

> Report Date: 2/10/2025

- Property: 424 Belterra Lane, Bigfork MT 59911
- Type: Rural Residence (Agricultural)
   APN: 07-3835-01-1-02-03-0000

424 Belterra Lane, Bigfork MT 59911

## **Rural Residence (Agricultural)**



## **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 January 13, 2021 to November 6, 2022. 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?
- The roof is in great condition and at a probable age of 9 years old it has 21 years left of its 30 year lifespan. It looks as if this roof is made from shingles. The estimated cost to replace this roof is between \$15,312 and \$20,825. Verify to ensure confidence.
  - 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.
  - Does the roof have a warranty? Is that warranty transferable?
  - We found this roof to be in great 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?

### E This property is in a Very High risk area for wildfires.

- Has this property ever been damaged by a wildfire? When did it happen? How extensive was the property damage?
- · Does the local community have a wildfire evacuation and prevention plan?
- Are there any specific fire prevention features like fire-resistant landscaping or sprinkler systems?
- Has this property ever been red-tagged by the fire department?

## This property has an unfinished basement. Basements are generally more prone to foundation issues due to water intrusion and soil pressure. Unfinished basements are more susceptible to vermin infestations, such as rats and insects.

- Have there been any foundation issues in the basement? Are any cracks visible?
- Does the basement show any signs of vermin infestation (e.g., droppings, gnaw marks, nests)?

## E This property has a high risk of radon exposure. While radon is a naturally occurring gas, it is hazardous to humans.

• Has the property been tested for radon? If not, ask your home inspector for a radon test.

## $_{\ensuremath{\wp}}$ $\ensuremath{\ensuremath{\wp}}$ This property has a high risk of experiencing a damaging earthquake.

- Has the property been damaged in an earthquake before?
- Is there evidence of any preventative earthquake measures (e.g. water heater strapped to the wall, anti-shatter window film)?
- · Has the property had any issues with leaking or cracked pipes?
- Have there been any issues with mold?

## P The water heater may require replacement soon. The property is 9 years old. 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?
- E This property has at least one fireplace. Fireplaces are generally associated with increased fire risk.
  - What is the condition of the fireplace(s)? If the home has one or more chimneys, when were they last cleaned and inspected?

## $_{\mbox{\scriptsize (p)}}$ $\,$ 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.



### What to Check...

- We found 2 wind events over 65 miles per hour for this property from January 13, 2021 to November 6, 2022. 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.
- The roof is in great condition and at a probable age of 9 years old it has 21 years left of its 30 year lifespan. It looks as if this roof is made from shingles. The estimated cost to replace this roof is between \$15,312 and \$20,825. Verify to ensure confidence.
  - 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.
- <sup>1</sup> 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.

## 7 This property is in a Very High risk area for wildfires.

- Note the presence of unenclosed roof eaves, coarse mesh vent screens, wood structures attached the property, vegetation next to the property, and condition of gutters.
- Note the presence of any wildfire mitigation work (defensible space creation, multi-pane windows, ignition-resistant siding).
- This property has an unfinished basement. Basements are generally more prone to foundation issues due to water intrusion and soil pressure. Unfinished basements are more susceptible to vermin infestations, such as rats and insects.
  - Check for cracks in the foundation, especially those which indicate structural issues.
  - Check for signs of pests and rodents.
- 🕆 This property has a high risk of radon exposure. While radon is a naturally occurring gas, it is hazardous to humans.
  - Consider performing a radon test.
  - Check for the presence of radon risk mitigation solutions.
- This property has a high risk of experiencing a damaging earthquake.
  - · Note the presence of water heater straps.
  - Check to see if the house is bolted to the foundation.
  - · Check for signs of water damage from cracked pipes.
  - Consider performing a mold test.
  - · Check for mold damage, especially in usually moist areas and crawlspaces/basement.

## 🕆 The water heater may require replacement soon. The property is 9 years old. 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.

## This property has at least one fireplace. Fireplaces are generally associated with increased fire risk.

- · Check for cresote buildup.
- Check for proper ventilation.
- Check that the flue and damper are in working order.



What to Know Ahead of Time...

- C This property is in a Very High risk area for wildfires.
   This property may require special wildfire coverage. Ask your insurance agent for coverage options.
- C This property has a high risk of experiencing a damaging earthquake.
   Earthquakes are generally excluded on your homeowner's policy. You may need to obtain special earthquake coverage. Consult with your insurance agent for coverage options.
- C This property has at least one fireplace. Fireplaces are generally associated with increased fire risk. The presence of a fireplace or wood-burning stoves may result in increased premiums.
- C This property has an estimated replacement cost of \$491,000 Replacement cost coverage reimburses you according to current market prices for replacing, repairing, or rebuilding your property. Make sure you're fully covered!
- CWe 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.

# Property Overview Detailed facts, features and information for this property



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

424 Belterra Lane, Bigf Rural Residence (Agricult					
🛱 Year Built	2016 (9 Years)	📇 Bedrooms	4	E Status	Sold
Size	2,450 Square Feet	倫 Bathrooms	2 + 1 Partial	Structures	1
🕸 Lot Size	4.7 Acres	🛱 Garage	Attached	🖨 Basement	Yes
வி Stories	1 Story	🖨 Parking Spaces	-	谷 Attic	No

### Interior

Levels	1 Story
Appliances	Dishwasher, Disposal, Microwave, Refrigerator, Washer, Range, Water Softener
Fireplace	1
Fireplace Type	Prefab

### Location & Special Features

View	-
Waterfront	Not Available
Water Access	Not Available
Distance to Coast	> 100 Miles
Playground	No
Sport Features	No

## Exterior

Garage & Parking	Attached - Null Parking Space(s)
Perimeter Fence	Yes
Deck	-
Pool	No

## Systems

Heating	Propane Owned, Heat Pump
Cooling	Central
Water	-
Sewer	Т
Solar	No
Ventilation	-

### Roof

Roof Features	Composite
Roof Footprint	4,205.85 Square Feet
Shape	Gable
Material	Shingle
Pitch	-
Height	-
Chimney	1
Satellite	0

### Construction

Primary Exterior Material	Wood Siding
Basement	Yes
Architectural Style	Ranch
Construction Quality	Average / Standard
Construction Type	Framing, Wood
Physical Shape	Rectangular
Slope of Site	6.33 Degrees

## Skylight

## Parcel Information

0

APN	07-3835-01-1-02-03-0000
Latitude	48.134493
Longitude	-114.074235
Property Elevation	3,112.4 Feet

## District

Municipality	County/unincorporated
Suburban	Any Population, Housing, or Territory Outside Urbanized Areas, Urbanized Clusters, or Cdps
County	Flathead
School District	Bigfork Elementary School District, Bigfork High School District
USDA Plant Hardiness Zone	5



Most Recent Listing Details Property listing information from October 31, 2018

\$520,000 Listing Price (Oct 31, 2018) \$750,700 Assessed Value

**\$**0 Structure Value

**\$**0 Land Value

\$847,318 - \$1,035,611

## \$941,464

Market Value

Listing Details		Description
Status	Sold	Remarks: Com privacy on 4.7
Last Date Sold	March 5, 2019	bedrooms, 3 ba has 2 master s
Sale Price	-	much much mo today!
List Price	\$520,000	
Days on Market	125	
Price/Sq. Ft.	-	
HOA Dues	\$0	

ome Home to these Beautiful Swan Mountain Range views. Come home to your 4.7 acres with space for all your toys. This beautiful Ranch Style home has 4 8 bathrooms and an oversized attached garage for all your projects. This home er suites, granite counter-tops through out, stainless appliances, gas stove and more! Contact Stefanie Hanson, 406-250-1782 or your real estate professional

## **Ownership** Transaction History & Ownership Details

## Transaction History

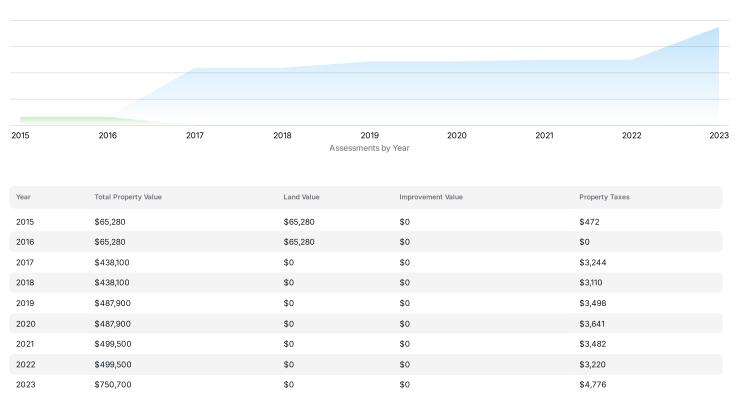
Date	Туре	Description
Jun 27, 2007	E Deed	Buyer Type Husband And Wife
Jul 30, 2012	置 Listing	List Price \$118,500
Apr 24, 2015	管 Listing	List Price \$118,500
Mar 30, 2016	Deed	Buyer Type Company
Nov 2, 2016	🔁 Deed	Buyer Type Individual
Jan 5, 2018	⊖ Deed	Buyer Type Individual
Jan 23, 2018	E Deed	Buyer Type Trustee
Oct 26, 2018	苊 Listing	List Price \$520,000
Oct 31, 2018	置 Listing	List Price \$520,000
Mar 5, 2019	E Deed	Buyer Type Individual
Mar 5, 2019	j≊ Sold	Sales Price -



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

Historical Property Assessments

Total Property Value
 Land Value
 Improvement Value
 Property Taxes



































































## **Roof Condition**

Current and historical look at what shape the roof is in



Replaced: 2016 9 Years

Probable Roof Age 🛈

Avg. Roof Lifespan (MT): 30 years **21 Years** Est. Remaining Roof Life

Shingle Primary Roof Material \$9,800-\$20,825

\$20,825 Est. Roof Replacement Cost



Primary Building Roof Condition: Great



4.42 out of 5 Roof Condition Score Roof is in great condition - No visible signs of defects. It looks new.

## Low

Low Risk

Roof Exposure Risk ③ Low risk of damage to roof. The following factors contributed to this score: low tree overhang, roof in great condition.

**Roof Features** 

## **Roof Potential Issues**

Tree Overhang	2%
Missing Shingles	
Ponding	0%
Debris	0%
Staining	0%
Algae Staining	0%
Vent Staining	0%
Tarp	-

Stories	1 Story
Roof Area	4,205.85 Sq. Ft
Roof Material	Shingle
Roof Shape	Gable
Roof Pitch	-
Solar	No
Chimney(s)	1
Roof Vent(s)	1
Satellite(s)	0
Skylight(s)	0

1

# 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	Descript	ion		
November 6, 2022	n 2022 Wind	Cause Wind	Wind Speed 65 Miles Per Hour		
July 9, 2022	💭 2022 Hail	Cause Hail	Damage Severity Affected	Roof Totaled Probability 20%	Hail Size 1 Inches
January 13, 2021	🐵 2021 Wind	Cause Wind	Wind Speed 65 Miles Per Hour		
June 26, 2012	📯 2012 Hail	Cause Hail	Damage Severity Affected	Roof Totaled Probability 10%	Hail Size 1 Inches

4





# 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 **None Reported**  Electrical

Almost 9 Years Ago May 2, 2016

Plumbing **None Reported**  Mechanical Systems **None Reported** 

Building Improvement

**None Reported** 

Outdoor & Landscaping **None Reported** 



## Permit Requirements & History History of major renovations, repairs and remodels

Date 🗸	Туре	Company	Description	Description				
May 2, 2016	Permit	N/A	Electrical Permit Iss	ued (Electrica	al)			
			Permit # 2016-Eres-002442	Permit ID -	lssued May 2, 2016	Expired		Valuation -



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

Inspection History Professional evaluations of a property's entire physical structure, from the foundation to rooftop

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



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## **Risk Assessment**

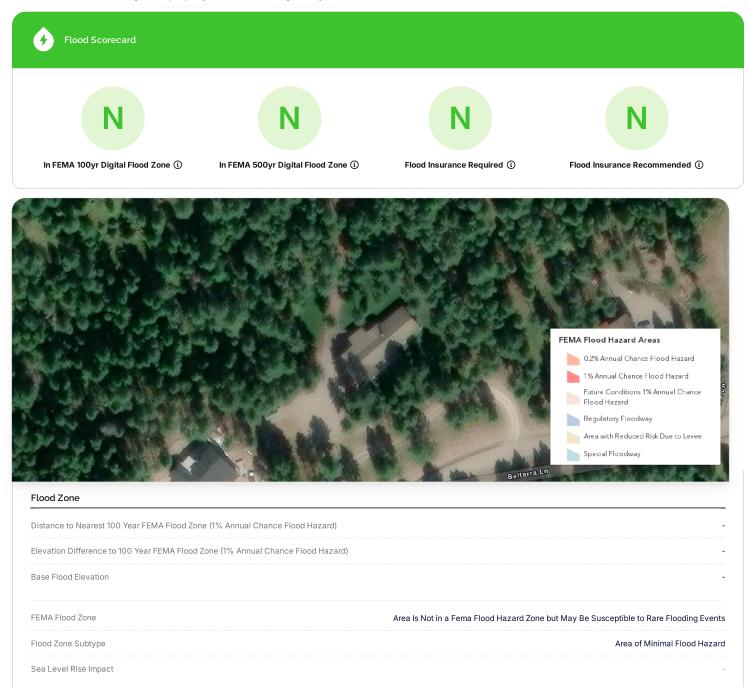
A deep dive on possible property hazards, severe weather and other contaminants.

## $\bigcirc$

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

Wildfire	Very High F	Hail	Low B
Winter Risk	Very High F	Lightning	Low
Earthquake	High	Sinkhole	Low
Pollution	High	Wind	Low
Drought	Moderate	Tornado	Very Low A





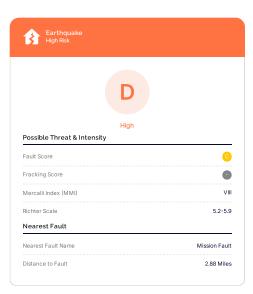


## **Extreme Weather & Disasters**

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

Very F Enhanced Wildf Proximity & Threat	
,	Parkwood (2023), Blue Lake (2021)
In or Near Historic Wildfire Perimeter(s)	( (
In or Near Historic Wildfire Perimeter(s) In Wildfire Wind Threat Region	Northern Rockies Katabatic Special Wind Region
In Wildfire Wind Threat Region	Northern Rockies Katabatic Special
	Northern Rockies Katabatic Special Wind Region

Winter Scorecard Very High Risk	
F	F
Very High Ice Dam Index	Very High Frozen Pipe Index
Low Roof Snow Load	



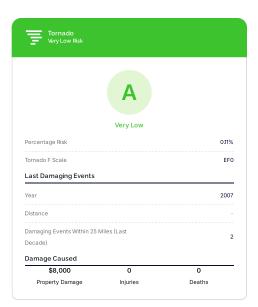
Drought Moderate Risk	
	С
Possible Threat & Intensity	Moderate
Drought Conditions	
Number of Weeks in Drought	522 Weeks of Drought over the Past 2 Year

Hail Low Risk		
	В	
	Low	
Percentage Risk		1.13%
Hail Size		1 Inches
Last Damaging Events		
Year		2006
Distance		-
Damaging Events Within 25 M	/liles (Last	34
Decade)		34
Damage Caused		
-	0	0
Property Damage	Injuries	Deaths





Wind Low Risk		
	В	
	Low	
Percentage Risk		0.7%
Wind Speed		43 Miles per Hour
Last Damaging Events		
Year		202
Year Distance		202
Distance	/iles (I ast	202
	ńiles (Last	-
Distance Damaging Events Within 25 M	/iles (Last	-
Distance Damaging Events Within 25 M Decade)	Ailes (Last	2021



Radon	High	Clandestine Lab	Not Applicable
Mold Index	Low	Leaking Underground Storage	Not Applicable
Asbestos	Very Low A	Nuclear Site	Not Applicable
Termites	Very Low A	PFA	Not Applicable
Airport Noise	Not Applicable	Superfund	Not Applicable
Brownfield	Not Applicable	Toxic Release Facility	Not Applicable

## **Closest Known Contaminant Sites**

Nuclear Sites	
Site Name	-
Туре	-
Drive Distance	-
Reactors	-
Toxic Release Facilities	
Site Name	-
Туре	-
Chemicals	-
Known Carcinogen	-
Leaking Underground Storage Facilities	
Location	-
Location Distance	-
	-
Distance	-
Distance # of Tanks in .25 miles	-
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	

Registry #	-
Former Clandestine Drug Labs	
Location	4815 Foothill Rd, Bigfork, Mt 59911
Drive Distance	2.82 Miles
Date	June 10, 2004

# Insurability & Claims A breakdown of estimates and coverage needed to protect this property



Insuring this Property Ensure you have proper coverage to replace the existing structure in the event of damage

\$1,462-\$2,281 \$1,462 Est. Annual Insurance Premium

\$491,000 Total Replacement Cost \$200 Replacement Cost Per Sq Ft

Insurability Risk Factors Keep this information handy when insuring this property			
Risks That May Impact Premium or Require Addi	tional Coverage		
Wildfire	Very High F	Hail	Low B
Crime	Moderate	Sinkhole	Low
In-Depth Premium & Replacement Cost Factors			
Use	Rural Residence (Agricultural)	Square Footage	2,450 Square Feet
State	MT	Architectural Style	Ranch
Year Built	2016	Construction Type	Framing, Wood
Locale	Suburban	Construction Quality	Average / Standard
Pool	No	Physical Shape	Rectangular
Trampoline	-	Primary Exterior	Wood Siding
Last Major Systems Upgrade	May 2, 2016	Roof Type	Gable
Coverage Amount	\$491,000	Primary Roof Covering	Shingle
Number of Prior Claims	0	Slope of Site	6.33 Degrees



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.

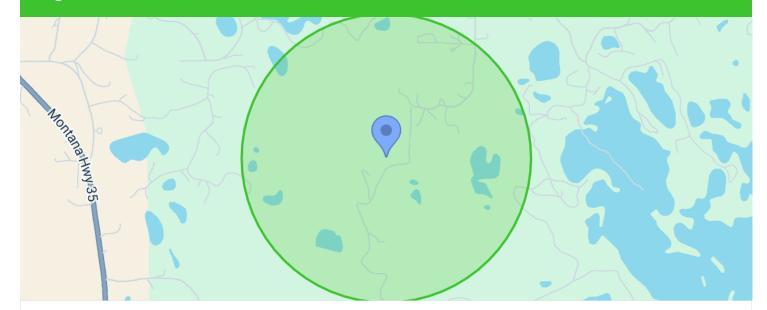
**Neighborhood** Location, location. Here's how this neighborhood stacks up



Health & Safety General risk assessment for this neighborhood

Crime Risk Scorecard Moderate Risk				
Aggravated Assault	High	D	Forcible Robbery	Low
Burglary	High	D	Larceny	Low
Murder	Moderate	0	Motor Vehicle Theft	Very Low A
Forcible Rape	Low	В		





No registered sex offenders reported within 0.5 miles of this property. For additional information, please check the public sex offender registry for your state.





Distance to Nearest Hydrant	-
Hydrants Within 1,000 Feet	0
Fire Stations Within 5 Miles	4
Fire Stations Within 10 Miles	9

## Proximity to Emergency Response

## Police Stations

Closest Police Station	-
Drive Distance	-
Police Stations Within 5 Miles	-

## Hospitals

Closest Hospital	
Drive Distance -	
Туре -	
Helipad -	
Hospitals Within 5 Miles -	
Hospitals Within 10 Miles -	

## **Fire Stations**

Closest Fire Station	Bigfork Volunteer Fire Department Big Fork Station
Drive Distance	7.02 Miles (15 Min)
Туре	Volunteer
Response Area	Bigfork Rural Fire District
Second Closest Fire Station	Creston Volunteer Fire Department Creston Station
Drive Distance	7.75 Miles (14 Min)
Туре	Volunteer

## Urgent Care

Closest Urgent Care Facility	
Drive Distance	-
Туре	-

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

<b>Detailed</b> H Filter, sort or sear	History ch all property records		
Date 🗸	Туре	Company	Description
December 22, 2024	Roof Condition	N/A	Roof Condition Imagery Reported
November 6, 2022	Damage Assessment	N/A	Potentially Damaging Wind Event Cause Wind Speed Wind 65 Miles Per Hour
July 9, 2022	Damage Assessment	N/A	2022 Hail Caused Property Damage (Hail)
			CauseDamage SeverityRoof Totaled ProbabilityHail SizeHailAffected20%1 Inches
December 28, 2021	Roof Condition	N/A	Roof Condition Imagery Reported
January 13, 2021	Damage Assessment	N/A	Potentially Damaging Wind Event Cause Wind Speed Wind 65 Miles Per Hour
March 5, 2019	Transaction	First American Title Company	Property Transaction Reported (Deed)
			Buyer Type Individual
March 5, 2019	Transaction	N/A	Property Transaction Reported (Sold) Sale Price Per Sq. Ft - N/A
October 31, 2018	Transaction	N/A	Property Transaction Reported (Listing)

Date 🗸	Туре	Company	Description
			\$520,000
October 26, 2018	Transaction	N/A	Property Transaction Reported (Listing) Listing Price \$520,000
January 23, 2018	Transaction	Fidelity National Title	Property Transaction Reported (Deed) Buyer Type Trustee
January 5, 2018	Transaction	Fidelity National Title	Property Transaction Reported (Deed) Buyer Type Individual
November 2, 2016	Transaction	Insured Titles	Property Transaction Reported (Deed) Buyer Type Individual
May 2, 2016	Permit	N/A	Electrical Permit Issued (Electrical) Permit # Permit ID Issued Expired Status Valuation 2016-Eres-002442 - May 2, 2016 - Active -
March 30, 2016	Transaction	First American Title Company	Property Transaction Reported (Deed) Buyer Type Company
April 24, 2015	Transaction	N/A	Property Transaction Reported (Listing) Listing Price \$118,500
July 30, 2012	Transaction	N/A	Property Transaction Reported (Listing) Listing Price \$118,500
June 26, 2012	Damage Assessment	N/A	2012 Hail Caused Property Damage (Hail) Cause Damage Severity Roof Totaled Probability Hail Size Hail Affected 10% 1 Inches
June 27, 2007	Transaction	Alliance Title	Property Transaction Reported (Deed) Buyer Type Husband And Wife

This PropertyLens Report is based only on information supplied to PropertyLens and available as of 02/10/2025 at 07:32:34 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: 02/10/2025 Report ID: 62a4c5bb-37ff-4158-b996-d52ee92f635f Address: 424 Belterra Lane, Bigfork, MT 59911 APN: 07-3835-01-1-02-03-0000