



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

## County Board of Equalization Appeal Information Sheet

Appointment Time:

Owner Name: George and Deborah Carlberg

Property ID#: 29-0-040300

Physical Address: None

Estimated Market Value 2015 Assessment: \$87,700

Classification 2015 Assessment: Residential non-homestead

Estimated Market Value 2016 Assessment: \$82,300

Classification 2016 Assessment: Residential non-homestead

Reason for Appeal: Mr. Carlberg received the property in exchange for debt that the property owner owed him in the amount of \$45,000. The property was listed for 60 days for \$75,000. Due to lack of response, he feels the value is too high.

Assessor's Recommendation: No change.

Comments: 60 days is a short listing period. If Mr. Carlberg wants the property to sell quickly to recoup his investment, it is likely that he will have to sell below market value.

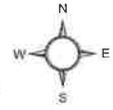
There have been no recent bare land sales on this lake. There have been two improved sales on this lake and both sales support this value. The first sale is a double lot with 214 feet of frontage. The residual sale price per front foot is \$715.88. The second sale is a lot with 100 feet of frontage. The residual sale price per front foot is \$511.00. The subject property has 195 feet of frontage, valued at \$420.12 per front foot. The subject property is being valued as an inferior lot compared to the sales.

There were three 150 front foot bare lots north of the subject property that were sold in previous years. They were not arm's-length sales. One of the three had a significantly lower price due to financing through a contract for deed. The other two sold in 2012 and 2014 for \$50,000 and \$58,000, respectively. The quality of the shoreline of the three northern lots is inferior as the weed bed increases from 300' to 600' from the shoreline (see aerials)



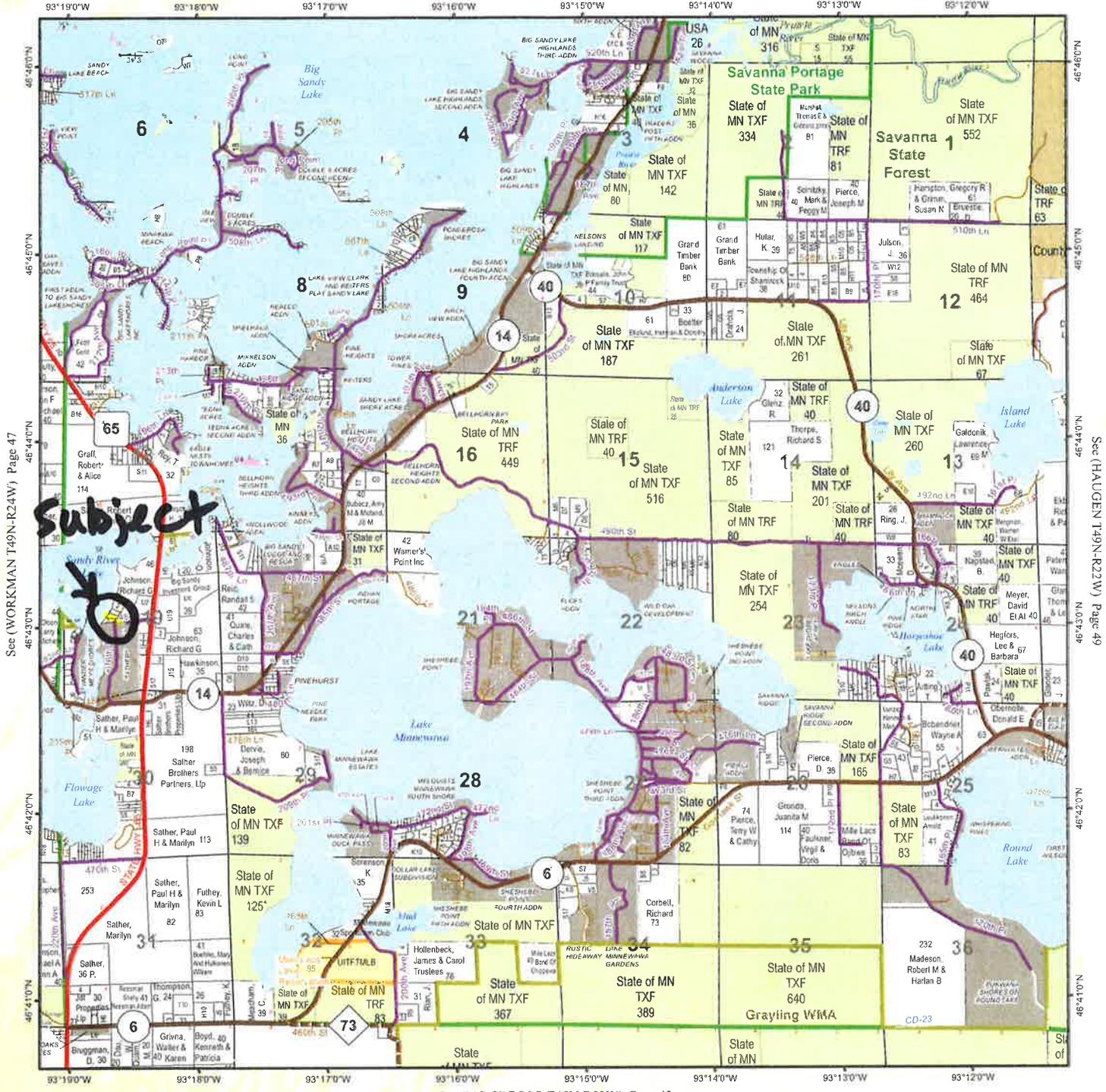


# SHAMROCK T49N-R23W



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See (TURNER T50N-R23W) Page 54



See (WORKMAN T49N-R24W) Page 47

See (HAUGEN T49N-R22W) Page 49

See (MC GREGOR T48N-R23W) Page 42



[www.mn4H.org](http://www.mn4H.org)

18 USC 707

**SHARI S. LARSON**  
**ATTORNEY AT LAW**

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 McGregor, MN 55760

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 email: [larsonlw@mcgregormn.com](mailto:larsonlw@mcgregormn.com)

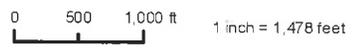


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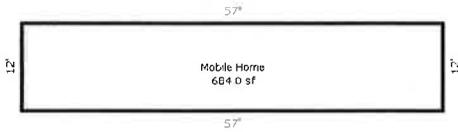


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Date: 5/25/2016

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Fee Owner: 114103  
 CARLBERG, GEORGE & DEBORAH  
 Taxpayer: 114103 FALCO:F.O.  
 CARLBERG, GEORGE & DEBORAH  
 36506 320TH STREET  
 AITKIN MN 56431

DISTRICTS:  
 Twp/City : 29 SHAMROCK TWP  
 School : 4 MCGREGOR  
 Lake : 1006000 BIG SANDY RIVER

LEGAL DESCRIPTION:  
 Sec/Twp/Rge : 19 49.0 23 Acres: 1.03  
 PT GOVT LOT 4 (TRACT 2)  
 Parcel notes:  
 4/25/2016: CARLBERG'S @ SHAMROCK LBAE.  
 SEE LAND NOTES RE: TEMPORARY ADJUSTMENT.

11-12-15: LT, R/A, NOT HERE. MH @ SALVAGE VALUE.

11/17/2010: LT, MJH, R/A. REMOVED \$1000 ACCESS VALUE B/C NO IMPROVED ROAD INTO PROPERTY. REMOVED RESORT CLASSIF. TO 204. NOT ACTIVELY BEING RENTED OUT OR USED AS PART OF THE RESORT, EVEN THOUGH IT IS CONTIGUOUS.

ISSUE DETAILS: -----  
 Nbr: 15158 Type: ASRIN Sts: OPEN Desc: CHK 2017: DOES LOT NOW HAVE ACCESS? IF YES, REMOVE ADDL -5% Permit:  
 LID: 1st AY: 2017 Next action: ALSO, SALVAGE MH GONE?  
 Action: CRTD 04/25/2016 Created Asmt yr: 2017 Entered by: DLML

SALES HISTORY: ----- | TRANSFER HISTORY: -----  
 Buyer/Seller Date Inst Reject Sale Adjusted Doc Date Doc Nbr To  
 CARLBERG, GEORGE JOHNSON, RICHARD 11/10/2015 W 26 26 45,000 45,000 2015/11/10 A 431430 CARLBERG, GEORGE & DEBOR

| ASSESSMENT DETAILS: ----- |          |   |         | Acres     | CAMA | Estimated | Deferred | Taxable |
|---------------------------|----------|---|---------|-----------|------|-----------|----------|---------|
| 2016 Rcd:                 | 1 Class: | 204 Residential Non-Homestead (Single Unit) |         | Land      | 2.01 | 81,900    | 81,900   | 81,900  |
|                           | Hstd:    | 0 Res-Nonhomestead-4bb                      |         | Building  |      | 400       | 400      | 400     |
|                           | MP/Seq:  | 29-0-040300 000                             |         | Total MKT |      | 82,300    | 82,300   | 82,300  |
|                           | Own%     | Rel AG%                                     | Rel NA% | Dsb%      |      |           |          |         |
| 2015 Rcd:                 | 1 Class: | 204 Residential Non-Homestead (Single Unit) |         | Land      | 2.01 | 86,200    | 86,200   | 86,200  |
|                           | Hstd:    | 0 Res-Nonhomestead-4bb                      |         | Building  |      | 1,478     | 1,500    | 1,500   |
|                           | MP/Seq:  | 29-0-040300 000                             |         | Total MKT |      | 87,678    | 87,700   | 87,700  |
|                           | Own%     | Rel AG%                                     | Rel NA% | Dsb%      |      |           |          |         |
| 2014 Rcd:                 | 1 Class: | 204 Residential Non-Homestead (Single Unit) |         | Land      | 1.03 | 90,800    | 90,800   | 90,800  |
|                           | Hstd:    | 0 Res-Nonhomestead-4bb                      |         | Building  |      | 1,642     | 1,600    | 1,600   |
|                           | MP/Seq:  | 29-0-040300 000                             |         | Total MKT |      | 92,442    | 92,400   | 92,400  |
|                           | 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 |
|------|-------|------|----------|----------|----------|-----------|-----------|-------------|-------------|------------|---------|---------|
| 2016 | 204   | 0    | 81,900   | 0        | 400      | 82,300    |           | 82,300      |             |            | 82,300  | 0       |
| 2015 | 204   | 0    | 86,200   | 0        | 1,500    | 87,700    |           | 87,700      |             |            | 87,700  | 0       |
| 2014 | 204   | 0    | 90,800   | 0        | 1,600    | 92,400    |           | 92,400      |             |            | 92,400  | 0       |

TAX SECTION: -----

| Tax Year | Rec Class | Taxes  |       |        |          | Credits   |     |     |     | Net Tax |        |
|----------|-----------|--------|-------|--------|----------|-----------|-----|-----|-----|---------|--------|
|          |           | NTC    | RMV   | St Gen | Disaster | Powerline | Ag  | Res | Tac |         |        |
| 2017     |           | .00    | .00   | .00    | .00      | .00       | .00 | .00 | .00 | .00     | .00    |
| 2016     |           | 699.30 | 30.70 | .00    | .00      | .00       | .00 | .00 | .00 | .00     | 730.00 |
| 2015     |           | 705.46 | 32.54 | .00    | .00      | .00       | .00 | .00 | .00 | .00     | 738.00 |
| 2014     |           | 699.15 | 32.85 | .00    | .00      | .00       | .00 | .00 | .00 | .00     | 732.00 |



CAMA LAND DETAILS:

Land market: 29 SHAMROCK / ZONE 3 Last calc date/env: 05/26/16 I
Neighborhood: 29 SHAMROCK 1.00 Asmt year: 2017
COG: 2114 2 Ac/FF/SF: 2.01 Lake: 1006000 BIG SANDY RIVER
Wid: .00 Dth: 450.00 Avg CER:

NOTES:

2016: GAVE SEPARATE COG FROM OTHER PARC'S WIDER WEED BED
195' COPG @ 100%
-5% FOR NO IMPROVED ACCESS TO LAKE.
\*\* 2016 LBAE, REDUCE FRONTAGE ADDL -5% \*\*
REDUCTION MADE AS PARCEL HAS SALVAGE MH ON IT W/ NO ACCESS TO REMOVE IT. REMOVE ADDL
\*\* ADJUSTMENT WHEN LOT HAS ACCESS. \*\*

Table with columns: Land/Unit Type, Units, Qlt/Acc, -Other-, OV, Base Rate, Adj Rate, Value Asmt Cd, Acreage, PTR Value, Improvement, CER Factors. Includes rows for 01-0060 FF and Front feet/FF/SF acres.

CAMA SUMMARY:

Schedule: 2017 Insp/By/Cmp: 11/12/2015 LT
Neighborhood: 29 SHAMROCK
Nbr Typ Subtype Description Size Class Qlt Last Calc H/G Est Value New Imp
1 RES MH SALVAGE M 100 5/24/2016 B 400
Estimated land value : 81,900
Mineral value . . . . :
Improvement value . . . : 400
Total value . . . . . : 82,300

CAMA IMP DETAILS:

1 RES MH SALVAGE DEPRECIATION PCT GOOD FACTORS:
House/Garage: Schedule: 2017 Physical: .50
Construction class/Quality: M 100 Functional incurable . . .
Actual/Effective year built: 1970 Economic: 29 .80
Condition: Additional . . . . .
Total percent good . . . . .40

NOTES:

"NAMCO" MFG
11-12-15: LOWERED TO SALV VALUE @ \$500
WINDOWS ARE BROKEN.
11-17-10: LOWERED VALUE FROM \$5 TO \$3 S.F.

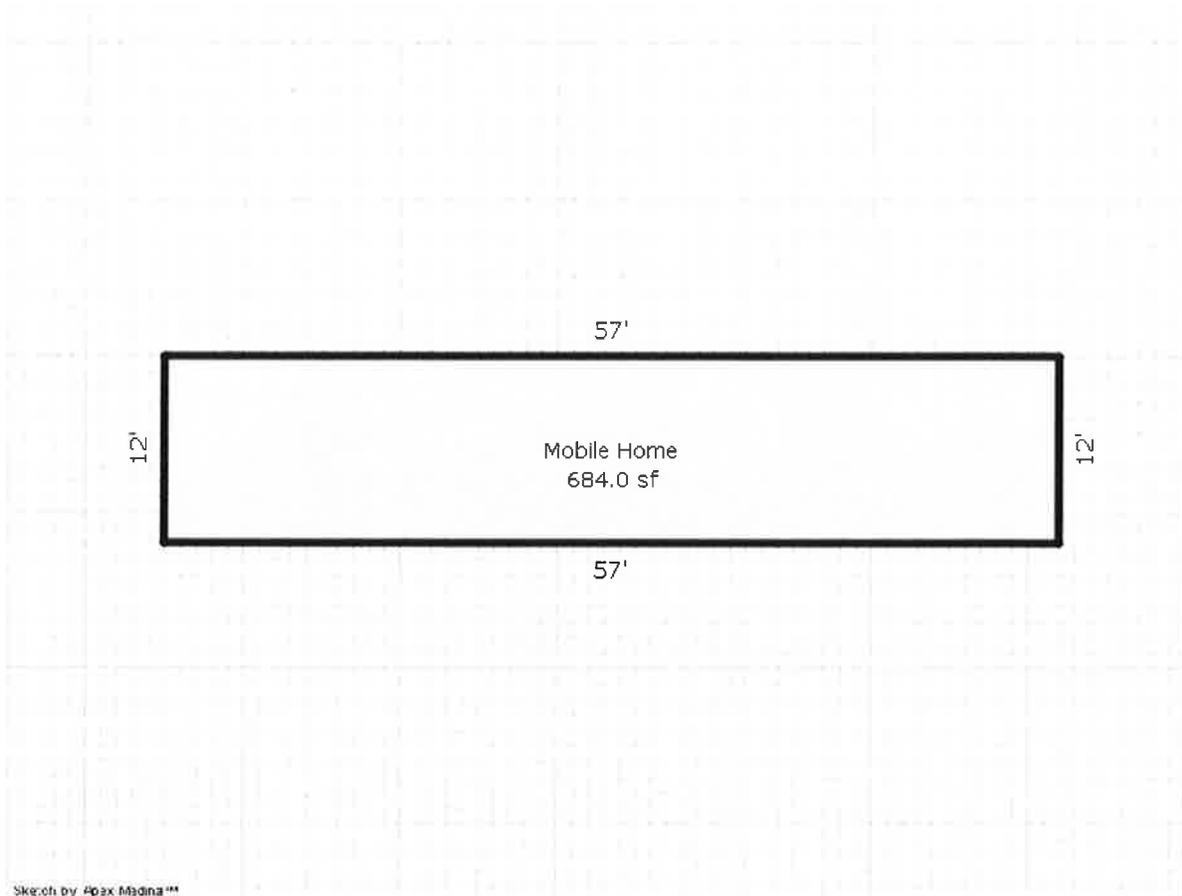
Table with columns: Characteristics/Areas, Wid, Len, Units, Str, Fdt, Wal, OV, Rate, RCN, Sum, PD, Curable, %Cmp, %New, New Imp, RCNLD. Includes rows for 010 USE, 020 ROOF EXTRA, 030 COLOR-1, etc.

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





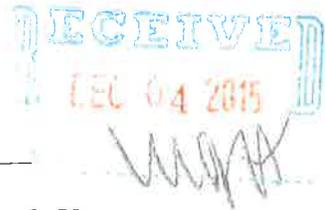




Sketch by Apex Medina\*\*

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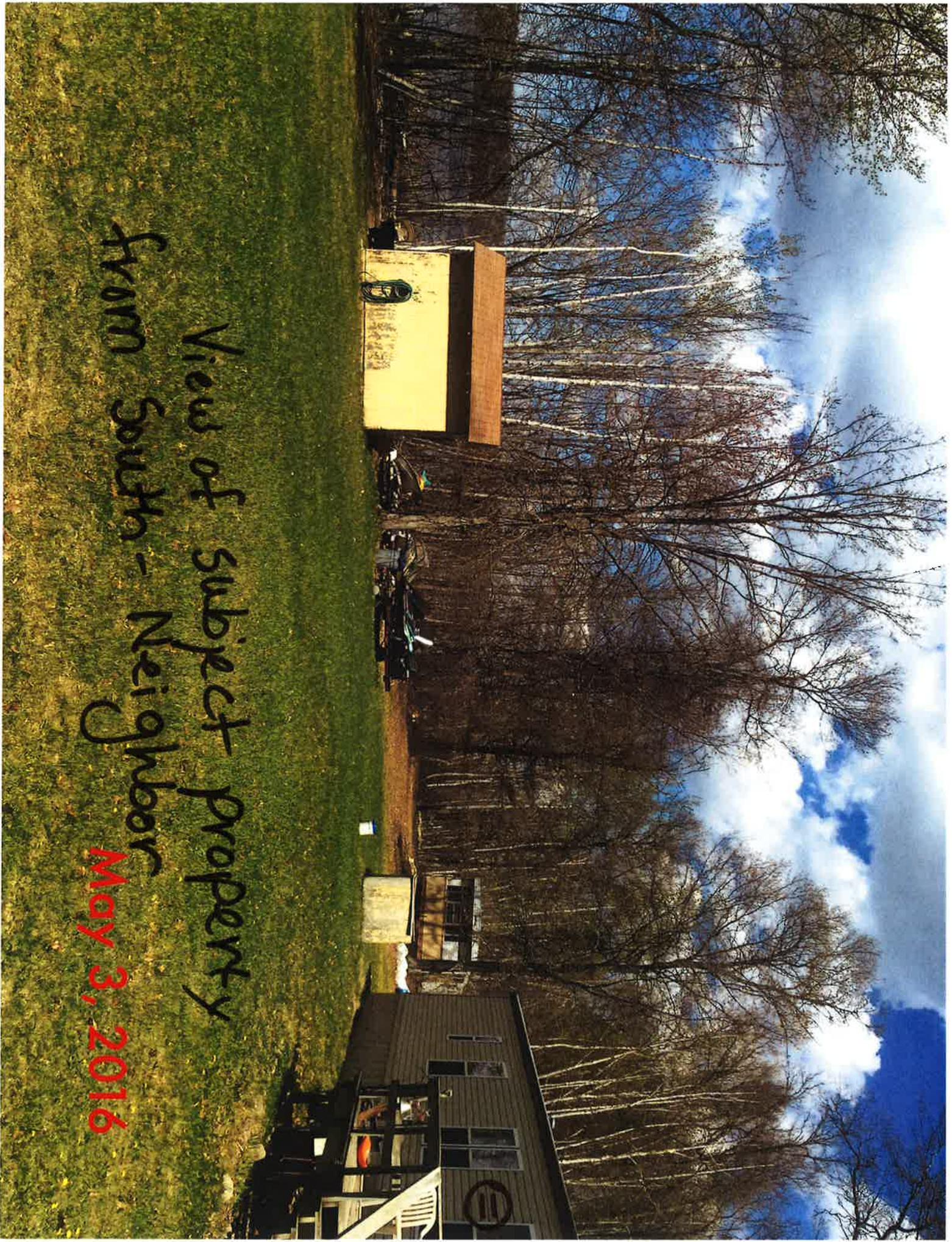
Sales Verification Questionnaire - eCRV # 433225 Parcel # 29-0-040300



- 1) How was the property marketed:  
 Auction  Real Estate Agent  Displayed For Sale by Owner sign  *WMA*
- 2) If the property was not listed, was an appraisal done prior to the purchase? Yes or No Appraisal value \$ \_\_\_\_\_. If no appraisal was done, how did you arrive at a purchase price? *STARTED AT \$75,000 & OVER THE COURSE OF MORE THAN 60 DAYS REDUCED UNTIL THE ONLY INTEREST AND OFFER WAS ACCEPTED.*
- 3) Was the seller a friend or relative?  Yes  No Does the buyer own adjacent property? Yes  No  If you answered yes, do you believe the sale price was affected due to this relationship and if so, how? *YES. BUYER HAD MADE A PERSONAL LOAN TO THE SELLER 4 YEARS AGO AND INDEBTEDNESS WAS SATISFIED WITH THE \$45,000 SALE*
- 4) Are there circumstances known to you which would have caused the seller to sell (or the buyer to buy) at a price below or above the fair market price? (i.e. short sale, pre-foreclosure, relative sale, cancellation of a previous sale, an estate sale, divorce pending)  Yes  No If yes, please explain: *SEE PREVIOUS EXPLANATION BUYER PAID ALL CLOSING COSTS. SALE WAS CONSISTANT WITH OTHER LOT SALES OWNED BY SELLER NORTH OF THIS LOT.*
- 5) Have there been any recent changes to the property that affected the sales price such as condition of the property, improvements needed, recent remodel? Please explain: *ADJUSTMENT WAS MADE FOR REMOVAL OF A MOBILE HOME BY BUYER. ACCESS ROAD IS NOT MAINTAINED BY GOVERNMENTAL ORGANIZATION AND NEEDS WORK.*  
 Comments:

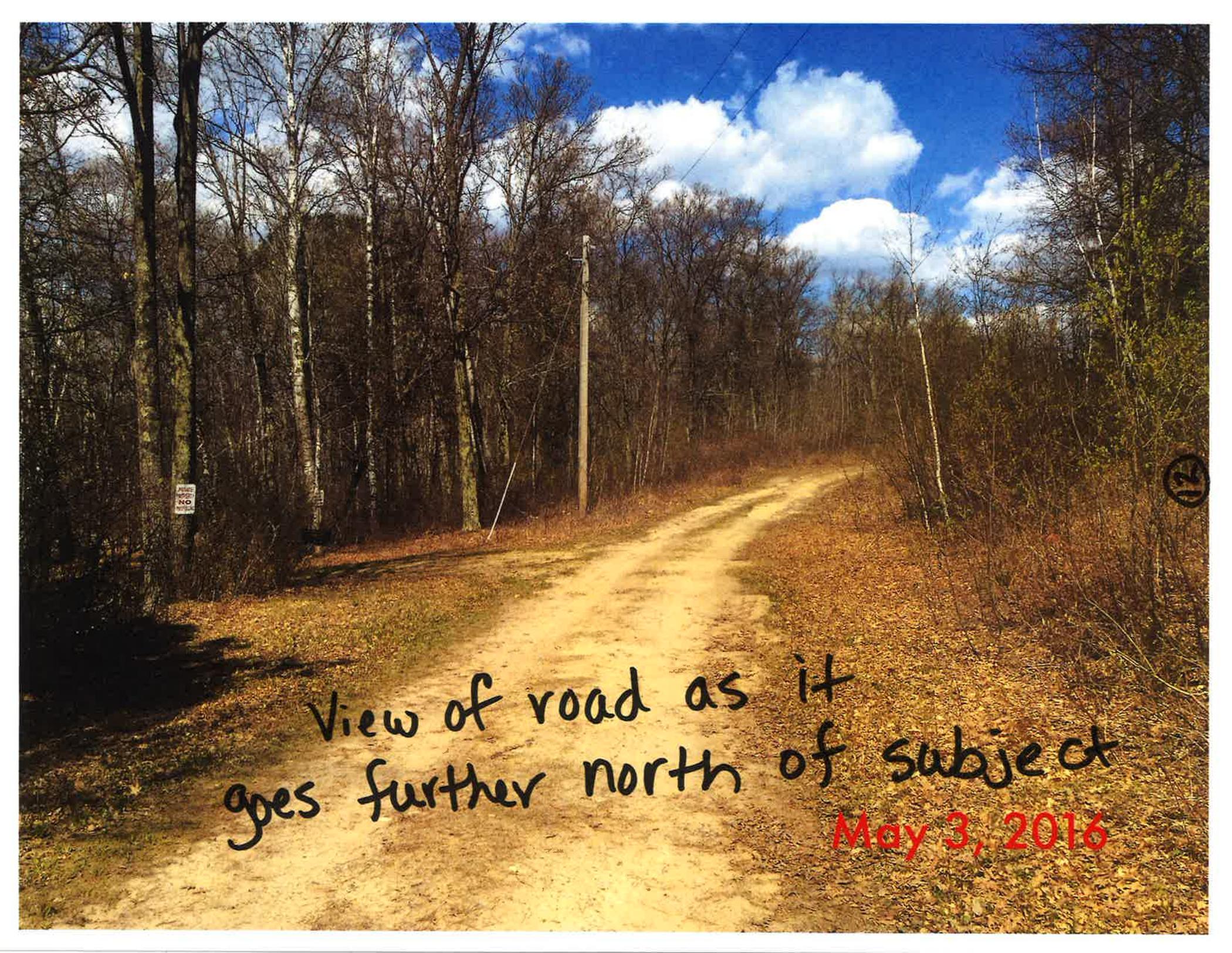
Name (please print) George Carlberg

Daytime Phone # 927-6867 E-mail: \_\_\_\_\_



View of subject property  
from South - Neighbor

May 3, 2016



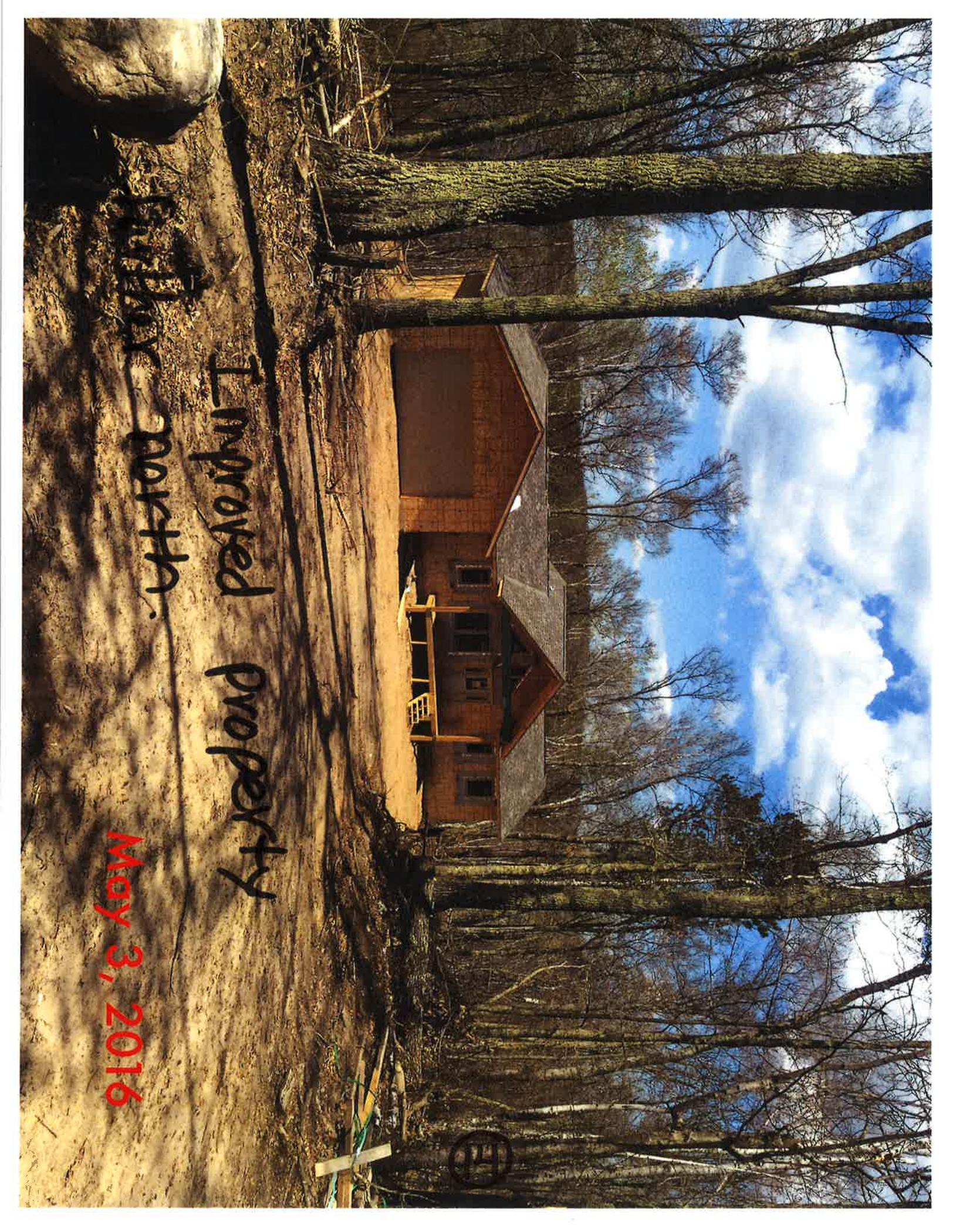
View of road as it  
goes further north of subject

May 3, 2016



Improved property  
Savthay worth

May 3, 2016



*Improved property  
Dix north.*

*May 3, 2016*

# Sale # 1



## Sather's Plat of BS Lake Narrows

**29-1-455800 and 29-0-041100**

Parcel No.

Parcel No.

**Bouta**

Buyer

Buyer

**Merboth**

Seller

Seller

**5/2015**

Date of Sale

Date of Sale

**\$300,000**

Sale Price

Sale Price

**\$ 8,300**

Personal Property

Personal Property

**\$290,200**

Adjusted Sale Price

Adjusted Sale Price

**\$271,400**

Assessor's EMV at Sale

Assessor's EMV at Sale

**93.5%**

Sale Ratio

Sale Ratio

**Sandy River Lake**

Lake

Lake

Front Feet:

214'

Frontage Quality:

Average Frontage  
at base rate

COPG @ 90% = \$630 per ff.

Square Area/Acreage:

Lots 13 - 15 combined  
2.38 acres

Res. Quality:

D6. 1 stry on WOB  
972 s.f. with bst. fin.

Effective Age:

Built 1979/ .80 Good  
Prev upgrades, 1997: 300 s.f. kitchen addtn.  
2007: new roof.

Outbuildings:

1997 Gar3, 864 s.f.

**29-1-455800 and 29-0-041100**

Parcel No.

Parcel No.



**Bouta**

Buyer

Buyer

**Merboth**

Seller

Seller

**5/2015**

Date of Sale

Date of Sale

**\$300,000**

Sale Price

Sale Price

**\$ 8,300**

Personal Property

Personal Property

**\$290,200**

Adjusted Sale Price

Adjusted Sale Price

**\$271,400**

Assessor's EMV at Sale

Assessor's EMV at Sale

**93.5%**

Sale Ratio

Sale Ratio

**Sandy River Lake**

Lake

Lake

Front Feet:

214'

Frontage Quality:

Average Frontage  
at base rate

COPG @ 90% = \$630 per ff.

Square Area/Acreage:

Lots 13 - 15 combined  
2.38 acres

Res. Quality:

D6. 1 stry on WOB  
972 s.f. with bst. fin.

Effective Age:

Built 1979/ .80 Good  
Prev upgrades, 1997: 300 s.f. kitchen addtn.  
2007: new roof.

Outbuildings:

1997 Gar3, 864 s.f.



# Sale # 2



Nov 12, 2015



## Sather's Plat of Big Sandy Lake Narrows

**29-1-454900**

Parcel No.

Parcel No.

**Belka**

Buyer

Buyer

**Erickson**

Seller

Seller

**April 2016**

Date of Sale

Date of Sale

**\$210,000**

Sale Price

Sale Price

**\$ 6,900**

Personal Property

Personal Property

**\$203,100**

Adjusted Sale Price

Adjusted Sale Price

**\$229,900**

Assessor's EMV at Sale

Assessor's EMV at Sale

**112.7%**

Sale Ratio

Sale Ratio

**Sandy River Lake**  
**Lake**

**Lake**

**Front Feet:**

**100'**

**Frontage Quality:**

**At Base Rate**

**Lot has steep elevation with a level area at the shoreline, newer weeds than average.**

**Square Area/Acreage:**

**1.4 Acres**

**Res. Quality:**

**D6.5 1.25 on WOB  
1035 s.f.**

**Effective Age:**

**.90 Good, 2004 Built**

**Outbuildings:**

**'99 Gar 3, 1200 s.f.  
12x30 LQ @ \$25 psf**