



**CUMMING TOWNSHIP LAND VALUE ANALYSIS FOR CHANNEL HENDERSON LAKE FOR 2026 ASSESSMENTS**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Adj. Sale \$	Ad. when Sold	Ad/Adj. Sale	Cur. Appraisal	Land Residual	Est. Land Value	Effect Front	Depth	Net Acres	Total Acres	Dollars/Ft	Dollars/Acre	Dollars/Sqft	Actual Front	Eff Area	Libor/Ftage	Other Parcels in Sale	
002-151-021-00	2896 E LAKE DRIVE	08/28/24	\$399,900	WD	\$399,900	\$107,400	26.86	\$302,125	\$143,275	\$45,500	65.0	191.0	0.29	0.29	\$2,204	\$502,719	\$11.54	46.00	H.L	DOC189701		
006-031-009-00	3016 N HENDERSON LAKE	05/07/24	\$67,000	WD	\$67,000	\$31,100	46.42	\$94,472	\$6,361	\$33,833	46.0	330.0	0.35	0.35	\$138	\$18,279	\$0.42	46.00	00015	3188754		
006-031-010-00	3010 N HENDERSON LAKE ROAD	05/08/24	\$160,000	WD	\$160,000	\$53,100	33.19	\$156,827	\$8,271	\$33,098	45.0	330.0	0.34	0.34	\$806	\$106,367	\$2.44	45.00	00015	3187770		
006-031-002-30	3042 N HENDERSON LAKE ROAD	11/06/23	\$375,000	WD	\$375,000	\$103,200	27.65	\$366,780	\$219,836	\$211,616	220.0	100.0	15.69	15.69	\$999	\$14,016	\$0.32	220.00	00015	3184729		
<b>Totals:</b>			<b>\$1,001,900</b>		<b>\$1,001,900</b>	<b>\$295,200</b>	<b>29.47</b>	<b>\$920,204</b>	<b>\$405,743</b>	<b>\$324,047</b>	<b>376.0</b>		<b>16.66</b>	<b>16.66</b>								
		Sale Ratio =>					9.04						Average per Fft=>									
		Std. Dev. =>											Average per Net Acres=>	24,355.78								
																						Average per SqFt=>
																						\$0.56

**\$800 FF As Applied For 2026 Assessments**

Henderson Lake is located within Cumming Township & Hill Township. Sales were analyzed from both jurisdictions to calculate the 2026 Henderson Lake Channel Rate. Additionally, sales within Ogemaw County were also analyzed to determine that the calculated rate of \$800 FF is the best indicator of market value for Henderson Channel Front Valuations for 2026.

CUMMING TOWNSHIP LAND VALUE ANALYSIS COMMERCIAL LAND FOR 2026 ASSESSMENTS

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Adj. Sale \$	Vol. when Sold	Acq. Method	Size	Cur. Apprais.	Land Residual	Est. Land Value	Price/Ft.	Depth	Width/Acre	Total Acres	County/Ft	Dollars/Acre	Dollars/SqFt	Actual Front	ECF Area	Lot/Prp	Other Parcels in SA	Land Table	Class	Rate Group 1	Rate Group 2	
001-028-01-50	2372 S 80th E HWY	12/20/24	\$70,000	WD	\$70,000	359,200		50.29	\$97,544	\$98,984	\$48,508	198.0	200.0	6.00	6.00	395	\$8148	\$0.07	198.00		3191970		COMM	COMM	COMM	COMM	
002-006-021-20	2628 W M-33	12/22/24	\$1,100,000	WD	\$1,100,000	\$86,600		86.25	\$1,142,444	\$109,711	\$48,210	1097.0	1097.0	34.4	35.31	\$202	\$15,991	\$0.17	\$44.00		3184144		COMM	COMM	COMM	COMM	COMM
006-308-002-00	3238 FOREST DRIVE	11/09/23	\$148,000	MTC	\$148,000	\$47,600		31.95	\$108,555	\$50,013	\$18,288	209.0	35.0	0.17	0.17	\$282	\$51,983	\$8.07	209.00		3181948		COMM	COMM	COMM	COMM	COMM
010-220-004-00	2028 COTTAGEWOOD ROAD	04/11/23	\$84,000	WD	\$84,000	\$33,100		39.40	\$65,029	\$46,221	\$48,225	247.0	150.0	0.52	0.52	\$81	\$87,468	\$2.01	247.00		3179282		COMM	COMM	COMM	COMM	COMM
010-220-005-00	2534 E GREENWOOD ROAD	02/19/25	\$50,000	WD	\$50,000	\$35,900		71.80	\$71,280	\$10,945	\$48,225	247.0	280.0	1.59	1.59	\$81	\$12,560	\$0.29	247.00		3179282		COMM	COMM	COMM	COMM	COMM
013-022-022-10	5487 N M-33	02/08/24	\$210,000	WD	\$210,000	\$72,700		34.62	\$100,742	\$120,208	\$19,950	114.0	300.0	0.79	0.79	\$113	\$14,586	\$3.78	114.00		3185878		COMM	COMM	COMM	COMM	COMM
013-025-020-15	3701 N MID RD	09/08/23	\$150,000	WD	\$150,000	\$41,600		27.73	\$193,893	\$59,138	\$18,475	200.0	280.0	2.39	1.32	\$42	\$13,516	\$0.08	200.00		3183789		COMM	COMM	COMM	COMM	COMM
013-132-041-00		10/03/24	\$85,000	WD	\$85,000	\$49,500		58.24	\$77,443	\$59,133	\$51,576	150.0	150.0	1.12	1.32	\$384	\$5,280	\$0.12	150.00		3190192	013-132-040-00	COMM	COMM	COMM	COMM	COMM
011-102-001-00	105 N WASHINGTON	03/18/25	\$187,000	WD	\$187,000	\$59,500		31.82	\$107,203	\$100,697	\$21,000	120.0	117.6	0.32	0.32	\$839	\$310,793	\$7.13	120.00		3193408		COMM	COMM	COMM	COMM	COMM
Totals:			\$2,710,000		\$2,710,000	\$1,253,000		68.24	\$2,717,996	\$566,440	Average \$79,436	2,286.8	Average 68.20	68.85	Average 4,305.94	\$0.19											
Std. Dev. =>								13.71																			

\$280 FFAs Applied for 2026 Assessments

Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total
1.5 Acre	8000	8000	3 Acre	6500	19500	10 Acre	39500	30 Acre	118000	50 Acre	175000	100 Acre	350000
2 Acre	7500	15000	5 Acre	6000	30000	15 Acre	45000	20 Acre	30000	25 Acre	37500	50 Acre	125000
2.5 Acre	7000	17500	7 Acre	4900	24500	25 Acre	62500	25 Acre	62500	75 Acre	187500	100 Acre	250000
Average Per Acre	579,436	2,286.8	Average Per Acre	68,20	68.85	Average Per Acre	8,305.94	30.19					

2026 Residential Acreage Rate Table as Applied:

Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total	Per Acre	Total
1.5 Acre	8000	8000	3 Acre	6500	19500	10 Acre	39500	30 Acre	118000	50 Acre	175000	100 Acre	350000
2 Acre	7500	15000	5 Acre	6000	30000	15 Acre	45000	20 Acre	30000	25 Acre	37500	50 Acre	125000
2.5 Acre	7000	17500	7 Acre	4900	24500	25 Acre	62500	25 Acre	62500	75 Acre	187500	100 Acre	250000

There being limited current commercial sales, historic commercial sales within Cumming Township as well as other Openway and other surrounding Cummys rural commercial areas sales were reviewed and analyzed. I determined that there are not enough supporting sales within Cumming Township alone, so to determine the best indication of market value, sales outside the Township needed to be analyzed as well. After review, it appears the County has determined that other County commercial FF rates are \$280 FF. I did not include any sales with non FF or FF influence nor any residential sales as they are not comparable to commercial sales. I have applied the best indicator of market value, the best indicator of market value, as well as surrounding County sales, the historic rate of \$280 FF was determined to be the best indicator of market value. \$280 FF was applied for 2026 Cumming Township Commercial Land Value. Additionally, I have determined that the residential acreage table also applies to commercial acreage and has been applied accordingly.

CUMMING TOWNSHIP LAND VALUE ANALYSIS FOR HENDERSON LAKEFRONT FOR 2026 ASSESSMENTS

Parcel Number	Street Address	Sold Date	Sold Price	Year	Terms of Sale	Adj. Sale Price	Adj. Market Value	Adj. Price/Sq. Ft.	Cur. App. Value	Est. Market Value	Ratio Front	Depth	Net Acres	Total Acres	Dollars/Ft.	Dollars/Acre	Dollars/Sq. Ft.	Actual Front	Est. Area	Lot/Perch	Other Parcels in Sale	Land Table
002-299-034-00	2837 CHEPPEVA TRAIL	04/17/24	\$290,000	WD	03-ADAM'S LENGTH	\$290,000	\$97,400	38.27	\$325,718	\$15,081	66.0	138.0	0.19	0.19	\$1,923	\$688,624	\$34.61	66.00	NEL DOCK1885242			HENDERSON LAKE FRONT
002-299-044-00	2837 CHEPPEVA TRAIL	08/30/24	\$455,000	WD	03-ADAM'S LENGTH	\$455,000	\$151,800	33.47	\$367,988	\$214,517	90.0	138.0	0.28	0.28	\$2,145	\$608,894	\$13.58	66.00	NEL DOCK1885242			HENDERSON LAKE FRONT
006-450-023-00	361 N HENDERSON LAKE DRIVE	06/16/23	\$172,500	WD	03-ADAM'S LENGTH	\$172,500	\$68,200	31.36	\$211,995	\$108,875	70.0	153.0	0.25	0.25	\$1,555	\$442,542	\$10.14	70.00	NEL DOCK1885241			HENDERSON LAKE FRONT
006-450-010-00	177 HENDERSON LAKE DRIVE	04/11/24	\$200,000	WD	03-ADAM'S LENGTH	\$200,000	\$110,900	55.45	\$241,528	\$88,463	61.0	153.0	0.22	0.22	\$794	\$223,332	\$5.13	61.00	00015	3187445		HENDERSON LAKE FRONT
Totals:			\$1,357,500			\$1,356,500	\$490,200	36.34	\$1,242,648	\$607,258	362.0	530.0	0.22	0.22	Average	\$409,201	\$1,678	350,704.89	Average			\$12.39

\$1,600 FF As Applied For 2026 Assessments

Current and historic sales were reviewed and analyzed from Cumming Township records to determine the best indicator of market value for parcels within Ogemaw County were also reviewed to determine that the rate of \$1,600 FF is the best indicator of market value for Henderson Lake Front Valuations for 2026 assessments. Additionally, sales on similar lakes were reviewed and considered. \$1,600 FF has been calculated and applied towards 2026 assessments. (Hill Township previous Year rate was \$1,470/FF for 2025 Assessments.)



### Cumming Township Agricultural ECF Analysis for 2026 Assessments

Parcel Number	Street Address	Sale Date	Sale Price	Inst.	Terms of Sale	Adj. Sales	Adj. when Sold	As/Adj. Sale	Cur. Appraisal	Land + Yard	Bluff. Residual	Cost Min. \$	ECF	Floor Area	\$/Sq. Ft.	ECF Area
009-009-007-00	5937 STILLWAGON ROAD	09/06/24	\$240,000	WD	03 ARMS LENGTH	\$240,000	\$156,300	68.13	\$298,377	\$248,850	(\$49,559)	\$49,244	0.188	746	\$157.87	AG1
006-006-004-10	2582 BLOSS LAKE ROAD	09/06/23	\$260,000	WD	03 ARMS LENGTH	\$260,000	\$85,700	32.98	\$153,195	\$65,509	\$194,491	\$144,252	1.348	1,232	\$157.87	AG1
006-016-002-00		10/27/24	\$256,000	WD	03 ARMS LENGTH	\$256,000	\$1,900	31.95	\$268,983	\$219,960	\$66,300	\$22,121	1.629	0	\$145.37	AG1
013-130-017-00	3810 N M-33	07/31/23	\$255,000	WD	03 ARMS LENGTH	\$255,000	\$113,600	38.51	\$293,640	\$128,700	\$166,300	\$165,356	0.697	1,144	\$145.37	AG1
013-130-017-00	3550 N M-33	09/16/24	\$225,000	WD	03 ARMS LENGTH	\$225,000	\$91,100	40.49	\$99,840	\$94,050	\$130,950	\$201,715	0.646	0	\$184.69	AG1
013-131-030-10	3530 TOWNLINE ROAD	12/28/23	\$385,000	WD	03 ARMS LENGTH	\$385,000	\$123,800	32.88	\$206,289	\$98,153	\$358,347	\$291,196	1.162	1,892	\$161.80	AG1
013-132-007-20	3405 REASNER ROAD	09/05/23	\$215,000	WD	03 ARMS LENGTH	\$215,000	\$89,100	32.14	\$128,112	\$98,862	\$176,138	\$172,263	1.022	1,092	\$161.80	AG1
014-017-012-00	FARVIEW RD	10/30/23	\$464,000	WD	03 ARMS LENGTH	\$464,000	\$294,700	63.51	\$913,898	\$483,973	(\$29,973)	\$572,579	0.052	5,363	(\$5.59)	AG1
014-035-008-00	967 W GALLAGHER ROAD	09/05/23	\$215,000	WD	03 ARMS LENGTH	\$215,000	\$67,900	31.58	\$148,188	\$55,059	\$159,341	\$154,317	1.036	1,189	\$133.40	AG1
050-009-200-001-00	5115 HAWKINS RD	09/02/24	\$298,700	WD	03 ARMS LENGTH	\$298,700	\$175,000	60.62	\$390,953	\$325,010	\$22,799	\$116,238	0.198	1,040	\$21.91	1AG
140-025-200-002-00	4280 OBERLIN	11/17/23	\$365,000	WD	03 ARMS LENGTH	\$365,000	\$152,600	41.81	\$489,460	\$269,612	\$55,188	\$246,479	0.386	1,152	\$21.91	1AG
140-006-104-001-04	3830 S BARD	10/07/23	\$160,000	WD	03 ARMS LENGTH	\$160,000	\$91,300	57.06	\$193,713	\$107,292	\$32,708	\$106,693	0.494	1,288	\$40.92	1AG
140-035-200-001-00	3905 RENAS	05/15/23	\$350,500	WD	03 ARMS LENGTH	\$350,500	\$206,500	59.46	\$231,875	\$96,935	\$119,555	\$178,938	0.668	2,016	\$59.31	1AG
140-025-303-001-00	3478 RENAS RD	05/10/23	\$350,000	WD	03 ARMS LENGTH	\$350,000	\$151,100	43.17	\$359,221	\$193,469	\$210,531	\$271,299	0.776	3,096	\$68.00	1AG
150-009-104-009-02	3698 SHOCK	09/11/23	\$196,200	LC	19 MULTI PARCEL ARMS LENGTH	\$196,200	\$92,900	47.35	\$230,174	\$82,729	\$183,471	\$168,944	0.790	854	\$156.29	1AG
100-004-300-001-00	4789 CONNOR RD	05/31/24	\$295,000	WD	03 ARMS LENGTH	\$295,000	\$124,300	42.14	\$296,053	\$143,715	\$151,265	\$188,072	0.804	1,616	\$93.62	1AG
100-006-100-002-00	5197 BUZZELL	10/15/24	\$390,000	WD	03 ARMS LENGTH	\$390,000	\$124,500	31.92	\$319,813	\$271,800	\$118,200	\$59,275	1.964	1,538	\$27.16	1AG
041-422-030-10	475 SAGE LAKE ROAD	04/11/23	\$266,000	WD	03 ARMS LENGTH	\$266,000	\$84,800	31.80	\$200,515	\$87,955	\$193,145	\$184,250	1.075			
<b>Totals:</b>			<b>\$2,556,000</b>			<b>\$5,063,900</b>	<b>\$2,194,800</b>	<b>43.34</b>	<b>\$5,075,389</b>	<b>\$87,955</b>	<b>\$2,285,267</b>	<b>\$3,313,231</b>	<b>0.684</b>			
							<b>Sale Ratio =&gt;</b>	<b>43.34</b>				<b>E.C.F. =&gt;</b>	<b>0.684</b>			
							<b>Std. Dev. =&gt;</b>	<b>13.58</b>				<b>Ave. E.C.F. =&gt;</b>	<b>0.817</b>			
																<b>Std. Deviations: 0.68422963</b>
																<b>Ave. Variance=&gt; #REF!</b>

ECF => 0.684 As Applied

Lack of Agricultural Improved Sales in Cumming Township created the need to review additional sales outside the Township Jurisdiction. Sales were reviewed in Ogemaw County as well as contiguous other Counties to obtain enough sales to analyze that were most similar to Cumming Township Agricultural. Counties included large residential acreage sales also so not all sales from each County were included. The ECF was applied as calculated. Counties primarily analyzed were Ogemaw and Gladwin. Contiguous Roscommon County does not have a large or similar agricultural comparison of parcels.

Sales Removed Outliers:

009-009-009-30	2438 GILLINGS ROAD	05/31/23	\$1,626,431	WD	19 MULTI PARCEL ARMS LENGTH	\$1,626,431	\$367,400	22.59	\$1,092,280	\$757,044	\$969,047	\$633,355	1.530	3,348	\$289.44	AG1 Outlier Sale Price
080-023-100-003-00	1848 MCCLURE CEMETERY	02/11/25	\$1,260,000	WD	19 MULTI PARCEL ARMS LENGTH	\$1,260,000	\$555,300	44.07	\$1,753,114	\$1,037,880	\$222,200	\$109,638	2.028	2,720	\$81.74	AG1 Outlier ECF

**Cumming Township Commercial ECF Analysis for 2026 Assessments**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Adj. Sale \$	Asd. when sold	Asd/Adj. Sale	Cur. Appraisal	Land + Yard	Bldg. Residual	Cost Min. \$	E.C.F.	Floor Area	\$/sq.Ft.	ECF Area	Land Value	Property Class
001-028-047-50	2372 S RIFLE RIVER	12/20/24	\$70,000	WD	\$70,000	\$35,200	50.29	\$97,644	\$46,508	\$23,492	\$74,870	0.314	2,880	\$8.16	COMM	\$46,508	201
002-006-021-20	2626 N M-33	12/12/24	\$1,100,000	WD	\$1,100,000	\$0	0.00	\$1,216,522	\$320,470	\$779,530	\$1,311,936	0.594	42,701	\$18.26	COMM	\$320,470	201
006-005-001-48	3990 E ROSE CITY RD	10/04/23	\$125,000	WD	\$125,000	\$69,500	55.60	\$186,642	\$57,578	\$67,422	\$185,187	0.364	8,000	\$8.43	COMM	\$48,272	201
006-182-002-00	3728 FOREST DRIVE	11/09/23	\$149,000	M/C	\$149,000	\$47,600	31.95	\$108,235	\$18,551	\$130,449	\$125,234	1.042	3,041	\$42.90	COMM	\$18,288	201
013-012-022-10	5437 N M-33	02/08/24	\$210,000	WD	\$210,000	\$72,700	34.62	\$100,742	\$27,321	\$182,679	\$107,498	1.699	2,504	\$72.95	COMM	\$19,950	201
013-025-020-15	3701 N MMIO RD	09/08/23	\$150,000	WD	\$150,000	\$41,600	27.73	\$193,893	\$35,475	\$114,525	\$231,944	0.494	5,000	\$22.91	COMM	\$35,475	201
013-132-041-00		10/09/24	\$85,000	WD	\$85,000	\$49,500	58.24	\$77,443	\$51,576	\$33,424	\$49,365	0.677	6,380	\$5.24	COMM	\$51,576	201
<b>Totals:</b>			<b>\$1,889,000</b>		<b>\$1,889,000</b>	<b>\$316,100</b>		<b>\$1,981,141</b>		<b>\$1,331,521</b>	<b>\$2,086,033</b>			<b>\$75.55</b>			
						<b>Sale Ratio =&gt;</b>	<b>16.73</b>				<b>E.C.F. =&gt;</b>	<b>0.638</b>		<b>Std. Deviation=&gt;</b>	<b>0.486523203</b>		
						<b>Std. Dev. =&gt;</b>	<b>20.25</b>				<b>Ave. E.C.F. =&gt;</b>	<b>0.741</b>		<b>Ave. Variance=&gt;</b>	<b>35.9973</b>		

Lack of Commercial Sales in Cumming Township created the need to review additional sales outside the Township Jurisdiction. Sales were removed with M55 and water Influence as they were not reflective of the Cumming Township Commercial. The most reflective sales to that of Cumming Township commercial properties were reviewed and analyzed to determine the 2026 ECF and were applied as calculated.

**ECF=> 0.638 As Applied for 2026 Assessments**

Residential & Henderson Lake Water Front ECF Analysis for 2026 Assessments

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Adj. Sale \$	Adj. when Sold	Asd/Adj. Site	Cur. Appraisal	Land + Yard	Bldg. Residual	Cost Min. \$	ECF	Floor Area	ECF Area	Dist. by Mean (%)	Building Style	Use Code	Land Value	Other Parcels in Sale
002-005-001-15	930 E ROSE CITY ROAD	05/01/23	\$220,000	WD	\$220,000	\$120,800	54.91	\$245,894	\$25,977	\$194,023	\$263,485	0.736	1,816	RES	40.2075	1-STY	RES	\$25,000	
002-005-013-10	761 HOUGHTON CREEK	07/12/24	\$185,000	WD	\$182,000	\$53,700	29.51	\$131,927	\$29,347	\$152,653	\$97,048	1.573	918	RES	43.4513	1-STY	RES	\$24,560	
002-007-033-00	2070 TOWNLINE ROAD	02/24/25	\$296,000	WD	\$296,000	\$119,200	40.27	\$276,161	\$85,864	\$210,136	\$180,035	1.167	1,456	RES	2.8749	1-STY	RES	\$81,250	
002-008-009-10	2404 ELYNN RD	04/19/24	\$360,000	WD	\$360,000	\$138,700	53.35	\$315,808	\$112,588	\$147,412	\$192,261	0.767	2,230	RES	37.1718	2-STY	RES	\$107,500	
002-009-002-50	2414 SCHMITT ROAD	08/31/23	\$154,000	WD	\$154,000	\$73,600	47.79	\$163,412	\$54,306	\$99,694	\$122,504	0.814	1,056	RES	32.4647	1-STY	RES	\$60,000	
002-009-002-50	2414 SCHMITT ROAD	03/01/24	\$154,000	WD	\$154,000	\$70,000	45.45	\$172,602	\$54,306	\$99,694	\$112,108	0.889	1,056	RES	24.9176	1-STY	RES	\$60,000	
002-016-001-00	1144 E SCRIBNER ROAD	06/26/24	\$500,000	WD	\$500,000	\$234,100	46.82	\$574,327	\$101,407	\$398,593	\$325,906	1.223	2,691	RES	8.4536	1-STY	RES	\$186,000	
002-017-005-05	1750 N MORRISON ROAD	04/08/24	\$100,000	WD	\$100,000	\$33,000	33.00	\$82,421	\$16,648	\$83,352	\$62,226	1.340	910	RES	20.1055	MOBILE HOME	RES	\$15,000	002-016-003-00
002-017-005-25	1750 N MORRISON ROAD	11/14/24	\$270,000	WD	\$270,000	\$106,100	39.30	\$257,604	\$45,800	\$224,300	\$214,049	1.047	1,288	RES	9.1024	1-STY	RES	\$85,414	
002-019-004-00	428 E ESMOND ROAD	06/23/23	\$250,000	WD	\$250,000	\$71,100	28.44	\$234,906	\$18,140	\$231,860	\$204,414	1.134	1,444	RES	0.4182	1/2-STY	RES	\$18,440	
002-019-004-00	553 N WILSON ROAD	09/20/23	\$186,000	WD	\$186,000	\$52,700	35.61	\$176,839	\$17,549	\$198,243	\$158,072	0.875	1,576	RES	26.3889	1-STY	RES	\$9,491	
002-025-011-00	2627 TWIN LAKE ROAD	02/26/25	\$125,500	WD	\$125,500	\$55,900	44.40	\$126,629	\$46,307	\$82,693	\$60,095	1.377	938	RES	8.3375	1-STY	RES	\$15,000	
002-031-019-65	139 E PETERS ROAD	07/31/24	\$129,500	WD	\$129,500	\$43,500	33.57	\$147,208	\$31,249	\$98,751	\$93,528	0.912	1,748	RES	23.8482	MOBILE HOME	RES	\$39,880	002-031-019-70
002-031-021-00	64 N M. 33	09/26/23	\$390,000	WD	\$390,000	\$173,500	44.49	\$447,208	\$21,371	\$83,129	\$56,472	1.472	784	RES	22.6819	1-STY	RES	\$14,903	
002-036-001-60	2776 TWIN LAKE ROAD	10/22/24	\$104,500	WD	\$104,500	\$27,700	26.51	\$81,062	\$17,549	\$83,332	\$230,904	1.387	1,764	RES	33.3590	MOBILE HOME	RES	\$18,500	
002-151-021-00	2886 E LAKE DRIVE	08/28/24	\$399,900	WD	\$399,900	\$107,400	26.86	\$323,634	\$79,568	\$320,332	\$230,904	1.387	1,764	RES	24.8846	1-STY	RES	\$52,000	
002-151-067-00	2900 TWIN LAKE ROAD	05/31/24	\$79,900	M/LC	\$79,900	\$22,000	27.53	\$62,220	\$21,097	\$38,803	\$38,905	1.511	672	RES	37.2989	MOBILE HOME	RES	\$17,500	
002-200-017-00	582 CEDARDALE DRIVE	03/19/25	\$163,000	WD	\$163,000	\$67,000	41.10	\$162,728	\$24,329	\$138,671	\$130,936	1.059	1,200	RES	7.9369	1-STY	RES	\$17,500	
002-395-034-00	2857 CHIPPEWA TRAIL	12/15/23	\$230,000	WD	\$230,000	\$64,300	27.96	\$222,379	\$106,903	\$123,097	\$109,249	1.127	640	H/L	1.1688	1-STY	RES	\$105,600	
002-395-034-00	2851 CHIPPEWA TRAIL	06/21/24	\$255,000	WD	\$255,000	\$97,600	38.27	\$254,409	\$89,845	\$185,155	\$136,768	1.208	988	H/L	6.9107	1-STY	RES	\$105,600	
002-400-040-00	2827 CHIPPEWA TRAIL	08/30/24	\$485,000	WD	\$483,800	\$151,900	33.47	\$412,275	\$168,116	\$285,684	\$231,418	1.234	1,434	H/L	9.6006	B/H/EVEL	RES	\$158,400	
Totals:			\$4,889,200		\$4,885,800	\$1,883,600	38.72	\$4,850,939	\$3,704,526	\$3,423,041	1.082	0.2488042962	5.6214				17.63441523		
							8.91					1.138							

Due to the amount of sales in Cumming Township, when reviewing the ECF's across the township, it can not be analyzed that there is a difference in ECF's for each of the residential land groups. Their similarities indicate that the study should be run together. Thus, a combined ECF analysis between all residential sales is the best indicator to use to create a valid ECF analysis study for Cumming Township for 2026 Assessments.

ECF: => 1.082 As Applied for 2026 Assessments

