

**ADJOURNED MEETING OF THE
COUNTY BOARD OF COMMISSIONERS
June 16, 2014 – BOARD AGENDA**

Board of Appeal & Equalization Starts at 4:00 P.M.

- 4:00 1) Mark Wedel, County Board Chairperson
A) Call to Order
B) Pledge of Allegiance
C) Oath
D) Board of Commissioners Meeting Procedure
E) Approval of Agenda
- 2) Public Hearing- Aitkin County Board of Appeal and Equalization
(Please note that the list below includes the citizens who have requested to be heard. Some may not be present for the discussion. Citizens may be heard in a different order than what is listed).
- 4:02 Introduction and General Review of 2015 Assessment
- 4:15 Robert Miller & Susan Haggberg-Miller
- 4:30 Irish Investments, LLC (Rick O’Gara)
- 4:45 Steven & Jane Soltau
- 5:00 Duane & Janet Soltau (Steven Soltau Representative)
- 5:15 Anne M. Marcotte
- 5:30 ADJOURN

*As part of the County Board protocol, it is unacceptable for any speaker to slander or engage in character assassination at a public Board meeting.

**** Please note: all times are approximate and subject to change without notice.**



**OFFICE OF
AITKIN COUNTY ASSESSOR**
209 2nd ST N.W. Room 111
AITKIN, MINNESOTA 56431
Phone: 218/927-7327 – Fax: 218/927-7379
assessor@co.aitkin.mn.us

MEMO

June 10, 2015

To: County Board of Commissioners
Nathan Burkett, County Administrator

From: Mike Dangers, County Assessor 

Re: 2015 County Board of Appeal and Equalization

Please find attached to this memo, the packet of information prepared for the 2015 County Board of Appeal and Equalization. As of the date of this memo, there are 5 separate properties that may require Board action. Each of the 5 packets are numbered separately and contain separate information sheets as in past years.

Also attached is an updated Rules of Procedure for County Board of Appeal and Equalization. The Board may make changes to these if necessary.

If you would like a refresher on the meeting procedures and best practices as described by the Department of Revenue, please go to the following website:

http://www.revenue.state.mn.us/local_gov/prop_tax_admin/Pages/cbaetraining.aspx

This site contains the handbook for the Boards of Appeal and Equalization as well as the attendance lists and the new online training registration instructions.

If we receive appointment requests after today but before Tuesday June 16, we will prepare the supporting information as completely as we can given the time constraints.

Please contact me with any questions.



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Rules of Procedure for County Board of Appeal and Equalization

1. All appeals considered today must have previously appealed to the 2015 Local Board of Appeal and Equalization. If a property is located in an area that had an Open Book Meeting, this rule does not apply. Other exceptions must be approved by the County Assessor. Open Book Meeting areas include only these areas: Balsam Twp, Beaver Twp, Lee Twp, Hill Lake Twp, Libby Twp, Logan Twp, McGrath City, McGregor Twp, Millward Twp, Palisade City, Pliny Twp, Tamarack City, White Pine Twp, and all Unorganized Twps.
2. Each appeal will be limited to approximately 15 minutes. This includes time for the property owner to present and time for the staff and Board to deliberate. This time limit is at the Board's discretion.
3. The 2015 Assessment Estimated Market Value and Classification are the only items that can be appealed at this meeting.
4. Appointments for this meeting should have been made prior to this meeting. If the Board wishes to allow a person to appeal their valuation or classification without making an appointment, the Board may need to keep the meeting open until 7:00PM according to Minnesota Statute sec. 274.14.



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County Board of Equalization Appeal Information Sheet

Appointment Time: 4:15pm

Owner Name: Robert Miller & Susan Haggberg-Miller

Property ID#: 09-0-056601

Physical Address: 31786 280th Street
Aitkin, Minnesota 56431

Estimated Market Value 2014 Assessment: \$ 230,500.00

Classification 2014 Assessment: Seasonal Recreational Residential

Estimated Market Value 2015 Assessment: \$ 223,900.00

Classification 2015 Assessment: Seasonal Recreational Residential

Reason for Appeal: Value too high.

Assessor's Recommendation: No change to valuation.

Comments: The Glen Township Board of Appeal and Equalization voted no change to the value of this property.

Pages 3 and 4 show the approximate location of this parcel. Page 5 shows a view of the soil drainage map from the GIS system based on the soil survey. Green color means well drained and pink means poorly or very poorly drained. Pages 6 through 10 are the assessor's field card for the subject property. Page 11 shows a description of the last sale of this property prior to a 2013 split. Page 12 shows a comparable sale in 2014 of a similar property. This property has a slightly superior cabin, and a large pole building that the subject doesn't have. However, it lacks 3+ wooded acres of useable area near the lake that the subject possesses. The comparable also does not have a fireplace and has far less frontage but it appears to be better quality frontage.

The portion of the subject parcel that was split in 2013 has this number: 09-0-056600. It sold in December 2013 to a new owner for \$238,600.

It is worth noting that there have been 5 good sales in the past 5 years on the south side of Clear Lake between Highway 47 and 315th Ave. The EMV at the time of sale has been at least 10% below the sale price on each of these sales.



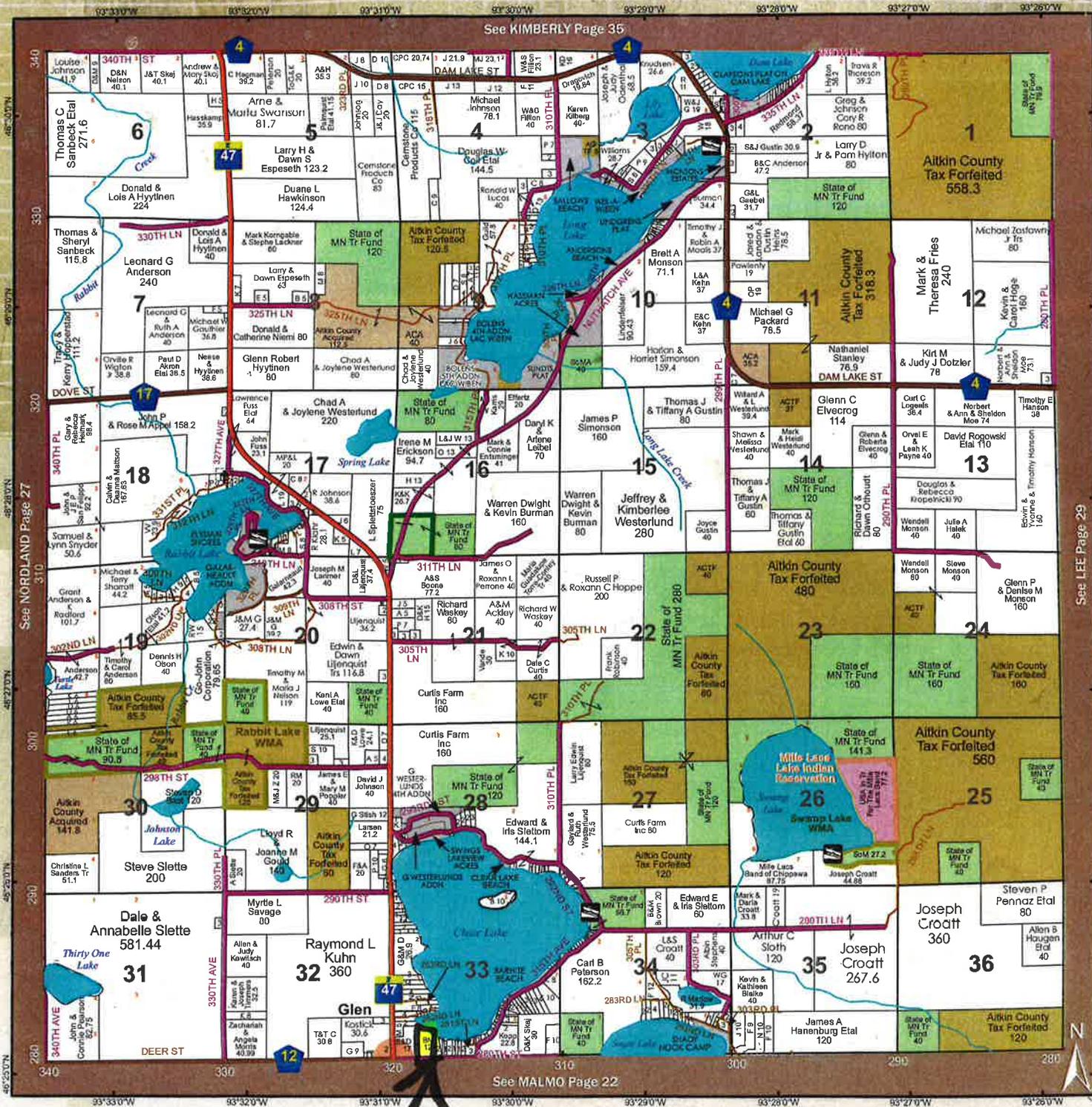
GLEN

T.46N. - R.25W.

0.5 0.25 0 0.5 1



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SUBJECT

3



These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

09-0-056601

0 100 200 ft 1 inch = 272 feet



Date: 6/8/2015



5

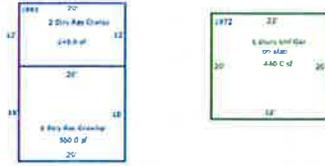
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09-0-056601



0 100 200 ft 1 inch = 272 feet

Date: 6/8/2015



Fee Owner: 2495
 MILLER, ROBERT & SUSAN HAGGBERG-
 Taxpayer: 2495 FALCO:F.O.
 MILLER, ROBERT & SUSAN HAGGBERG-
 1405 SKYLINE DRIVE
 GOLDEN VALLEY MN 55422
 Primary Address/911 #: 31786 280TH ST AITKIN MN

DISTRICTS:
 Twp/City : 9 GLEN TOWNSHIP
 School : 1 AITKIN
 Lake : 10093 CLEAR LAKE (GLEN TWP)

LEGAL DESCRIPTION:
 Sec/Twp/Rge : 33 46.0 25 Acres: 8.00
 PART OF LOT 4 IN DOC 420851 (TRACT C)
 Parcel notes:
 4-29-2015 LBOAE MR & MRS MILLER APPEALED AT GLEN BOARD. NO VAUE CHANGE.
 3/31/2014-D5 CAB & GAR BELONGS HERE FROM 09-0-056600. REVISED NOTICE SENT. KL
 12/2013-SPLIT OF 390 FF FROM 09-0-056600 & NOW KNOWN AS TRACT C. LS COG CHG FOR 2014 ASMT.

SALES HISTORY: -----					TRANSFER HISTORY: -----			
Buyer/Seller	Date	Inst	Reject	Sale	Adjusted	Doc Date	Doc Nbr	To
						2013/11/25		MILLER, ROBERT & SUSAN H

ASSESSMENT DETAILS: -----									
Year	Rcd	Class	151 Non-Comm Seasonal Residential Recreationa	Land	Acres	CAMA	Estimated	Deferred	Taxable
2015	Rcd: 1	Class: 151	Non-Comm Seasonal Residential Recreationa	Land	8.79	189,900	189,900		189,900
			Hstd: 0 cabin	Building		34,013	34,000		34,000
			MP/Seq: 09-0-056601 000	Total MKT		223,913	223,900		223,900
			Own% Rel AG% Rel NA% Dsb%						
2014	Rcd: 1	Class: 151	Non-Comm Seasonal Residential Recreationa	Land	8.00	192,000	192,000		192,000
			Hstd: 0 cabin	Building		38,548	38,500		38,500
			MP/Seq: 09-0-056601 000	Total MKT		230,548	230,500		230,500
			Own% Rel AG% Rel NA% Dsb%						
2013	Rcd: 1	Class: 151	Non-Comm Seasonal Residential Recreationa	Land	8.00	155,900	155,900		155,900
			Hstd: 0 cabin	Building		38,548	38,500		38,500
			MP/Seq: 09-0-056601 000	Total MKT		194,448	194,400		194,400
			Own% Rel AG% Rel NA% Dsb%						

ASSESSMENT SUMMARY: -----												
Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2015	151	0	189,900	0	34,000	223,900		223,900			223,900	0
2014	151	0	192,000	0	38,500	230,500		230,500			230,500	0
2013	151	0	155,900	0	38,500	194,400		194,400			194,400	0

TAX SECTION: -----											
Tax Year	Rec Class	NTC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac	Net Tax	
2016		.00	.00	.00	.00	.00	.00	.00	.00	.00	
2015		1,300.72	.00	401.28	.00	.00	.00	.00	.00	1,702.00	
2014		1,064.29	.00	339.71	.00	.00	.00	.00	.00	1,404.00	

CAMA LAND DETAILS: ----- NOTES: -----
 Land market: 09-L GLEN / ZONE 1 / LAKES Last calc date/env: 03/11/15 B 4-29-2015 LBOAE MR & MRS MILLER APPEALED
 Neighborhood: 09-L GLEN ON LAKES 1.00 Asmt year: 2015 AT GLEN BOARD. NO VAUE CHANGE.
 COG: 2495 1 Ac/FF/SF: 11.27 Lake: 10093 CLEAR LAKE (GLEN TWP)
 Wid: .00 Dth: 200.00 Avg CER: LS COG CHANGE FOR 2014 ASMT FROM 590 FRONT FEET TO 390 FRONT FEET. KL
 Land/Unit Type Units Qlt/Acc -Other- OV Base Rate Adj Rate Value Asmt Cd Acreage PIR Value Improvement CER Factors
 Size Comment Df Est/Dfr Est/Dfr Est/Dfr Typ New



FSITE	AC	1.00	50	17000.00	8500.00	8500	1	151	1.00
		11.27						SV	
01-0093	FF	100.00	N	1000.00	630.00	63000	1	151	.46
		390.00						OV	
01-0093	FF	200.00	J	1000.00	450.00	90000	1	151	.92
		390.00						OV	
01-0093	FF	90.00	D	1000.00	180.00	16200	1	151	.41
		390.00						OV	
OPN-R	AC	1.00		1600.00	2624.00	2600	1	151	1.00
		11.27						PP	
HWD-R	AC	3.00		1650.00	2706.00	8100	1	151	3.00
		11.27						TW	
SWP-R	AC	2.00		450.00	738.00	1500	1	151	2.00
		11.27						WA	
Front feet:		390.00	Other Acres:	7.00	Totals:	189,900			
FF/SF acres:		1.79	CAMA acres:	8.79					

Mineral:

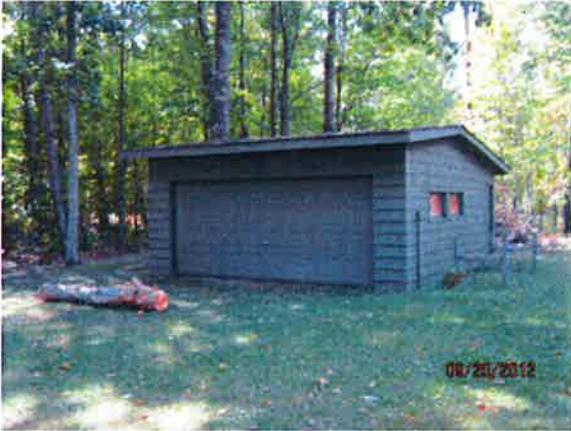
CAMA SUMMARY:

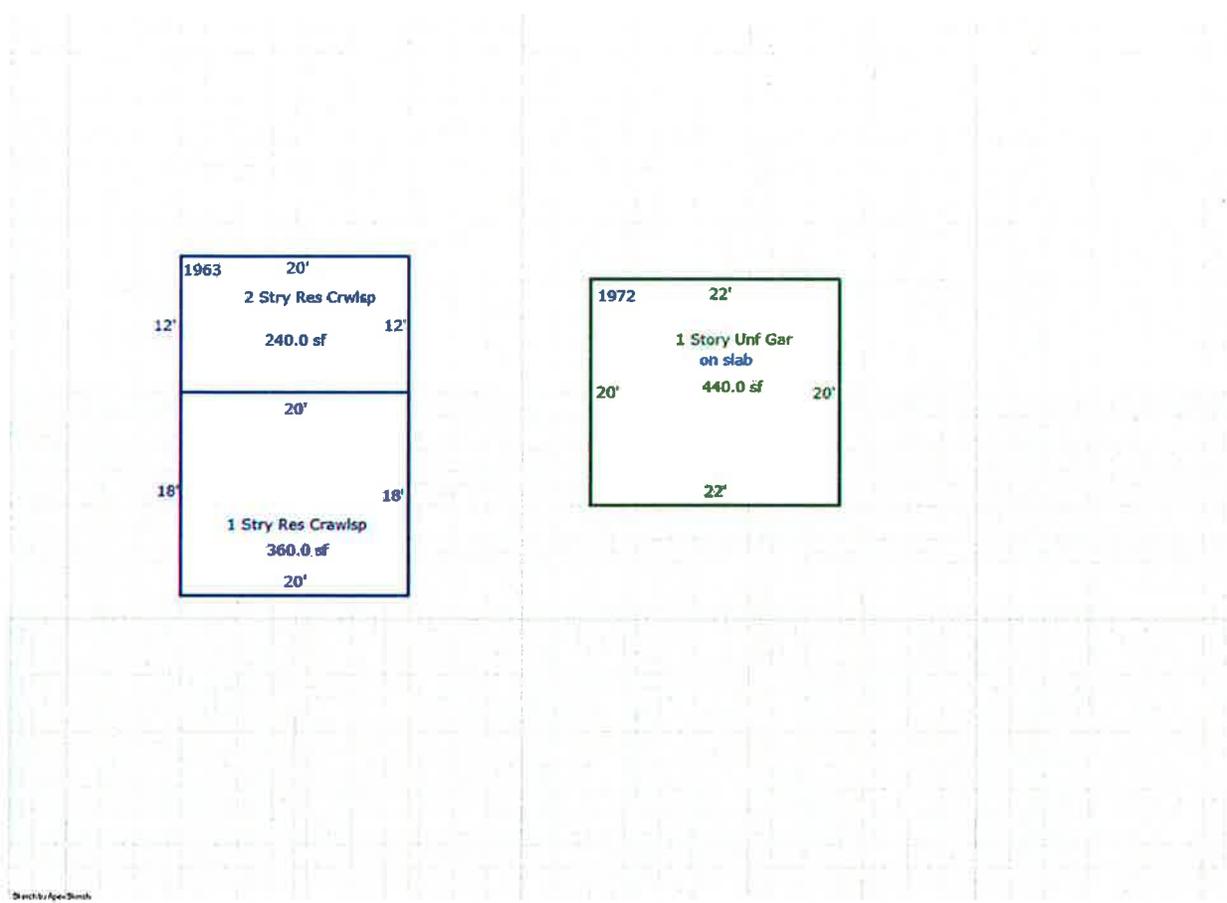
Schedule: 2015	Insp/By/Cmp: 09/20/2012 JH	P								
Neighborhood: 09-L	GLEN ON LAKES									
Nbr	Typ	Subtype	Description	Size	Class	Qlt	Last Calc	H/G	Est Value	New Imp
1	RES	1-3	RES. D -	600	D	050	3/11/2015	B	30,792	
2	RES	GAR	DET. GAR.	440	D	3	3/11/2015	B	3,221	
Estimated land value :									189,900	
Mineral value :										
Improvement value . . :									34,013	
Total value :									223,913	

CAMA IMP DETAILS: 1 RES 1-3	RES. D -	DEPRECIATION PCT	GOOD FACTORS:	NOTES: -----
House/Garage: Schedule: 2015		Physical:	.60	
Construction class/Quality: D 050		Functional incurable . . .		
Actual/Effective year built: 1963		Economic: 09-L	.75	
Condition:		Additional		
		Total percent good45	

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
003 INSPECTION																
005 COLOR																
010 FOUNDATION																
020 STYLE																
025 STORIES																
030 SHAPE	16															
040 CONST																
050 EXT WALL 1																
055 EXT WALL 2																
060 ROOF STYLE																
070 ROOF COVER																
080 WINDOW 1																
085 WINDOW 2																
090 FURN. TYPE																
100 INT WALL 1																
105 INT WALL 2																
110 BEDROOMS																
115 FLOR CVR 1																
118 FLOR CVR 2																
125 BATHROOMS																
140 WALK OUT																
145 LOOKOUT B																
150 CENTRL AIR N																
160 BSMT FIN																
162 B INT WALL																
164 B FLR COVR																
166 BSM BDRMS																
167 BSM BATHS																
168 BSM ROOMS																
170 FIREPLACE	3			1				3,000.00		3,000	1		1.00			1,350
175 FP TYPE	25															
180 LUXURY FIX																
200 TUCK UNDER																
210 EXTRA KIT.																
BAS BASE AREA	050	D-5.0	RES	20	12	240	200	CS	140.70	33,768	1		1.00			15,196
BAS BASE AREA	050	D-5.0	RES	18	20	360		CS	87.94	31,658	1		1.00			14,246







Sketch/Ape-Sketch



Parcel No.	09-0-056600
Buyer	Miller
Seller	Nelson
Date of Sale	6-2013
Sale Price	\$ 500,000
Personal Property	\$ 1,000
Adjusted Sale Price	\$ 499,000
Assessor's EMV at Sale	\$ 371,800
Sale Ratio	74.5 %
	Clear Lake

Front Feet: 590 feet

Frontage Quality: Ok to very poor & swampy- low

Square Area/Acreage: 13.52 acres

Res. Quality: D- 6.0 840 S.F. & D- 5.5 600 S.F.

Effective Age: 1986 and 1968 respectively

Outbuildings: 2 garages, 792 sf & 440 sf (1986,1972)

Also sheds, decking & porches.





09-0-057100, 058200 & 061900

Parcel No.

Parcel No.

James Spindler

Buyer

Buyer

Ronda Bonner

Seller

Seller

7 - 2014

Date of Sale

Date of Sale

\$ 230,000.00

Sale Price

Sale Price

\$ 5,000.00

Personal Property

Personal Property

\$ 225,000.00

Adjusted Sale Price

Adjusted Sale Price

\$ 178,500.00

Assessor's EMV at Sale

Assessor's EMV at Sale

79.3 %

Sale Ratio

Sale Ratio

Clear Lake

Lake

Lake

Front Feet: 60 Front Feet

Frontage Quality: Good to Very good

Square Area/Acreage:

3 Parcels total = 3 1/2 Acres

Res. Quality: 1954 D - 5 1/2 no bsmnt. 848 sq. ft.

2 Porches total 200 sq. ft. Deck 32 sf

Effective Age: 1980 EA

Outbuildings: Det. Gar. - 440 sq. ft.

2001 Ameribuilt Pole Bldng 2304 sf



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assessor@co.aitkin.mn.us

County Board of Equalization Appeal Information Sheet

Appointment Time: 4:30pm

Owner Name: Irish Investments, LLC (Rick O’Gara)

Property ID#: See Attached Spreadsheet. The back-lots to be reviewed are highlighted.

Physical Address: Plat of Birch Lake Shores; West of 450th Avenue, Hazelton Township

Estimated Market Value 2014 Assessment: See Attached Spreadsheet

Classification 2014 Assessment: Seasonal Recreational Residential

Estimated Market Value 2015 Assessment: See Attached Spreadsheet

Classification 2015 Assessment: Seasonal Recreational Residential

Reason for Appeal: Mr. O’Gara purchased the entire Plat of Birch Lake in December 2014 for \$425,000, which is far less than Estimated Market Value. Mr. O’Gara feels he paid a fair price for the land and feels the EMV is not accurate.

Assessor’s Recommendation: The Assessor recommendation is to value the back lots as acreage instead of individual lots, which will result in a decrease of \$150,300. The new total value of the parcels would then be \$477,400.

Comments:

Hazelton Township Board of Appeal and Equalization voted to approve the valuing of the lake frontage parcels as one “common owner parcel group” aka COPG. Valuing the lake frontage in this manner gives the size of the total of the parcels a discount. The LBOAE agreed that more should be done to the value and wanted it brought to the county board level.

This plat was previously owned by G-M-W, LLC which had purchased it in November 2006 for \$1,050,000. They platted the parcels they had purchased in 2008 and the parcels have been on the market ever since. They had sold one parcel on a contract for deed but the sale was cancelled the next year.

Parcels on the North side of the lake owned by Birch Lake LLC had been listed for a long time as well with no sales occurring. These parcels are not platted and are valued as acreage.

Pages 3 and 4 contain an email message between the property owner and Karen Ladd. Pages 5 and 6 are the location maps for the property. Page 7 is the spreadsheet with the detail of current, past, and recommended valuations for the property. Pages 8 through 12 include information on the quality of the lake. This is important to assessors since fishing is an important consideration of potential buyers when they purchase property.

According to the DNR Lake Finder, Birch Lake is a 421-acre lake partially in Aitkin County and partially in Crow Wing County. It has a maximum depth of 8'. It may have fish in the lake: black bullhead, bluegill, hybrid sunfish, largemouth bass, northern pike, pumpkinseed, walleye, bowfin (dogfish). Per Greg Berg, ASST Fisheries Supervisor, "the lake is more of a wildlife lake than a fish lake because it is so shallow and prone to winterkill. Often winterkills are not complete allowing some fish to survive year to year. We tried to use the lake as a walleye rearing pond in the late 1980's with limited success so we stopped." Wild rice is present in the lake and it is managed as a wildlife lake but there is no "special" wild rice designation. Motorized boats can be used on the lake but there is no public access.

In summary, the further reduction of the valuation of this property is supported by a change in the highest and best use of the property. Assessors value vacant land based on its highest and best use which in other words is the legal use that brings the highest value. Changes in the real estate market in recent years indicate that valuing this property as a platted subdivision ready for sale as residential lots is not realistic. There are many other such situations around rural Minnesota.

Stacy Westerlund

From: Karen Ladd [kladd@co.aitkin.mn.us]
Sent: Thursday, May 14, 2015 7:38 AM
To: 'Stacy Westerlund'; 'Mike Dangers'
Subject: FW: Irish Investments, LLC
Attachments: 2643_001.pdf

From: Rick O'Gara [<mailto:notason@bolander.com>]
Sent: Wednesday, May 13, 2015 3:50 PM
To: Karen Ladd
Subject: RE: Irish Investments, LLC

Karen,

I am writing about the properties I own under Irish Investments LLC on Birch Lake. The parcel ID # 11-1-24790 thru 11-1-250400. The properties were valued by Staff originally at \$909,800.00 and lowered at the Board of Adjustment by \$282,100, thus making the property value \$627,700.00. I purchased all parcels of property on December 13, 2014 for \$425,000.00 total. All of the parcels were on the market since 2008, and none of them were sold. I believe the price I paid for all of the parcels from a willing seller is the true value for all of the parcels.

I have been in discussion with Staff after receiving the decision letter, and I think they agree there are better ways to value these parcels to achieve a more accurate valuation. I believe they are willing to support a valuation of \$477,400 for all of the parcels. Although this is not what I paid for all of the parcels, I believe this is a value that can be discussed.

There was a property directly north of mine on Birch Lake (138 acres) that was on the market in 2011 & 2012 for a value of \$377,000 and then was lowered in 2012 to \$330,000, and never sold and was taken off the market.

I am also attaching the worksheet that was given to me by the Staff with the Board of Adjustment Decision Letter for your review.

I would appreciate your consideration in this matter.

Sincerely,

Rick O'Gara

From: Karen Ladd [<mailto:kladd@co.aitkin.mn.us>]
Sent: Tuesday, May 12, 2015 2:37 PM
To: Rick O'Gara
Subject: Irish Investments, LLC

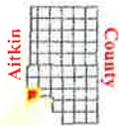
Rick:

As I informed you on the phone this afternoon, we will need to approach the County Board at their meeting on June 17th, 2015 in order for any further changes to be made to your parcels listed under Irish Investments, LLC. We would need for you to either write a letter to the County Board sent to our office or send an e-mail outlining why you feel an additional reduction should be made. Any comments regarding the quality of the land, the purchase price, the amount of time on the market, future plans, etc. can be some examples of why you would feel additional reductions should be made.

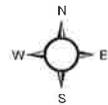
As I stated, our office will be recommending to lower the value further to an estimated market value of \$477,400 which you have said you would agree to.

Please feel free to call our office with any questions you may have. Be sure that we receive either the letter from you or e-mail by the date of the County Board meeting of June 17th. Thanks.

Karen Ladd
Assistant County Assessor
(218) 927-7312

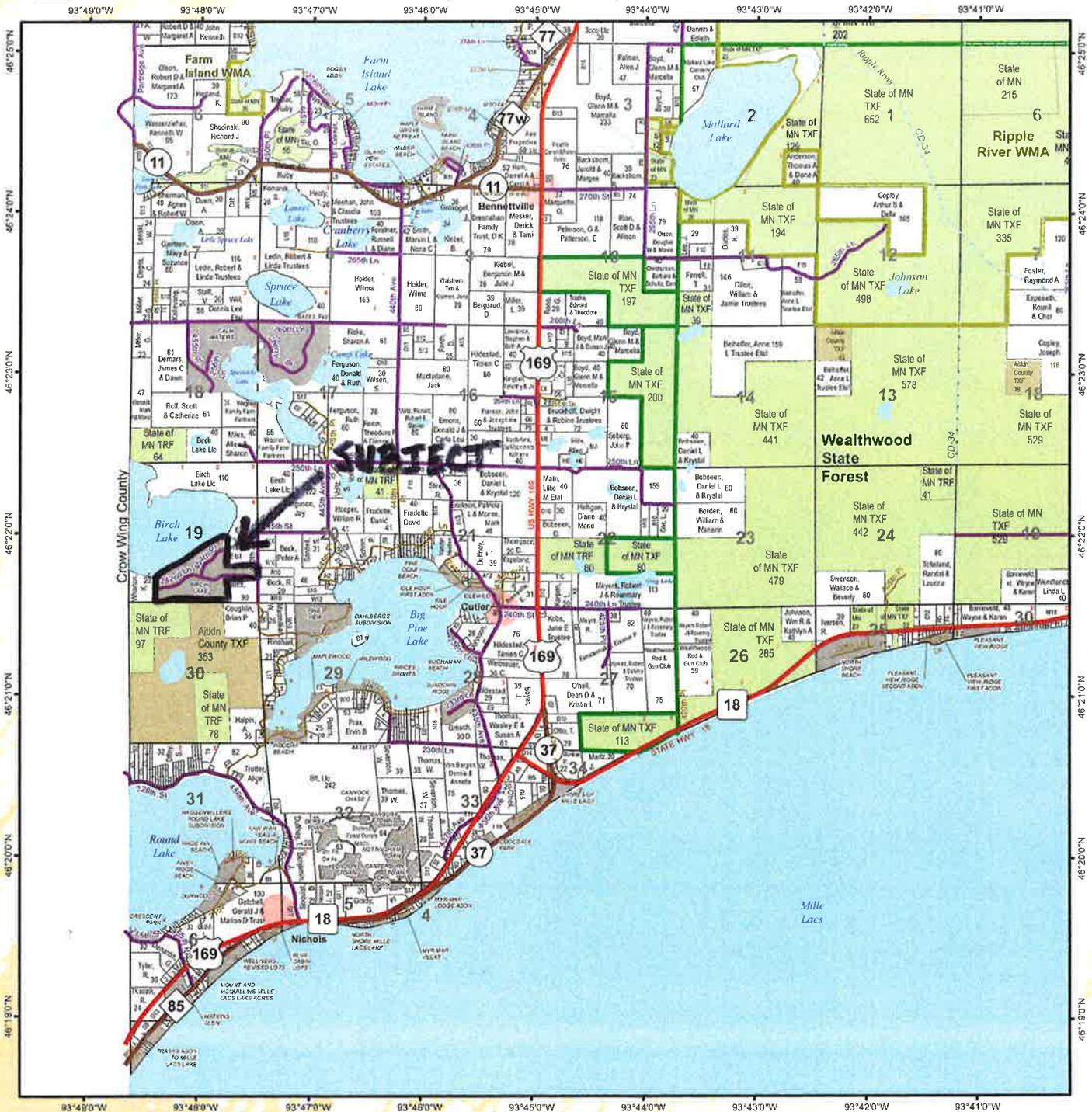


HAZELTON T45N-R27W



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See (FARM ISLAND T46N-R27W) Page 26



See (WEALTHWOOD T45N-R26W) Page 21

FARM ISLAND LAKE RESORT & CAMPGROUND

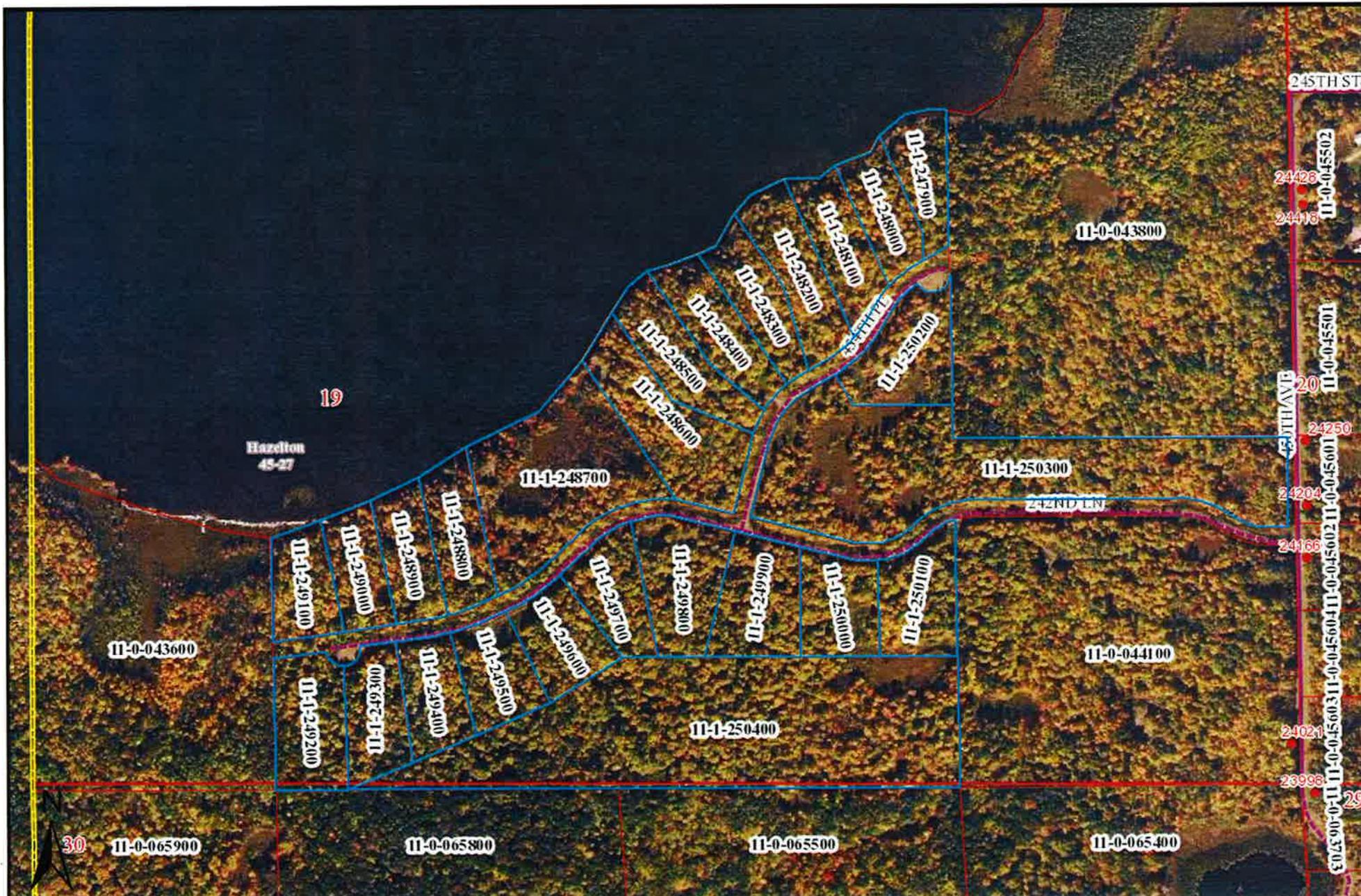
218-927-3841

1.3 Miles off 169 on #28
29551 Pioneer Avenue
Aitkin, MN 56431-4770



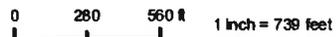
WHERE THE
FISH ARE





These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

Irish Investments, LLC



Date: 5/15/2015

Stacy Westerlund

From: Berg, Greg (DNR) [Greg.Berg@state.mn.us]
Sent: Friday, May 15, 2015 10:01 AM
To: stacy.westerlund@co.aitkin.mn.us
Subject: Birch Lake 01-0206-00 Hazelton Township, Aitkin County

Hi Stacy, Thank you for the inquiry regarding Birch Lake. The information regarding the fish community on Lakefinder is accurate to our knowledge, though we do not survey it regularly because it lacks a public access. The lake is more of a wildlife lake than a fish lake because it is so shallow and prone to winterkill. Often winterkills are not complete allowing some fish to survive year to year. We tried to use the lake as a walleye rearing pond in the late 1980's with limited success so we stopped.

The answer's to your questions are as follows;

My questions are:

Is the maximum depth 8'? **YES if that, it's a pretty shallow lake.**

Are there fish in the lake? **YES**

Is it a designated wild rice lake? **NO, Though wild rice is present and it is managed as a wildlife lake, there is no "special" wild rice designation.**

Can motorized boats be used on it? **YES**

Thanks, Feel free to give me a call if you have any other questions.

Greg Berg
ASST Fisheries Supervisor
1200 Minnesota Ave S
Aitkin, MN 56431
218-429-3032



From: Stacy Westerlund [<mailto:stacy.westerlund@co.aitkin.mn.us>]
Sent: Friday, May 15, 2015 8:16 AM
To: *Fisheries, Aitkin (DNR)
Subject: Birch Lake 01-0206-00 Hazelton Township, Aitkin County

Good Morning:

Would you have any more information for this lake than what is on the DNR website? The DNR page says:
Fish Species: black bullhead, bluegill, hybrid sunfish, largemouth bass, northern pike, pumpkinseed, walleye, bowfin (dogfish)

Lake Acres: 421.00
Maximum Depth 8'
Water Clarity 3'

A note under Status of Fishery (as of 9/2/1949) says: "Fish are unable to survive because of the annual winter-kills.

My questions are:

Is the maximum depth 8'?

Are there fish in the lake?

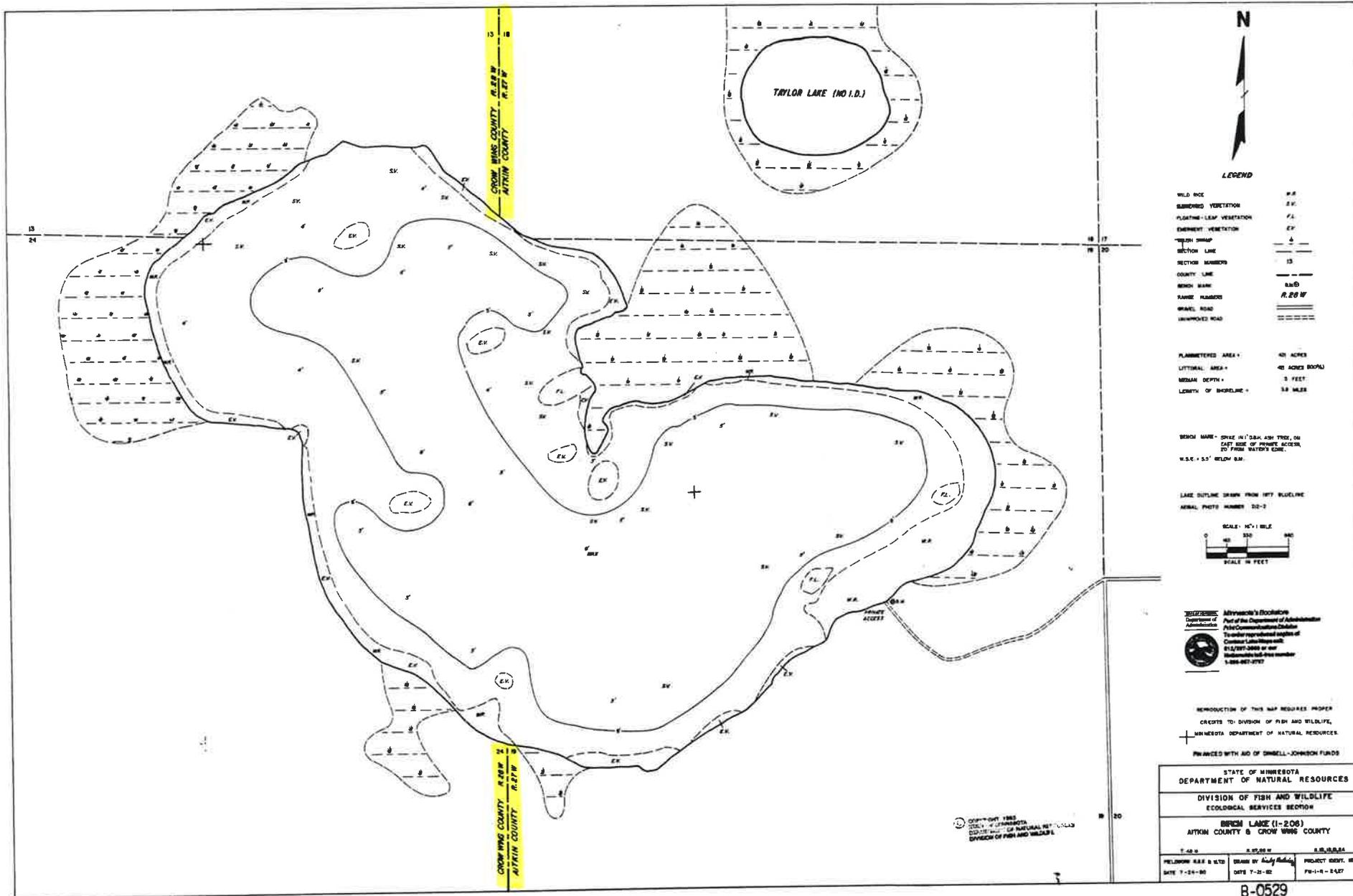
Is it a designated wild rice lake?

Can motorized boats be used on it?

We are trying to value this lake the same as other lakes of this size and depth. Any information you can provide would be appreciated.

Thank you,

Stacy M. Westerlund
Certified Minnesota Assessor
Aitkin County Assessor's Office
209 Second Street NW, Room 111
Aitkin, MN 56431
218-927-7327 Phone
218-927-7379 Fax



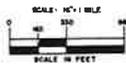
LEGEND

WILD RICE	W.R.
SUBMERGED VEGETATION	S.V.
FLOATING-LEAF VEGETATION	F.L.
EMERGENT VEGETATION	E.V.
MARSH SWAMP	M.S.
SECTION LINE	---
COUNTY LINE	---
BENCH MARK	B.M.
RANGE MARKER	R.M.
PRIVATE ROAD	---
UNIMPROVED ROAD	---

PLANNIMETERED AREA +	421 ACRES
LITTORAL AREA +	461 ACRES (BOUQU)
MEAN DEPTH +	3 FEET
LENGTH OF SHORELINE +	3.8 MILES

BENCH MARK - SPICE IN 1" DIA. ASH TREE, ON EAST SIDE OF PRIVATE ACCESS, 20' FROM WATER'S EDGE.
W.S.E. + 55' BENCH M.

LAKE OUTLINE DRAWN FROM 1977 BLUELINE AERIAL PHOTO NUMBER 22-2



MINNESOTA Department of Administration
 Minnesota's Ecological Part of the Department of Administration
 Policy Communications Division
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STATE OF MINNESOTA DEPARTMENT OF NATURAL RESOURCES		
DIVISION OF FISH AND WILDLIFE ECOLOGICAL SERVICES SECTION		
BIRCH LAKE (1-206) AITKIN COUNTY & CROW WING COUNTY		
T-206	R-206W	R.S. 206A
PELLOWMAN 442 & 420	DESIGN BY Andy Hildner	PROJECT BOUNTY NO.
DATE 7-24-80	DATE 7-21-82	PN-1-R-1427

B-0529

Name: Birch
ID: 01020600
County: Aitkin
Near: White Hawk
Border Water: No

Fish Species: black bullhead, bluegill, hybrid sunfish, largemouth bass, northern pike, pumpkinseed, walleye, bowfin (dogfish)



Map data ©2015 Google Imagery ©2015, DigitalGlobe, Landsat, USDA Forest Service

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Fishing Regulations:

[General](#) »
[Inland Waters](#) »

Invasive species: none listed

[Stop aquatic hitchhikers](#) »

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Help us improve LakeFinder. Just send your comments to webmaster.dnr@state.mn.us.



Name: BIRCH

Nearest Town: AITKIN
 Primary County: Aitkin

Survey Date: 09/02/1949
 Inventory Number: 01-0206-00

Public Access Information

Ownership	Type	Description
Unknown	Unknown	No designated public access

Lake Characteristics

Lake Area (acres): 421.00

Littoral Area (acres): 421.00

Maximum Depth (ft): 8.00

Water Clarity (ft): 3.00

Dominant Bottom Substrate: N/A

Abundance of Aquatic Plants: N/A

Maximum Depth of Plant Growth (ft): N/A

Fish Consumption Guidelines

No fish consumption guidelines are available for this lake. For more information, see the "[Fish Consumption Advice](#)" pages at the [Minnesota Department of Health](#).

Status of the Fishery (as of 09/02/1949)

Fish are unable to survive because of the annual winter-kills.

For more information on this lake, contact:

Area Fisheries Supervisor
 1200 Minnesota Ave S
 Aitkin, MN 56431
 Phone: (218) 429-3010
 E-Mail: Aitkin.Fisheries@state.mn.us

Lake maps can be obtained from:

Minnesota Bookstore
 660 Olive Street
 St. Paul, MN 55155
 (651) 297-3000 or (800) 657-3757
 To order, use [B0529](#) for the map-id.

For general DNR Information, contact:

DNR Information Center
 500 Lafayette Road
 St. Paul, MN 55155-4040
 TDD: (651) 296-6157 or (888) MINNDNR

Turn in Poachers (TIP):

Toll-free: (800) 652-9093





**OFFICE OF
AITKIN COUNTY ASSESSOR**
209 2nd ST N.W. Room 111
AITKIN, MINNESOTA 56431
Phone: 218/927-7327 – Fax: 218/927-7379
assessor@co.aitkin.mn.us

County Board of Equalization Appeal Information Sheet

Appointment Time: 4:45pm

Owner Name: Steven & Jane Soltau

Property ID#: 29-1-161200

Physical Address: 19262 486th Street, McGregor, MN 55760

Estimated Market Value 2014 Assessment: \$153,800

Classification 2014 Assessment: Seasonal Recreational Residential

Estimated Market Value 2015 Assessment: \$156,100

Classification 2015 Assessment: Seasonal Recreational Residential

Reason for Appeal: Mr. Soltau feels the cabin is a tear down and the whole property is valued too high.

Assessor's Recommendation: No change

Comments: The Shamrock Township Local Board of Appeal and Equalization voted no change to the valuation of this property.

Page 2 is an email letter from the owner regarding the property value. Pages 3 and 4 show the approximate location of this property. Pages 5 through 9 are the assessor's field card for this parcel including photos and a sketch. Page 10 shows an example of one recent comparable sale of a similar property in the Sheshebe Point 3rd Addition Plat.

Further information on the subject property will be available once staff view the interior of this cabin on June 15.

Karen Ladd

From: Steve Soltau [ssoltau@visi.com]
Sent: Wednesday, June 10, 2015 9:29 AM
To: 'Karen Ladd'
Subject: RE: Lake Minnewawa assessment

Karen,

Thank you again for your assistance with the appeal of the assessed value of my cabin on Lake Minnewawa, PID 29-1-161200. My main concern is the breakout and value of the improvements. I accept the allocated land value. The improvements on the property consist of three primary structures: Cabin, bunk house, and garage. Of the three only the garage should remain standing and has any real improvement value. The cabin is old, deteriorated and in reality, should come down. The roof leaks in several areas as will be evidenced by several stained areas visible with inspection. The floor and joist have several areas of rot and softness. The exterior may have paint on it and a few new boards, but they were replaced out of necessity because the snow drifts hold water against the structure. Several studs were reinforced, but this was only a Band-Aid on a fatal wound. The front main window had a failed seal and this was not fixed but I simply split and removed a pane of glass, temporarily eliminating the fog. One of three wall heaters was tagged by the gas company and disconnected making the cabin unusable in colder weather. We have also had significant bat infestation in the attic areas. I believe there may be evidence of staining even leaching through the ceiling. Very simply, the cabin needs to come down and will cost money to remove. There is no value to the cabin.

The bunk house is of the same age, but on a slab, so it may have some minor value. The garage is sound, but needs a new roof. My improvement values should not be more than \$10,000 realistically.

Please review the existing condition of the improvements on this property and adjust the total assessed value accordingly. I encourage and will assist with a physical inspection of the property. It was old and tired years ago when last inspected, and the condition has only gotten worse. It really needs to come down.

Respectfully submitted,
Steve

Steven D. Soltau
Office: 952-465-3939
Cell: 612-207-9506
ssoltau@visi.com



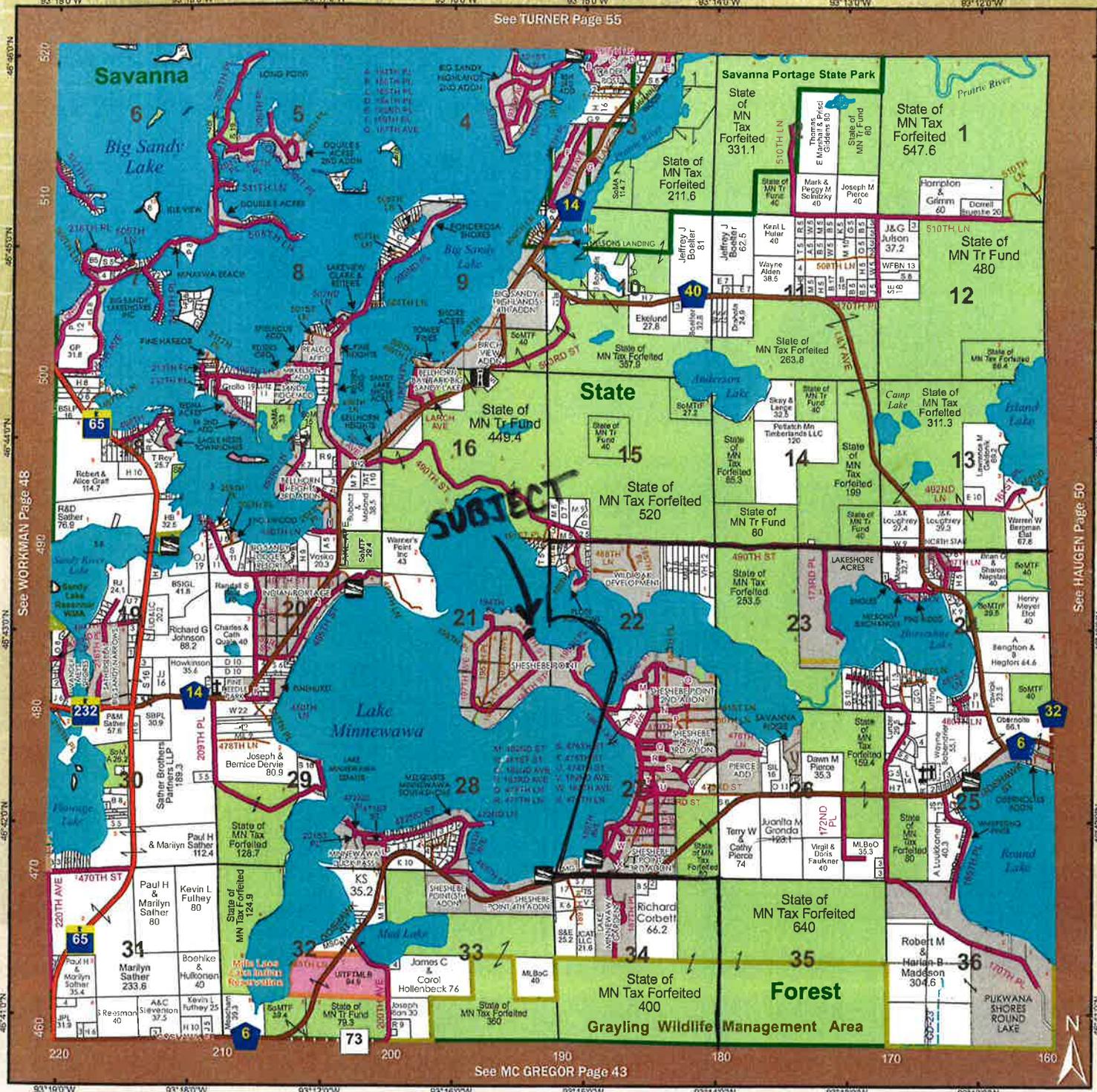
SHAMROCK

T.49N. - R.23W.



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See TURNER Page 55



See MC GREGOR Page 43

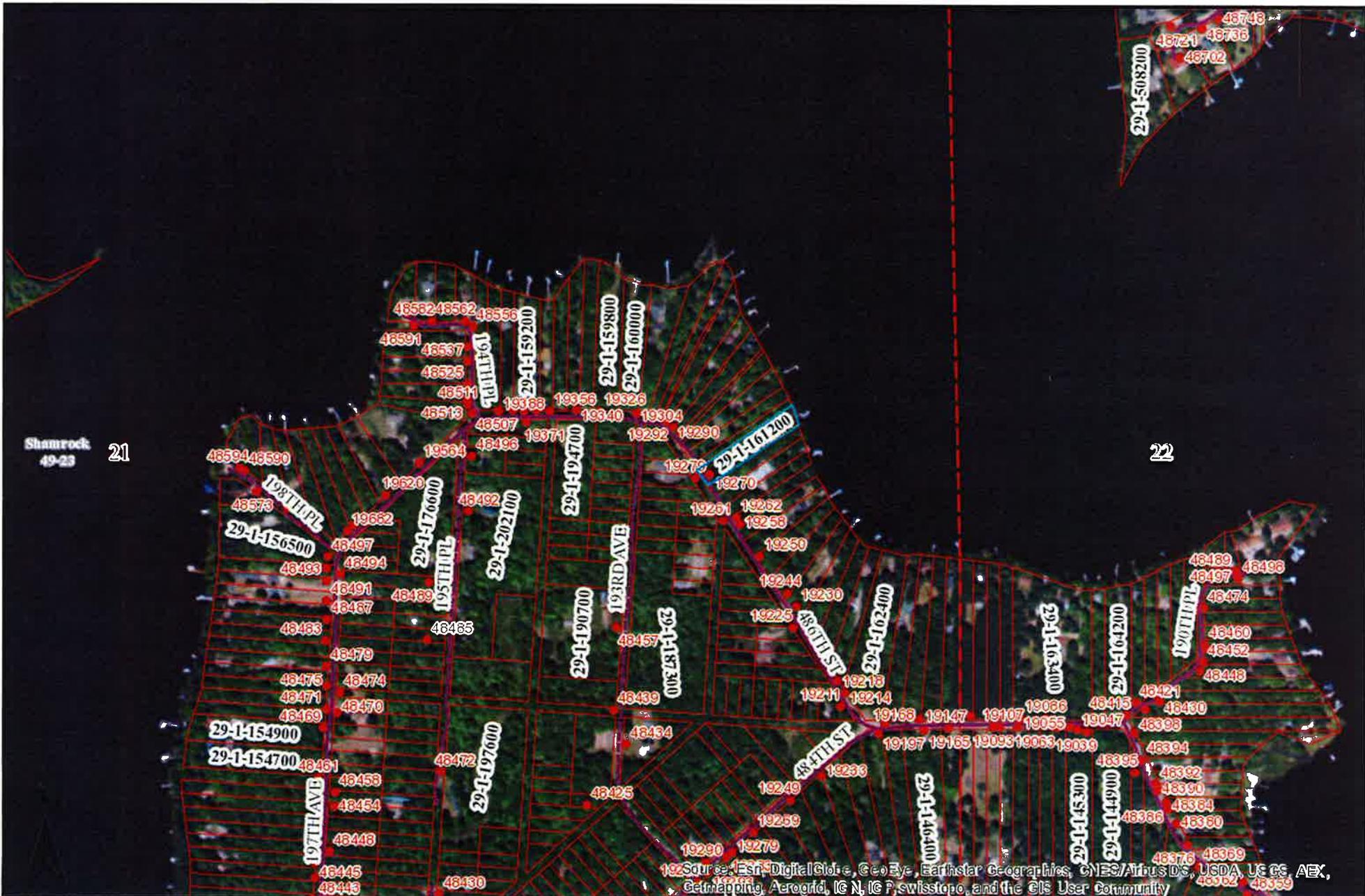
SHARI S. LARSON ATTORNEY AT LAW



McGregor Professional Bldg.
Hwys. 65 & 210 • P.O. Box 456
McGregor, MN 55760

218-768-4005 • 218-768-4006 Fax
email: larsonlw@mcgregormn.com





Shamrock 21
49-23

22



Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AEX, Geomatics, AeroGRID, IGN, ICG, swisstopo, and the GIS User Community

These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

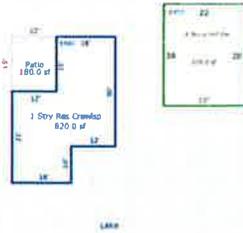
Soltau



Sheshebe Point



Date: 6/10/2015



Fee Owner: 20999
 SOLTAU, STEVEN D & JANE G
 Taxpayer: 20999 FALCO:F.O.
 SOLTAU, STEVEN D & JANE G
 7116 FLEETWOOD DR
 EDINA MN 55439
 Primary Address/911 #:
 19262 486th St
 MCGREGOR

DISTRICTS:
 Twp/City : 29 SHAMROCK TWP
 Plat . . . : 5 SHESHEBE POINT
 School . . . : 4 MCGREGOR
 Lake . . . : 10033 MINNEWAWA LAKE

LEGAL DESCRIPTION:
 Sec/Twp/Rge : 21 49.0 23 Acres: .00
 PT LOT 181 AS IN DOC 360908 & LOT 182
 Parcel notes:
 4/27/2015 SMW/JH: LBOAE - NO CHANGE.
 RA 9/13/2010 JH & SMW: NO ANSWER
 1-28-2010, JH, N/C CHECKS, NO ONE HERE, GOT A CALL, LOWERED DEPRECIAT CABIN, PUT SHED VALUE

ISSUE DETAILS: -----
 Nbr: 14044 Type: ASRIN Sts: OPEN Desc: REVIEW CABIN CONDITION. PER OWNER - A TEAR DOWN Permit:
 LID: 1st AY: 2015 Next action:
 Action: CRTD 04/27/2015 Created Asmt yr: 2015 Entered by: SMW1

ASSESSMENT DETAILS:		Acres	CAMA	Estimated	Deferred	Taxable
2015 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land	1.77	116,200	116,200		116,200
Hstd: 0 cabin	Building		39,906	39,900		39,900
MP/Seq: 29-1-161200 000	Total MKT		156,106	156,100		156,100
Own% Rel AG% Rel NA% Dsb%						
2014 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		113,900	113,900		113,900
Hstd: 0 cabin	Building		39,906	39,900		39,900
MP/Seq: 29-1-161200 000	Total MKT		153,806	153,800		153,800
Own% Rel AG% Rel NA% Dsb%						
2013 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		113,900	113,900		113,900
Hstd: 0 cabin	Building		39,906	39,900		39,900
MP/Seq: 29-1-161200 000	Total MKT		153,806	153,800		153,800
Own% Rel AG% Rel NA% Dsb%						
2012 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		132,100	132,100		132,100
Hstd: 0 cabin	Building		42,401	42,400		42,400
MP/Seq: 29-1-161200 000	Total MKT		174,501	174,500		174,500
Own% Rel AG% Rel NA% Dsb%						

ASSESSMENT SUMMARY: -----

Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2015	151	0	116,200	0	39,900	156,100		156,100			156,100	0
2014	151	0	113,900	0	39,900	153,800		153,800			153,800	0
2013	151	0	113,900	0	39,900	153,800		153,800			153,800	0
2012	151	0	132,100	0	42,400	174,500		174,500			174,500	0

TAX SECTION: -----

Tax Year	Rec Class	NTC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac	Net Tax
2016		.00	.00	.00	.00	.00	.00	.00	.00	.00
2015		1,176.10	.00	234.90	.00	.00	.00	.00	.00	1,411.00
2014		1,165.77	.00	247.23	.00	.00	.00	.00	.00	1,413.00
2013		1,228.15	.00	287.85	.00	.00	.00	.00	.00	1,516.00

CAMA LAND DETAILS: -----
 Land market: 29 SHAMROCK / ZONE 3 Last calc date/env: 03/11/15 B
 Neighborhood: 29 SHAMROCK 1.00 Asmt year: 2015
 COG: 20999 1 Ac/FF/SF: 1.77 Lake: 10033 MINNEWAWA LAKE
 Wid: .00 Dth: 450.00 Avg CER:

NOTES: -----
 RES ON SLOPE
 GENTLE AT FIRST THEN STEEPER SLOPE AT LAKE
 ROCK RETAINING WALL BY SAND BEACH
 3' TO 4' DROP TO WATER
 SANDY/PEBBLY HARD BOTTOM
 WEEDY IF NOT USED

75' TOTAL LAKE FRONTAGE = +15% COPG ADJ

5

Land/Unit Type	Units	Qlt/Acc	-Other- Comment	OV Df	Base Rate	Adj Rate	Value	Asmt Cd	Acreage	PTR Value	Improvement	CER Factors
	Size				Est/Dfr	Est/Dfr	Est/Dfr	Typ New				
01-0033 FF	75.00				1150.00	1322.50	99200	1 151	.77			
	75.00							OV				
FSITE AC	1.00				17000.00	17000.00	17000	1 151	1.00			
	1.77							SV				
Front feet:	75.00	Other Acres:			1.00	Totals:			116,200			
FF/SF acres:	.77	CAMA acres:			1.77							
Mineral:												

CAMA SUMMARY:

Schedule: 2015	Insp/By/Cmp: 09/13/2010 JH	P								
Neighborhood: 29 SHAMROCK										
Nbr	Typ	Subtype	Description	Size	Class	Qlt	Last Calc	H/G	Est Value	New Imp
1	RES	1-3	CABIN D -	820	D	050	4/16/2015	I	34,172	
2	RES	GAR	DET. GAR.-	616	D	3	4/16/2015	I	5,174	
3	OTH	SHED	GRAY SHED-	1	D	4	4/16/2015	I	400	
4	OTH	PATIO	PATIO SLAB	1		1	4/16/2015	I	160	
Estimated land value :									116,200	
Mineral value :										
Improvement value . . . :									39,906	
Total value :									156,106	

CAMA IMP DETAILS: 1 RES 1-3 CABIN D -	DEPRECIATION PCT GOOD FACTORS:	NOTES: -----
House/Garage: Schedule: 2015	Physical: .60	RA 9/13/2010: SHINGLES ARE SHOWING SOME WEAR; WINDOWS APPEAR TO BE MOSTLY ORIGINAL SIDING IS SHOWING ITS AGE IN SOME SPOTS. EA FROM 70 TO 60
Construction class/Quality: D 050	Functional incurable . . .	
Actual/Effective year built: 1940	Economic: 29 .80	
Condition:	Additional	
	Total percent good	
	Rate	

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
003 INSPECTION EX EXTR ONLY																
005 COLOR GRY GRAY																
010 FOUNDATION CS CRAWLSPACE																
020 STYLE CAB CABIN																
025 STORIES 100 1 STORY*																
030 SHAPE 16 1-6 CORNER																
040 CONST FR FRAME																
050 EXT WALL 1 LAP LAP SIDING																
055 EXT WALL 2 DRP DROP																
060 ROOF STYLE GBL GABLE																
070 ROOF COVER AS ASPHALT																
080 WINDOW 1 OR ORIGINAL																
080 WINDOW 1 DH DOUBLE HNG																
080 WINDOW 1 GL GLIDERS																
085 WINDOW 2 GL GLIDERS																
090 FURN. TYPE WF WALL FURN																
100 INT WALL 1																
105 INT WALL 2																
110 BEDROOMS 1 ONE																
115 FLOR CVR 1 CR CARPET																
118 FLOR CVR 2																
125 BATHROOMS 1 ONE																
140 WALK OUT																
145 LOOKOUT B N NO																
150 CENTRL AIR N NO																
160 BSMT FIN 0 NONE																
162 B INT WALL NO NONE																
164 B FLR COVR NO NONE/SUBFL																
166 BSM BDRMS 0 NONE																
167 BSM BATHS 0 NONE																
168 BSM ROOMS																
170 FIREPLACE N NO																
175 FP TYPE																
180 LUXURY FIX																
200 TUCK UNDER N NO																
210 EXTRA KIT.																
BAS BASE AREA 050 D-5.0 RES	16	25	400					86.82	34,728	1		1.00			16,669	
BAS BASE AREA 050 D-5.0 RES	15	16	240					86.82	20,837	1		1.00			10,002	
BAS BASE AREA 050 D-5.0 RES	12	15	180					86.82	15,628	1		1.00			7,501	

Ground BAS area: 820 Totals: 71,193 34,172
 Effective ground BAS rate: 41.67



CAMA IMP DETAILS: 2 RES GAR DET. GAR.- DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2015 Physical: .70 RA 9/13/2010; FRAME BUILT; LAP SIDING,
 Construction class/Quality: D 3 Functional incurable . . . GABLE ROOF AND ASPHALT SIDING (SHOWING
 Actual/Effective year built: 1977 Economic: 29 .80 SOME WEAR). EA FROM 75 TO 70
 Condition: Additional Total percent good56

---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
005	COLOR	GRY GRAY																	
010	TYPE	DET DETACHED																	
015	STORY HGT																		
020	FLOOR	CON CONCRETE																	
025	CONST	FR FRAME																	
030	ELECTRIC	Y YES																	
040	LINING	N NO																	
050	INSULATION	N NO																	
060	HEAT	N NO																	
100	LIVING-1	N NO																	
110	LIVING-2	N NO																	
BAS	BASE AREA	3 AVERAGE	22	28	616					15.00	9,240	1			1.00				5,174
Ground BAS area:			616			Totals:			9,240						5,174				
Effective ground BAS rate:			8.40																

CAMA IMP DETAILS: 3 OTH SHED GRAY SHED- DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2015 Physical: 1.00 10X16 GRAY SHED, FORMERLY CALLED CABIN.
 Construction class/Quality: D 4 Functional incurable . . . SHED ROOF; LAP SIDING; ELECTRIC; FRAME
 Actual/Effective year built: 1970 Economic: 29 .80 BUILT.
 Condition: Additional Total percent good80

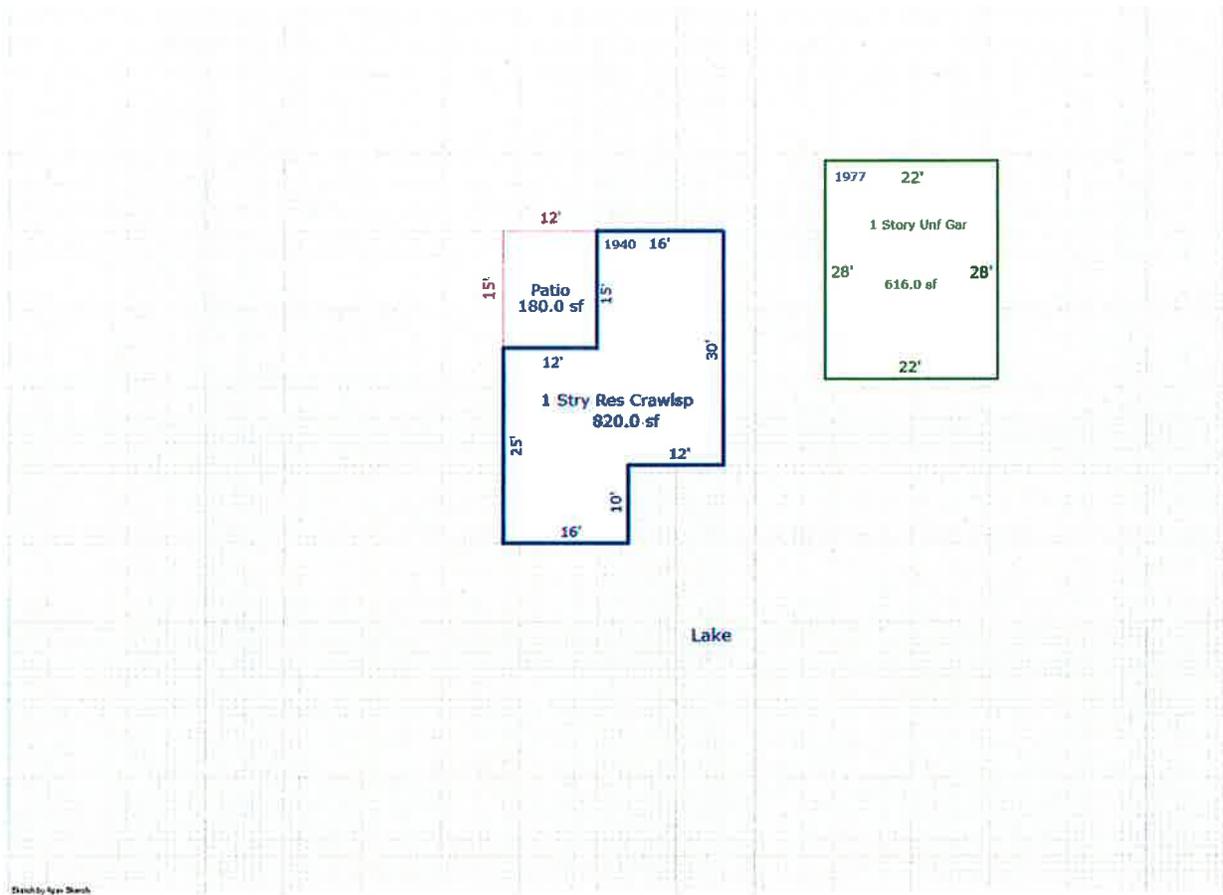
---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
BAS	SHED	4 \$500 SHED			1					500.00	500	1			1.00				400
Ground BAS area:			1			Totals:			500						400				
Effective ground BAS rate:			400.00																

CAMA IMP DETAILS: 4 OTH PATIO PATIO SLAB DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2015 Physical: 1.00 ABOUT A 12'X 15' PATIO SLAB
 Construction class/Quality: 1 Functional incurable . . . Economic: 29 .80
 Actual/Effective year built: Additional Total percent good80
 Condition: Total percent good80

---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
BAS	BASE AREA	1			1					200.00	200	1			1.00				160
Ground BAS area:			1			Totals:			200						160				
Effective ground BAS rate:			160.00																

Field check value: Appraiser's initials: Date of inspection:







29-1-249500

Parcel No.

Parcel No.

Adam Novack

Buyer

Buyer

Donald Reich

Seller

Seller

8 - 2014

Date of Sale

Date of Sale

\$ 165,000.00

Sale Price

Sale Price

\$ 6,000.00

Personal Property

Personal Property

\$ 154,050.00

Adjusted Sale Price

Adjusted Sale Price

\$ 140,900.00

Assessor's EMV at Sale

Assessor's EMV at Sale

91.5 %

Sale Ratio

Sale Ratio

Minnewawa

Lake

Lake

Front Feet: 50 Front Feet

Frontage Quality: very good

**Square Area/Acreage:
About ¼ of an acre**

Res. Quality: 1936 D-5.0, 1 ¼ story, crawl, 952 s.f.

Effective Age: 1965 EA

Outbuildings: older Det. Gar -3, 360 sq. ft.

2 older brown sheds, small value



**OFFICE OF
AITKIN COUNTY ASSESSOR**
209 2nd ST N.W. Room 111
AITKIN, MINNESOTA 56431
Phone: 218/927-7327 – Fax: 218/927-7379
assessor@co.aitkin.mn.us

County Board of Equalization Appeal Information Sheet

Appointment Time: 5:00pm

Owner Name: Duane & Janet Soltau (Steven Soltau Representative)

Property ID#: 29-1-492200 & 29-1-492300 Double S Acres 2nd Addition lots 32 & 33

Physical Address: 51666 Long Point Place McGregor, Mn.

Estimated Market Value 2014 Assessment: \$230,700

Classification 2014 Assessment: Seasonal Recreational Residential

Estimated Market Value 2015 Assessment: \$228,400

Classification 2015 Assessment: Seasonal Recreational Residential

Reason for Appeal: The owner's representative contends the assessed value is too high based upon submitted appraisal. In addition, the e-mail addressed June 9, 2015 indicates that they feel the value is too high due to the fact that this lot falls in the flood plain and was impacted by the flood in 2012.

Assessor's Recommendation: No value change

Comments: On Pages 3 and 4 are email communication between staff and the property owner. Pages 5 and 6 include property location and parcel maps plus the location of comparable sales. On pages 7 and 8 are two comparable sales information sheets. Pages 9 through 14 include the current assessor's field card for the property. Pages 15 through 27 include a copy of the owner's appraisal that was submitted to prove that the assessor's value is incorrect.

The criteria used for private appraisals are different from what is used for mass appraisal which can result in a different opinion of value from the estimated market value. Bare land sales are very limited. There are 4 sales mentioned in the appraisal. They are not identified by parcel number. Of the 2 that we can identify, they are not at all comparable properties. One is an island and the other is a small triangular lot with roads on 2 sides that has frontage in a very poor lagoon.

There have been 2 neighboring properties that we feel support the current land values, (see aerial map). One of the sales occurred right after the flood in 2012. Our ratio was 82% at the time of the sale. The other neighboring sale just happened in May of 2015. Our ratio is 80%. Both properties have similar lot sizes and are in the floodplain. Both of the neighboring properties are improved properties with residences. Using the extraction method, we feel the land values are comparable.

Karen Ladd

From: Steve Soltau [ssoltau@visi.com]
Sent: Tuesday, June 09, 2015 3:34 PM
To: kladd@co.aitkin.mn.us
Subject: FW: Big Sandy appraisal
Attachments: Soltau Big Sandy Appraisal.pdf; 2012-07-21 12.56.47.jpg; 2012-07-21 13.00.00.jpg; 2012-07-21 12.57.24.jpg

Karen,

Thank you again for your assistance with the appeal of the assessed value of the lots on Big Sandy, PIDs 29-1-492200 and 29-1-492300. I have attached and forwarded the appraisal completed as of 4/30/2015 and included the original email sent to assessor Darcy Moore. I have also attached pictures showing the garage was approximately 4+ inches under water during the flood of 2012. One of the pictures is a saw horse leg inside the garage, demonstrating the height of the water for a sustained period. The other two are the exterior of the garage. Close examination of the pictures shows the lower level staining as the water level with the higher staining being from saturation.

My challenge is believing the real market value is accurately reflected in the assessment. The appraisal is a more accurate reflection of market value, and may even be high relative to the actual appropriate assessment date. Market activity has only recently picked up. Real market activity for the last five-six years has been non-existent and there has been no real construction of new high value homes. This property was 100% under water during the flood, and the staining on the garage reflects this. The attached pictures show this. These lots are no longer buildable to the higher value characterization that may have been appropriate pre-flood. No basement, no walk-out, no look-out character of construction would be appropriate. No slab on grade construction would be appropriate. Big Sandy, both in reputation and value, got hurt. Low level lots like these are clearly impacted the most. Knowing the undeniable history of the flood of 2012, these lots are still buildable, but not to the high potential that existed pre-flood. These are exactly the type of lots that are impacted the most by this history.

As noted in the appraisal, the Big Sandy market is out of balance. 4 sales with 12 active listings is a three year supply. The four lot sales are called out specifically, with one being an island and not comparable. The discussion in the appraisal relative to pending lot sales also reflects a discrepancy in value when compared to these lots.

The individual and combined assessed value for these lots is simply too high and this challenge is factually supported by the facts cited in the appraisal. Please consider not just the opinion of the professional appraiser, but consider the three comparable lot sales and the pending activity discussion. If these pending deals were closed even at asking values, these then pending deals also now support our appraiser's valuation opinion.

Respectfully submitted,
Steven D. Soltau

From: Steve Soltau [mailto:ssoltau@visi.com]
Sent: Thursday, April 16, 2015 10:58 AM
To: 'DMoore@co.aitkin.mn.us'
Subject: Big Sandy appraisal

Darcy,

It was pleasure talking to you yesterday. It is always interesting to better understand the process and perspective when reviewing appraisals, assessments, Board structure, personalities, etc. No matter what the outcome, I have always appreciated the opportunity for recognizing fairness in process. An open and honest dialogue always helps. I do understand the limited factual input an appraisal or market analysis can have in reviewing your process or any individual

property. I also believe if properly done, an appraisal is what it is: a third party evaluation of market value. With this in mind I have attached the appraisal on lots 32 and 33 Double S Acres Second Addition. I am interested in any initial thoughts you may have regarding this material, but as discussed, I am not expecting a cover to cover review or in depth analysis. I am simply trying to weigh the likely impact of further appeal through the open book process and site review, if necessary. I personally believe market activity is starting to recover, but pricing is not. I also believe the character of construction has changed dramatically for Big Sandy, post flooding, ultimately still impacting values and market velocity. I am just trying to be realistic in what we have and believe is the true market value.

Please let me know if you have any questions or thoughts. Again, I appreciate your time and consideration of my thoughts and questions during our discussion.

Kind Regards,
Steve

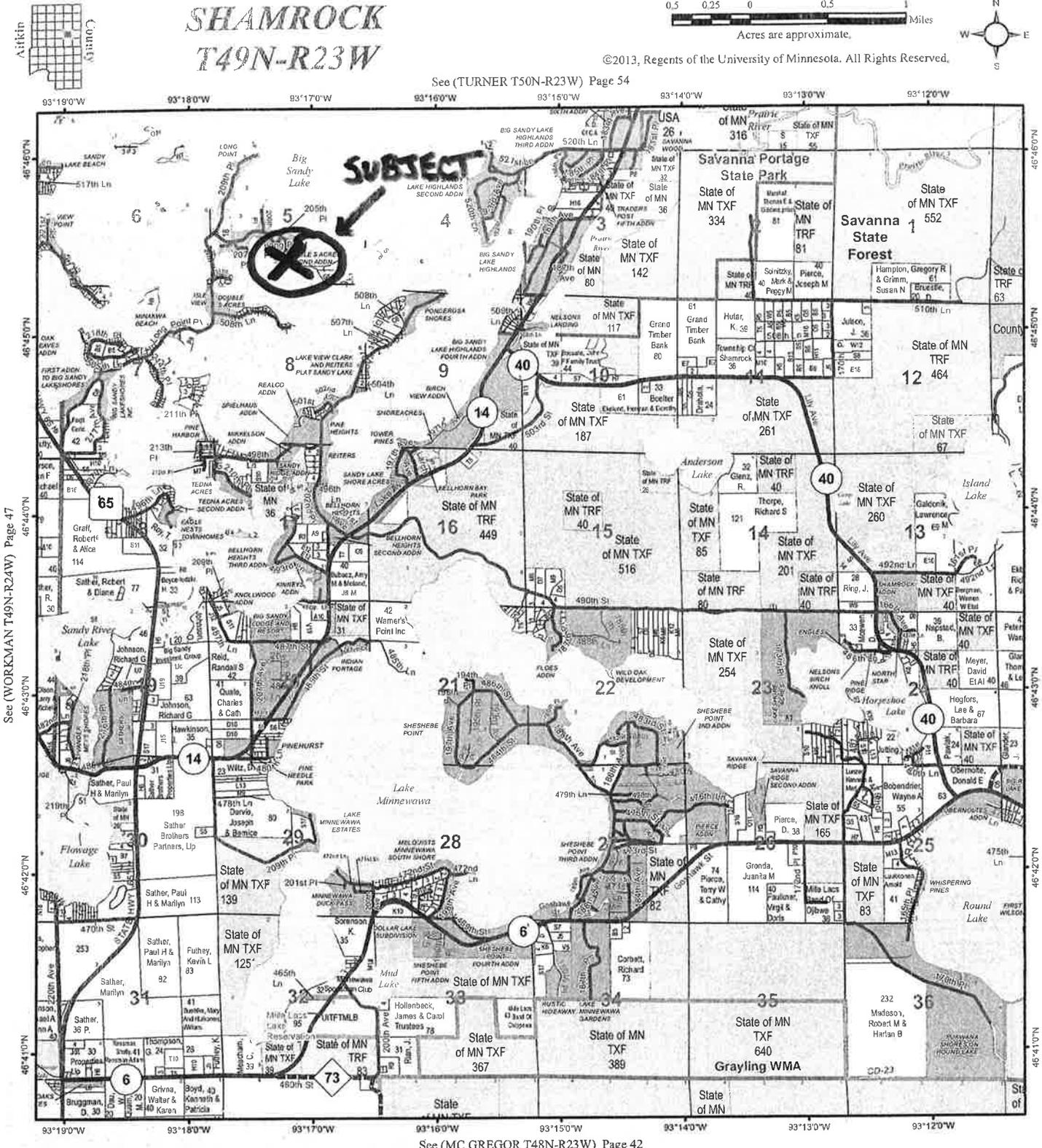
Steven D. Soltau
Office: 952-465-3939
Cell: 612-207-9506
ssoltau@visi.com

SHAMROCK T49N-R23W

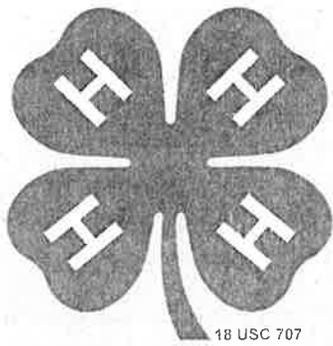
0.5 0.25 0 0.5 1 Miles
Acres are approximate.

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See (TURNER T50N-R23W) Page 54



See (MC GREGOR T48N-R23W) Page 42



www.mn4H.org

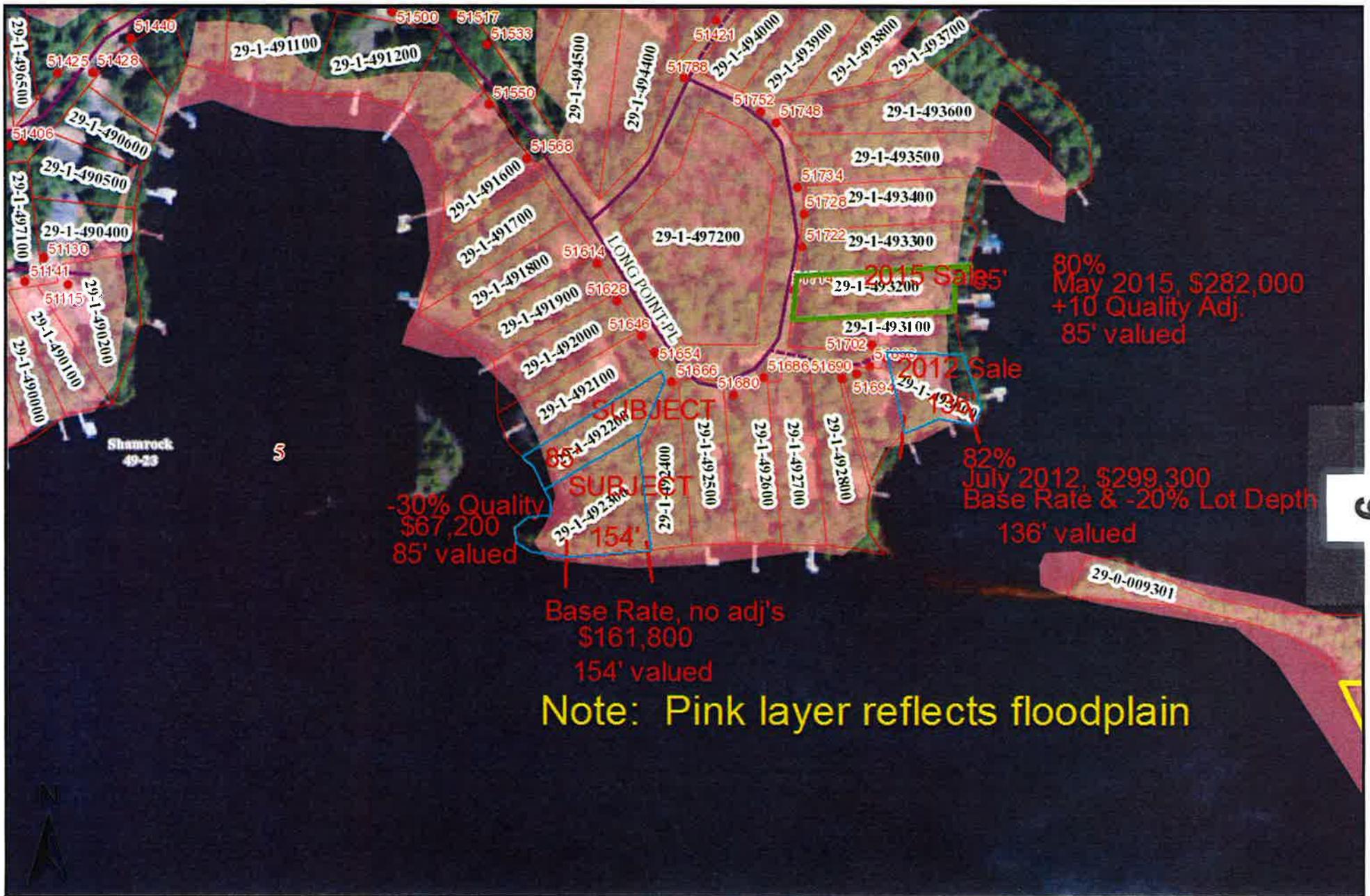
18 USC 707

SHARI S. LARSON ATTORNEY AT LAW



McGregor Professional Bldg.
Hwys. 65 & 210 • P.O. Box 456
McGregor, MN 55760

218-768-4005 • 218-768-4006 Fax
email: larsonlw@mcmgregormn.com



These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

29-1-492200 & 492300

0 140 280 ft 1 inch = 369 feet



Date: 6/10/2015



29-1-493200

Parcel No.

Parcel No.

Miller

Buyer

Buyer

Harris Trust

Seller

Seller

May 2015

Date of Sale

Date of Sale

\$299,000

Sale Price

Sale Price

\$ 17,000

Personal Property

Personal Property

\$282,000

Adjusted Sale Price

Adjusted Sale Price

\$227,500

Assessor's EMV at Sale

Assessor's EMV at Sale

80.7%

Sale Ratio

Sale Ratio

Big Sandy Lake
Lake

Lake

Front Feet:

85'

Frontage Quality:

**Good Quality
+10 % Qual Adj.
110% Copg**

Square Area/Acreage:

.60 Ac.

Res. Quality:

**D6.5, 1 Stry on slab
984 s.f.**

Effective Age:

**Built 1998
90% Good**

Outbuildings:

**Att. Gar4. 576 s.f.
Insul. and lined**

SKETCH NOT AVAILABLE



Fee Owner: 14074
 SOLTAU, DUANE & JANET
 Taxpayer: 14074 FALCO:F.O.
 SOLTAU, DUANE & JANET
 1998 SHADYWOOD ROAD
 WAYZATA MN 55391

DISTRICTS:
 Twp/City . . : 29 SHAMROCK TWP
 Plat : 46 DOUBLE S ACRES SECOND ADDI LOT 33
 School . . . : 4 MCGREGOR
 Lake : 10062 BIG SANDY LAKE

LEGAL DESCRIPTION:
 Sec/Twp/Rge : 5 49.0 23 Acres: .00
 Parcel notes:
 06/09/2015: DM LT, R/A NOT HERE, SALVAGE
 SCREEN HOUSE REMAINS. CURRENT PHOTOS.

4/27/2015 SHAMROCK LBAE STEVEN SOLTAU (SON)
 VALUE APPEAL (PRIVATE APPRAISAL). NO VALUE
 CHANGE MADE. LBAE DETERMINED MR. SOLTAU
 COULD PROCEED TO COUNTY BOARD. REQUESTED
 FOLLOW UP FOR UPCOMING REASSESSMENT YEAR.

5/25/2010 LT DM, R/A - NOT HERE, NO CHG

ASSESSMENT DETAILS:		Acres	CAMA	Estimated	Deferred	Taxable
2015 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land	2.59	161,100	161,100		161,100
Hstd: 0 cabin	Building		80	100		100
MP/Seq: 29-1-492300 000	Total MKT		161,180	161,200		161,200
Own% Rel AG% Rel NA% Dsb%						
2014 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		162,800	162,800		162,800
Hstd: 0 cabin	Building		80	100		100
MP/Seq: 29-1-492300 000	Total MKT		162,880	162,900		162,900
Own% Rel AG% Rel NA% Dsb%						
2013 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		162,800	162,800		162,800
Hstd: 0 cabin	Building		80	100		100
MP/Seq: 29-1-492300 000	Total MKT		162,880	162,900		162,900
Own% Rel AG% Rel NA% Dsb%						

ASSESSMENT SUMMARY:												
Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2015	151	0	161,100	0	100	161,200		161,200			161,200	0
2014	151	0	162,800	0	100	162,900		162,900			162,900	0
2013	151	0	162,800	0	100	162,900		162,900			162,900	0

TAX SECTION:											
Tax Year	Rec Class	Taxes			Credits						Net Tax
		NIC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac		
2016		.00	.00	.00	.00	.00	.00	.00	.00	.00	
2015		1,245.40	.00	254.60	.00	.00	.00	.00	.00	1,500.00	
2014		1,234.12	.00	267.88	.00	.00	.00	.00	.00	1,502.00	
2013		1,352.60	.00	327.40	.00	.00	.00	.00	.00	1,680.00	

CAMA LAND DETAILS:
 Land market: 29-62 SHAMROCK / ZONE 3 / BIG SANDY Last calc date/env: 03/11/15 B
 Neighborhood: 29-62 BIG SANDY LAKE PARCELS 1.00 Asmt year: 2016
 COG: 14074 1 Ac/FF/SF: 3.47 Lake: 10062 BIG SANDY LAKE
 Wid: .00 Dth: 450.00 Avg CER:

NOTES:
 POINT PROP.: VALUING ONE SIDE ONLY @ 154'
 2 PARCELS 239' COPG @ -5%
 NO QUALITY ADJUSTMENTS ON THIS PARCEL.
 5-25-10: THE POORER QUALITY FRONTAGE IS
 NOT BEING VALUED AT ALL ON THIS PARCEL,
 THE PREV. -10% QUALITY ADJ IS BEING REMVD.
 CHANGED THE COPG FOR 2011 ASST. FROM EACH
 PARCEL BEING AS SEP. SALEABLE LOTS TO A
 COMBINED COPG.

Land/Unit Type	Units	Qlt/Acc	-Other- Comment	OV Df	Base Rate	Adj Rate	Value	Asmt Cd	Acreage	PTR Value	Improvement	CER Factors
	Size				Est/Dfr	Est/Dfr	Est/Dfr	Typ New				
01-0062 FF	154.00				1150.00	1035.00	159400	1 151	1.59			
	239.00											
FSITE AC	1.00		90		17000.00	1700.00	1700	1 151	1.00			
	3.47											
Front feet:	154.00		Other Acres:		1.00	Totals:	161,100					
FF/SF acres:	1.59		CAMA acres:		2.59							

Mineral:

CAMA SUMMARY: -----

Schedule: 2016 Insp/By/Cmp: 06/09/2015 LT R

Neighborhood: 29-62 BIG SANDY LAKE PARCELS

Nbr	Typ	Subtype	Description	Size	Class	Qlt	Last Calc	H/G	Est Value	New Imp
1	OTH	SALVAGE	SCREEN HSE	1	7		6/10/2015	I	40	
									Estimated land value :	161,100
									Mineral value :	
									Improvement value . . :	40
									Total value :	161,140

CAMA IMP DETAILS: 1 OTH SALVAGE SCREEN HSE DEPRECIATION PCT GOOD FACTORS: NOTES: -----

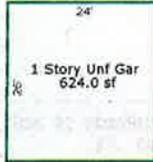
House/Garage:	Schedule: 2016	Physical:	1.00	* 10X24 NAT. SCREEN HOUSE SALVAGE COND *
Construction class/Quality:	7	Functional incurable . . .		
Actual/Effective year built:		Economic: 29-62	.80	
Condition:		Additional		
		Total percent good80	

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
BAS SALVAGE	7		1					50.00	50	1			1.00		40	40

Ground BAS area: 1 Totals: 50 40
 Effective ground BAS rate: 40.00

Field check value: Appraiser's initials: Date of inspection:





Fee Owner: 14074
 SOLTAU, DUANE & JANET
 Taxpayer: 14074 FALCO:F.O.
 SOLTAU, DUANE & JANET
 1998 SHADYWOOD ROAD
 WAYZATA MN 55391
 Primary Address/911 #:
 51666 Long Point Pl
 MCGREGOR

DISTRICTS:
 Twp/City : 29 SHAMROCK TWP
 Plat : 46 DOUBLE S ACRES SECOND ADDI LOT 32
 School : 4 MCGREGOR
 Lake : 10062 BIG SANDY LAKE

LEGAL DESCRIPTION:
 Sec/Twp/Rge : 5 49.0 23 Acres: .00
 Parcel notes:
 On 05/25/2010 at 15:15, LDT1 wrote:
 LT, DM, R/A - NOT HERE

ASSESSMENT DETAILS:		Acres	CAMA	Estimated	Deferred	Taxable
2015 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land	.88	61,600	61,600		61,600
Hstd: 0 cabin	Building		5,616	5,600		5,600
MP/Seq: 29-1-492200 000	Total MKT		67,216	67,200		67,200
Own% Rel AG% Rel NA% Dsb%						
2014 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		62,200	62,200		62,200
Hstd: 0 cabin	Building		5,616	5,600		5,600
MP/Seq: 29-1-492200 000	Total MKT		67,816	67,800		67,800
Own% Rel AG% Rel NA% Dsb%						
2013 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreationa	Land		62,200	62,200		62,200
Hstd: 0 cabin	Building		5,616	5,600		5,600
MP/Seq: 29-1-492200 000	Total MKT		67,816	67,800		67,800
Own% Rel AG% Rel NA% Dsb%						

ASSESSMENT SUMMARY:											
Year Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2015 151 0		61,600	0	5,600	67,200		67,200			67,200	0
2014 151 0		62,200	0	5,600	67,800		67,800			67,800	0
2013 151 0		62,200	0	5,600	67,800		67,800			67,800	0

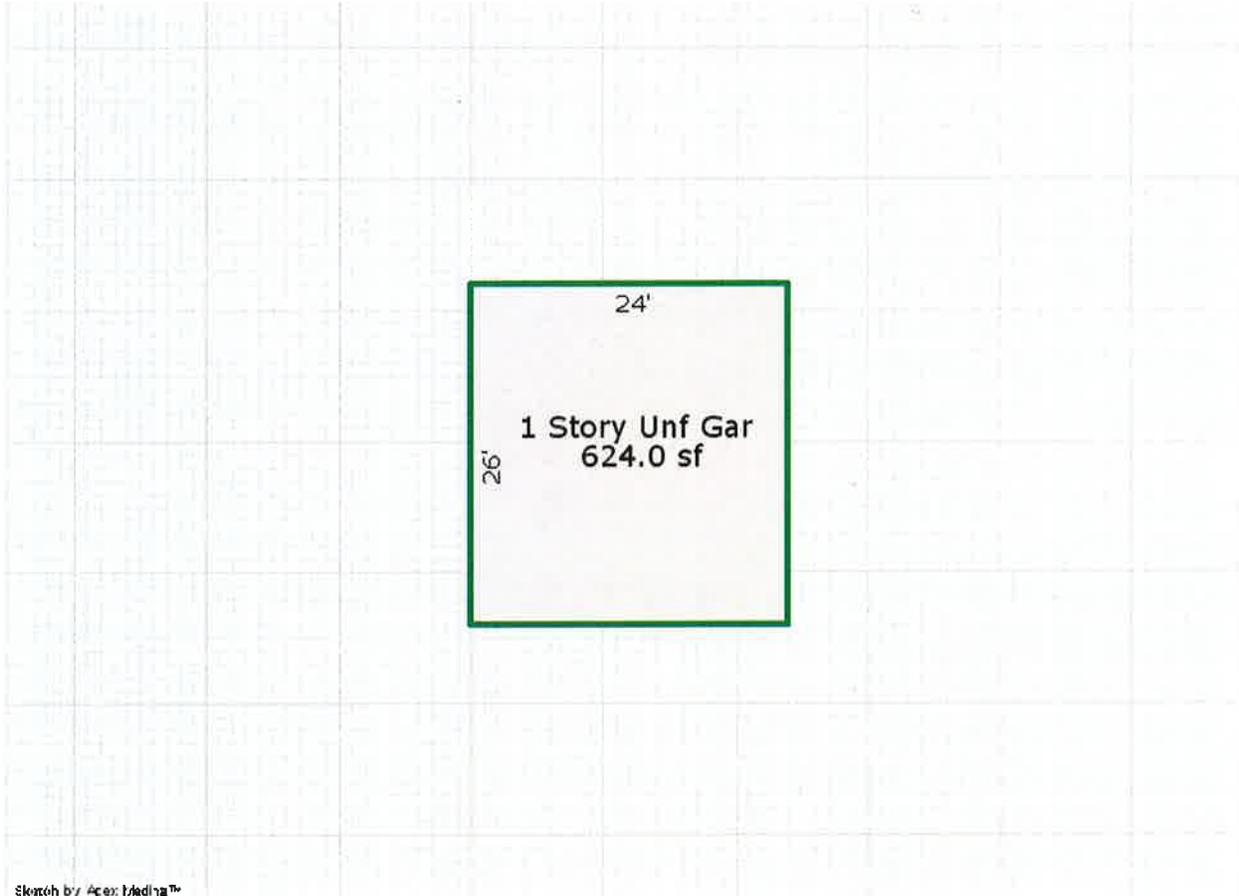
TAX SECTION:											Net Tax
Tax Year	Rec Class	NTC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac		
2016		.00	.00	.00	.00	.00	.00	.00	.00		.00
2015		519.09	.00	58.91	.00	.00	.00	.00	.00		578.00
2014		514.06	.00	61.94	.00	.00	.00	.00	.00		576.00
2013		560.20	.00	75.80	.00	.00	.00	.00	.00		636.00

CAMA LAND DETAILS: SHAMROCK / ZONE 3 / BIG SANDY Last calc date/env: 03/11/15 B
 Neighborhood: 29-62 BIG SANDY LAKE PARCELS 1.00 Asmt year: 2016
 COG: 14074 1 Ac/FF/SF: 3.47 Lake: 10062 BIG SANDY LAKE
 Wid: .00 Dth: 450.00 Avg CER:

NOTES:
 2 PARCELS 239' COGP @ -5%
 -30% QUAL. (VERY WEEDY BAY, LOW, WET LOT)
 (PREV. -20% QUALITY. EQUALIZED SIMILAR TO RECENT SALE)

CHANGED THE COGP FOR 2011 ASST. FROM EACH PARCEL BEING AS SEP. SALEABLE LOTS TO A COMBINED COGP.

Land/Unit Type	Units	Qlt/Acc	-Other- Comment	OV Df	Base Rate Est/Dfr	Adj Rate Est/Dfr	Value Asmt Est/Dfr	Asmt Cd Typ New	Acres	PTR Value	Improvement	CER Factors
01-0062 FF	85.00	N			1150.00	724.50	61600 1	151	.88			
Front feet:	85.00	Other Acres:		.00	Totals:		61,600					
FF/SF acres:	.88	CAMA acres:		.88								



Sketch by Ape: Medina™

APPRAISAL OF REAL PROPERTY



LOCATED AT

xxx Long Point Pl
McGregor, MN 55760
Lots 32 and 33 Double S Acres Second Addition

FOR

Steven Soltau
7116 Fleetwood Dr
Edina, MN 55439

AS OF

04/03/2015

BY

Patrick J Perrine
Perrine and Dad Appraisals
47 2nd Ave SE
Aitkin, MN 56431
(218) 429-0115
jperrine@charter.net

Perrine and Dad Appraisals
47 2nd Ave SE
Ailkin, MN 56431
(218) 429-0115

April 06, 2015

Steven Soltau
7116 Fleetwood Dr
Edina, MN 55439

Re: Property: xxx Long Point Pl
 McGregor, MN 55760
Borrower:
File No.: 0004193

Opinion of Value: \$ 180,000
Effective Date: 04/03/2015

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Patrick J Perrine
License or Certification #: 4001145
State: MN Expires: 08/31/2016
jperrine@charter.net

RESTRICTED APPRAISAL REPORT

File No. 0004193

Restriction on Use of this Appraisal: This is a Restricted Appraisal Report as defined and permitted by the Uniform Standards of Professional Appraisal Practice (USPAP). This Restricted Appraisal Report is intended for use only by the client for the stated use. The client understands the limited utility of the Restricted Appraisal Report and its limited application to only the specified use. This report cannot be properly understood without additional information contained in the appraiser's work file. Use by anyone other than the client is prohibited.

CLIENT AND PROPERTY IDENTIFICATION

Client Steven Soltau
Client's Address 7116 Fleetwood Dr, Edina, MN 55439
Identification of Property being Appraised
Address xxx Long Point Pl City McGregor St MN Zip 55760
Legal Description Lots 32 and 33 Double S Acres Second Addition
Statement of the Real Property Interest being Appraised
Fee Simple Leasehold Other

APPRAISAL APPROACH

Statement of Purpose of Appraisal
To estimate the market value of the subject property.
To estimate
Statement of Intended Use of Appraisal
This appraisal is for the sole use of the client, for estate valuation purposes.
Statement of the Appraisal Procedures followed
This is a Complete Appraisal assignment. All of the procedures of the Valuation Process as required by the Uniform Standards of Professional Appraisal Practice (USPAP) specific guidelines for a Complete Appraisal were performed. This Restricted Appraisal Report is made based on client instructions.
This is a Limited Appraisal assignment. All of the procedures of the Valuation Process as required by the Uniform Standards of Professional Appraisal Practice (USPAP) specific guidelines for a Complete Appraisal were performed except for those departures permitted by USPAP and requested by the client.
Statement of All Assumptions and Limiting Conditions that Affect the Analyses, Opinion, and Conclusion
A statement of typical or ordinary assumptions and limiting conditions is attached to this report.
Extraordinary assumptions or limiting conditions are disclosed with statements of each opinion and value conclusion that is affected.
Description of the Extent of the Process of Collecting, Confirmation and Reporting Data
The subject property was inspected, public records consulted, appraiser experience and market knowledge, Multiple Listing Service (MLS) used for sales and listings information, and local real estate agents consulted as needed.
Statement of the Exclusion of any of the Usual Approaches to Value
The cost approach was not used because there is no house, and the income approach was not used because the subject is located in an area of primarily single family, owner occupied housing.

VALUE CONCLUSIONS

Statement of the Appraiser's Opinion of the Highest and Best Use of Subject Property
Present Use Other
Statement of Definition of the Value to be Estimated
A definition of value being estimated is attached to this report
A definition of value estimated is
Statement of Value Conclusions
Cost Approach \$ n/a
Income Approach \$ n/a
Sales Comparison Approach \$
Reconciliation The sales comparison approach was used for the subject valuation.
Estimated Value as of the Date of Appraisal 04/03/2015 is \$ 180,000
Supporting Documentation
Supporting documentation for this appraisal is maintained on file by the appraiser. The file is available for inspection by the client, such third parties as may be authorized by due process of law, and as required by USPAP guidelines.
Report Attachments
Sales Comp. Approach Limited Appraisal Disclosure Comparable Photos Property Survey
Cost Approach Definition of Value & Cert. Location Map Environmental Addendum
Income Approach Subject Photos Property Sketch Comment/Valuation Addndm

The analyses, opinions and conclusions used to prepare this Restricted Appraisal Report were developed in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP) of The Appraisal Standards Committee of the Appraisal Foundation.

APPRaiser Signature Patrick J. Perdue Date Report Signed April 06, 2015
SUPERVISORY APPRAISER Signature Date Report Signed
Did Did not inspect subject property. Did Did not inspect subject property.
Cert./Lic.# 4001145 St MN Exp: 08/31/2016 Cert./Lic.# St Exp:

Comment/Valuation Addendum

File No. 0004193

Owner	Duane and Janet Soltau				
Property Address	xxx Long Point Pl				
City	McGregor	County	Aitkin	State	MN Zip Code 55760
Client	Steven Soltau				

Highest and Best Use:

The subject consists of 2 adjoining lots on Big Sandy Lake. Lot 32 has poor lake frontage (beach area) and would be of little value as a "stand-alone" lot because of that factor. Lot 33 has average quality lake frontage and the addition of Lot 32 would add privacy and include the garage. The combining of the 2 lots into one building site is considered the highest and best use of the subject.

Description of Improvements:

The subject has an older garage that is useable. There is an old building (portion of building) near the lake on Lot 33. It has no value. There is a well head (see photo) but it has not been used in a number of years and its condition or useability is not known. It has no value. There is a driveway bed that is somewhat overgrown. It does enhance the site, as it could be used as a driveway foundation.

Lot Description:

The subject lot (2 lots combined) offer a useable building site with approximately 150 FF of average quality beach and approximately 215 FF of poor lake frontage (marshy on the channel between the main land and the small island).

FEMA Map Information:

The subject lot is in an identified flood hazard area. The map number is 2706280205C - dated 02/02/1996 - the subject is in Zone AE (base elevation determined). Building would be permitted, but the foundation would have to be raised to the appropriate base elevation, and that would be determined by the County Planning and Zoning Dept. A basement would likely not be possible, so there would be some limits on the building.

Valuation:

The Big Sandy market is out of balance, with many sellers and few buyers. This is true of both improved lots and bare lots. (A balanced market is one which has an approximate 6 month supply of inventory. Based on the numbers {4 sales over the past year and 12 active listings} there is a 3 year supply). There were 4 lot sales over the past year (2 were purchased by the same party), and one was on an island. They are described here --

1. \$65,000 - Island - not at all comparable
2. \$50,000 - 500+ front feet of very marshy water front and 1.56 acres - 10/03/2014 - EMV (estimate market value - County Assessor) of \$64,200. The subject is superior because it has some nicer lake front. This lot would be similar to the subject Lot 32 if sold individually (would be superior because of its size, but has the same type of beach front)
3. \$130,000 - 75 front feet of sand beach a bit superior to the best of the subject beach, less than 1/2 acre - 11/10/2014 0 EMV \$107,900.
4. \$70,000 - 85 front feet of poor beach - inlet of small bay - 10/01/2014 - EMV \$31,300. This sale was a split of a 2 parcel property, with the primary parcel on the main lake across the road. Since there was common ownership the assessor placed minimal value on this particular lot, so it was essentially under valued by the assessor (per discussion with assessor on 04/06/2015).

There is 1 pending sale of a large (19 ac) lot on the north side of the lake with very poor beach (would need very long boardwalk to get to water). List price is \$49,000. EMV \$66,000.

There are 12 active listings, ranging in price from \$105,900 (lot close to the pending sale but a bit better lake frontage) - \$289,000. The highest priced lot has 300 front feet of average quality beach, a 28'x38' garage built in 2013, a new septic system, a cleared building area with good lake views and a driveway. It is located on Long Point Pl, not too far from the subject. It has an EMV of \$243,400 and has been on the market for 42 days. It is superior to the subject. Another lot superior to the subject is listed at \$235,000 and has been on the market for 329 days. It has 210 front feet of beach similar to the subject best quality beach, a boathouse, a septic, well and driveway, and a 38'x50' concrete slab with in floor heat ready (was tested and does work - former owner was going to build).

Subject EMV:

The subject EMV is \$228,400.

Valuation:

All of the above information was considered in determining a value estimate of the subject property. The estimate of value, as of 04/03/2015, is \$180,000.

Photograph Addendum

Owner	Duane and Janet Sollau				
Property Address	xxx Long Point Pl				
City	McGregor	County	Aitkin	State	MN Zip Code 55760
Client	Steven Sollau				



Garage



Clearing near lake - path to beach



Beach

Photograph Addendum

Owner	Duane and Janet Soltau				
Property Address	xxx Long Point Pl				
City	McGregor	County	Aitkin	State	MN Zip Code 55760
Client	Steven Soltau				



Beach



Beach (bay area)



Point

Photograph Addendum

Owner	Duane and Janet Soltau				
Property Address	xxx Long Point Pl				
City	McGregor	County	Aitkin	State	MN Zip Code 55760
Client	Steven Soltau				



Path from garage to older building by lake



View from closer to the lake back to street



Portion of lot

Photograph Addendum

Owner	Duane and Janet Soltau			
Property Address	xxx Long Point Pl			
City	McGregor	County	Aitkin	State MN Zip Code 55760
Client	Steven Soltau			



Well

County Assessor PID Aerial Map



Aerial Map

Owner	Duane and Janet Soltau				
Property Address	xxx Long Point Pl				
City	McGregor	County	Aitkin	State	MN Zip Code 55760
Client	Steven Soltau				



RESTRICTED APPRAISAL REPORT

File No. 0004193

Definition of Market Value
Ordinary Assumptions and Limiting Conditions
Certification

DEFINITION OF MARKET VALUE:

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

ORDINARY ASSUMPTIONS AND LIMITING CONDITIONS:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. If the appraiser has provided a sketch in the appraisal report, the sketch shows approximate dimensions and is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. If the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report that the subject site is (or is not) located in an identified Special Flood Hazard Area, as the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless required to do so by a court.
5. The appraiser has noted in the appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
9. I have agreed to enter into this assignment requested by the client named in the report for the use specified by the client which is stated in the report, which calls for things that are different from the work that would otherwise be required by the specific guidelines of the USPAP. The client has agreed that the performance of this limited appraisal service is appropriate for their intended use.

Other:

CERTIFICATION:

I certify that, to the best of my knowledge and belief:

- 1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analyses, opinions, and conclusions.
3. I have no (or the specified) present or prospective interest in the property that is the subject of this report, and I have no (or the specified) personal interest or bias with respect to the parties involved.
4. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
5. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Practice.
6. I have (or have not) as indicated on the report made a personal inspection of the property that is the subject of this report. If more than one person has signed the report, each person has indicated on the report whether they did or did not make an inspection of the appraisal property.
7. Unless otherwise indicated below, no one provided me with significant professional assistance in the completion of this appraisal assignment.

SUPERVISORY APPRAISER'S CERTIFICATION:

If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER

Signature [Handwritten Signature]
Name Patrick J. Reine
Date Report Signed April 06, 2015
[X] Did [] Did Not Inspect Property
Cert./Lic. #: 4001145 St MN Exp: 08/31/2016

SUPERVISORY APPRAISER

Signature _____
Name _____
Date Report Signed _____
[] Did [] Did Not Inspect Property
Cert./Lic. #: _____ St _____ Exp: _____

License

STATE OF MINNESOTA



Department of Commerce

PATRICK J PERRINE
47 2ND AVE SE
AITKIN, MN 56431

The Undersigned COMMISSIONER OF COMMERCE for the State of Minnesota hereby certifies that
PATRICK J PERRINE

47 2ND AVE SE
AITKIN, MN 56431

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of

Resident Appraiser : Certified Residential

License Number: 4001145

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until August 31, 2016.

IN TESTIMONY WHEREOF, I have hereunto set my hand this August 04, 2014.

COMMISSIONER OF COMMERCE

Minnesota Department of Commerce

Licensing Division

85 7th Place East, Suite 500

St. Paul, MN 55101-3165

Telephone: (651) 539-1599

Email: licensing.commerce@state.mn.us

Website: commerce.state.mn.us

Notes:

- **Continuing Education:** 15 hours is required in the first renewal period, which includes a 7 hour USPAP course. 30 hours is required for each subsequent renewal period, which includes a 7 hour USPAP course.
- **Appraisers:** You must hold a licensed Residential, Certified Residential, or Certified General qualification in order to perform appraisals for federally-related transactions. **Trainees do not qualify.** For further details, please visit our website at commerce.state.mn.us.

Resume

Patrick J Perrine Perrine and Dad Appraisals

47 2nd Ave SE
Aitkin, MN 56431
218-429-0115 (office)
218-428-1884 (cell)
jperrine@charter.net

Education:

May 1979 Bachelor of Science
 Major: Music Education (Magna Cum Laude)
 Minnesota Teaching Licensure, K-12 Music
 St Cloud State University

Appraisal Experience:

September 1984 -
 Present Real Estate Appraiser – All types of residential appraisals
 Counties Covered – Aitkin, Crow Wing, Cass, Itasca, Pine,
 Carlton, parts of Mille Lacs, St Louis
 Perform between 250 -300 appraisals per year
 FHA approved
 License #4001145 – Certified Residential Appraiser
 Real Estate Education – Real Estate Sales prelicense
 courses I, II and III. 15 hours of continuing education
 per year.

Other Job Experience:

1984 – 1990 Licensed Real Estate Sales Agent
1979 – 1987 Loan and Operations Officer – State Bank of McGregor
1987 – 2013 Instrumental Music Teacher – McGregor & Aitkin Schools



**OFFICE OF
AITKIN COUNTY ASSESSOR**
209 2nd ST N.W. Room 111
AITKIN, MINNESOTA 56431
Phone: 218/927-7327 – Fax: 218/927-7379
assessor@co.aitkin.mn.us

County Board of Equalization Appeal Information Sheet

Appointment Time: 5:15pm

Owner Name: Frank J. Rekucki Sr. Trustee (deed to Anne Marcotte in process)

Property ID#: 12-0-021800

Physical Address: xxxxx 343rd Place

Estimated Market Value 2014 Assessment: \$ 302,800.00

Classification 2014 Assessment: Managed Forest Classification

Estimated Market Value 2015 Assessment: \$ 302,600.00

Classification 2015 Assessment: Managed Forest Classification

Reason for Appeal: A wetland delineation was recently done that may call into question the EMV.

Assessor's Recommendation: No change to the EMV.

Comments: This parcel was not previously appealed. Since Hill Lake Township did not have a local board of appeal and equalization meeting this year, this area is considered an open book area.

After the date of this packet, county staff did an on-site inspection to review the presence and extent of wetlands on this property. The details of that inspection will be shared with you on June 16.

The attached Page 3 is the approximate location of the parcel. Page 4 shows the Lidar-based topographical map from the GIS system. Page 5 shows a detail of the soil survey. The survey shows a lack of soil types that the staff typically associates with swamp. Page 6 shows the soil drainage detail from the soil survey. Green is well drained soil and the orange shows somewhat poorly drained soil. Pages 7-9 show the

current assessor's field card of this parcel. The Pages 10 and 11 show examples of two sales within the county that have a large amount of frontage on a lake.

We typically provide comparable sales in these packets to assist the Board in their review process. However, sales of extremely large frontage tracts such as this one are very rare. Staff has only had a few days to prepare for this. The two sales included with this packet are examples of what we have to work with and shouldn't be considered good comparables.

The sale on Page 9 is located on a higher value lake in Nordland Township and has a house and garage. After the value of the buildings and site are removed from this sale, the value of the land is approximately \$487,000 for 610' of lake frontage and approximately 8 acres of land. This property sold for residential development to a developer.

The sale on Page 10 is located on a lower value lake in Cornish Township. This property also has buildings. When the building and site value are removed, the residual land value is approximately \$109,000 for 1800 front feet and 18.5 acres. This property is far less desirable compared to the subject since the public road that bisects the parcel diminishes the value. Also, this lake has more restrictive zoning than Hill Lake allowing fewer potential lots for development. In addition, this parcel is shaped and situated much like a point property with less area behind the frontage available for building sites.

In summary, there is no substantial evidence at the time of this document to compel the staff to recommend a change to valuation.

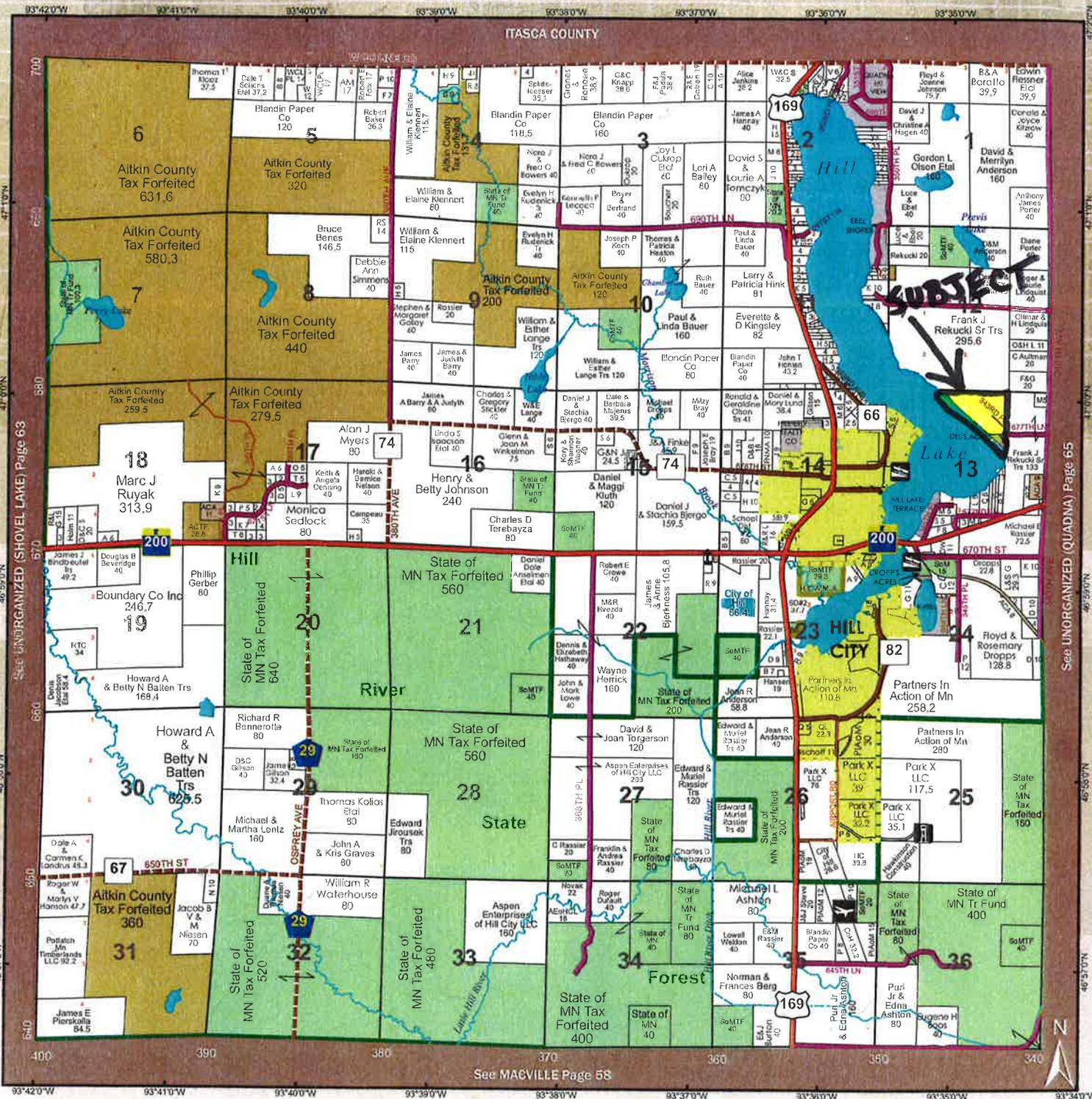


HILL LAKE

T.52N. - R.26W.



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See MACVILLE Page 58

3



These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

12-0-021800



Date: 6/8/2015



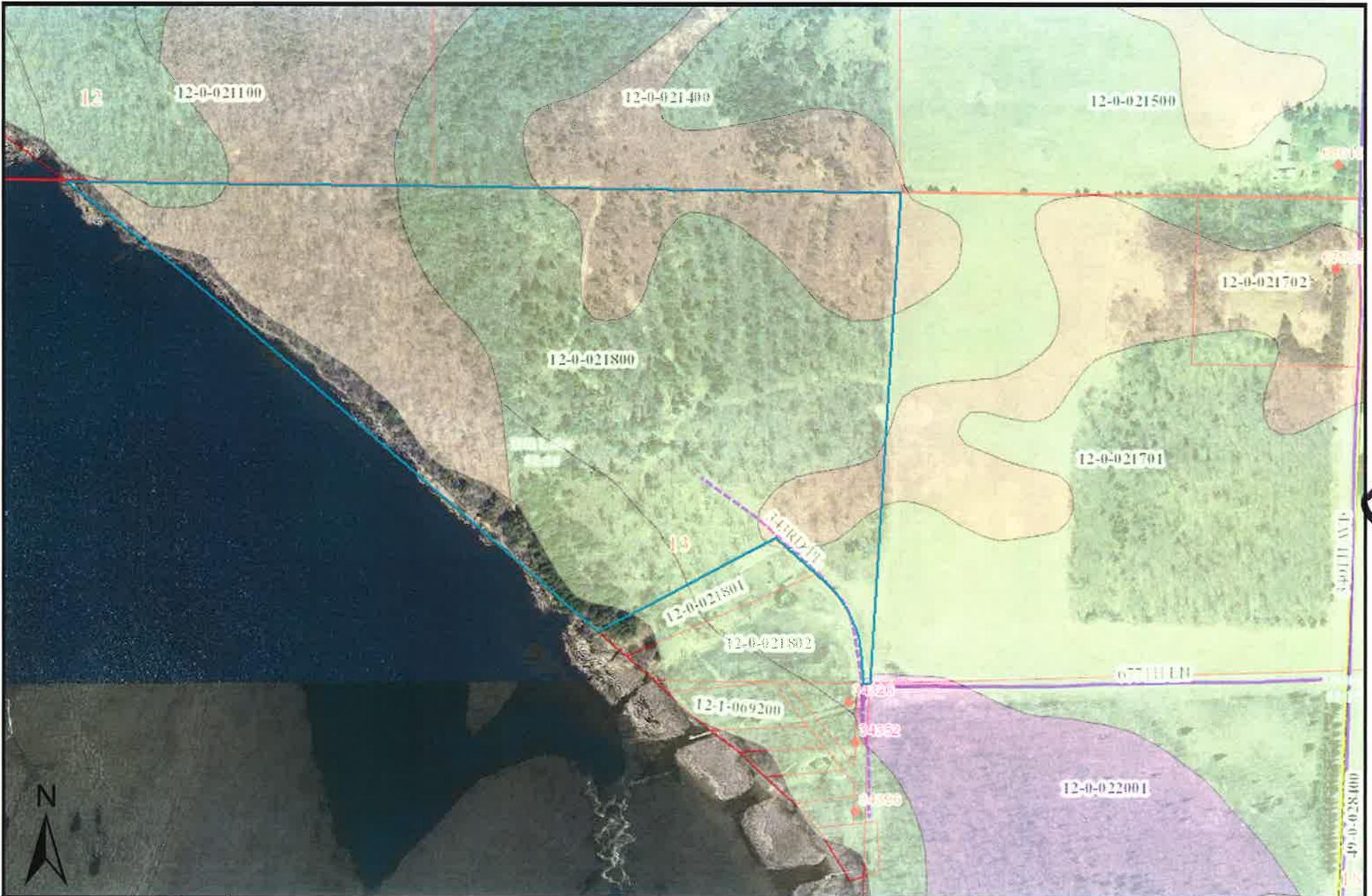
These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

12-0-021800

0 205 410 ft 1 inch = 543 feet



Date: 6/8/2015



These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

12-0-021800

0 205 410 ft 1 inch = 543 feet



Date: 6/8/2015

SKETCH NOT AVAILABLE



Fee Owner: 105297
 REKUCKI, FRANK J SR TRUSTEE
 Taxpayer: 105297 FALCO:F.O.
 REKUCKI, FRANK J SR TRUSTEE
 FRANK J REKUCKI REVOCABLE TRUST
 BOX 174
 HILL CITY MN 55748

DISTRICTS:
 Twp/City : 12 HILL LAKE TWP
 School : 2 HILL CITY
 Lake : 10142 HILL LAKE (HILL LAKE TWP)

LEGAL DESCRIPTION:
 Sec/Twp/Rge : 13 52.0 26 Acres: 33.80
 (NW NE) LOT 1 LESS PARTS IN DOCS 397860 AND
 406931
 Parcel notes:
 7-24-2014 JH,R/A. NO ONE HERE.READ AERIALS
 ,SOILS, & WETLANDS MAPS. LAND TYPING
 LEFT DISCOUNTS AS COUNTY BOARD HAD THEM.
 GRANTED 2C (112) CLASS FOR THE 2014 ASMT
 MD 6/2014
 8-23-2010,JH & SW,LOOKED AT LAKE SALE.
 8-18-2009,JH, R/A,LEAVE VALUE AS IS,CBOAE

SALES HISTORY:					TRANSFER HISTORY:			
Buyer/Seller	Date	Inst	Reject	Sale	Adjusted	Doc Date	Doc Nbr	To
						1998/02/23		REKUCKI, FRANK J SR TRU

ASSESSMENT DETAILS:					Acres	CAMA	Estimated	Deferred	Taxable
2015 Rcd:	1	Class:	112	Managed Forest Lands	Land 36.60	302,600	302,600		302,600
		Hstd:	0	Managed-Forest	Total MKT	302,600	302,600		302,600
		MP/Seq:	12-0-021800	000					
		Own%	Rel AG%	Rel NA%	Dsb%				
2014 Rcd:	1	Class:	112	Managed Forest Lands	Land 36.60	302,800	302,800		302,800
		Hstd:	0	Managed-Forest	Total MKT	302,800	302,800		302,800
		MP/Seq:	12-0-021800	000					
		Own%	Rel AG%	Rel NA%	Dsb%				
2013 Rcd:	1	Class:	129	Non-Homestead Agricultural Land	Land 36.60	290,500	290,500		290,500
		Hstd:	0	Ag-Nonhomestead-Land	Total MKT	290,500	290,500		290,500
		MP/Seq:	12-0-021800	000					
		Own%	Rel AG%	Rel NA%	Dsb%				
2012 Rcd:	1	Class:	129	Non-Homestead Agricultural Land	Land 36.60	304,800	304,800		304,800
		Hstd:	0	Ag-Nonhomestead-Land	Total MKT	304,800	304,800		304,800
		MP/Seq:	12-0-021800	000					
		Own%	Rel AG%	Rel NA%	Dsb%				

ASSESSMENT SUMMARY:												
Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2015	112	0	302,600	0		302,600		302,600			302,600	0
2014	112	0	302,800	0		302,800		302,800			302,800	0
2013	129	0	290,500	0		290,500		290,500			290,500	0
2012	129	0	304,800	0		304,800		304,800			304,800	0

TAX SECTION:					Credits					Net Tax
Tax Year	Rec Class	NTC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac	
2016		.00	.00	.00	.00	.00	.00	.00	.00	.00
2015		1,554.00	.00	.00	.00	.00	.00	.00	.00	1,554.00
2014		2,374.00	.00	.00	.00	.00	.00	.00	.00	2,374.00
2013		2,468.00	.00	.00	.00	.00	.00	.00	.00	2,468.00



CAMA LAND DETAILS: -----

Land market: 12 HILL LAKE / ZONE 4
Neighborhood: 12 HILL LAKE
COG: 105297 1 Ac/FF/SF: 529.65
Wid: .00 Dth: 450.00

Last calc date/env: 03/11/15 B
.85 Asmt year: 2015
Lake: 10142 HILL LAKE (HILL LAKE LEFT DISCOUNTS AS COUNTY BOARD HAD THEM.
Avg CER:

NOTES: -----

7-24-2014 JH,R/A. NO ONE HERE.READ AERIALS
,SOILS, & WETLANDS MAPS. LAND TYPING
VALUING 6 PARCELS TOGETHER
ADDITIONAL LARGE TRACT ADJUSTMENT OF 30%
6/23/09-CBOAE-DUE TO LOW SWAMPY PARCEL, AN
ADDITIONAL -15% GIVEN TO LAKESHORE QUALITY
On 12/30/2009 at 13:40, KJLL wrote:
SPLIT OF 108 FEET TO PARCEL 218-1

Land/Unit Type	Units	Qlt/Acc	-Other-	OV	Base Rate	Adj Rate	Value	Asmt	Cd	Acreage	PTR	Value	Improvement	CER	Factors
	Size		Comment	Df	Est/Dfr	Est/Dfr	Est/Dfr	Typ	New						
01-0142	FF	1655.00	N	15	575.00	171.06	283100	1	112	17.10					
		4370.00													
HWD-R	AC	9.00			1650.00	1192.13	10700	1	112	9.00					
		529.65													
LWD-R	AC	7.00			1250.00	903.13	6300	1	112	7.00					
		529.65													
LOP-R	AC	3.00			1150.00	830.88	2500	1	112	3.00					
		529.65													
ROAD	AC	.50						1	112	.50					
		529.65													
Front feet:		1655.00		Other Acres:	19.50	Totals:	302,600								
FF/SF acres:		17.10		CAMA acres:	36.60										

Mineral:

CAMA SUMMARY: -----

Schedule: 2015
Neighborhood: 12 HILL LAKE

Insp/By/Cmp: 07/24/2014 JH P







06-0-004700

Parcel No.

Parcel No.

Rauschel

Buyer

Buyer

Hurley

Seller

Seller

June 2012

Date of Sale

Date of Sale

\$220,000

Sale Price

Sale Price

\$8,500

Personal Property

Personal Property

\$211,500

Adjusted Sale Price

Adjusted Sale Price

\$262,300 after 2013 assmt \$254,500

Assessor's EMV at Sale

Assessor's EMV at Sale

124% after 2013 assmt 120.3%

Sale Ratio

Sale Ratio

Blackface Lake

Lake

Lake

(base rate \$375)

Front Feet:

Approx 1,800' ff

Frontage Quality: East 970' good shore some weeds

Adj: -35% sz,-30% lg tr,-25% qual

West 830' swp shore,very weedy

Adj: -35% sz,-30% lg tr, -75% qual

Sq Area/Acreage: Approx. 18.52 gis acres

No residual acres assessed.

Res. Quality: D 6 24x32 768 sf 1 stry/finished walkout

bsmt. 12x26 closed porch. 450 sf decks

Effective Age: 1974 built good condition no major

updates or additions. EA .80 good

Outbuildings:1974 24x26 detached garage w/18x18

Guest house above. 6x18 open porch

