1,694.33
<b>TOTAL</b>	<b>3,518.86</b>

Taxes Totaling \$50.00 or less must be paid in full by April 30th.  
Please see reverse side for important information.

TAXING DISTRICT	ASSESSED VALUE	TAXABLE VALUE	TAX PER \$1,000	TOTAL
COUNTY TAX	185,815	166,119	2.726	452.84
MOBRIDGE-POLLOCK SCH NA	185,815	166,119	10.134	1,683.45
CITY OF MOBRIDGE	185,815	166,119	5.753	955.68
MOBRIDGE SCH BOND	185,815	166,119	1.786	296.69
FRONT FOOTAGE				86.80
SEWER				43.40

- \* OPT OUT FOR MOBRIDGE-POLLOCK SCH IS \$ 159.25
- \* OPT OUT FOR CITY OF MOBRIDGE IS \$ 154.82

NA: 3388.66

**TOTAL 3,518.86**

\* Indicates a local decision to opt out of the Tax Freeze. If the local vote to increase taxes had not passed, your taxes would not have included the items marked with an asterisk (\*).

Please detach stubs and return with your payment.

Please detach stubs and return with your payment.

- FIRST PAYMENT -

Record #  
5603



TAX BILL NO.	AMOUNT DUE
2025-7276	1,824.53

DELINQUENT AFTER APRIL 30th

DOUGLAS W WESTERLUND ET AL

- SECOND PAYMENT -

Record #  
5603



TAX BILL NO.	AMOUNT DUE
2025-7276	1,694.33

DELINQUENT AFTER OCTOBER 31st

DOUGLAS W WESTERLUND ET AL

**Titles of Dakota**  
ALTA Universal ID: 0002693  
4400 Main St.  
P.O. Box 418  
Selby, SD 57472

File No./Escrow No.: 26-0102  
 Print Date & Time: March 09, 2026 7:53 am  
 Officer/Escrow Officer: Closer  
 Settlement Location: 4400 Main St., P.O. Box 418  
 Selby, SD 57472  
 Property Address: 210 10th St E  
 Mobridge, SD 57601  
 Borrower: David Ray Vogel, Jr  
 210 10th St E  
 Mobridge, SD 57601  
 Seller: Douglas W. Westerlund and Frezil D. Westerlund  
 26723 Aryle Loop Rd  
 Hot Springs, SD 57747  
 Lender: Dakota Community Bank & Trust, N.A.  
 Settlement Date : March 09, 2026  
 Disbursement Date : March 09, 2026

Description	Borrower	
	Debit	Credit
<b>Financial</b>		
Lender Credits from Dakota Community Bank & Trust, N.A.		13.20
Sale Price of Property	135,000.00	
Deposit		2,000.00
Loan Amount		108,000.00
Seller 1/2 Paid Title Insurance		527.05
<b>Prorations/Adjustments</b>		
County Taxes 01/01/26-03/08/26		645.93
<b>Loan Charges to Dakota Community Bank &amp; Trust, N.A.</b>		
Application Fees	150.00	
Loan Transfer Fee	375.00	
Origination Fee	1,080.00	
Underwriting Fees	350.00	
Appraisal Fee to Cool Beans Appraisal LLC	900.00	
Credit Report to Factual Data	81.00	

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued 3/3/2026  
 Closing Date 3/9/2026  
 Disbursement Date 3/9/2026  
 Settlement Agent Titles of Dakota  
 File # 26-0102  
 Property 210 10th St E  
 Mobridge, SD 57601  
 Sale Price \$135,000

## Transaction Information

Borrower David Ray Vogel Jr.  
 20 7th Ave East  
 Mobridge, SD 57601  
 Seller Douglas W. Westerlund  
 210 10th St E  
 Mobridge, SD 57601  
 Lender Dakota Community Bank & Trust, NA

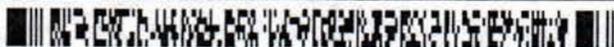
## Loan Information

Loan Term 30 years  
 Purpose Purchase  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA   
 Loan ID # 52502835  
 MIC #

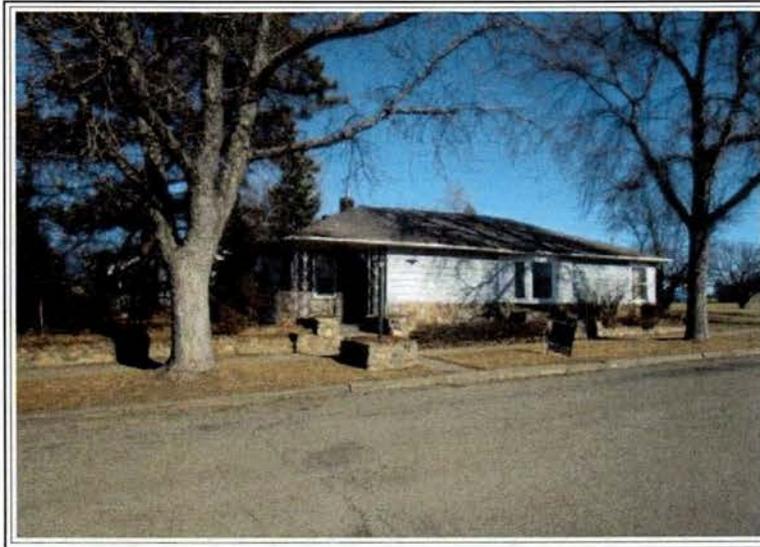
Loan Terms	Can this amount increase after closing?	
Loan Amount	\$108,000	NO
Interest Rate	5.75 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$630.26	NO
<b>Does the loan have these features?</b>		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$630.26
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	411.91
<b>Estimated Total Monthly Payment</b>		<b>\$1,042.17</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$411.91 Monthly	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES

Costs at Closing		
Closing Costs	\$7,995.96	Includes \$5,387.50 in Loan Costs + \$2,621.66 in Other Costs - \$13.20 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$31,822.98	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



**APPRAISAL OF**



**LOCATED AT:**

210 10Th St E  
Mobridge, SD 57601-1815

**FOR:**

Dakota Community Bank & Trust, NA  
4321 Memorial Highway PO Box 609  
Mandan, ND, 58554

**BORROWER:**

David Vogel

**AS OF:**

February 10, 2026

**BY:**

Elizabeth Neuharth

Dakota Community Bank & Trust, NA  
4321 Memorial Highway PO Box 609  
Mandan, ND, 58554

File Number: ES2602010

In accordance with your request, I have appraised the real property at:

210 10Th St E  
Mobridge, SD 57601-1815

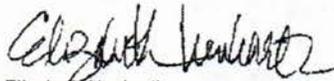
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.  
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of February 10, 2026 is:

\$137,700

One Hundred Thirty-Seven Thousand Seven Hundred Dollars

The attached report contains the description, analysis and supportive data for the conclusions,  
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

  
Elizabeth Neuharth

USPAP ADDENDUM

File No. ES2602010

Borrower: David Vogel
Property Address: 210 10Th St E
City: Mobridge County: Walworth State: SD Zip Code: 57601-1815
Lender: Dakota Community Bank & Trust, NA

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report A written report prepared under Standards Rule 2-2(a).
[ ] Restricted Appraisal Report A written report prepared under 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: 90-180 days when priced appropriately upon initial listing, according to local and regional real estate agents, MLS and public records.

Additional Certifications

- [X] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
[ ] I HAVE 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.

Additional Comments

APPRAISER:

Signature: [Handwritten Signature]
Name: Elizabeth Nodharth
Date Signed: 02/24/2026
State Certification #: 1191CR
or State License #:
or Other (describe): State #:
State: SD
Expiration Date of Certification or License: 09/30/2026
Effective Date of Appraisal: 02/10/2026

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

# Uniform Residential Appraisal Report

File No. ES2602010

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 **210 10Th St E** City **Mobridge** State **SD** Zip Code **57601-1815**  
 Borrower **David Vogel** Owner of Public Record **see Addendum** County **Walworth**

Legal Description **Mobridge Main Park Lots 6 thru 8 Block 10**  
 Assessor's Parcel # **005603** Tax Year **2025** R.E. Taxes \$ **3,784**

Neighborhood Name **Mobridge** Map Reference **see attached** Census Tract **9652.00**  
 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 **Dakota Community Bank & Trust, NA** Address **4321 Memorial Highway PO Box 609, Mandan, ND 58554**  
 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). **DOM 569;AMLS #25.548 & CSDMLS #24-243 -Original Listing began 06/26/2024 List Price \$210,000; price change 10/23/2024 to \$189,900, listing removed 07/06/2025; re-listed 07/31/2025 List < continued in addendum >**

I  did  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.  
**Arms length sale;The Client, Dakota Community Bank & Trust, NA, provided a 5-page Purchase Agreement, with a one-page Bill of Sale and a one-page Closing Cost Addendum. The stated purchase price is \$135,000 with the buyer giving < continued in addendum >**

Contract Price \$ **135,000** Date of Contract **01/23/2026** Is the property seller the owner of public record?  Yes  No Data Source(s) **Walworth County**  
 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;No financial assistance provided.**

**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 checked="" type="checkbox"/> Urban <input 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	80 %
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	1 %
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	20 Low	1	Multi-Family	1 %
Neighborhood Boundaries	Roughly defined by Flying W Road to the north, 287th Ave to the east, Railroad Street to the south and the Missouri River to the west			950 High	135	Commercial	15 %
Neighborhood Description	The subject is located in Mobridge, SD, a community of approximately 3500 persons located along the Missouri River in central SD. Access is easy via several city streets, with parks, schools and medical services all available. Housing is a mix of styles and ages, with employment, retail and a strong tourism trade all present.			200 Pred.	62	Other undvlp	3 %
Market Conditions (including support for the above conclusions)	The Mobridge area has been experiencing a stable trend in real estate values in recent years. Employment is stable. There are currently approximately 10 homes on the market according to MLS/local/regional real estate websites. Long term interest rates are typically about 5.5-7%. Exposure time for marketing is 90-180 days for most properties.						

Dimensions **112.5' x 142'** Area **15975 sf** Shape **rectangular** View **N;Res;**  
 Specific Zoning Classification **R-2** Zoning Description **Medium Density Residential**

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. **The highest and best use of the property is deemed residential after applying the tests of highest and best use.**

Utilities Public  Other (describe) \_\_\_\_\_ Public  Other (describe) \_\_\_\_\_ Off-site Improvements—Type Public Private  
 Electricity  Gas   private propane Water  Sanitary Sewer  Street **asphalt** Alley **gravel**

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **ANI** FEMA Map # **none** FEMA Map Date **none**  
 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.

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	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Foundation Walls	<b>concrete-average</b>	Floors	<b>lam/crpt/vinyl-av</b>
# of Stories	<b>1</b>	Basement Area	<b>615 sq. ft.</b>	Exterior Walls	<b>steel/rock-ave</b>	Walls	<b>drywall-average</b>
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Finish	<b>60 %</b>	Roof Surface	<b>asphalt shingle-av</b>	Trim/Finish	<b>hrdbrd-average</b>
Design (Style)	<b>ranch</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Gutters & Downspouts	<b>metal-average</b>	Bath Floor	<b>tile-average</b>
Year Built	<b>1960</b>	Evidence of <input type="checkbox"/> Infestation	<input type="checkbox"/> Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Window Type	<b>casement-ave</b>	Bath Wainscot	<b>fiberglass-ave</b>
Effective Age (Yrs)	<b>25</b>	<input type="checkbox"/> Other	<input type="checkbox"/> Fuel <b>propane</b>	Storm Sash/Insulated	<b>yes-metal-average</b>	Car Storage	<input type="checkbox"/> None
Attic	<input type="checkbox"/> None	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Cooling <input checked="" type="checkbox"/> Central Air Conditioning	Screens	<b>yes-mesh-average</b>	<input checked="" type="checkbox"/> Driveway # of Cars	<b>3</b>
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Pool <b>none</b>	<input type="checkbox"/> Other <b>none</b>	Amenities	<input type="checkbox"/> WoodStove(s) # <b>0</b>	Driveway Surface	<b>gravel</b>
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	<input type="checkbox"/> Fireplaces(s) # <b>0</b>	<input type="checkbox"/> Fence <b>wood</b>	<input type="checkbox"/> Fireplace(s) # <b>0</b>	<input checked="" type="checkbox"/> Fence <b>wood</b>	<input checked="" type="checkbox"/> Garage # of Cars	<b>3</b>
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Patio/Deck <b>2ptio</b>	<input type="checkbox"/> Porch <b>2porches</b>	<input checked="" type="checkbox"/> Patio/Deck <b>2ptio</b>	<input checked="" type="checkbox"/> Porch <b>2porches</b>	Carport # of Cars	<b>0</b>
Appliances	<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in					

Finished area **above** grade contains: **6 Rooms 2 Bedrooms 1.0 Bath(s) 1,393 Square Feet of Gross Living Area Above Grade**  
 Additional features (special energy efficient items, etc.) **none noted**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C4;No updates in the prior 15 years;The subject is a ranch-style, single-unit residence on a partial basement. The main level hosts a living room with formal dining, kitchen with informal dining, two bedrooms, a full bath and laundry. The basement has a minimally finished rec room, 3/4 bath, storage room with houses the mechanical systems. There is covered front porch and covered back porch, along with two patios. There is an oversized, metal clad 3-stall garage which has alley access. This residence meets the functional and aesthetic expectations < continued in addendum >**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe.

# Uniform Residential Appraisal Report

File No. ES2602010

There are <b>1</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>109,000</b> to \$ <b>109,000</b>					
There are <b>6</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>105,000</b> to \$ <b>217,500</b>					
FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3	
210 10Th St E Address Mobridge, SD 57601-1815		1121 8Th Ave W Mobridge, SD 57601-1510	1319 N Main St Mobridge, SD 57601-1319	406 4th Ave W Mobridge, SD 57601-2035	
Proximity to Subject		0.70 miles NW	0.28 miles NW	0.56 miles SW	
Sale Price		\$ 135,000	\$ 120,000	\$ 105,000	
Sale Price/Gross Liv. Area		\$ 96.91 sq. ft.	\$ 95.54 sq. ft.	\$ 62.80 sq. ft.	
Data Source(s)		PMLS #24-457;DOM Unk	PMLS #24-334;DOM Unk	PMLS #25-146;DOM Unk	
Verification Source(s)		Assessor/Ex Inspection/Realtor	Assessor/Ex Inspect/Realtor	Assessor/Inspection/Realtor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0	
Date of Sale/Time		s08/25;Unk		s08/25;Unk	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	15975 sf	8160 sf	+2,000	7500 sf	+2,000
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT1;ranch	DT1;ranch		DT1;ranch	
Quality of Construction	Q4	Q4		Q4	
Actual Age	66	65	0	67	0
Condition	C4	C4		C4	-12,000
Above Grade	Total Bdrms: Baths	Total Bdrms: Baths		Total Bdrms: Baths	
Room Count	6 2 1.0	6 3 2.0	-2,000	6 2 1.0	0
Gross Living Area 20	1,393 sq. ft.	1,256 sq. ft.	2,700	1,233 sq. ft.	3,200
Basement & Finished	615sf369sfin	143sf0sfin	8,400	1233sf925sfin	-11,700
Rooms Below Grade	1r0br1.0ba1o	0	0	3r0br1.0ba1o	0
Functional Utility	average	average		average	
Heating/Cooling	FA/CA	FA/CA		HWBB/CA	0
Energy Efficient Items	none	none		none	
Garage/Carport	3gd3dw	1ga2dw	+16,000	2ga3dw	+8,000
Porch/Patio/Deck	2patios, 2porches	none	+2,000	deck	+1,500
Fireplace	none	none		none	
outbldg, fence, spklr	fence	fence		shed, shop, spklr	-10,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 29,100	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 19,000
Adjusted Sale Price of Comparables		Net Adj. 24.3%		Net Adj. -11.9%	
		Gross Adj. 27.6%	\$ 149,100	Gross Adj. 30.3%	\$ 141,000
				Gross Adj. 26.2%	\$ 98,100

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) **Assessor**  
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) **Assessor**  
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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Assessor	Assessor	Assessor	Assessor
Effective Date of Data Source(s)	02/10/2026	02/10/2026	02/10/2026	02/10/2026

Analysis of prior sale or transfer history of the subject property and comparable sales **MLS and public records were searched for information about transfers of the subject property and the comparable properties. No transfers of the subject for the past 3 years and no transfers of the comparable sales for the past 1 year were found.**

Summary of Sales Comparison Approach. The sales included are all single-unit, ranch-style residences located in the subject neighborhood. It is acknowledged that FNMA requires that comps have sold within 6 months, however there were no sales that met that criteria. The search was expanded to include sales from the preceding 12 months. Selected and used are comparable sales that are locationally, physically and functionally the most similar to the subject property. Sales are selected to bracket the subject's GLA, actual age and Effective Age, room and bath counts, basement size and finish, garage, site size and other amenities. Adjustments, if any, made for site are based on the contributory value of the site, which considers placement of improvements, proximity of neighboring properties, size, etc.

Indicated Value by Sales Comparison Approach \$ **137,700**  
Indicated Value by: Sales Comparison Approach \$ **137,700** Cost Approach (if developed) \$ **0** Income Approach (if developed) \$ **0**

Most emphasis was placed on the Sales Comparison Approach to Value. The Income (GRM) Approach was not considered as single-unit homes are normally not purchased for investment purposes. The cost approach was considered but not typically a good indicator of value for this type of property, due to the calculation of depreciation, and therefore, it is not used.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: \_\_\_\_\_

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **137,700** as of **02/10/2026**, which is the date of inspection and the effective date of this appraisal.

# Uniform Residential Appraisal Report

File No. ES2602010

**I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF:**

- the statements of fact contained in this report are true and correct**
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions and conclusions**
- 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 performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding the agreement to perform acceptance of this assignment- unless stated differently elsewhere within this report**
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment**
- my engagement in this assignment was not contingent upon developing or reporting predetermined results**
- my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal**
- my analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice**
- I completed a personal inspection of the property that is the subject of this report**
- no one provided significant real property appraisal assistance to the person signing this certification. If there had been, the name of each individual providing significant real property appraisal assistance would be stated.**

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

**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) **Current lot sales. In the appraiser's opinion, the highest and best use of this property is residential, its present use. Reasons which support this are the facts that both sides of the street and behind the subject property are residential, this use is permissible under the zoning ordinance, and there is substantial demand for a residential use because of the subject's location.**

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ <b>20,000</b>
Source of cost data	Dwelling Sq. Ft. @ \$ ..... = \$ 0
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ ..... = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
Physical Depreciation is calculated using the effective age/economic life method. No significant functional obsolescence or external depreciation was noted. Land/improvement ratio is typical for the area. The cost approach was considered but not typically a good indicator of value for this type of property, due to the calculation of depreciation, and therefore is not used.	Garage/Carport 1,300 Sq. Ft. @ \$ ..... = \$ 0
	Total Estimate of Cost-New ..... = \$ 0
	Less 70 Physical Functional External
	Depreciation ..... = \$ ( 0)
	Depreciated Cost of Improvements ..... = \$ 0
	"As-is" Value of Site Improvements ..... = \$
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH ..... = \$ 0

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

Estimated Monthly Market Rent \$ \_\_\_\_\_ X Gross Rent Multiplier \_\_\_\_\_ = \$ \_\_\_\_\_ Indicated Value by Income Approach \_\_\_\_\_  
 Summary of Income Approach (including support for market rent and GRM) \_\_\_\_\_

**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.  
 Legal name of project \_\_\_\_\_  
 Total number of phases \_\_\_\_\_ Total number of units \_\_\_\_\_ Total number of units sold \_\_\_\_\_  
 Total number of units rented \_\_\_\_\_ Total number of units for sale \_\_\_\_\_ Data source(s) \_\_\_\_\_  
 Was the project created by the conversion of an existing building(s) into a PUD?  Yes  No If Yes, date of conversion. \_\_\_\_\_  
 Does the project contain any multi-dwelling units?  Yes  No Data source(s) \_\_\_\_\_  
 Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion. \_\_\_\_\_  
 Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options. \_\_\_\_\_  
 Describe common elements and recreational facilities. \_\_\_\_\_

# Uniform Residential Appraisal Report

File No. ES2602010

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

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

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

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

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

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

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

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

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

# Uniform Residential Appraisal Report

File No. ES2602010

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

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

# Uniform Residential Appraisal Report

File No. ES2602010

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.

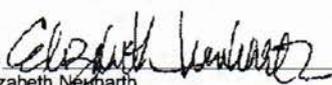
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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 Elizabeth Neuhart  
Company Name Cool Beans Appraisal, LLC  
Company Address 927 S Washington St  
Aberdeen, SD 57401  
Telephone Number 605.880.9422  
Email Address eneut@brittonsd.com  
Date of Signature and Report 02/24/2026  
Effective Date of Appraisal 02/10/2026  
State Certification # 1191CR  
or State License # \_\_\_\_\_  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State SD  
Expiration Date of Certification or License 09/30/2026

### ADDRESS OF PROPERTY APPRAISED

210 10Th St E  
Mobridge, SD 57601-1815

APPRAISED VALUE OF SUBJECT PROPERTY \$ 137,700

### LENDER/CLIENT

Name No AMC  
Company Name Dakota Community Bank & Trust, NA  
Company Address 4321 Memorial Highway PO Box 609  
Mandan, ND 58554  
Email Address \_\_\_\_\_

### 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 \_\_\_\_\_

### SUBJECT PROPERTY

Did not inspect subject property  
 Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
Date of Inspection \_\_\_\_\_

### COMPARABLE SALES

Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_



**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.

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

**C3** The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

**C4** The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

**C5** The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

**C6** The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

**Quality Ratings and Definitions**

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**Q2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences 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 cost.**

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

**Remodeled**

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.**

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

**Explanation of Bathroom Count**

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



**ADDENDUM**

Borrower: David Vogel	File No.: ES2602010	
Property Address: 210 10Th St E	Case No.:	
City: Mobridge	State: SD	Zip: 57601-1815
Lender: Dakota Community Bank & Trust, NA		

**Additional Comments**

Owner of Public Record: Douglas W Westerlund et al and Frezil D Westerlund et al

SCOPE OF WORK: This appraisal was ordered by Dakota Community Bank & Trust, NA, Mandan, ND. An interior and exterior on-site observation of the property was completed on 10 February 2026. Interior and exterior front, rear, and street photos were taken at that time, as well as exterior measurements. The physical observation of the property was conducted under the context of "readily observable conditions." The appraiser is not an expert in environmental conditions, land surveys, or title insurance. The level of observation completed by the appraiser is not equal to that of a home inspector, and this appraisal does not warrant or guarantee that the subject property is free from any electrical, mechanical, plumbing or structural defects.

The appraiser is not a home inspector. The appraiser is not qualified to report on the quality of various systems present in the home. The Appraiser assumes no responsibility for determining the electrical service capacity. The Appraiser is not qualified in such matters. The Appraiser assumes no responsibility for the verification of the type, quantity, or quality of insulation, if any, used in the improvements. The Appraiser assumes no responsibility for the adequacy, capacity or operating status of mechanical equipment or systems including, but not limited to, electrical, heating, cooling, plumbing, sewers, septic systems, water supply, etc. The appraiser is not an environmental or hazardous waste expert or inspector. The Appraiser is not qualified to detect such substances. The appraisal was prepared based on the assumption that no such substances exist at the subject property. The Appraiser assumes no responsibility for determining whether or not flood insurance is required. The Appraiser attempted to review what was considered to be the most recent FEMA maps available. The appraiser assumes no responsibility for the accuracy of the FEMA maps. The Appraiser is not a surveyor, nor an expert in legal matters. The Appraiser assumes no responsibility for the legal description or the accuracy of any boundary issues, including easements and/or encroachments. The Appraiser is not an expert, and cannot be relied upon to determine building code and /or zoning code violations that might exist at the subject property.

Lot values were based upon recent lot sales that were taken from the appraisers workfile.

The appraiser obtained data pertaining to the subject property and comparable properties and local and regional economics factors from the following sources: MLS, Public Records, local and regional real estate websites.

The heat and electricity were ON and in working order at the time of the inspection. The property was vacant at the time of inspection, with the real estate agent present.

All photos are taken by the appraiser, and are from the appraiser's workfile. As such, some may not be seasonally correct.

The subject property is improved as a legally permissible use based on its current zoning. The subject is located in an area of residential properties, wherein there are single-unit homes. The site size, shape, topography and physical condition allow the present structure and indicate a good utilization of the improvements. For these reasons, the highest and best use of the subject property is determined to be a single unit home.

The reasonably probable and legal use of vacant land or an improved property, is that which is physically possible, appropriately supported, financially feasible, and results in the highest value. The four criteria that must be met for highest and best use are legal permissibility, physical possibility, financial feasibility, and maximum productivity. The probable use of land or improved property, specific to the user and timing of use, that is adequately supported, results in the highest present value.

Appraiser's Opinion of Reasonable Exposure Time: As per the Definitions section of the 2026-2027 version of USPAP, exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at the market value on the effective date of the appraisal.

To comply with Standards Rule 2-2 (a)(v), when an opinion of reasonable exposure time has been developed in compliance with Standards Rule 1-2 (c), the opinion must be stated in the report. As shown in the Neighborhood Section of the URAR form, the opinion of reasonable exposure, as defined in this report, is approximately 90-180 days.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 90-180 days.

The appraiser(s) active in developing this report have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three year period immediately preceding acceptance of this assignment.

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

MOLD: There was no visible evidence of mold at the time of observation, however, the appraiser is not qualified to make mold determinations. If the lender has a concern about mold, an inspection by a qualified entity is recommended.

A dwelling is considered to have lead paint if it was built prior to 1978. It is recommended, that if there is a concern with lead paint, to have an expert test the condition, and remediate when necessary.

**Adjustments made for Room Count are based on Total Room Count plus Bathroom Count. A \$2000 adjustment is made for each above grade room, a \$2000 adjustment is made for each above grade full bath and a \$1000 adjustment is made for each above grade 1/2 bath. These values are netted and entered in the Sales Grid. Adjustments made for basement size are \$10/sf and \$10/sf for basement finish. No separate adjustments are made for basement room count.**

**ADDENDUM**

Borrower: David Vogel

File No.: ES2602010

Property Address: 210 10Th St E

Case No.:

City: Mobridge

State: SD

Zip: 57601-1815

Lender: Dakota Community Bank &amp; Trust, NA

**\*\*Please note that adjustments are made based on above grade room count and above grade bath count.**

Adjustments may be made for Quality and Condition, even when the overall rating of the comparable is the same as the subject for these features. Such an adjustment relates the superior/inferior status of the comparable. Adjustments in the Sales Grid may be rounded. A zero has been entered into the Sales Grid when no adjustment is warranted for features of the comparables that differ from the subject.

Accepted appraisal practices and procedures were used in the development and reconciliation of this appraisal report. Data taken from market research (10+ years in the subject market), along with paired sales, allocation, extraction methods and interviews with real estate professionals, competent in the subject market, may all have been used to apply quantitative adjustments and qualitative analysis.

The Square Footage-Method for Calculating: ANSI ® Z765-2021 - was used for measuring, calculating and reporting the gross living and non-gross living areas of the subject property. Measurements were taken to the nearest one-tenth of a foot and are stated as such in this report.

The typical household appliances have been included in this report. As they have little to no contributory value, and are usual and customary to the market, no adjustments have been made for the appliances in the Sales Grid. No other personal property was given value in the reconciliation process.

There are no geographic boundaries within the market area that present significant marketability issues. The comparable sales are all located in the subject neighborhood and use the same linkages to services.

COMPARABLE SEARCH DATA: The search began with similar pending sales, listings and sold comparables. Pierre MLS, Aberdeen MLS, Walworth County public records, local and regional real estate websites were searched for ranch-style homes of 1000 to 1700 square feet that are similar in age, condition, overall buyer appeal, and have sold in the last 6 months within the subject neighborhood. No comparable sales were found. The search was expanded to include comparable sales from the preceding 12 months, with six possible sales found. Of these, the five that most support the subject property are included in this report.

It is acknowledged the comparable sales do not bracket the upper bound of site size, however, the contributory value of site is bracketed. The comparable sales exceed guidelines for actual age and percentage of adjustment. With the limited inventory of comparable sales found in the subject market, the five comparable sales used are opined to most represent the subject property.

Comp 1, Comp 2, Comp 3, Comp 4 and Comp 5 are all comparable sales from the subject market, the community of Mobridge, SD. All five are used to bracket the subject's features- GLA, overall quality and condition, actual age and Effective Age, room and bath counts, basement features, and the contributory value of garages, site and amenities such as porches, patios, fences and the like. Comp 2 and Comp 5 are both adjusted for superior condition, especially of their basement finishes, with Comp 5 also adjusted for superior quality of its woodwork, trims and quality of craftsmanship. Comp 5 is included namely to bracket the upper bound of garage size. All five comparable sales contribute to the support. With the lowest percentage of adjustment for one of the more recent sales, Comp 1 is given the greatest weight, with strong weight placed on the other four comparable sales. Weighted: 25%, 20%, 20%, 20%, 15% -all values rounded.

The Indicated Value of the subject property is below the Predominate Single-Unit Housing Value for the subject neighborhood, however the Indicated Value is well within the low to high range of housing values. The subject is not deemed an over-improvement nor an under-improvement for the subject neighborhood.

The subject property was first offered for sale in June of 2024, with price reductions taken and a change in real estate representation done. The number of days on market for the subject is longer than typically experienced in the subject market.

Condition adjustments, as needed, may also reflect and include age considerations.

Relative competitive listings and pending contracts have been considered in the performance of this appraisal and the trending information disclosed in this report. Any trend indicated by the date of the report is supported by the listing/offering information included in this report. Marketing time has not changed over the last year. There is however a seasonal slowdown in this market place due to the winter weather. Concessions, if any, are listed and are subtracted from the sales price of the comparable at the actual dollar amount.

The appraiser has prepared this appraisal in full compliance with the Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of the code.

The Cost Approach is typically used in the appraisal of newer or proposed construction. Costs are calculated on Replacement Costs new. The Accuracy of the Cost approach is considered questionable in properties that are not new. On existing or older structures, the exact quality of materials/workmanship can't be easily reproduced or replaced. Older properties will usually have physical depreciation, which must be estimated which is a subjective calculation, which makes the accuracy of the cost approach less dependable.

The subject is improved as a legally permissible use based on its current zoning. The subject is located in an area of residential properties, most of which are single family homes. The lot size and shape, physical condition allow the present structure and indicate a good utilization of the improvements, therefore the highest and best use of the subject property has been determined to be a single family home.

The only intended user of this appraisal is the client/lender. No additional intended users are identified by the appraiser. No purchaser, seller, or borrower are intended users of this report. No party, other than the intended user, should rely upon this appraisal for any purpose, whatsoever. The fact that some party, other than the client, paid for the appraisal, either directly, or indirectly, does not make them an intended user.

ADDENDUM

Borrower: David Vogel	File No.: ES2602010	
Property Address: 210 10Th St E	Case No.:	
City: Mobridge	State: SD	Zip: 57601-1815
Lender: Dakota Community Bank & Trust, NA		

The intended use of this report is to assist the client when deciding whether or not the subject property would be sufficient security for a requested loan. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirement of the this appraisal report form, and Definition of market value. The report was prepared specifically to address, and to meet, the needs of the client. The report should not be relied upon for any other purpose. The report was prepared solely for the specific use of the client. No other use of the appraisal is intended, contemplated, or authorized by the appraiser.

Any and all factors deemed relevant to the value or marketability of the subject property have been analyzed and are reported as needed.

If you use or rely on this report, you have agreed to the terms of this Scope of Work.

An appraiser must not disclose confidential information or assignment results to anyone other than: the client, persons specifically authorized by the client, state appraiser regulatory agencies, third parties as may be authorized by due process of law, or a duly authorized professional peer review committee except when such disclosure to a committee would violate applicable law or regulation.

**GEOGRAPHIC COMPETENCE CONFIRMATION-** By accepting this assignment the appraiser agrees to the following:

- (1) "I have knowledge and experience in appraising this type of property in this market area"
- (2) "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"
- (3) recognize and agree to comply with laws and regulations that apply to the appraiser and to the assignment conditions
- (4) the scope of work outlined by the client
- (5) agree to complete this assignment in compliance with USPAP

**Twelve Month Listing History of Subject Property**

Continued from **Twelve Month Listing History** of Subject Property: Price \$167,000, Under Contract 01/23/2026

**Analysis of the Sales Contract**

Continued from Analysis of the Sales Contract: a \$2,000 earnest money deposit. The Bill of Sale transfers to the buyer, for and in consideration of \$1.00, the following personal property: kitchen refrigerator, stove, microwave (in box), dishwasher, laundry washer and dryer. The buyer signed the Purchase Agreement 01/21/2026, the sellers accepted and signed on 01/23/2026. The terms and conditions of the Purchase Agreement and the attached documents are typical and usual to the subject market.

**Condition of the Property**

Continued from Condition of the Property: of purchasers in this price range.

**Market Conditions Addendum to the Appraisal Report** File No. ES2602010

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 **210 10Th St E** City **Mobridge** State **SD** Zip Code **57601-1815**

Borrower **David Vogel**

**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.

<b>Inventory Analysis</b>	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	6	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.00	0.00	0.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab Rate)	0.00	0.00	0.00	<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		
Median Comparable Sale Price	140,000	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	109,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	0.00%	0.00%	0.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input 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.). Concessions occur infrequently. When they do, they are typically for smaller dollar amounts that are applied to buyers' closing costs.

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).

Cite data sources for above information. **AMLS, Assessor**

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.

Relative competitive listings and pending contracts have been considered in the performance of this appraisal and the trending information disclosed in this report. Any trend indicated by the date of the report is supported by the listing/offering information included in this report. Marketing time has not changed over the last year. There is however a seasonal slowdown in this market place due to the winter weather. Concessions, if any, are listed and are subtracted from the sales price of the comparable at the actual dollar amount. Very few expired or withdrawn listings were found. There is no indication of either an upward or a downward trend. 1004MC data is very limited.

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

**Project Name:**

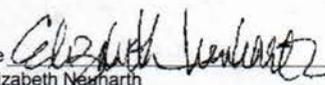
<b>Subject Project Data</b>	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>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

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

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

**APPRAISER**

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature   
 Name Elizabeth Neenarth  
 Company Name Cool Beans Appraisal, LLC  
 Company Address 927 S Washington St  
Aberdeen, SD 57401  
 State License/Certification # 1191CR State SD  
 Email Address eneut@brittonsd.com

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 State License/Certification # \_\_\_\_\_ State \_\_\_\_\_  
 Email Address \_\_\_\_\_

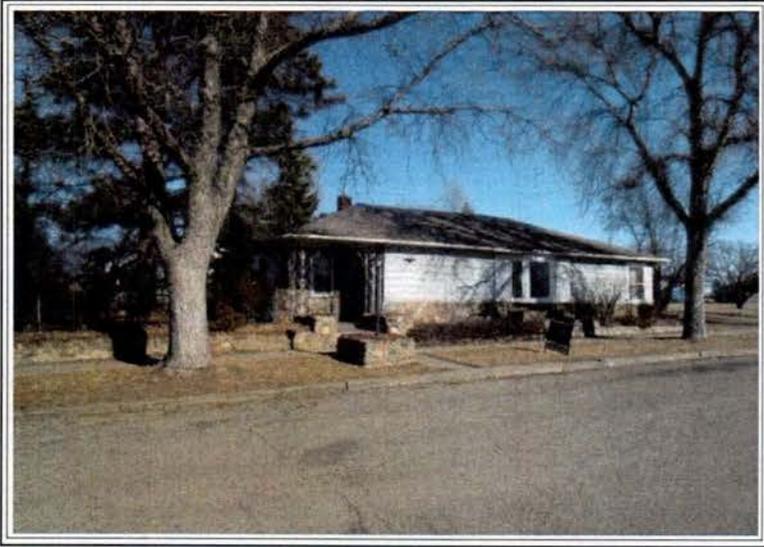
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

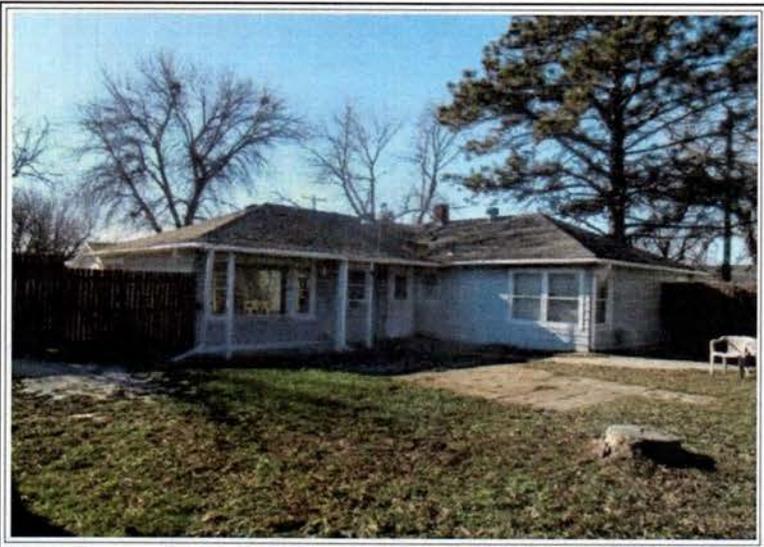
**SUBJECT PROPERTY PHOTO ADDENDUM**

Borrower: David Vogel	File No.: ES2602010	
Property Address: 210 10Th St E	Case No.:	
City: Mobridge	State: SD	Zip: 57601-1815
Lender: Dakota Community Bank & Trust, NA		



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: February 10, 2026  
Appraised Value: \$ 137,700



**REAR VIEW OF  
SUBJECT PROPERTY**

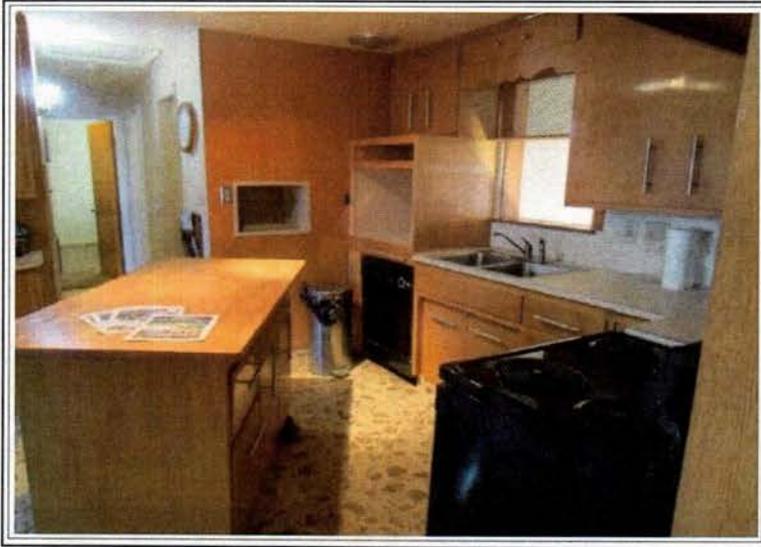


**STREET SCENE**

INTERIOR PHOTOS

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

File No.: ES2602010  
Case No.:  
State: SD Zip: 57601-1815



**Kitchen**

Comment:



**Living Area**

Description:

Comment:



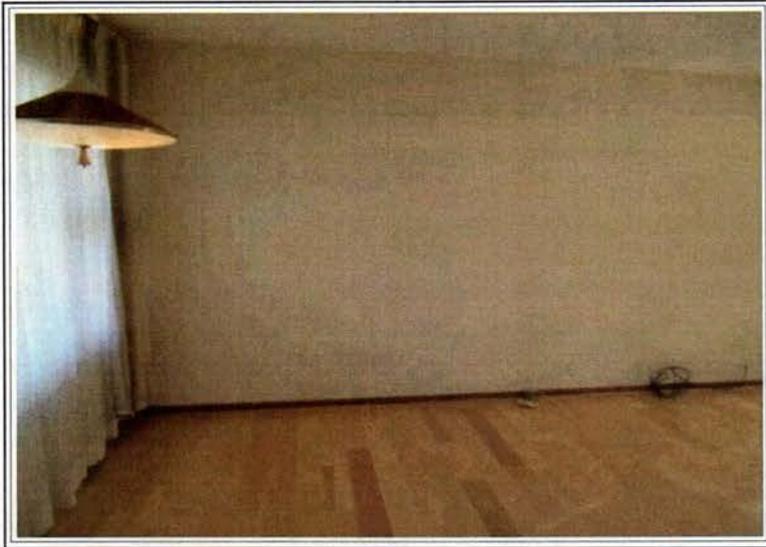
**Bathroom**

Description:

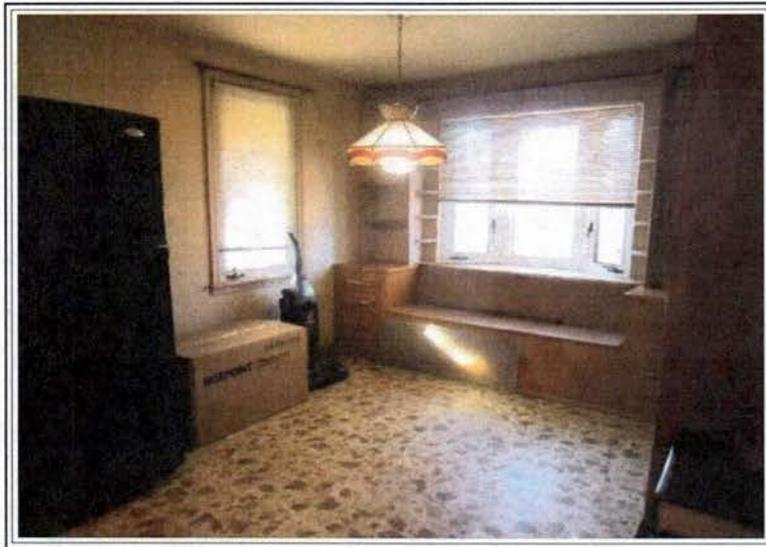
Comment:

INTERIOR PHOTOS

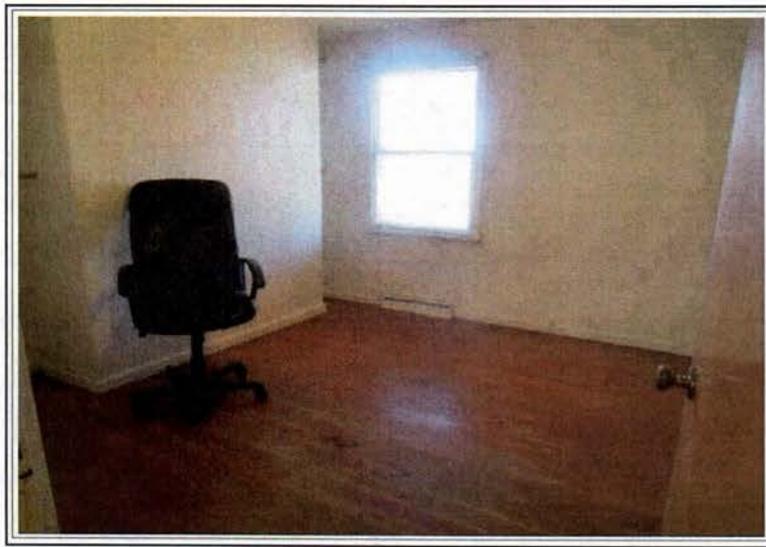
Borrower: David Vogel	File No.: ES2602010	
Property Address: 210 10Th St E	Case No.:	
City: Mobridge	State: SD	Zip: 57601-1815
Lender: Dakota Community Bank & Trust, NA		



Comment:  
Formal Dining



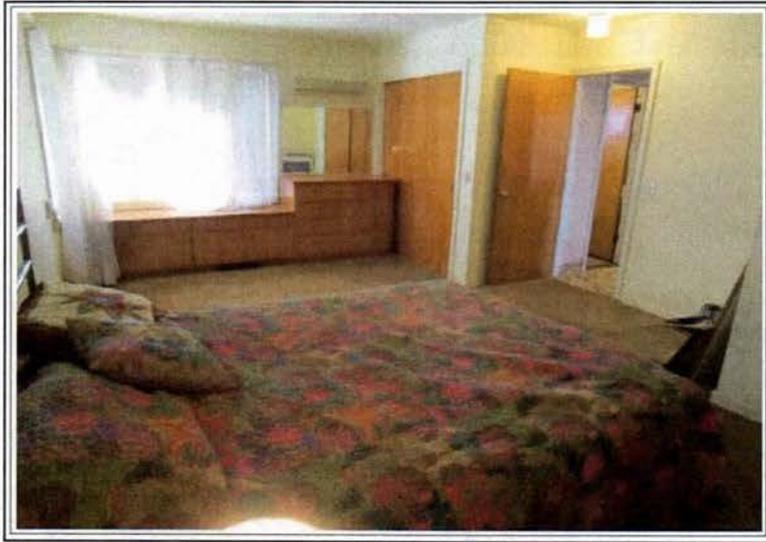
Comment:  
Informal Dining



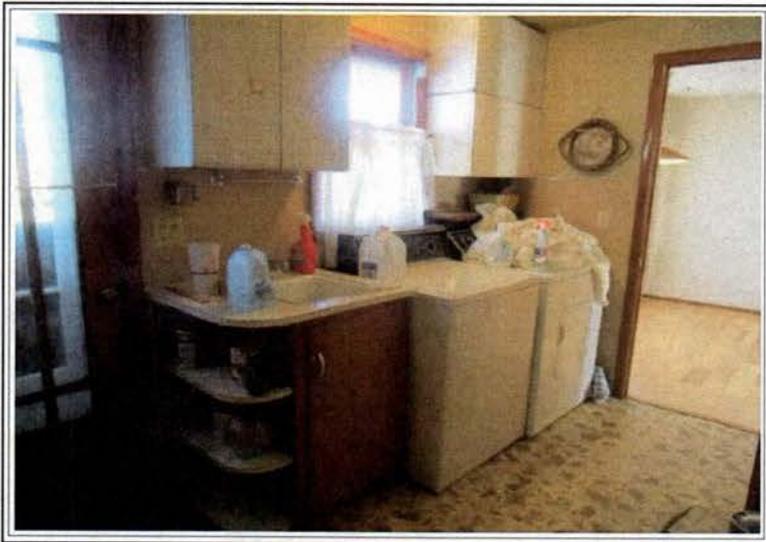
Comment:  
Bedroom

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

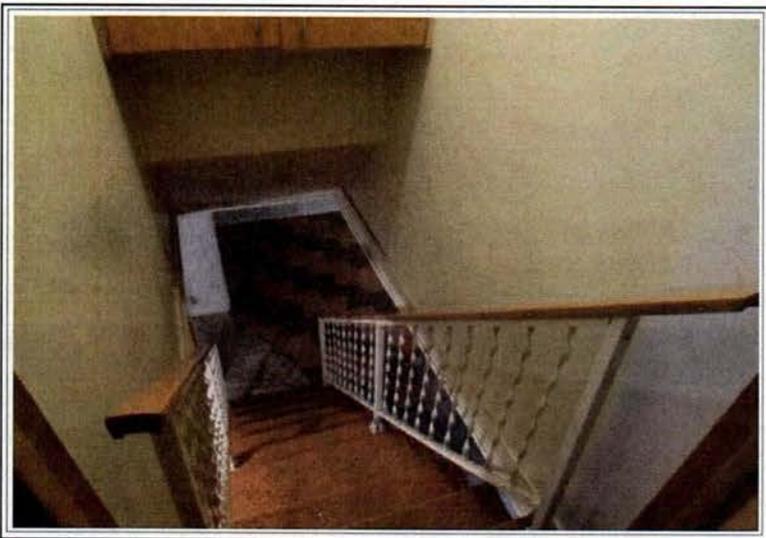
File No.: ES2602010  
Case No.:  
State: SD Zip: 57601-1815



Bedroom



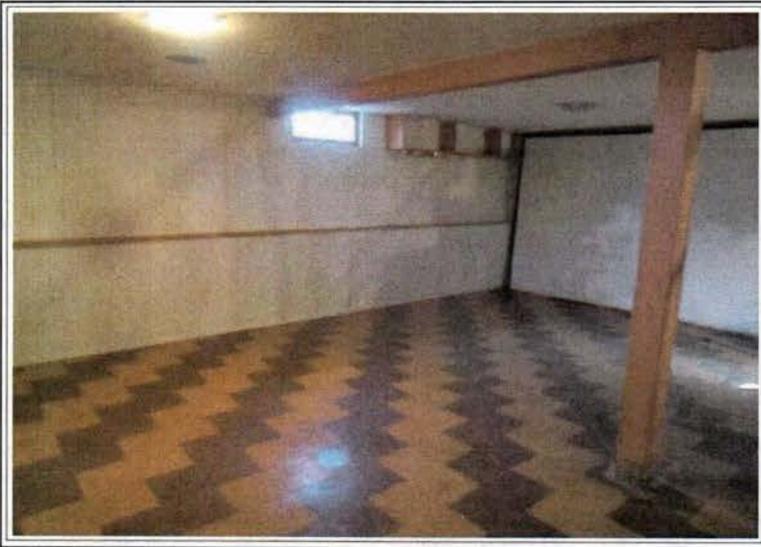
Main Level Laundry



Basement Staircase

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

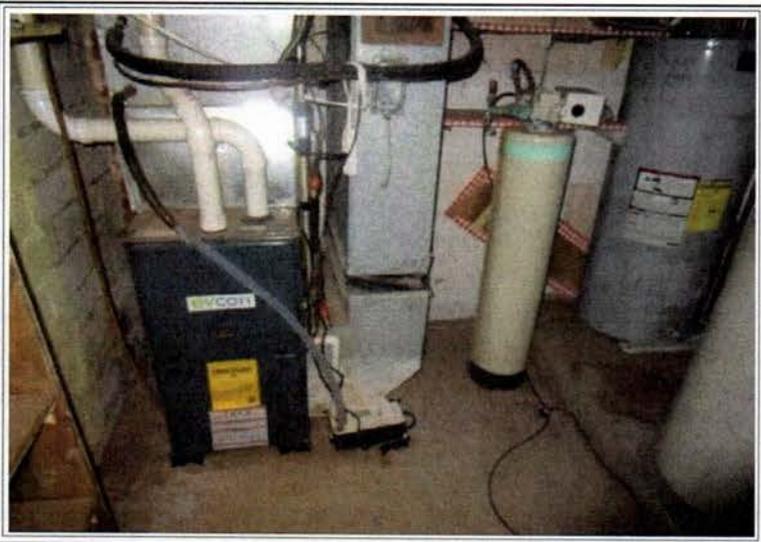
File No.: ES2602010  
Case No.:  
State: SD Zip: 57601-1815



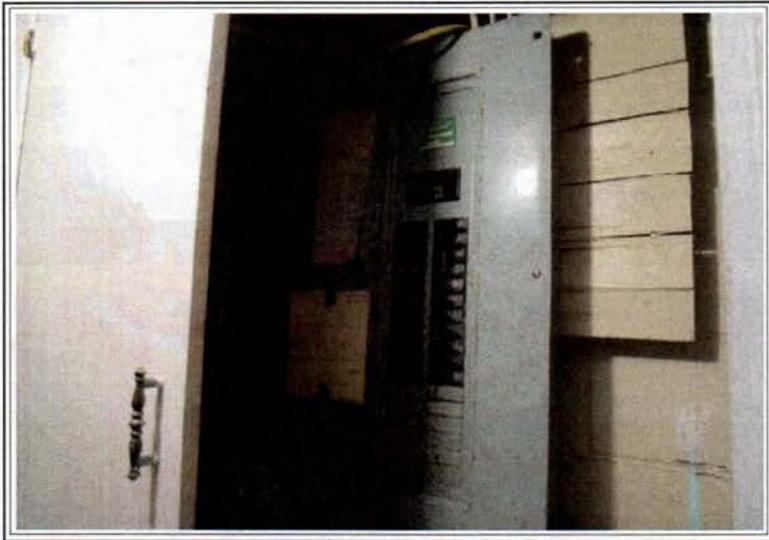
Basement Rec Room



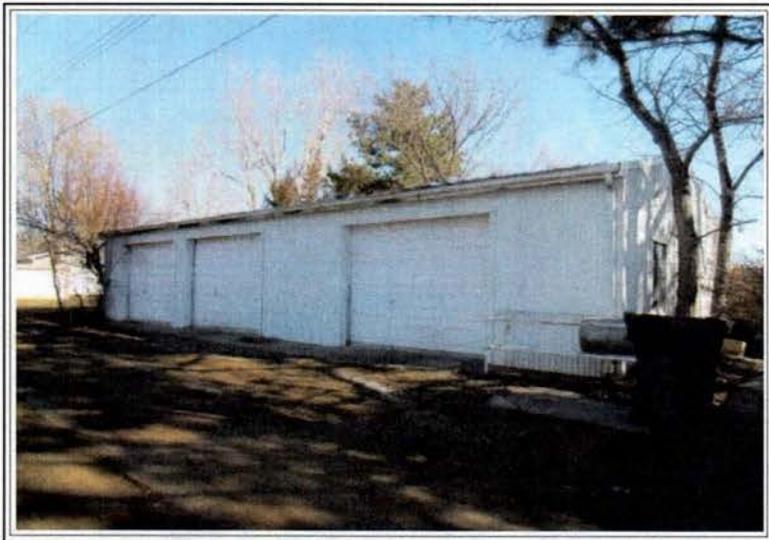
Basement 3/4 Bath



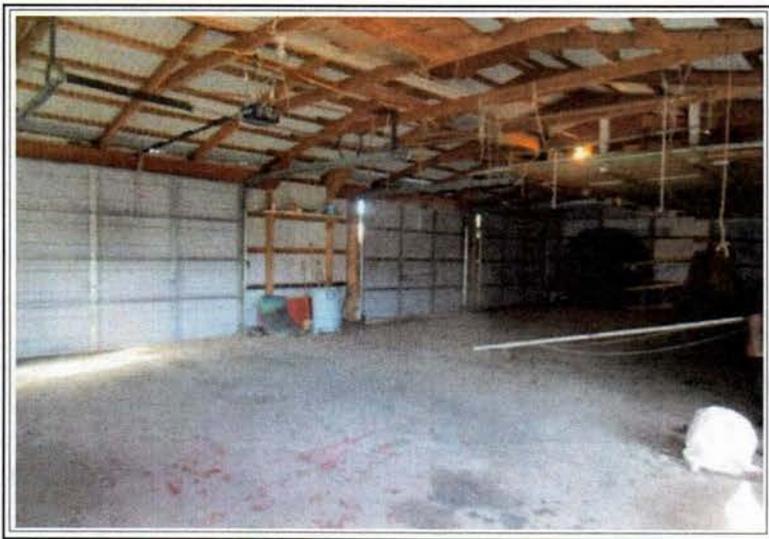
Basement Mechanical  
-furnace and water heater



Electrical Panel



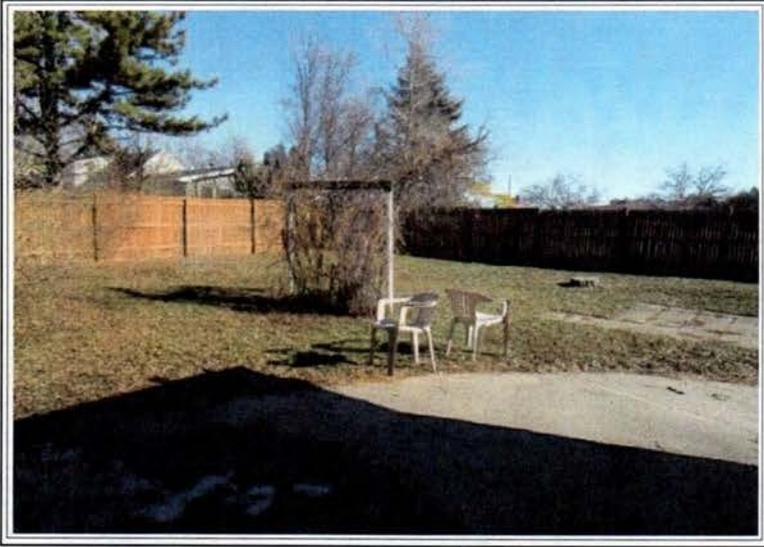
Detached 3-Stall Garage



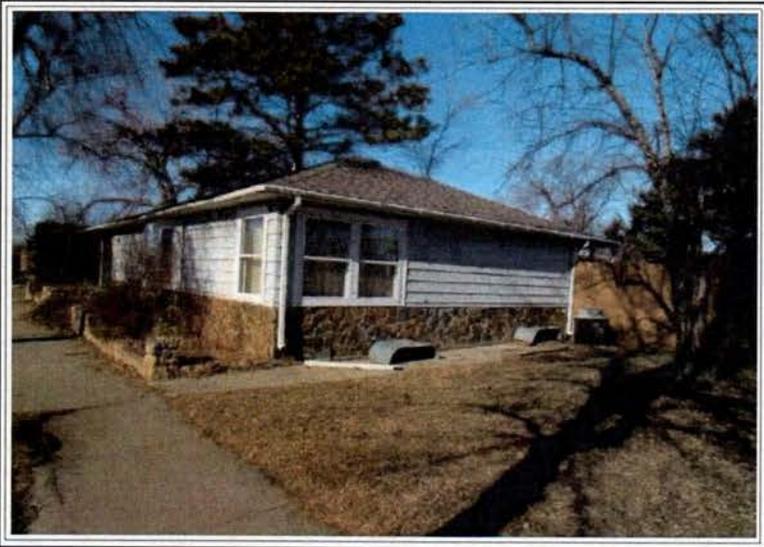
Detached 3-Stall Garage -interior view

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

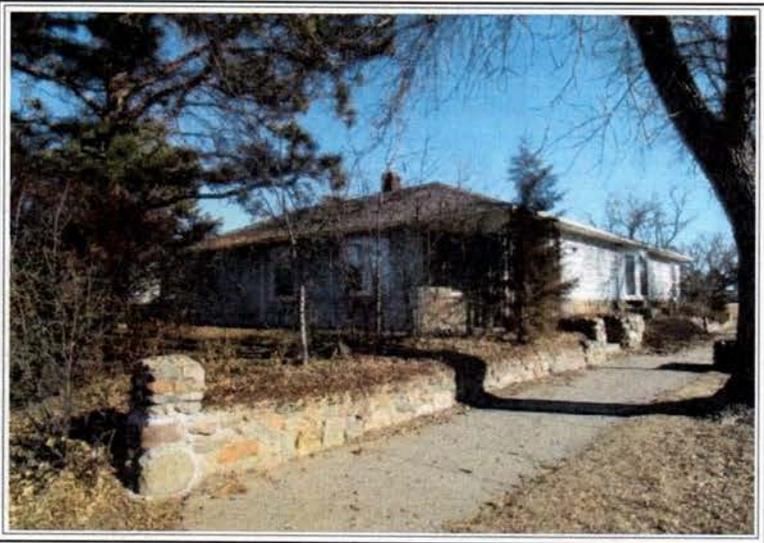
File No.: ES2602010  
Case No.:  
State: SD Zip: 57601-1815



Backyard View -fence, 2 patios



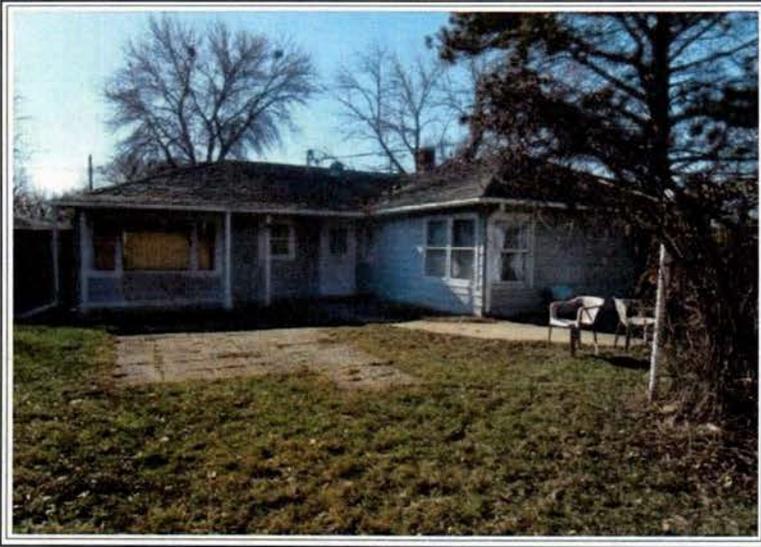
Front and East View



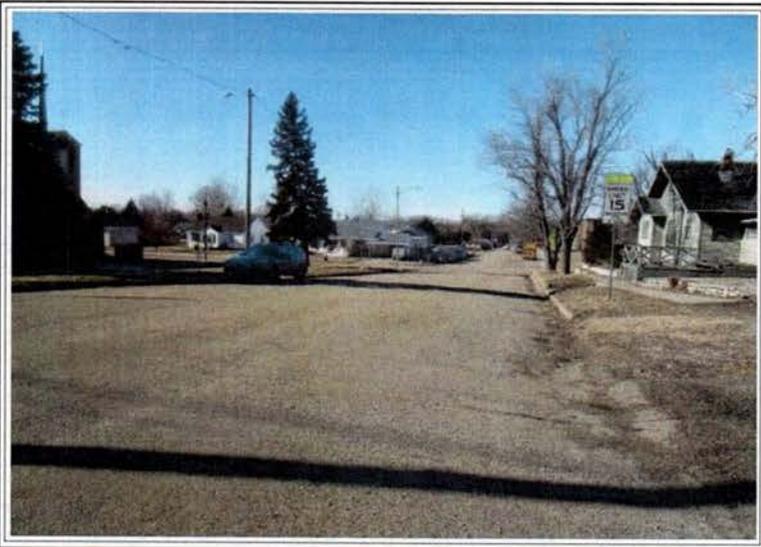
West and Front View

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

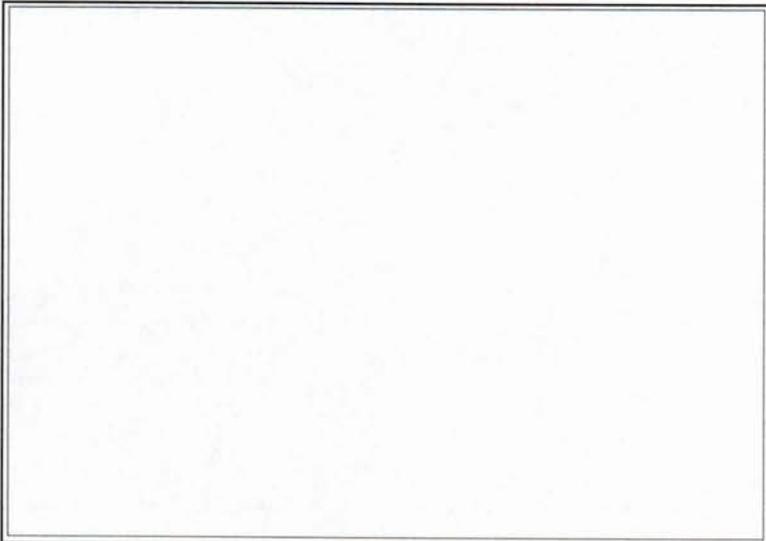
File No.: ES2602010  
Case No.:  
State: SD Zip: 57601-1815



Rear View

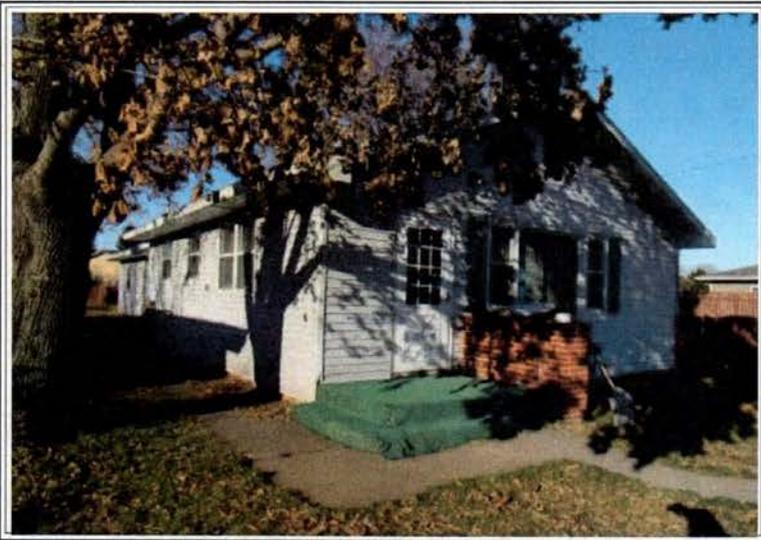


Street View



**COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: David Vogel	File No.: ES2602010	
Property Address: 210 10Th St E	Case No.:	
City: Mobridge	State: SD	Zip: 57601-1815
Lender: Dakota Community Bank & Trust, NA		



**COMPARABLE SALE #1**

1121 8Th Ave W  
Mobridge, SD 57601-1510  
Sale Date: s08/25;Unk  
Sale Price: \$ 120,000



**COMPARABLE SALE #2**

1319 N Main St  
Mobridge, SD 57601-1319  
Sale Date: s05/25;Unk  
Sale Price: \$ 160,000



**COMPARABLE SALE #3**

406 4th Ave W  
Mobridge, SD 57601-2035  
Sale Date: s08/25;Unk  
Sale Price: \$ 105,000

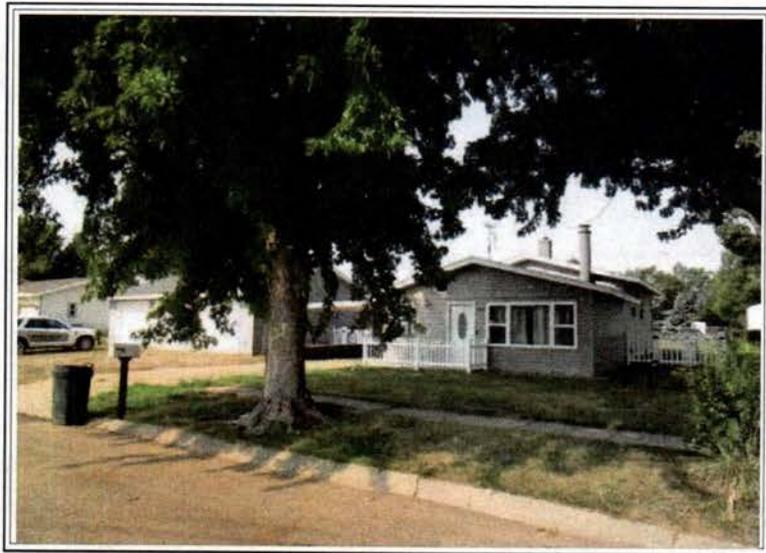
**COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: David Vogel	File No.: ES2602010	
Property Address: 210 10Th St E	Case No.:	
City: Mobridge	State: SD	Zip: 57601-1815
Lender: Dakota Community Bank & Trust, NA		



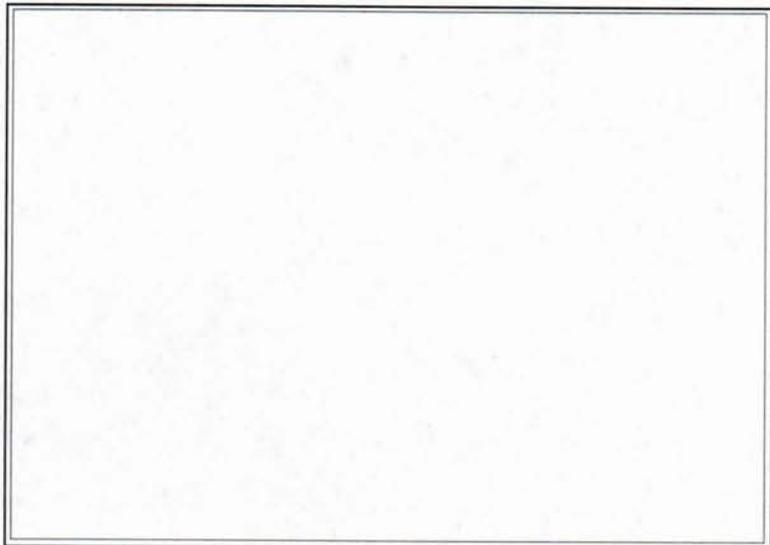
**COMPARABLE SALE #4**

1115 1st Ave W  
Mobridge, SD 57601-1706  
Sale Date: s07/25;Unk  
Sale Price: \$ 100,000



**COMPARABLE SALE #5**

1309 Parklane Ave  
Mobridge, SD 57601  
Sale Date: s03/25;Unk  
Sale Price: \$ 217,500



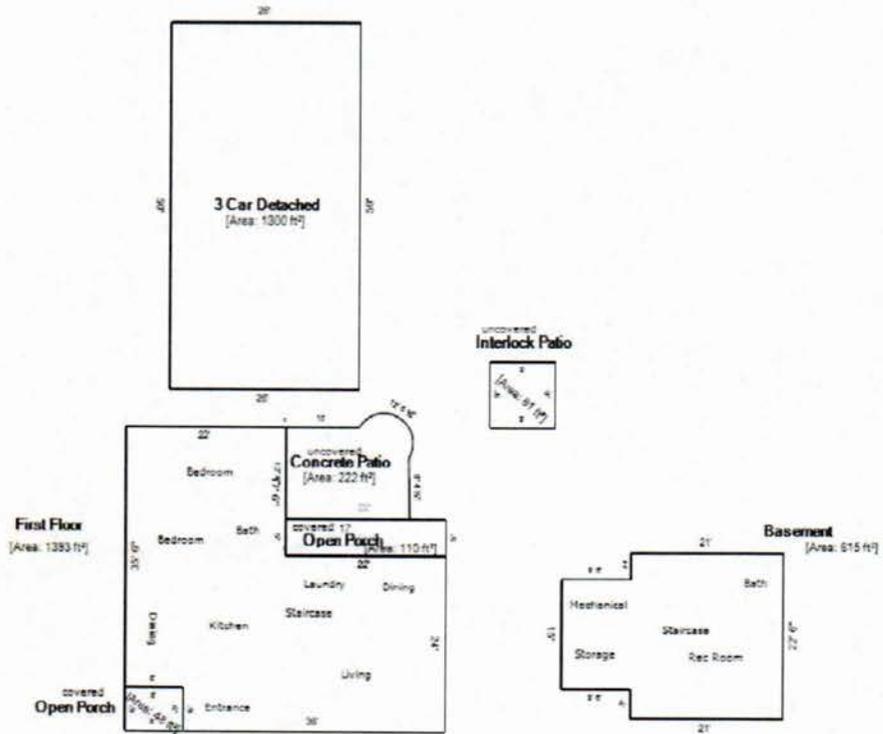
**COMPARABLE SALE #6**

Sale Date:  
Sale Price: \$

FLOORPLAN SKETCH

Borrower: David Vogel File No.: ES2602010  
 Property Address: 210 10Th St E Case No.:  
 City: Mobridge State: SD Zip: 57601-1815  
 Lender: Dakota Community Bank & Trust, NA

Sketch



Living Area		Area Calculation			
First Floor	1393 ft²	First Floor			x 1.00 = 1393 ft²
<b>Nonliving Area</b>					
3 Car Detached	1300 ft²	22' x 24' x	1.00 =	528 ft²	
Open Porch	110 ft²	6' x 14' x	1.00 =	84 ft²	
Interlock Patio	81 ft²	36' 6" x 22' x	1.00 =	781 ft²	
Concrete Patio	222.32 ft²				
Basement	615 ft²				
Open Porch	48 ft²				
<b>Total Living Area (rounded):</b>	<b>1393 ft²</b>				

**DIMENSION LIST ADDENDUM**

Borrower: David Vogel	File No.: ES2602010
Property Address: 210 10Th St E	Case No.:
City: Mobridge	State: SD
Lender: Dakota Community Bank & Trust, NA	Zip: 57601-1815

<b>GROSS BUILDING AREA (GBA)</b>		1,393	
<b>GROSS LIVING AREA (GLA)</b>		1,393	
Area(s)	Area	% of GLA	% of GBA
Living	1,393		100.00
Level 1	1,393	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	0	0.00	0.00
Basement	615		
Garage	1,300		
Other	461		

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
22.00 x 24.00 x 1.00 =		528.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.00 x 14.00 x 1.00 =		84.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35.50 x 22.00 x 1.00 =		781.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26.00 x 50.00 x 1.00 =		1,300.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
22.50 x 21.00 x 1.00 =		472.50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9.50 x 15.00 x 1.00 =		142.50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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PLAT MAP

Borrower: David Vogel

File No.: ES2602010

Property Address: 210 10Th St E

Case No.:

City: Mobridge

State: SD

Zip: 57601-1815

Lender: Dakota Community Bank & Trust, NA



LOCATION MAP

Borrower: David Vogel

File No.: ES2602010

Property Address: 210 10Th St E

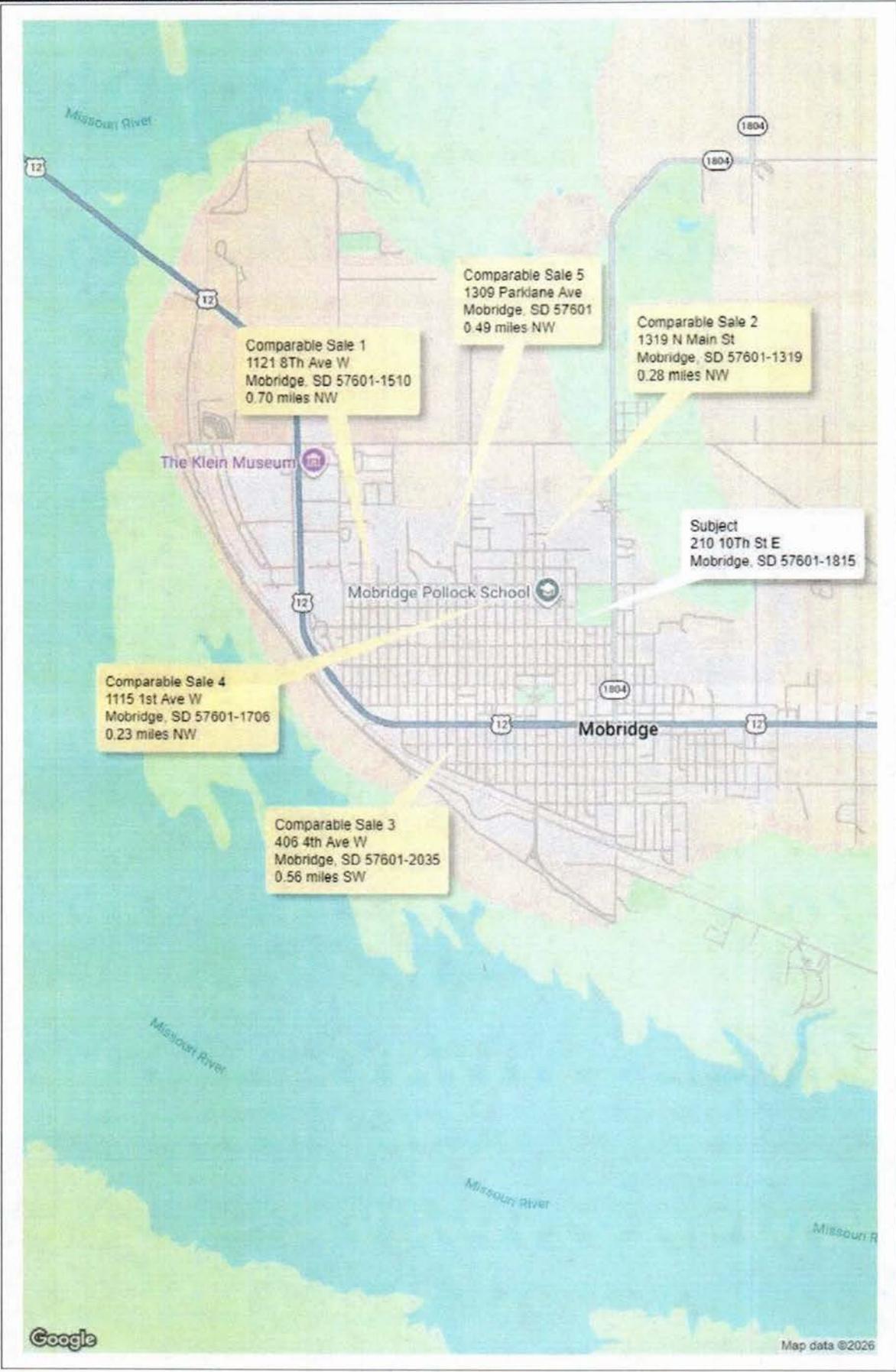
Case No.:

City: Mobridge

State: SD

Zip: 57601-1815

Lender: Dakota Community Bank & Trust, NA



AERIAL MAP

Borrower: David Vogel

File No.: ES2602010

Property Address: 210 10Th St E

Case No.:

City: Mobridge

State: SD

Zip: 57601-1815

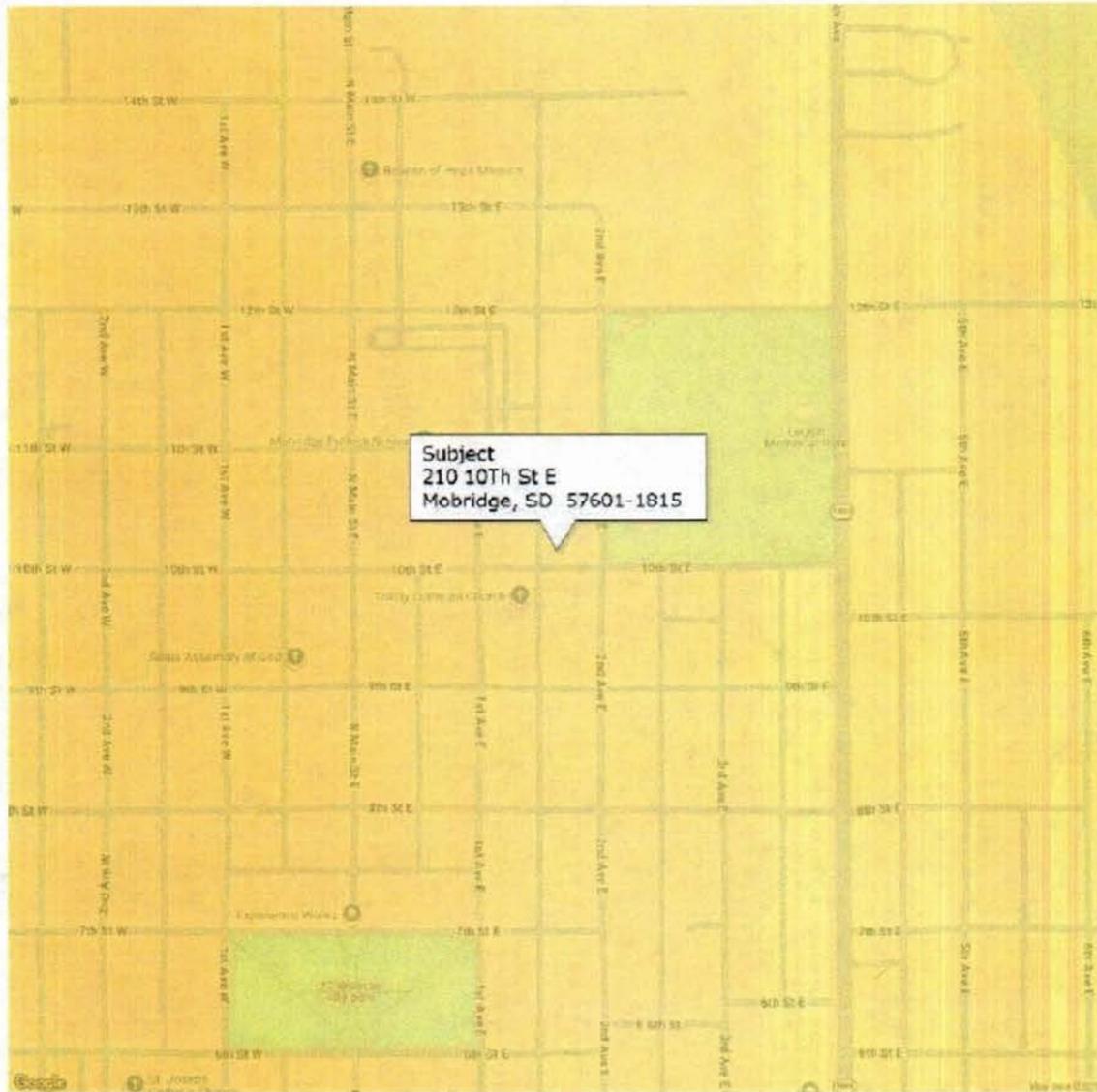
Lender: Dakota Community Bank & Trust, NA



FLOOD MAP

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

File No.: ES2602010  
Case No.:  
State: SD  
Zip: 57601-1815



**FLOOD INFORMATION**

Community: 460207  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number:  
Panel:  
Zone: ANI  
Map Date:  
FIPS: 46129  
Source: FEMA

Note: Source utilizes updated FEMA Map Zones  
Zone X is updated designation for Zones B and C  
Zone AE is used in place of A1-A30

**LEGEND**

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:
  - = Forest.
  - = Water

Sky Flood™

No representations or warranties are made by any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at maker location. No liability is accepted by any third party for any use or misuse of this flood map or its data.

Borrower: David Vogel  
Property Address: 210 10Th St E  
City: Mobridge  
Lender: Dakota Community Bank & Trust, NA

File No.: ES2602010  
Case No.:  
State: SD  
Zip: 57601-1815

## South Dakota Department of Labor and Regulation Appraiser Certification Program

This is to Certify that Elizabeth N. Neuharth of Aberdeen, SD  
is duly licensed to appraise property in the State of South Dakota,  
from the date hereof until September 30, 2026, unless terminated by the Department

Highest Level Residential  
State-Certified Residential Appraiser

Elizabeth N. Neuharth

# 1191CR

State-Certified Residential Appraiser credential applies to the appraisal of one-to-four residential units without regard to value or complexity. The appraiser is bound by the Competency Rule of the Uniform Standards of Professional Appraisal Practice.

IN WITNESS WHEREOF,

this document was signed by the official in charge of licensing and certification on August 11, 2025.



A handwritten signature in cursive script, appearing to read "M. Hultman".

Marcia Hultman, Cabinet Secretary,  
SOUTH DAKOTA  
DEPARTMENT OF LABOR AND REGULATION

2026

BOX 292  
SELBY SD 57472  
605-649-7602

PROPERTY OWNER: DOUGLAS W WESTERLUND ET AL

26723 ARGYLE LOOP RD  
HOT SPRINGS SD 57747-

Also: FREZIL D WESTERLUND ET AL

Property Address: 210 10TH ST E  
MH Serial #:

Title #:

Legal: CITY OF MOBRIDGE MAIN PARK ADDN 6 - 10 - 0 - 0  
MOBRIDGE MAIN PARK LOTS 6 THRU 8 BLOCK 10

Record #: **5603**

Total Acres/Lots: 3.00

Filed: 09/10/2004 Instrument: 09/09/2004 Book: 2004 Page: 987  
Deed Type: PR DEED Sequence: Sale Codes: - - Year Built: 0  
Lot Size: 112.5X142 Last known Selling Price: \$55,000 Parcels Sold:

TAXING DISTRICTS

Town/Township: 55 CITY OF MOBRIDGE  
School: 62-6 MOBRIDGE-POLLOCK SCH

Special Districts -

1: 0	4: 0	7: 0
2: 0	5: 0	8: 0
3: 0	6: 1 MOBRIDGE SCH BOND	9: 0

	2026 F & T	LOC? #	CO.? #	ST.? #	2025 Last Year
Ag Building Exemption:					
AG B R AG-D1					
B C AG-DC2					
LR AG-D					
LC AG-DC					
NA B R NA-D1	183,430				166,587
B C NA-DC2					
LR NA-D	21,172				19,228
LC NA-DC					
M H NA-DM1					
OO B R NA-D1-S					
LR NA-D-S					
M H NA-DM1-S					
<b>TOTALS:</b>	<b>204,602</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>185,815</b>

**OBJECTION TO REAL PROPERTY ASSESSMENT**  
SDCL 10-11-13 thru SDCL 10-11-42

USE A SEPARATE FORM FOR EACH LEGAL DESCRIPTION - IF BARE  
AGRICULTURAL LAND, USE PT 17A

COURTHOUSE USE ONLY	
APPEAL NUMBERS	
Local Board:	
County Board:	
Office of Hearing Examiners:	

**APPLICANT INFORMATION**

ASSESSED IN NAME OF <b>Robert R. Maisch</b>	EMAIL	PHONE NUMBER (605) <b>845-5667</b>	COUNTY <b>WALWORTH</b>
MAILING ADDRESS <b>P.O. Box 98</b>	CITY <b>Mobridge</b>	STATE <b>SD</b>	ZIP CODE <b>57601</b>
PROPERTY ADDRESS - if different than mailing address <b>813 9th Avenue West</b>		PARCEL NUMBER <b>6143</b>	
LEGAL DESCRIPTION OF PROPERTY BEING APPEALED - include lot, block, addition, city or section, township, and range <b>Mobridge NWTS Co's 3rd ADDN S 1/2 Lot 2 &amp; ALL of Lots 3 &amp; 4 Block 31</b>			

I AM APPEALING THE ABSTRACT CLASS  EXEMPT STATUS  OWNER-OCCUPIED  PROPERTY VALUE  STATUS

REASON(S) FOR APPEALING  
**Reasons for Walworth County 2026  
assessment appeal.  
(See Attached Sheets)**

IN MY OPINION, THE FULL AND TRUE VALUE OF SAID PROPERTY SHOULD BE:

\$ 120,000 TOTAL VALUE \$ 10,000 LAND VALUE \$ 110,000 BUILDING VALUE

By signing this document, I certify that I am authorized to sign and that the above information is true and correct.

SIGNATURE Robert R. Maisch DATE 3-10-2026  
TAXPAYER / TAXPAYER ATTORNEY

**COMPLETED BY LOCAL BOARD OF EQUALIZATION – ACTION BY LOCAL BOARD OF EQUALIZATION**

NO CHANGE TO ASSESSOR'S VALUE  CHANGED CLASSIFICATION  CHANGED VALUATION

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

JURISDICTION \_\_\_\_\_ CLERK SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY DIRECTOR OF EQUALIZATION PRIOR TO COUNTY BOARD OF EQUALIZATION**

I, \_\_\_\_\_ make the following recommendation for the current year on the above stated property:

ABSTRACT TYPE	ASSESSOR VALUE FROM	LOCAL BOARD TO	CLASSIFICATION FROM	CLASSIFICATION TO	ASSESSOR RECOMMENDED VALUE	ASSESSOR RECOMMENDED CLASSIFICATION
1.	\$	\$			\$	
2.	\$	\$			\$	
3.	\$	\$			\$	
4.	\$	\$			\$	
5.	\$	\$			\$	

DIRECTOR OF EQUALIZATION OFFICE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**COMPLETED BY COUNTY BOARD OF EQUALIZATION – FINAL VALUE BY COUNTY BOARD OF EQUALIZATION**

ABSTRACT TYPE	TO	CLASSIFICATION FROM	CLASSIFICATION TO
1.	\$		
2.	\$		
3.	\$		
4.	\$		
5.	\$		

COUNTY AUDITOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

- Original copy: OHE (if appealed to that body)
- First copy: retained by county (if appealed to county board)
- Second copy: to assessor (if appealed to county board)
- Third copy: to objector (after action by local board)

## **REASONS FOR WALWORTH COUNTY 2026 ASSESSMENT APPEAL**

The Walworth County real property assessment of \$165,400 is again entirely too high as compared to Fair Market Value. I would have appealed last year, but since the notice of appeal info was "hidden" on the backside of the assessment sheet. I kept waiting for a notice to be published for the appeal proceedings. When I inquired, the date had already passed. (Now Please See Tax Assessment Sheet).

I had placed the property on the market at the realtor recommended price of \$140,000 when a Mobridge Housing apartment became available. There were only two prospective buyer walk-thrus. No offers or counter offers were made. After 4 months and having spent over \$3200 for rent on the unused apartment, I gave the apartment back and took this property off the market.

The original house was built in 1930 and still has the lath and plastered walls and some of the original white painted glass front shelving and drawers. It was moved into Mobridge in 1970 and the additions were added. Growing up in an older home similar to this one, we liked it and I still do. But the younger generation and the new comers can only see, it seems, the money it will cost to update the house. This devalues the Fair Market Value not increase it.

The land is the middle property in the block, not a corner lot with a a view. The neighbors in all directions are all fantastic for which I am so very grateful, but one cannot put a dollar value on that.

The "Appeal Process Guide For The Property Owner", top of page 3, states "A property cannot be assessed higher than actual value." In my opinion the true value of the property should be about \$120,000 and that may even be slightly too high, but certainly closer to the true value that the \$165,400 assessed by the county.

I recognize the need of the city and county to meet their budgetary requirements, however; to raise the revenue by means of artificial inflationary assessments is just wrong. The tax raising authority of the county should increase the levy rate to meet the needs based upon the Fair Market Value of all properties to raise the revenue, not via the out-of-line assessments of just some properties.

The last time I walked the length of Main street, from the park to the railroad, I counted 25 operating businesses and 35 empty lots or structures used as storage. Not a very bright picture of prosperity from which to generate tax revenue, unfortunately.

Thank you for your time and I trust you will see the validity of my reasons to readjust the assessment.

# TAX ASSESSMENTS

FAIR MARKET VALUE  
CHANGE TO AFTER APPEAL

YEAR	LAND	RESIDENTIAL	FAIR MARKET VALUE CHANGE TO AFTER APPEAL	TOTAL
B-GA 2026	22,334	143,066		165,400
B-GA 2025	20,304	130,060		150,364
B-GA 2024	20,304	144,060	130,060	165,228
F 2023	17,354	123,867		141,221
B-GA 2022	15,090	107,710		122,800
B-GA 2021	15,090	107,710		122,800
F 2020	9,600	107,710		117,310
2019	(NO RECORD AVAILABLE)			
F 2018	9,600	107,710	115,000	117,310
F 2017			115,000	129,030
F 2016			88,000	132,070
2015			88,000	140,280
2014			83,000	136,335
2013				64,895
2012				49,644
2011				
2010				49,644
2009				49,644

BOX 292  
 SELBY SD 57472  
 605-649-7602

PROPERTY OWNER: **ROBERT R MAISCH ET AL**

813 9TH AVE W  
 MOBRIDGE SD 57601-

Property Address: 813 9TH AVE W  
 MH Serial #:

Title #:

Legal: CITY OF MOBRIDGE NWTS CO'S 3RD ADDN 2 - 31 - 0 - 0  
 MOBRIDGE NWTS CO'S 3RD ADDN S 1/2 LOT 2 & ALL OF  
 LOTS 3 & 4 BLOCK 31

Record #: **6143** Total Acres/Lots: 2.00

Filed: 09/30/2024 Instrument: 09/24/2024 Book: 2024 Page: 583  
 Deed Type: TJ Sequence: 24-0234 Sale Codes: 1 - 2,024 - 234 Year Built: 0  
 Lot Size: 125X120 Last known Selling Price: Parcels Sold: 1

TAXING DISTRICTS

Town/Township: 55 CITY OF MOBRIDGE  
 School: 62-6 MOBRIDGE-POLLOCK SCH

Special Districts -

1: 0	4: 0	7: 0
2: 0	5: 0	8: 0
3: 0	6: 1 MOBRIDGE SCH BOND	9: 0

	2026	LOC? #	CO.? #	ST.? #	2025
	F & T				Last Year
Ag Building Exemption:					
AG B R AG-D1					
B C AG-DC2					
L R AG-D					
L C AG-DC					
NA B R NA-D1					
B C NA-DC2					
L R NA-D					
L C NA-DC					
M H NA-DM1					
OO B R NA-D1-S	143,066				130,060
L R NA-D-S	22,334				20,304
M H NA-DM1-S					
<b>TOTALS:</b>	<b>165,400</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150,364</b>