OFFERING MEMORANDUM | Take 5 Oil Change

CUSHMAN & WAKEFIELD | BOERKE

OFFERING MEMORANDUM DISCLOSURE

For more information, please contact one of the following individuals:

BILL BRADLEY | Real Estate Advisor
+1 414 364 7348
bbradley@boerke.com

NATHAN POWERS | Principal
+1 414 203 3035
npowers@boerke.com

This Confidential Offering Memorandum ("Memorandum") is being delivered subject to the terms of the Confidentiality Agreement (the "Confidentiality Agreement") signed by you and constitutes part of the Confidential Information (as defined in the Confidentiality Agreement). It is being given to you for the sole purpose of evaluating the possible investment in the **Take 5 Oil Change properties** (the "Project"), and is not to be used for any other purpose or made available to any other party without the prior written consent of Wisconsin Physicians Service Insurance Corp. ("Managing Member"), or its exclusive broker, Cushman & Wakefield | Boerke. This Memorandum was prepared by Cushman & Wakefield | Boerke based primarily on information supplied by Managing Member. It contains select information about the Project and the real estate market but does not contain all the information necessary to evaluate the Project.

The financial projections contained herein (or in any other Confidential Information) are for general reference only. They are based on assumptions relating to the overall economy and local competition, among other factors. Accordingly, actual results may vary materially from such projections.

Various documents have been summarized herein to facilitate your review; these summaries are not intended to be a comprehensive statement of the terms or a legal analysis of such documents.

While the information contained in this Memorandum and any other Confidential Information is believed to be reliable, neither Cushman & Wakefield | Boerke nor Managing Member guarantees its accuracy or completeness. Because of the foregoing and since the investment in the Project is being offered on an "As Is, Where Is" basis, a prospective investor or other party authorized by the prospective investor to use such material solely to facilitate the prospective purchaser's investigation, must make its independent investigations, projections and conclusions regarding the investment in the Project without reliance on this Memorandum or any other Confidential Information.

Although additional Confidential Information, which may include engineering, environmental or other reports, may be provided to qualified parties as the marketing period proceeds, prospective purchasers should seek advice from their own attorneys, accountants, engineers and environmental experts.

Neither Cushman & Wakefield | Boerke nor Managing Member guarantees the accuracy or completeness of the information contained in this Memorandum or any other Confidential Information provided by Cushman & Wakefield | Boerke and Managing Member. Managing Member expressly reserves the right, at its sole discretion, to reject any offer to invest in the Project or to terminate any negotiations with any party at any time with or without written notice. Managing Member shall have no legal commitment or obligations to any prospective investor unless and until a written sale agreement has been fully executed, delivered and approved by Managing Member and any conditions to Managing Member's obligations thereunder have been satisfied or waived.

Managing Member has retained Cushman & Wakefield | Boerke as its exclusive broker and will be responsible for any commission due to Cushman & Wakefield | Boerke in connection with a transaction relating to the Project pursuant to a separate agreement. Cushman & Wakefield | Boerke is not authorized to make any representation or agreement on behalf of Managing Member. Each prospective investor will be responsible for any claims for commissions by any other broker in connection with an investment in the Project if such claims arise from acts of such prospective investor or its broker.

This Memorandum is the property of Managing Member and all parties approved by Managing Member and may be used only by parties approved by Managing Member. No portion of this Memorandum may be copied or reproduced or disclosed to anyone except as permitted under the Confidentiality Agreement.

EXECUTIVE SUMMARY

TAKE 5 OIL CHANGE

Cushman & Wakefield, The Boerke Company is pleased to present for sale this portfolio of **Take 5 Oil Change** properties located in Wisconsin and Illinois.

Available as a portfolio or as individual assets all five locations recently executed fifteen year (15) absolute net leases that terminate on February 6th, 2034 and feature zero landlord responsibility.

Take 5 Oil Change is a leading fast lube chain in the southeastern United States and is exhibiting incredible growth. Focused exclusively on oil changes and ancillary services, Take 5 has grown to 250 plus stores since 2004 and is becoming an industry leader in the space.

The lease for all five locations is corporately guaranteed by Driven Systems, LLC. Driven Brands was acquired by Roark Capital in 2015, an Atlanta based private equity firm with approximately $11 billion in equity capital raised since its inception.

TENANT OVERVIEW

TAKE 5 OIL CHANGE

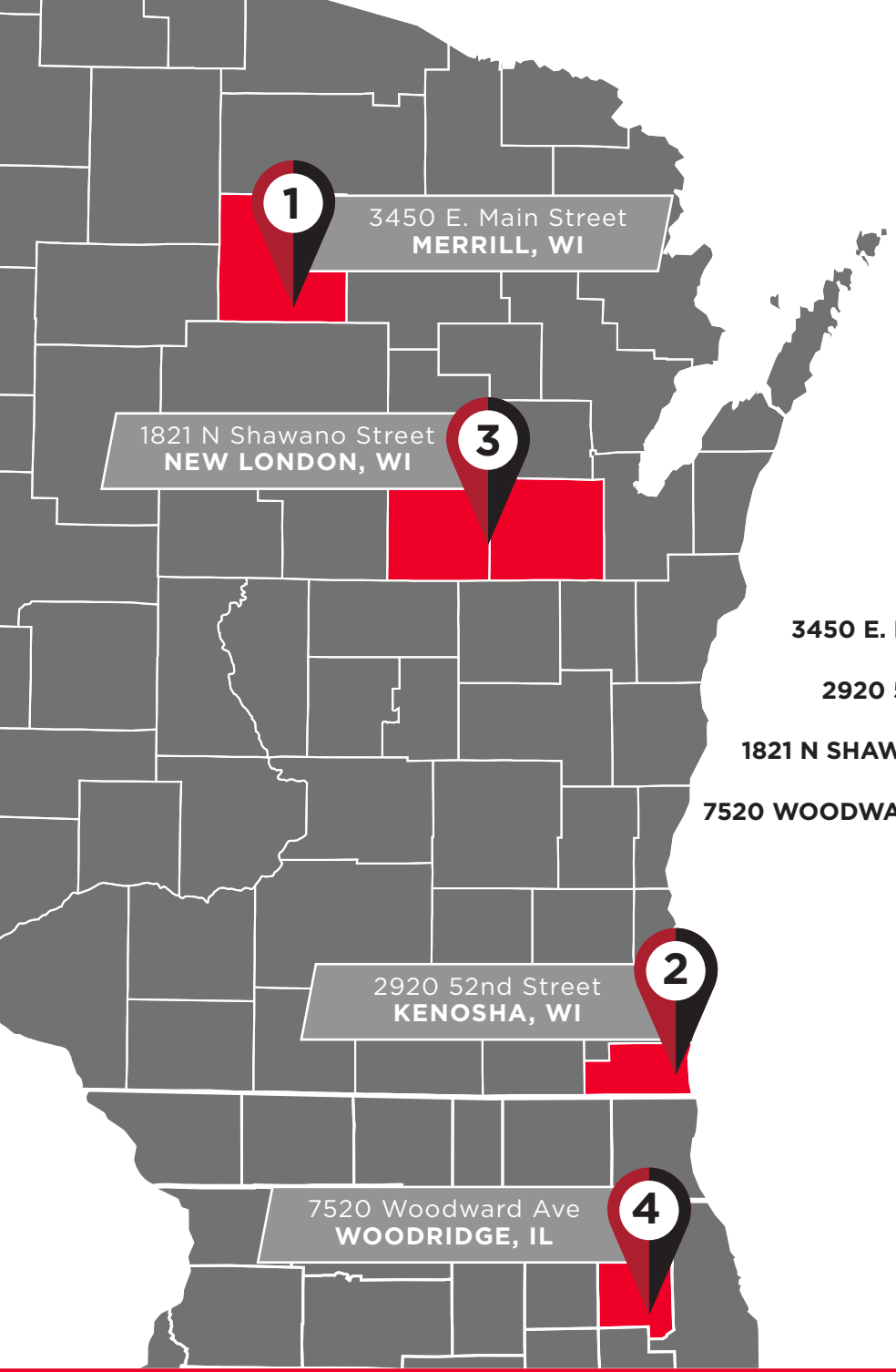
Headquartered in Metairie, Louisiana and founded in 1984, Take 5 Oil Change is a leading fast lube chain in the southeastern United States, focused exclusively on oil changes and ancillary services including windshield wiper and air filter replacements. Since 2004, the company has rapidly increased its footprint, expanding from 13 to 250+ stores and becoming an industry leader in Louisiana and the Southeast through living its mission to “change your oil, not your schedule.”

DRIVEN BRANDS

Driven Brands, headquartered in Charlotte, NC, is the parent company of North America’s leading automotive aftermarket brands across four distinct verticals: Repair & Maintenance, housing Meineke Car Care Centers and Merlin 200,000 Mile Shops; Paint & Collision, housing Maaco, CARSTAR North America and Drive N Style; Distribution, housing 1-800-Radiator & A/C; and Quick Lube, housing Pro Oil Change, Econo Lube N’ Tune, Driven Florida Lubes and Take 5 Oil Change. Driven Brands has more than 2,300 centers across North America, and combined, all businesses generate more than $2.1 billion in system sales.

ROARK CAPITAL GROUP

In 2015 Roark Capital Group acquired Driven Brands. Roark Capital Group is an Atlanta-based private equity firm with approximately $11 billion in equity capital raised since inception. Roark focuses on family-owned business transfers, management/corporate buyouts, recapitalizations, going private transactions, and corporate divestitures. Roark focuses on consumer and business service companies, with a specialization in franchised and multi-unit business models in the restaurant, retail, consumer services, and business services sectors.



INVESTMENT HIGHLIGHTS

Absolute Net Structure •
NO Landlord Responsibility •
Internet Resistant Tenant •
Driven Systems Guaranty •
10% Rental Escalations Every 5 Years •
Located in Wisconsin, Illinois, Florida •
Remodels Scheduled for All Locations •
Over Next 24 Months

	NOI	PRICE	PRICE PSF	BLDG. SIZE	RENT PSF
3450 E. MAIN ST. 1	$37,891.72	$631,528.67	$429.61	1,470	$25.78
2920 52ND ST. 2	$55,411.18	$923,519.67	$538.18	1,716	$32.29
1821 N SHAWANO ST. 3	$52,338.00	$872,300.00	$170.44	5,118	$10.23
7520 WOODWARD AVE. 4	$41,128.52	$685,475.33	$326.42	2,100	$19.59

LEASE COMMENCEMENT/ EXPIRATION
2/7/2019 - 2/6/2034

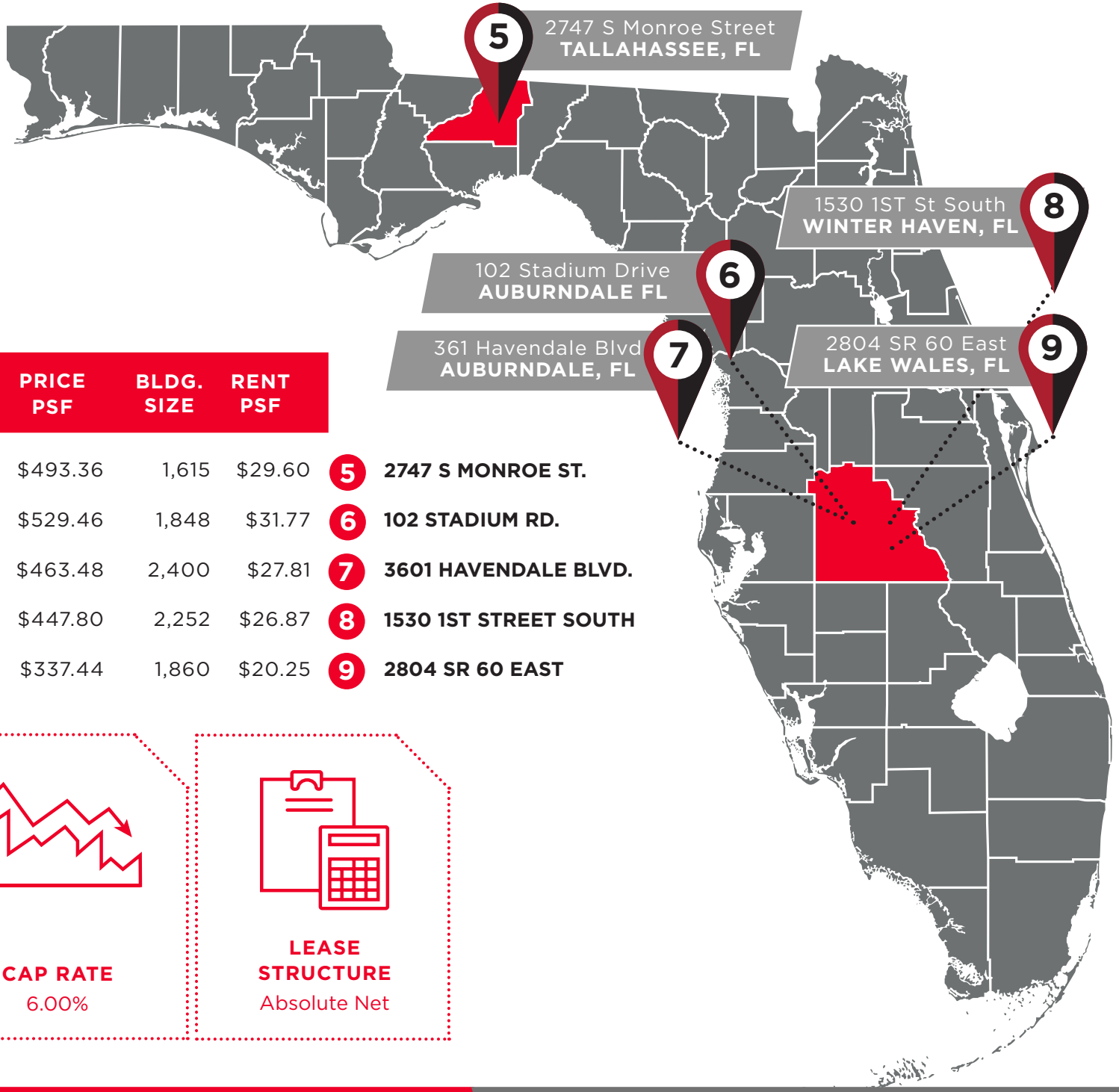
CAP RATE
6.00%

LEASE STRUCTURE
Absolute Net

FULL PORTFOLIO DETAILS - WISCONSIN & ILLINOIS

CUSHMAN & WAKEFIELD | BOERKE

TOTAL COST
$7,636,466.17



NOI	PRICE	PRICE PSF	BLDG. SIZE	RENT PSF		
$47,806.51	$796,775.17	$493.36	1,615	$29.60	5	**2747 S MONROE ST.**
$58,706.52	$978,442.00	$529.46	1,848	$31.77	6	**102 STADIUM RD.**
$66,740.69	$1,112,344.83	$463.48	2,400	$27.81	7	**3601 HAVENDALE BLVD.**
$60,506.83	$1,008,447.17	$447.80	2,252	$26.87	8	**1530 1ST STREET SOUTH**
$37,658.00	$627,633.33	$337.44	1,860	$20.25	9	**2804 SR 60 EAST**

LEASE COMMENCEMENT/ EXPIRATION
2/7/2019 - 2/6/2034

CAP RATE
6.00%

LEASE STRUCTURE
Absolute Net

FULL PORTFOLIO DETAILS - FLORIDA

CUSHMAN & WAKEFIELD | BOERKE

1

3450 E. Main Street
MERRILL, WI

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$631,528.67

NOI
$37,891.72

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$429.61

RENT PSF
$25.78

BUILDING SF 1,470 SF
LOT SIZE .44 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	11,440	13,435	19,150
Total Households	5,285	6,152	8,537
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$71,755	$73,451	$76,967

1 3450 E. Main Street **MERRILL, WI**

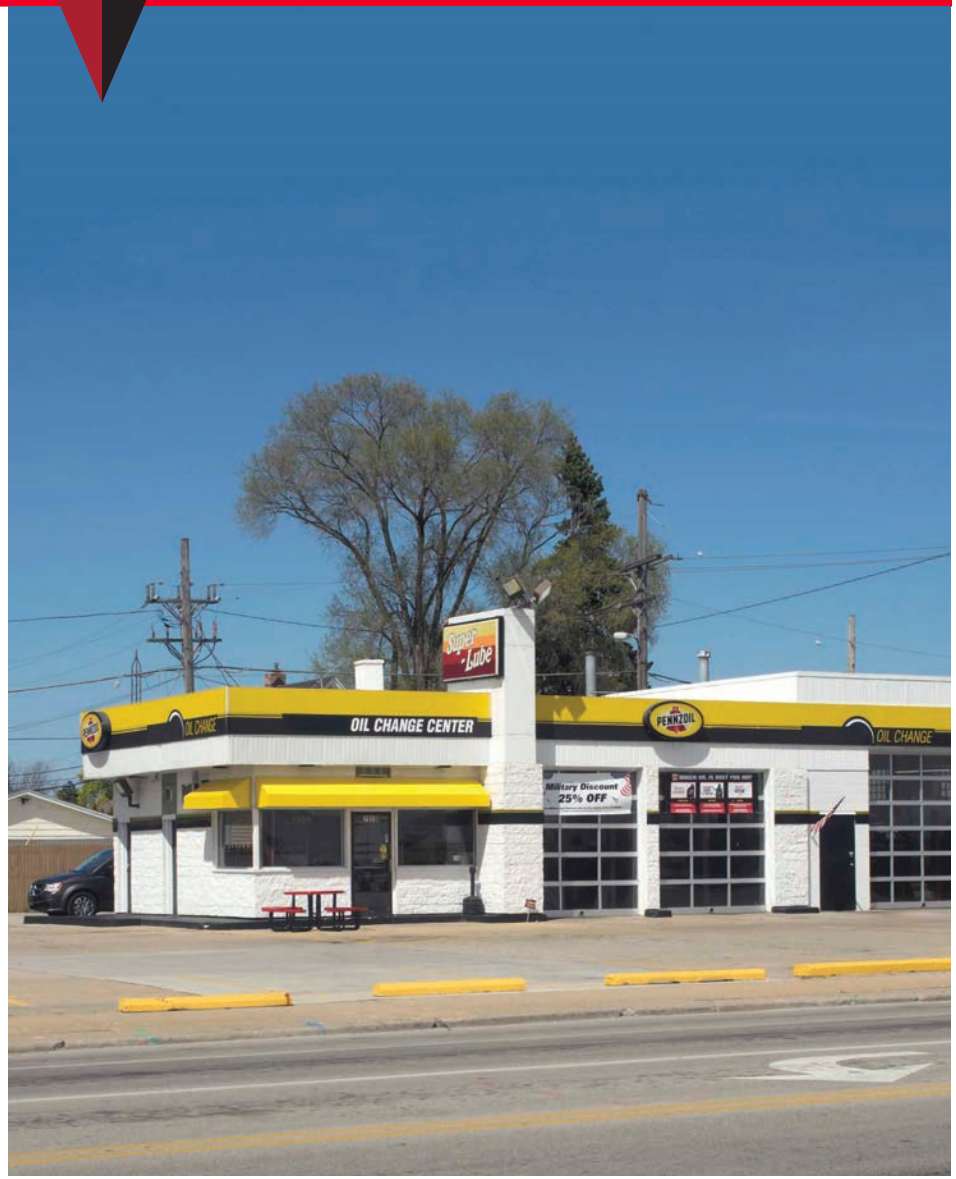
The City of Merrill is home to approximately 10,000 residents and has a strong commercial and industrial base. The City is the business and service center for Lincoln County and major employers in the area are Church Mutual Insurance Company, Packaging Corporation of America and Harley-Davidson Motor Company.

AERIAL PHOTO | MERRILL, WI

CUSHMAN & WAKEFIELD | BOERKE

2

2920 52nd Street
KENOSHA, WI



PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$923,519.67

NOI
$55,411.18

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$538.18

RENT PSF
$32.29

BUILDING SF 1,716 SF
LOT SIZE .51 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	78,910	110,044	228,004
Total Households	31,532	44,306	90,065
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$63,624	$71,127	$73,854

2

2920 52nd Street
KENOSHA, WI

Kenosha is the fourth-largest city in Wisconsin and a bedroom community to the Chicago and Milwaukee area. Recent developments in the area include a projected $42.7M project for Gold Standard. Haribo announced an estimated total project cost of $220M and is expected to create 385 jobs. FoxConn is 12 miles from Kenosha and is expected to bring 13,000 jobs. Kenosha is home to both Snap-on Tools World Headquarters and Jockey International Corporate Headquarters.

AERIAL PHOTO | KENOSHA, WI

CUSHMAN & WAKEFIELD | BOERKE

3

1821 N. Shawano Street
NEW LONDON, WI

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$872,300

NOI
$52,338

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$170.44

RENT PSF
$10.23

BUILDING SF 5,118 SF
LOT SIZE .73 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	8,968	12,116	28,304
Total Households	3,879	5,142	11,512
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$73,113	$76,273	$85,354

1821 N. Shawano Street
NEW LONDON, WI

New London offers everyone topnotch healthcare services, state of the art industry and world-class outdoor opportunities. Located approximately 20 miles northwest of Appleton; New London is home to a hospital ranked among the top 100 in the nation and a school system that is recognized as one of the finest in Wisconsin. New London is also one of the 10 cheapest places to live in Wisconsin. Major employers include Tyson, Bemis North America, New London School District and ThedaCare.

AERIAL PHOTO | NEW LONDON, WI

CUSHMAN & WAKEFIELD | BOERKE

4

7520 Woodward Ave.
WOODRIDGE, IL

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$685,475.33

NOI
$41,128.52

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$326.42

RENT PSF
$19.59

BUILDING SF 2,100 SF
LOT SIZE .56 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	94,865	257,803	775,193
Total Households	37,630	99,247	296,094
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$113,064	$118,695	$132,232

4 7520 Woodward Ave. WOODRIDGE, IL

Woodridge grew from 459 residents in 1959 to 33,447 today due in large part to its centralized location and its connection to the regional transportation system. This growth includes a diverse mix of over 13,957 households and plentiful recreation opportunities. Recent growth in 2018 includes 35 new businesses and 300,000 square feet of new office and warehouse development. Top employers are The Morey Corporation, Woodridge School District and Orbus Exhibit & Display.

AERIAL PHOTO | WOODRIDGE, IL

CUSHMAN & WAKEFIELD | BOERKE

5

2747 South Monroe St.
TALLAHASSEE, FL

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$796,775.17

NOI
$47,806.51

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$493.36

RENT PSF
$29.60

BUILDING SF 1,748 SF
LOT SIZE 0.23 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	71,875	147,934	253,673
Total Households	29,669	65,323	110,757
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$42,097	$52,234	$66,268

5

2747 South Monroe St.
TALLAHASSEE, FL

Tallahassee is the state capital and seventh largest city in Florida with a population of 193,551. The top employers include the State of Florida, Florida State University, Leon County, Publix, and Capital Regional Medical Center. The city is known for its lobbyists, tourism, law firms and nationally recognized research.

AERIAL PHOTO | TALLAHASSEE, FL

CUSHMAN & WAKEFIELD | BOERKE

6

102 Stadium Road
AUBURNDALE, FL

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$978,442.00

NOI
$58,706.52

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$529.46

RENT PSF
$31.77

BUILDING SF 1,848 SF
LOT SIZE .254 Acre

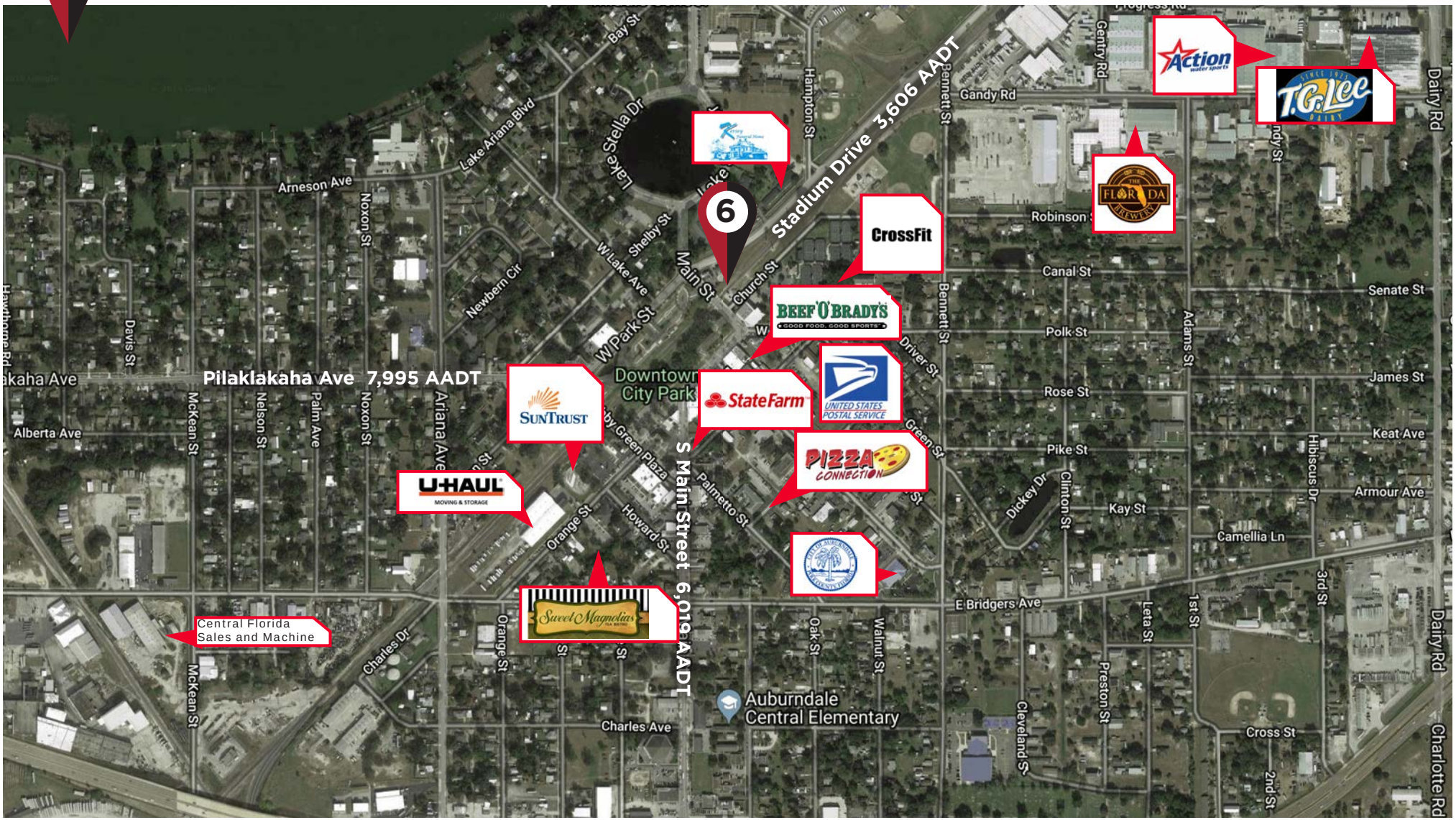
DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	33,653	77,112	244,739
Total Households	12,850	30,316	94,515
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$54,196	$52,526	$56,935

6

102 Stadium Road
AUBURNDALE, FL

Auburndale is a small city located in Polk County. Auburndale is part of the Lakeland-Winter Haven metropolitan area. The estimated population in 2019 is 16,534 with 6,247 households. Almost half of Auburndale limits is made up of water with recreational tourism and industrial manufacturing companies contributing to the growth of the city.



7

3601 Havendale Blvd
AUBURNDALE, FL

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$1,112,344.83

NOI
$66,740.69

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$463.48

RENT PSF
$27.81

BUILDING SF 2,400 SF
LOT SIZE .325 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	39,358	94,135	241,779
Total Households	15,578	36,794	93,160
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$49,266	$54,566	$56,262

7

3601 Havendale Blvd
AUBURNDALE, FL

Auburndale is a small city located in Polk County. Auburndale is part of the Lakeland-Winter Haven metropolitan area. The estimated population in 2019 is 16,534 with 6,247 households. Almost half of Auburndale limits is made up of water with recreational tourism and industrial manufacturing companies contributing to the growth of the city.

AERIAL PHOTO | AUBURNDALE, FL

CUSHMAN & WAKEFIELD | BOERKE

8

1530 1ST Street South
WINTER HAVEN, FL

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$1,008,447.17

NOI
$60,506.83

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$447.80

RENT PSF
$26.87

BUILDING SF 2,252 SF
LOT SIZE .63 Acre

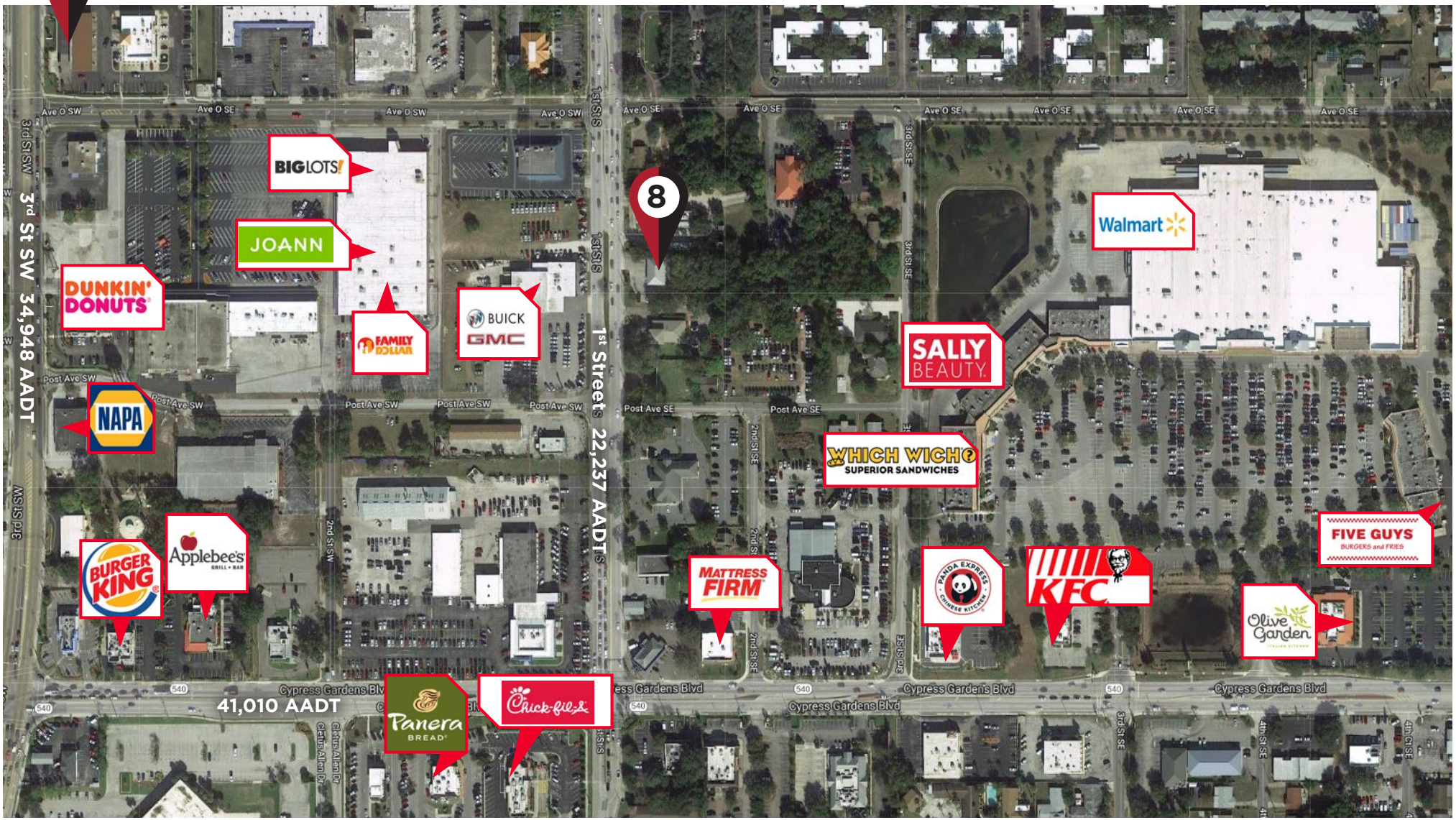
DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	46,656	104,463	209,010
Total Households	18,411	40,551	81,516
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$56,943	$58,342	$55,727

8

1530 1ST Street South
WINTER HAVEN, FL

Winter Haven is the second largest city in Polk County with approximately 42,828 people. Its centrally located in Florida and fifty-one miles east of Tampa. Winter Haven is part of the Lakeland-Winter Haven metropolitan area. Winter Haven is home to world-class theme park Legoland which sees approxmately 1.5 million visitors a year. The main industries in Winter Haven include tourism, transportation and logistics, healthcare and agribusiness.



AERIAL PHOTO | WINTER HAVEN, FL

CUSHMAN & WAKEFIELD | BOERKE

9

2804 SR 60 EAST
LAKE WALES, FL

PROPERTY INVESTMENT HIGHLIGHTS

PRICE
$627,633.33

NOI
$37,658

CAP RATE
6.00%

LEASE TYPE
Absolute Net

LEASE COMMENCEMENT/ EXPIRATION

Begins: 2/7/2019
Ends: 2/6/2034

PRICE PSF
$337.44

RENT PSF
$20.25

BUILDING SF 1,860 SF
LOT SIZE .346 Acre

DEMOGRAPHICS

POPULATION	3 Miles	5 Miles	10 Miles
Total Population	15,252	26,476	67,908
Total Households	5,972	10,482	27,369
INCOME	**3 Miles**	**5 Miles**	**10 Miles**
Average Household Income	$61,841	$54,794	$57,603

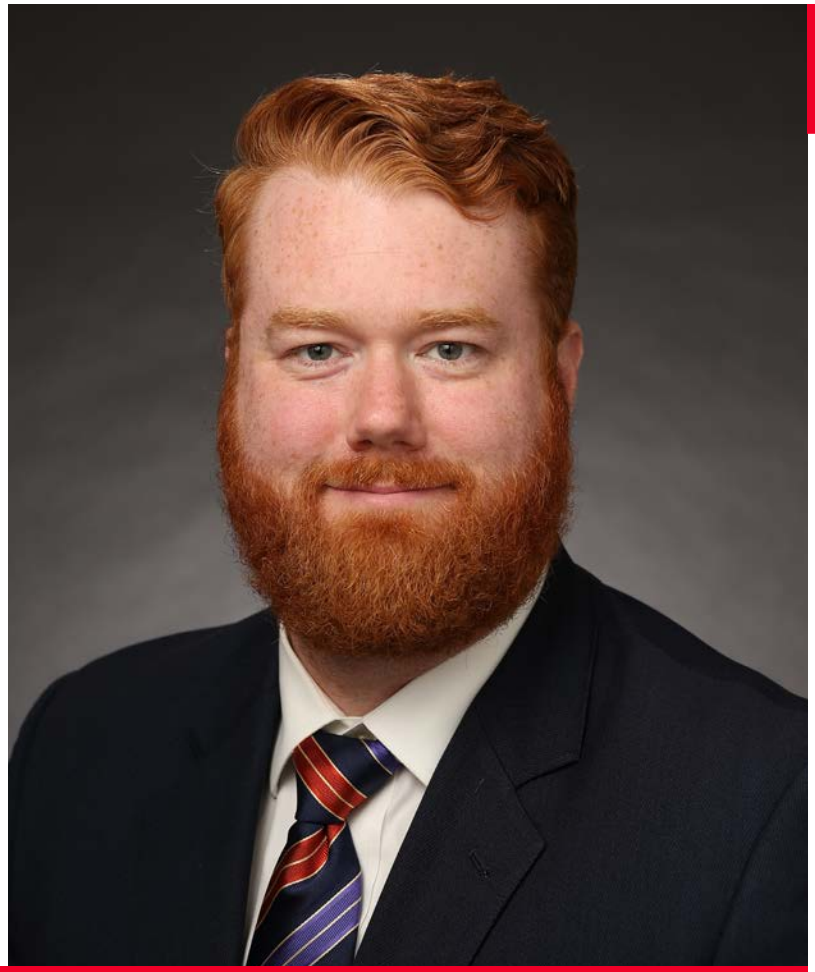
9

2804 SR 60 EAST
LAKE WALES, FL

Lake Wales is a city in central Florida with approximately 15,140 people. Lake Wales is part of the Lakeland-Winter Haven metropolitan area and is east of Tampa. The Lake Wales Commercial Historic District is a U.S. historic district that garners many tourists and is currently being expanded and restored. Lake Wales is home to many industries including manufacturing, agricultural & forestry, educational services as well as arts, entertainment & recreation.

AERIAL PHOTO | LAKE WALES, FL

CUSHMAN & WAKEFIELD | BOERKE



BROKER BIOGRAPHY

ROLES & RESPONSIBILITIES

Bill Bradley is a member of the investment team at The Boerke Company. His focus is on income producing and value-add real estate throughout the state of Wisconsin. Mr. Bradley ensures accurate underwriting to achieve the highest defendable valuation possible and takes owners through that process all the way to transaction in a hands-on manner to keep the client informed of the progress.

EXPERTISE

- Underwriting and valuations
- Market Research and Analysis
- Portfolio Analysis
- National Retail Lease/Renewal Negotiation
- Trade Identification
- Asset Disposition

AFFILIATIONS

- International Council of Shopping Centers (ICSC)
- Commercial Association of REALTORS® Wisconsin (CARW)

RECENT TRANSACTIONS

- Starbucks Anchored Center - Waukesha, WI
- Pizza Hut Portfolio - SD, IA
- Starbucks Anchored Center -Green Bay, WI
- Dollar General - Edgar, WI
- Dollar General - Two Rivers, WI
- Jimmy John's Anchored Center - Bellevue, WI
- Starbucks - EauClaire, WI

BILL BRADLEY
Real Estate Advisor
Retail Team

T +1 (414) 310-5723
M +1 (414) 364-7348
F +1 (414) 347-1606
E bbradley@boerke.com

BROKER BIOGRAPHY

ROLES & RESPONSIBILITIES

Nathan Powers is a member of the Retail Team and a partner at The Boerke Company. Nathan specializes in user driven land development and tenant representation and has completed over $100 million dollars worth of transactions since joining The Boerke Company.

EXPERTISE

- Land Development and Assemblage
- Entitlements and Municipal Approval
- Multi-Market Site Selection and Representation
- National Retail Tenant Representation
- Lease Negotiation

AFFILIATIONS

- International Council of Shopping Centers (ICSC)
- Commercial Association of REALTORS® Wisconsin (CARW)
- Licensed Real Estate Salesperson, Wisconsin

CLIENT RELATIONSHIPS

- Burger King
- Save A Lot
- IHOP
- Arby's
- Fresenius Medical Care
- Orange Theory Fitness
- Lupient Automotive Group, Inc.
- Milwaukee Burger Company
- Guggenheim Retail Real Estate Partners
- Outlook Development Group, LLC
- Prime Financial Credit Union
- Skechers USA, Inc.
- Farbman Group
- Marine Credit Union
- Mandel Group
- The Crown Group, Inc.
- Sweet | DeMarb, LLC
- J. Jeffers & Co.

NATHAN POWERS
Principal
Retail Team

T +1 (414) 203-3035
M +1 (414) 491-2327
F +1 (414) 347-1606
E npowers@boerke.com

STATE OF WISCONSIN BROKER DISCLOSURE
TO NON-RESIDENTIAL CUSTOMERS

Prior to negotiating on your behalf the Broker must provide you the following disclosurestatement:

BROKER DISCLOSURE TO CUSTOMERS

You are the customer of the broker. The broker is either an agent of another party in the transaction or a subagent of another broker who is the agent of another party in the transaction. The broker, or a salesperson acting on the behalf of the broker, may provide brokerage services to you. Whenever the broker is providing brokerage services to you, the broker owes you, the customer, the following duties:

- The duty to prove brokerage services to you fairly and honestly.
- The duty to exercise reasonable skill and care in providing brokerage services toyou.
- The duty to provide you with accurate information about market conditions within a reasonable time if you request it, unless disclosure of the information is prohibited bylaw.
- The duty to disclose to you in writing certain material adverse facts about a property, unless disclosure of the information is prohibited by law (see "Definition of Material Adverse Facts" below).
- The duty to protect your confidentiality. Unless the law requires it, the broker will not disclose your confidential information of otherparties.
- The duty to safeguard trust funds and other property the broker holds.
- The duty, when negotiating, to present contract proposals in an objective and unbiased manner and disclose the advantages and disadvantages of the proposals.

Please review this information carefully. A broker or salesperson can answer your questions about brokerage services, but if you need legal advice, tax advice, or a professional home inspection, contact an attorney, tax advisor, or home inspector.

This disclosure is required by section 452.135 of the Wisconsin Statutes and is for information only. It is a plain language summary of a broker's duties to a customer under section 452.133 (1) of the Wisconsin Statutes.

CONFIDENTIALITY NOTICE TO CUSTOMERS

Broker will keep confidential any information given to broker in confidence, or any information obtained by broker that he or she knows a reasonable person would want to be kept confidential by law, or you authorize the broker to disclose particular information. A broker shall continue to keep the information confidential after broker is no longer providing brokerage services to you.

No representation is made as to the legal validity of any provision or the adequacy of any provision on any specifictransaction.

The following information is required to be disclosed by law:

1. Material adverse facts, as defined in section 452.01 (5g) of the Wisconsin statutes (see "definition of material adverse facts" below).
2. Any facts known by the broker that contradict any information included in a written inspection report on the property or real estate that is the subject of the transaction. To ensure that the broker is aware of what specific information below. At a later time, you may also provide the broker with other information that you consider to be confidential.

CONFIDENTIAL INFORMATION:

NON-CONFIDENTIAL INFORMATION:

(The following information may be disclosed by Broker): *Insert information you authorize the broker to disclose, such as financial qualification information.*

CONSENT TO TELEPHONE SOLICITATION

I/We agree that the Broker and any affiliated settlement service providers (for example, a mortgage company or title company) may call our/my home or cell phone numbers regarding issues, goods and services related to the real estate transaction until I/we withdraw this consent in writing.

List Home/Cell Numbers:

SEX OFFENDER REGISTRY

Notice: You may obtain information about the sex offender registry and persons registered with the registry by contacting the Wisconsin Department of Corrections on the internet at http://offender.doc.state.wi.us/public/ or by phone at 608-240-5830.

DEFINITION OF MATERIAL ADVERSEFACTS

A "material adverse fact" is defined in Wis. Stat. 452.01 (5g) as an adverse fact that a party indicates is of such significance, or that is generally recognized by a competent licensee as being of such significate to a reasonable party that it affects or would affect the party's decision to enter into a contract or agreement concerning a transaction or affects or would affect the party's decision about the terms of such a contract or agreement. An "adverse fact" is defined in Wis. Stat. 452.01 (1e) as a condition or occurrence that a competent licensee generally recognizes will significantly adversely affect the value of the property, significantly reduce the structural integrity of improvements to real estate, or present a significant health risk to occupants of the property, or information that indicates that a party to a transaction is not able to or does not intend to meet his or her obligations under a contract or agreement made concerning the transaction.