

- Report Date: 1/6/2025
- Property: 3332 Lance Lake Road, Wolverine MI 49799
- Type: Single Family Residential
- APN: 251-W19-000-085-00

3332 Lance Lake Road, Wolverine MI 49799

Single Family Residential



🗎 Year Built	2001 (24 years)	Bedrooms	5	■ Status	Sold
	3,120 sq ft	🗎 Bathrooms	2	Structures	1
♦ Lot Size	0.3 acres	Garage	Attached Garage	Basement	Yes
ெ Stories	-	Parking Spaces	-	含 Attic	No

PropertyLens Insights

We've put this property under the PropertyLens, here's what we found!



BuyerLens

Before buying this property, consider asking the seller or listing agent these questions

Key Findings & Questions To Ask

- We found 2 wind events over 65 miles per hour for this property from July 18, 2020 to December 16, 2021. See the damaging events timeline for more details and potential property damage.
 - It appears this property may have been in 2 high wind events.
 - Was there any damage from a wind event? Has the damage been fully repaired?
 - Are there any signs of cracked glass, damaged siding, or missing roof shingles?
- Although this roof is in good condition, at an estimated age of 24 years old it appears to be approaching the end of its standard life of 25 years, with a replacement expected within the next year. It looks as if this roof is made from shingles. The estimated cost to replace this roof is between \$19,500.00 and \$26,520.00.
 - What if anything has been done to preserve the roof?
 - · Have there been any issues with missing shingles?
 - Has there been any issue with water leaks through the roof?
 - Does the roof have gutter guards and proper drains that run away from the foundation?
 - Have the gutters and downspouts been repaired or replaced?
 - Be sure to include a roof inspection for this property.
 - · We found this roof to be in good shape. Make sure to ask the seller how old the roof is and when it was last inspected to confirm these findings.
- This property has a very high risk of experiencing an ice dam. An ice dam is a buildup of ice at the roof's edge, stopping melted snow from draining. This trapped water can seep into a property, damaging walls, ceilings, and insulation.
 - Has the seller reported any ice dam events or water damage coming from the roof?
 - How old is the insulation in the roof?
 - Are there guards/screens on the existing gutters?
 - Is there any unusual staining at the tops of walls nearest to the roof?
- This property has a very high risk of experiencing frozen pipes.
 - · Have the pipes frozen at this property before? When did it happen? How extensive was the property damage?
 - Is there insulation on any pipes near the foundation of the building?
- This property has a very high risk of experiencing roof issues due to heavy snow loads. The accumulation of heavy, wet snow can cause damage to the roof and lead to further damages from water intrusion.
 - Has the roof been repaired or reinforced due to snow load issues?
- This property has a partially finished basement. Basements are generally more prone to foundation issues due to water intrusion and soil pressure.
 - Have there been any foundation issues in the basement? Are any cracks visible?

- Given the age of the property (24 years old), check on when the water heater was last replaced. The average service life of a water heater is 8 to 12 years.
 - When was the water heater last replaced?
 - When was the last time the water heater was inspected?
- Given the age of the property (24 years old), check on when the furnace was last replaced. Most furnaces have an average service life of 15 to 20 years.
 - When was the furnace last replaced?
 - When was the last time the furnace was inspected?
- we did not detect solar panels on the roof of this property.
 - If you're interested in taking advantage of solar power for this property, the estimated costs excluding federal, state, and local incentives is \$23,767.69 with a likely payback period of 9.73 years. Consult with a solar contractor for a more accurate quote.
- We did not detect any fire hydrants within 1,000 feet of this property.
 - The absence of fire hydrants near the property may reduce suppression capabilities in the event of a fire.

When scheduling a home inspection, share these hints for your home inspector to uncover hidden issues upfront

What to Check...

- We found 2 wind events over 65 miles per hour for this property from July 18, 2020 to December 16, 2021. See the damaging events timeline for more details and potential property damage.
 - · Check for torn or missing shingles, siding, or gutters.
 - · Check exterior appliances and outbuildings for damage.
- Although this roof is in good condition, at an estimated age of 24 years old it appears to be approaching the end of its standard life of 25 years, with a replacement expected within the next year. It looks as if this roof is made from shingles. The estimated cost to replace this roof is between \$19,500.00 and \$26,520.00.
 - · Inspect the roof for signs of shingles damage.
 - · Look for signs of gutter damage.
 - · Check roof downspouts for signs of damage.
 - Note whether downspouts drain water away from the foundation.
- This property has a very high risk of experiencing an ice dam. An ice dam is a buildup of ice at the roof's edge, stopping melted snow from draining. This trapped water can seep into a property, damaging walls, ceilings, and insulation.
 - Check that attic/roof insulation is free of water damage and mold.
 - · Note the presence of suitable attic ventilation.
 - Note the presence of an air barrier separating the property ceiling and attic space.
- This property has a very high risk of experiencing frozen pipes.
 - · Check for water damage from any previous frozen pipe incidents.
 - Note the presence of pipe insulation, especially around the foundation.
- This property has a very high risk of experiencing roof issues due to heavy snow loads. The accumulation of heavy, wet snow can cause damage to the roof and lead to further damages from water intrusion.
 - · Check for water damage and repairs to roof trusses.
 - Note the presence of any reinforcing/bracing materials supporting the roof.
- This property has a partially finished basement. Basements are generally more prone to foundation issues due to water intrusion and soil pressure.
 - Check for cracks in the foundation, especially those which indicate structural issues.
- Given the age of the property (24 years old), check on when the water heater was last replaced. The average service life of a water heater is 8 to 12 years.
 - Check for signs of leaking around the water heater. Note the installation date and most recent service date.
- Given the age of the property (24 years old), check on when the furnace was last replaced. Most furnaces have an average service life of 15 to 20 years.
 - Verify the furnace is in working order. Note the installation date and most recent service date.

What to Know Ahead of Time...

Although this roof is in good condition, at an estimated age of 24 years old it appears to be approaching the end of its standard life of 25 years, with a replacement expected within the next year. It looks as if this roof is made from shingles. The estimated cost to replace this roof is between \$19,500.00 and \$26,520.00.

Homes with older roofs can cost 10-20% more to insure than newer roofs.

This property is 24 years old.

Properties over 10 years old generally cost 20-35% more to insure than a new build. You may pay higher premiums for this property.

This property has an estimated replacement cost of \$399,334.00

Replacement cost coverage reimburses you according to current market prices for replacing, repairing, or rebuilding your property. Make sure you're fully covered!

We did not detect any fire hydrants within 1,000 feet of this property.

The absence of fire hydrants near the property may impact your insurance rates. Consult with your insurance agent for coverage options.

This PropertyLens Report is based only on information supplied to PropertyLens and available as of 01/06/2025 at 12:57:02 PM. Other information about this property, including problems, may not have been reported to PropertyLens. Use this report as one important tool, along with a property inspection and walk-through, to make a better decision about your next purchase.

Report Date: 01/06/2025 Report ID: 8e73bfe1-a78c-44df-a075-aadd13139c6e Address: 3332 Lance Lake Road, Wolverine, MI 49799 Use: Single Family Residential APN: 251-W19-000-085-00

Property Overview Detailed facts, features and information for this property



Features & Construction
From roof to foundation, here's detailed property features and building information

3332 Lance Lake Road Single Family Residential					
∰ Year Built	2001 (24 Years)	Bedrooms	5	Status	Sold
Size	3,120 Square Feet	ि Bathrooms	2		1
♦ Lot Size	0.3 Acres	Garage	Attached Garage	Basement	Yes
வி Stories	-	Parking Spaces	-	合 Attic	No

nterior		Location & Special Features	
_evels	-	View	
Appliances	Dryer, Refrigerator, Washer, Range, Oven	Waterfront	Not Availabl
Fireplace	-	Water Access	Not Availabl
Fireplace Type	-	Distance to Coast	> 100 Mile
		Playground	N
		Sport Features	N
Exterior		Systems	
Garage & Parking	Attached Garage - Null Parking Space(s)	Heating	Natural Ga
Perimeter Fence	No	Cooling	Centr
Deck	-	Water	Private Water Service, We
Pool	No	Sewer	
		Solar	N
		Ventilation	
Roof		Construction	
Roof Features	-	Primary Exterior Material	Vinyl Sidir
Roof Footprint	3,167.09 Square Feet	Basement	Υε
Shape	Gable	Architectural Style	Ranc
Material	Shingle	Construction Quality	
Pitch	-	Construction Type	
Height	-	Physical Shape	
Chimney	-	Slope of Site	3.47 Degree
Satellite	_		

	District	
251-W19-000-085-00	Municipality	Nunda
45.229361	Rural Area	Any Population, Housing, or Territory Outside Urbanized Areas, Urbanized Clusters, or
-84.556424		Cdps
858.69 Feet	County	Cheboygan
	School District	Wolverine Community Schools
	USDA Plant Hardiness Zone	4
	45.229361 -84.556424	251-W19-000-085-00 Municipality 45.229361 Rural Area -84.556424 County 858.69 Feet School District

Most Recent Listing Details Property listing information from June 1, 2021

\$330,000

Listing Price (Jun 01, 2021)

\$150,100Assessed Value

\$o

Structure Value

\$0 Land Value

\$359,608 - \$439,521

\$399,565

Market Value

Status	Sold
Last Date Sold	March 16, 202
Sale Price	
List Price	\$330,000
Days on Market	1,315
Price/Sq. Ft.	-
HOA Dues	\$0

Description

This renovated home on Wildwood Lake's south shore is perfect for a permanent residence or fun vacation home. The great front yard ends at the sand beach along the shore to play at the water's edge or step onto your dock on your way to a day of fishing, tubing, or a leisure cruise. The main living area on the main floor extends to the large lakeside deck, perfect for spending a summer afternoon with friends or family. The large master suite and 2 guest bedrooms as well as a living room and additional living area are all on one level. The lower level consists of 2 finished bedrooms while the balance of the additional living space in the walkout basement is ready for your finishes. The attached 2 car garage with a concrete driveway provides protected storage and parking.

Ownership Transaction History & Ownership Details

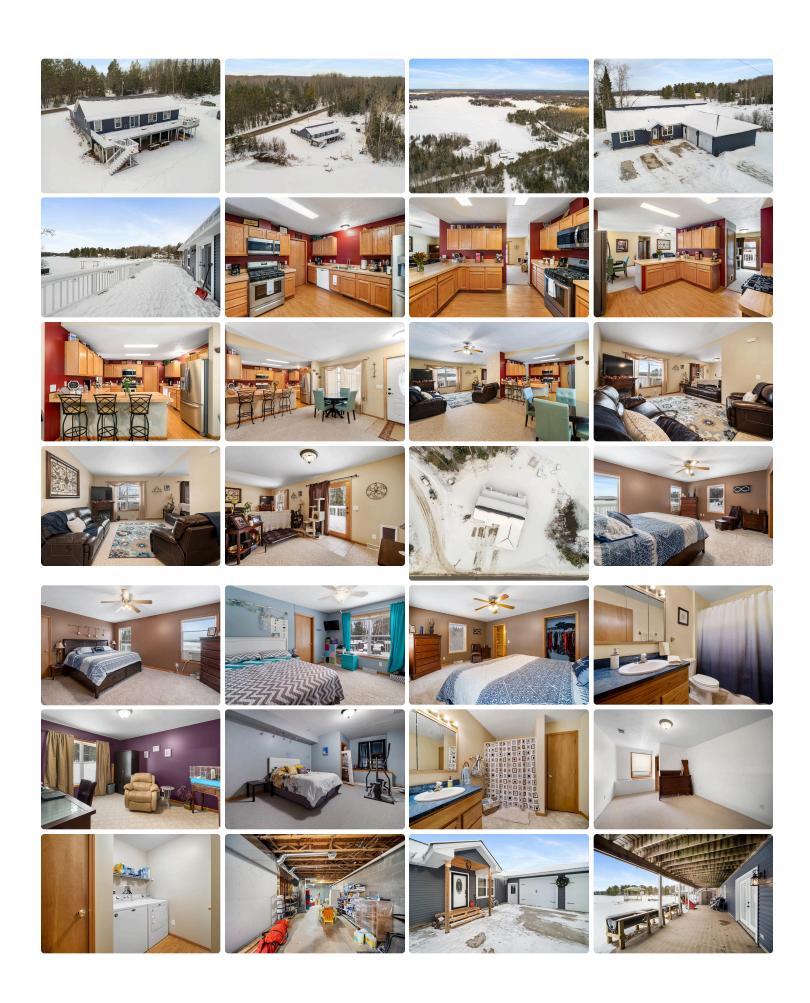
Transaction History

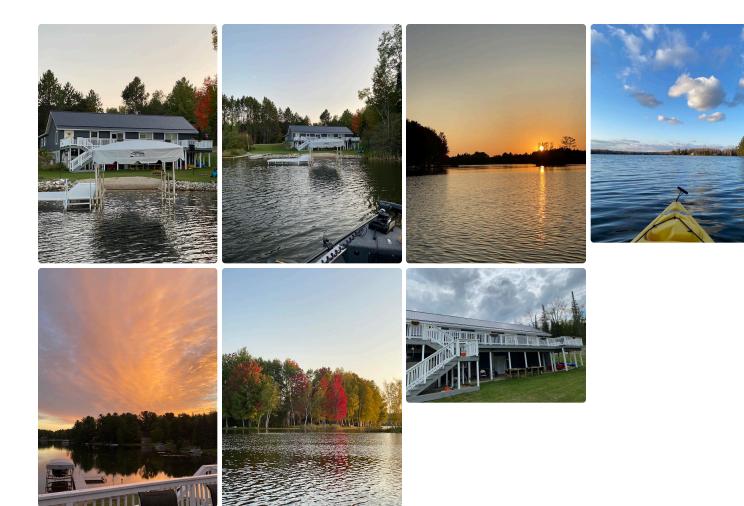
Date	Туре	Description
Jan 6, 2021	<mark></mark> E Listing	List Price \$330,000
Mar 12, 2021	⊙ Deed	Buyer Type Individual
Mar 16, 2021	<mark>信</mark> Sold	Sales Price
Jun 1, 2021	声 Listing	List Price \$330,000

Property Value & Tax History Historical view of property taxes and assessed property and land values

Historical Property Assessments

•Total Prop	erty Value •Land Value •	Improvement Value	Property Taxes				
2016	2017	2018	2019 Assessm	2020 eents by Year	2021	2022	2023
Year	Total Property Value		Land Value	Improvement Value		Property Taxes	
2016	\$63,400		\$0	\$0		\$0	
2017	\$75,100		\$0	\$0		\$0	
2018	\$74,500		\$0	\$0		\$0	
2019	\$78,700		\$78,700	\$0		\$0	
2020	\$93,600		\$93,600	\$0		\$0	
2021	\$82,900		\$82,900	\$0		\$0	
2022	\$91,400		\$0	\$0		\$2,296.43	
2023	\$126,500		\$0	\$0		\$2,373.91	





Roof Condition

Current and historical look at what shape the roof is in



Replaced: 2001

24 Years

Probable Roof Age

Avg. Roof Lifespan (MI): 25 years

1 Years

Est. Remaining Roof Life

Shingle

Primary Roof Material

\$12,480 - \$26,520

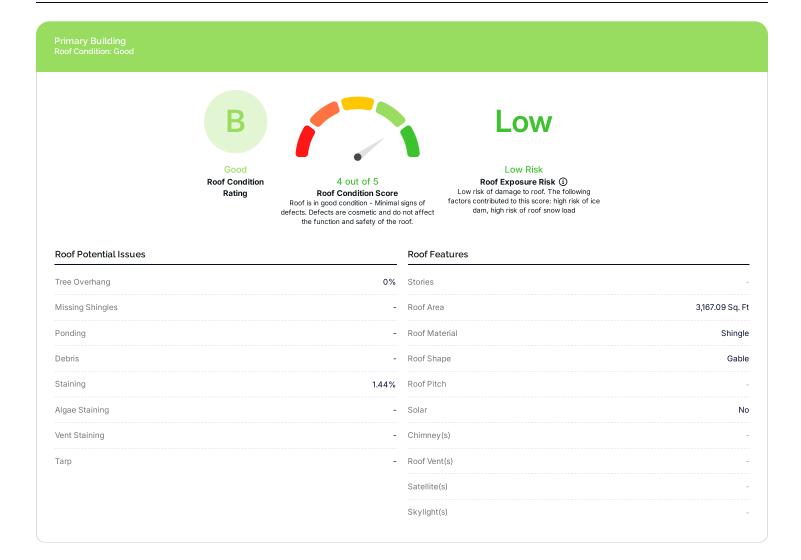
\$26,520

Est. Roof Replacement Cost

Current roof condition imagery not available.

Satellite imagery can be limited in some areas and dependent on weather conditions. To ensure the roof's current condition, be sure to get a home inspection.

Current Roof Condition by Building



Damaging Events Property damage due to weather and other disaster



History of Damaging Events
Historical damage at this property due to fire, severe weather and other catastrophic events

Timeline of Potentially Damaging Events

	-	•

Date	Event Name	Description
December 16, 2021	→ 2021 Wind	Cause Wind Speed Wind 65 Miles Per Hour
July 18, 2020	→ 2020 Wind	Cause Wind Speed Wind 65 Miles Per Hour

Property Updates & Repairs Many major modifications can be detected by permit history.

Last Known Modifications

Overview of known property modifications by category including permits, self-reported homeowner updates and service provider records.

Roof Electrical

None Reported None Reported

Plumbing Mechanical Systems

None Reported None Reported

Building Improvement Outdoor & Landscaping

None Reported None Reported



0

No permits reported for this property

Owners often make unpermitted changes which may lead to unexpected repairs and costs. Be sure to confirm all modifications with the seller before purchase.



No homeowner service records reported for this property

Property maintenance varies by owner and not all services are reported to us. Be sure to confirm

all recent maintenance with the seller before purchase.

Property Inspections History of health, safety and major defect inspections found at this property



No prior inspections reported for this property

A home inspection is a critical part of home buying process. If you've yet to do so, request a copy of the latest inspection.

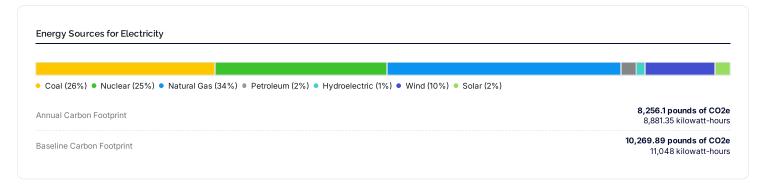
Upkeep & Property Ownership What to expect when owning this property



•Electric	ity Cost •Sola	Cost Savin	gs							
Jan	Feb	Mar	Apr	May	Jun Jul		Sep	Oct	Nov	Dec
					Typical Monthly Estim	ates				
Month	Electri	city Cost		Usage	Solar Cos	t Savings		Solar Production	on	
Jan	\$152.	32		\$793.45	\$86.78			\$450.58		
Feb	\$138.			\$720.7	\$112.04			\$581.72		
Mar	\$140.			\$729.15	\$183.15			\$950.93		
Apr	\$133.			\$693.01	\$175.12			\$909.26		
May	\$142.	23		\$738.45	\$190.33			\$988.19		
Jun	\$141.7	3		\$735.86	\$180.04			\$934.8		
Jul	\$143.	64		\$745.79	\$202.44			\$1,051.09		
Aug	\$141.9	8		\$737.17	\$177.39			\$921.05		
Sep	\$142.	26		\$738.64	\$155.87			\$809.3		
Oct	\$147.	9		\$766.3	\$113.02			\$586.79		
Nov	\$140.	43		\$729.13	\$75.12			\$390.05		
Dec	\$145.	6		\$753.71	\$59.24			\$307.59		
lectricity										
ervice Provid	dor								Presque Isle Ele	c & Gas Co
ervice Provid	dei								https://wv	vw.pieg.co
ervice Area										
									\$1.711 (Ave. \$143/m
st. Annual Co	onsumption									kilowatt-hou
onsidering	Solar?									
uggested Sy	rstem Size									7.05 kilowa
st. Upfront In	nvestment									\$23,7



Carbon Footprint
Climate impact of this property based on the building characteristics, climate characteristics and the fuel mix of the area's electricity generation



Risk Assessment

A deep dive on possible property hazards, severe weather and other contaminants.

Risks At A Glance
How susceptible this property is to environmental and climate-related damage







In FEMA 100yr Digital Flood Zone ①
1% Annual Chance Flood Hazard

In FEMA 500yr Digital Flood Zone (i) 0.2% Annual Chance Flood Hazard

Enhanced Flood Risk (i)

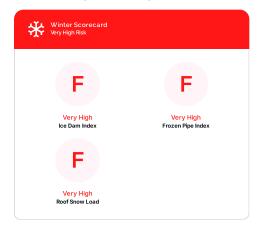
Very High Catastrophic Flood Risk (i)

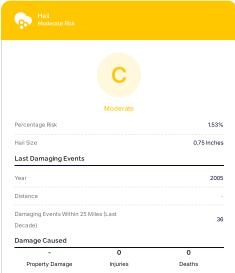


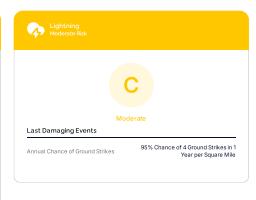
Flood Zone	
Distance to Nearest 100 Year FEMA Flood Zone (1% Annual Chance Flood	Hazard)
Elevation Difference to 100 Year FEMA Flood Zone (1% Annual Chance Flo	od Hazard)
Base Flood Elevation	
FEMA Flood Zone	Area Is Not in a Fema Flood Hazard Zone but May Be Susceptible to Rare Flooding Event
Flood Zone Subtype	Area of Minimal Flood Hazard
Sea Level Rise Impact	

Extreme Weather & Disasters

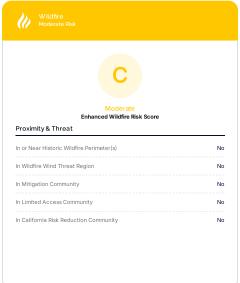
An in-depth look at the potential risk of natural disasters and weather damage at this property





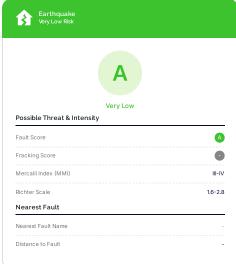


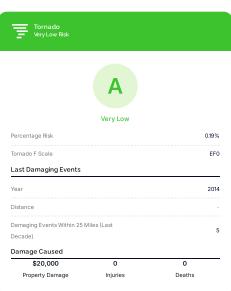


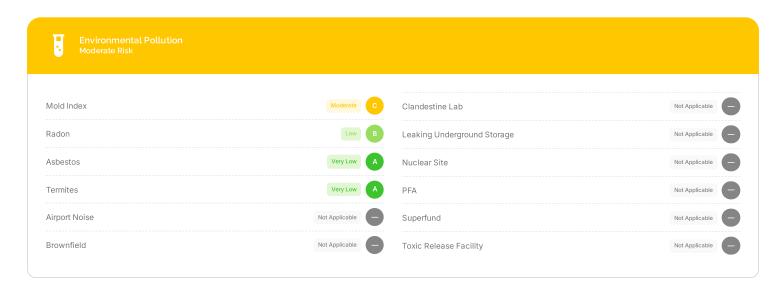












Closest Known Contaminant Sites

Nuclear Sites	
Site Name	
Туре	
Drive Distance	
Reactors	
Taria Balanca Facilities	
Toxic Release Facilities	
Site Name	
Туре	
Chemicals	
Known Carcinogen	
Leaking Underground Storage	e Facilities
Location	
Distance	
Distance # of Tanks in .25 miles	
Distance	
Distance # of Tanks in .25 miles # of Tanks in .5 miles	
Distance # of Tanks in .25 miles # of Tanks in .5 miles # of Tanks in 1 mile	
Distance # of Tanks in .25 miles # of Tanks in .5 miles # of Tanks in 1 mile Superfund Sites	
Distance # of Tanks in .25 miles # of Tanks in .5 miles # of Tanks in 1 mile Superfund Sites Site Name	
Distance # of Tanks in .25 miles # of Tanks in .5 miles # of Tanks in 1 mile Superfund Sites Site Name Location	
Distance # of Tanks in .25 miles # of Tanks in .5 miles # of Tanks in 1 mile Superfund Sites Site Name	
Distance # of Tanks in .25 miles # of Tanks in .5 miles # of Tanks in 1 mile Superfund Sites Site Name Location	

-
5844 Maple Street, Wolverine, Mi 49799
3.96 Miles
July 16, 2010

Insurability & Claims

A breakdown of estimates and coverage needed to protect this property



- \$399,334 \$128

Est. Annual Insurance Premium Total Replacement Cost Replacement Cost Per Sq Ft

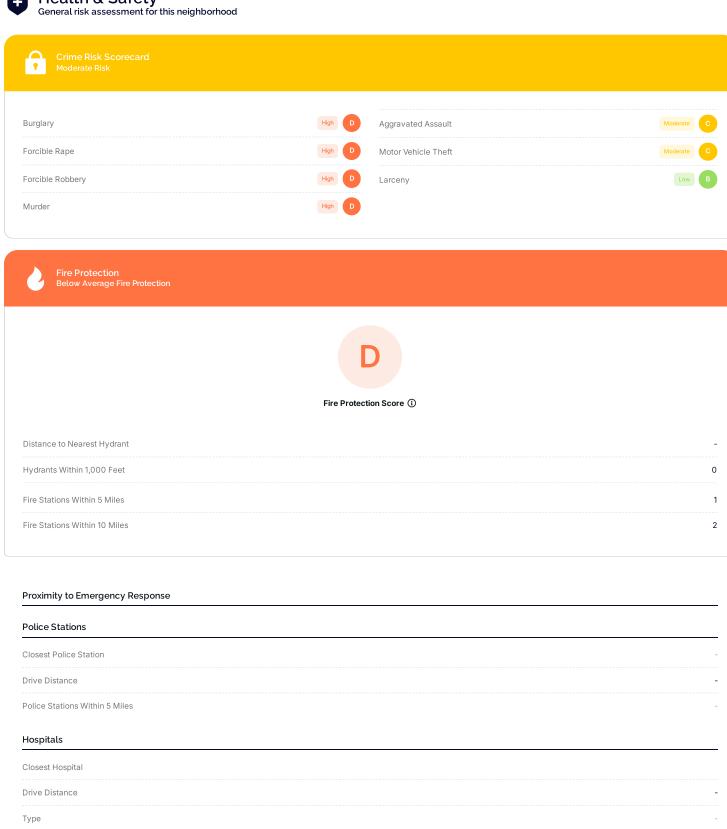
Insurability Risk Factors Keep this information handy when insuring this property Risks That May Impact Premium or Require Additional Coverage Flood Sinkhole Crime Wildfire Hail In-Depth Premium & Replacement Cost Factors 3,120 Square Feet Use Single Family Residential Square Footage MI Architectural Style State Ranch Year Built 2001 Construction Type Locale Rural Area Construction Quality Pool No Physical Shape - Primary Exterior Trampoline Vinyl Siding Last Major Systems Upgrade - Roof Type Gable Coverage Amount \$399,334 Primary Roof Covering Shingle 0 Slope of Site 3.47 Degrees Number of Prior Claims

Insurance & Warranty Claims o

No claims reported for this property
Prior insurance and home warranty claims may indicate risk or damage at this property. Not all
claims are reported to PropertyLens.

NeighborhoodLocation, location. Here's how this neighborhood stacks up





Helipad

Hospitals Within 5 Miles

Trive Distance 5.58 Miles (14 Min) Type Cheboygan County Fire Protection Zone Second Closest Fire Station Tuscarora Township Volunteer Fire Department Trive Distance Tuscarora Township Volunteer Fire Department Trive Distance Tuscarora Township Volunteer Fire Department Trive Distance Tuscarora Township Volunteer Fire Department T	Hospitals Within 10 Miles Fire Stations	-
Volunteer Response Area Cheboygan County Fire Protection Zone Recond Closest Fire Station Tuscarora Township Volunteer Fire Department Portive Distance 13.9 Miles (22 Min) Type Volunteer	Closest Fire Station	Wolverine Volunteer Fire Department
Cheboygan County Fire Protection Zone Second Closest Fire Station Tuscarora Township Volunteer Fire Department Drive Distance Volunteer Urgent Care	Drive Distance	5.58 Miles (14 Min)
Tuscarora Township Volunteer Fire Department Drive Distance 13.9 Miles (22 Min) Type Volunteer	Туре	Volunteer
Type Volunteer Urgent Care	Response Area	Cheboygan County Fire Protection Zone
ype Volunteer Urgent Care	Second Closest Fire Station	Tuscarora Township Volunteer Fire Department
Jrgent Care	Drive Distance	13.9 Miles (22 Min)
	Туре	Volunteer
Joseph Llyworth Cave Toeilithu	Urgent Care	
iosest Organi Care Facility	Closest Urgent Care Facility	
Prive Distance -	Drive Distance	-

Туре

Property Timeline Look back in time with a chronological history of this property

Detailed HistoryFilter, sort or search all property records

Date 🗸	Туре	Company	Description
December 16, 2021	Damage Assessment	N/A	Potentially Damaging Wind Event
			Cause Wind Speed Wind 65 Miles Per Hour
June 1, 2021	Transaction	N/A	Property Transaction Reported (Listing)
			Listing Price \$330,000
March 16, 2021	Transaction	N/A	Property Transaction Reported (Sold)
			Sale Price Price Per Sq. Ft - N/A
March 12, 2021	Transaction	N/A	Property Transaction Reported (Deed)
			Buyer Type Individual
January 6, 2021	Transaction	N/A	Property Transaction Reported (Listing)
			Listing Price \$330,000
July 18, 2020	Damage Assessment	N/A	Potentially Damaging Wind Event
			Cause Wind Speed Wind 65 Miles Per Hour