

4.98 Acres

Roberts, WI



This is a complete construction package already approved to be built by the Village of Roberts. This 4.98 acre parcel is divided into two separate lots and is approved to hold 39 rental units. One lot will hold (6) four plex's and the other lot will hold a 7-plex and an 8-plex. This parcel is located in a perfect location being about 35 minutes from the MSP airport and 15 minutes from Hudson, River Falls and New Richmond. Not to mention walking distance to Main Street and a rock throw away from a Subway, Holiday Gas Station, and Fitness Center. \$659,900.00



ACF Apartment
— CASH FLOW, INC. —

Nathan Newes-Opatz
MULTI-FAMILY BROKER

☎ 651-263-3653
✉ nopatz@apartmentcashflow.com
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 **MLS** 

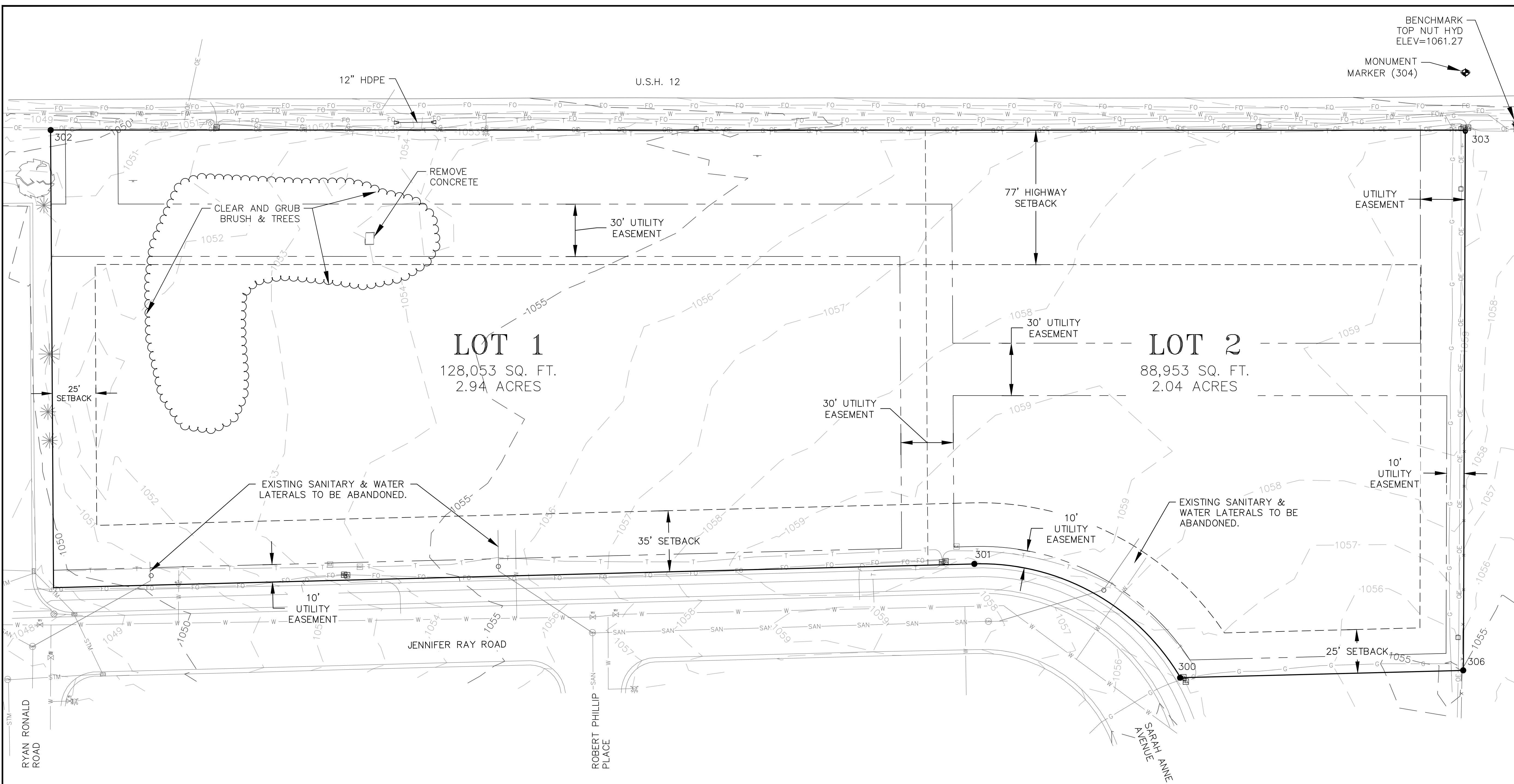


Property Details

253 Jennifer Rae - Roberts, Wisconsin

Sales Price	\$659,900
Unit Mix	39 rental units, one lot would hold 6 separate 4-plex's and the other lot would be a 7 unit and 8 unit for total 39 side by side townhome units
Lot Size	4.98 Acres
Property Type	Residential
Parcels	153, 201, 233, 253

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SITE DESCRIPTION

LOCATED IN THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 29 NORTH, RANGE 18 WEST, VILLAGE OF ROBERTS, ST. CROIX COUNTY, WISCONSIN. SAID PARCELS CONTAIN 217,006 SQUARE FEET OR 4.98 ACRES.

CP	NORTHING	EASTING	DESCRIPTION	ELEV.
300	348381.400	564985.931	3/4" REBAR	1056.319
301	348446.061	564867.841	1 1/4" REBAR	1058.553
302	348692.278	564337.687	3/4" REBAR	1048.421
303	348695.042	565147.958	1" IRON PIPE	1059.768
304	348728.830	565147.857	SURVEY MARKER	1060.852
306	348386.346	565148.063	3/4" REBAR	1054.920

STANDARD SYMBOLS

- | | | | |
|--------------------|-------------------|--|-------------|
| LIGHT POLE | ○-○ | ELECTRIC PEDESTAL | ⊞ |
| SIGN | ⊥ | FLOOR ELEVATION | FE 870.69 + |
| UTILITY/POWER POLE | □ | THRESHOLD ELEVATION | TH 870.69 + |
| GUY ANCHOR | ↓ | STORM INLET/CATCH BASIN (ALSO M.H. W/ INLET CASTING) | ⊞ |
| TELEPHONE PEDESTAL | ⊞ | SANITARY MANHOLE | ⊞ |
| CABLE TV PEDESTAL | ⊞ | STORM MANHOLE | ⊞ |
| STUMP | ⊞ | AREA DRAIN | ⊞ |
| TREES | ⊞ DECID. ⊞ CONIF. | VALVE | ⊞ |
| | | HYDRANT | ⊞ |

DRAWING INDEX

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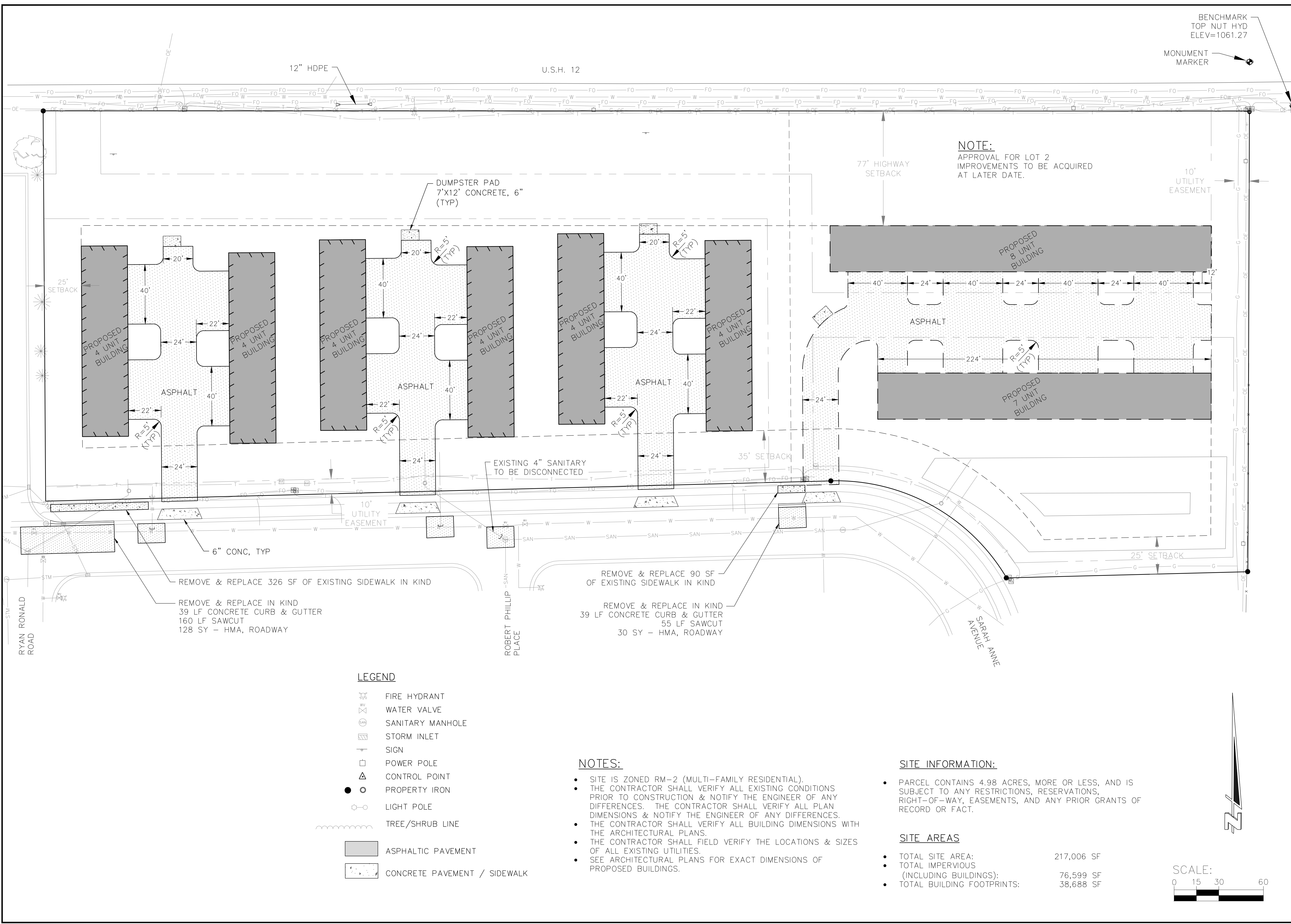
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Menomonee, WI 54751
FAX 715-235-2727

AEM CONSTRUCTION, LLC
MULTI-FAMILY RESIDENTIAL
ST. CROIX COUNTY, WISCONSIN
EXISTING SITE CONDITIONS

SHEET NO.

1	OF	9
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BENCHMARK
TOP NUT HYD
ELEV=1061.27
MONUMENT
MARKER

NOTE:
APPROVAL FOR LOT 2
IMPROVEMENTS TO BE ACQUIRED
AT LATER DATE.

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AEM CONSTRUCTION, LLC
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SITE PLAN

LEGEND

- FIRE HYDRANT
- WATER VALVE
- SANITARY MANHOLE
- STORM INLET
- SIGN
- POWER POLE
- CONTROL POINT
- PROPERTY IRON
- LIGHT POLE
- TREE/SHRUB LINE
- ASPHALTIC PAVEMENT
- CONCRETE PAVEMENT / SIDEWALK

NOTES:

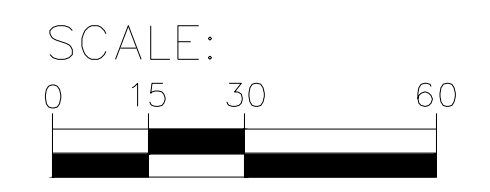
- SITE IS ZONED RM-2 (MULTI-FAMILY RESIDENTIAL).
- THE CONTRACTOR SHALL VERIFY ALL EXISTING CONDITIONS PRIOR TO CONSTRUCTION & NOTIFY THE ENGINEER OF ANY DIFFERENCES. THE CONTRACTOR SHALL VERIFY ALL PLAN DIMENSIONS & NOTIFY THE ENGINEER OF ANY DIFFERENCES.
- THE CONTRACTOR SHALL VERIFY ALL BUILDING DIMENSIONS WITH THE ARCHITECTURAL PLANS.
- THE CONTRACTOR SHALL FIELD VERIFY THE LOCATIONS & SIZES OF ALL EXISTING UTILITIES.
- SEE ARCHITECTURAL PLANS FOR EXACT DIMENSIONS OF PROPOSED BUILDINGS.

SITE INFORMATION:

- PARCEL CONTAINS 4.98 ACRES, MORE OR LESS, AND IS SUBJECT TO ANY RESTRICTIONS, RESERVATIONS, RIGHT-OF-WAY, EASEMENTS, AND ANY PRIOR GRANTS OF RECORD OR FACT.

SITE AREAS

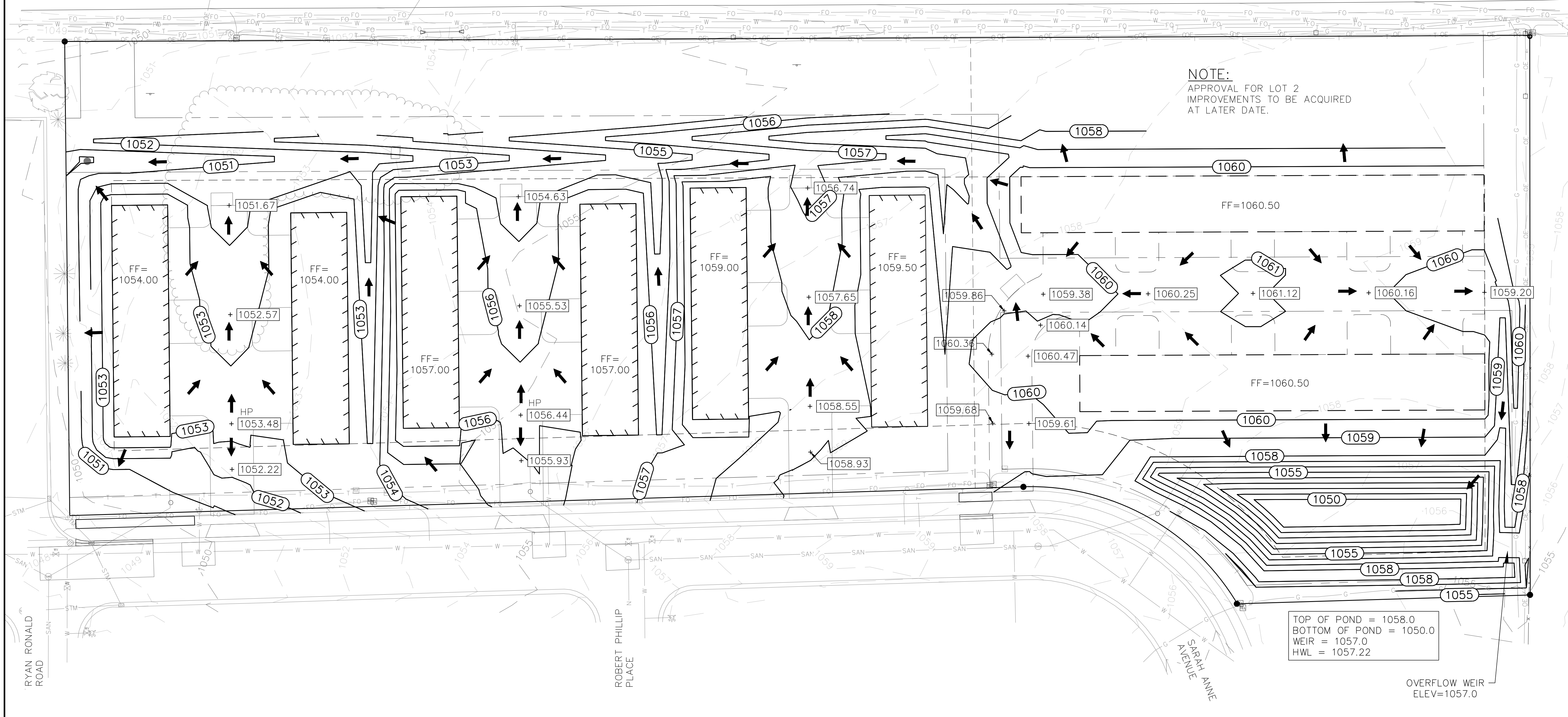
• TOTAL SITE AREA:	217,006 SF
• TOTAL IMPERVIOUS (INCLUDING BUILDINGS):	76,599 SF
• TOTAL BUILDING FOOTPRINTS:	38,688 SF



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U.S.H. 12

NOTE:
APPROVAL FOR LOT 2
IMPROVEMENTS TO BE ACQUIRED
AT LATER DATE.

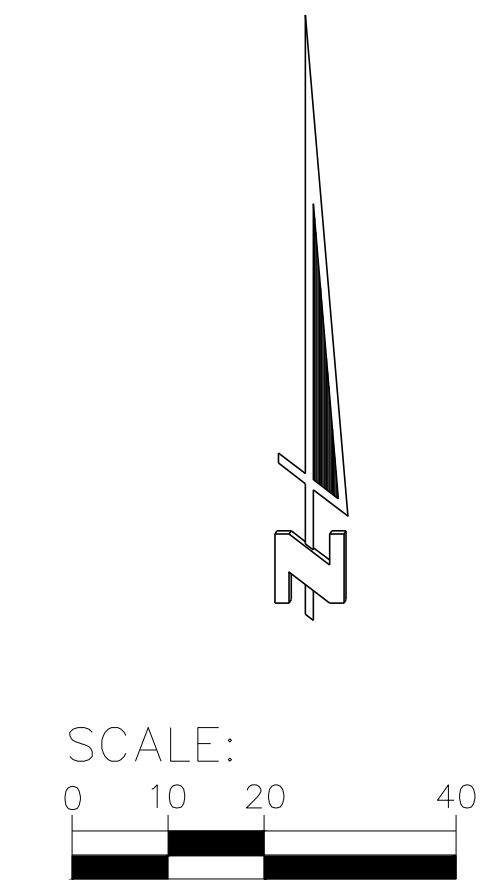


TOP OF POND = 1058.0
BOTTOM OF POND = 1050.0
WEIR = 1057.0
HWL = 1057.22

OVERFLOW WEIR
ELEV=1057.0

- KEY**
- 1060 — DENOTES EXISTING CONTOUR LINE.
 - 1059 — DENOTES PROPOSED CONTOUR LINE, FINISHED GRADE.
 - 1060.50 + DENOTES PROPOSED SPOT ELEVATION, FINISHED GRADE.
 - ➔ DENOTES DIRECTION OF PROPOSED SURFACE WATER FLOW.
 - HP = HIGH POINT

- NOTES:**
- * THE CONTRACTOR SHALL BE RESPONSIBLE FOR INSURING DRAINAGE OF SURFACE WATER AWAY FROM THE BUILDING.
 - * THE CONTRACTOR SHALL VERIFY ALL EXIST. CONDITIONS.
 - * THE CONTRACTOR SHALL BE RESPONSIBLE FOR VERIFYING LOCATIONS OF EXIST. UTILITIES.
 - * PROPOSED CONTOUR LINE LOCATIONS ARE APPROXIMATE, SPOT ELEVATIONS SHALL BE USED FOR EXACT ELEVATIONS.
 - * ALL GRADING, & EARTHWORK SHALL BE AS PER WI DOT STANDARD SPEC FOR HWY & STRUCTURE CONSTRUCTION LATEST EDITION. & ALL SUPPLEMENTAL SPECIFICATIONS.



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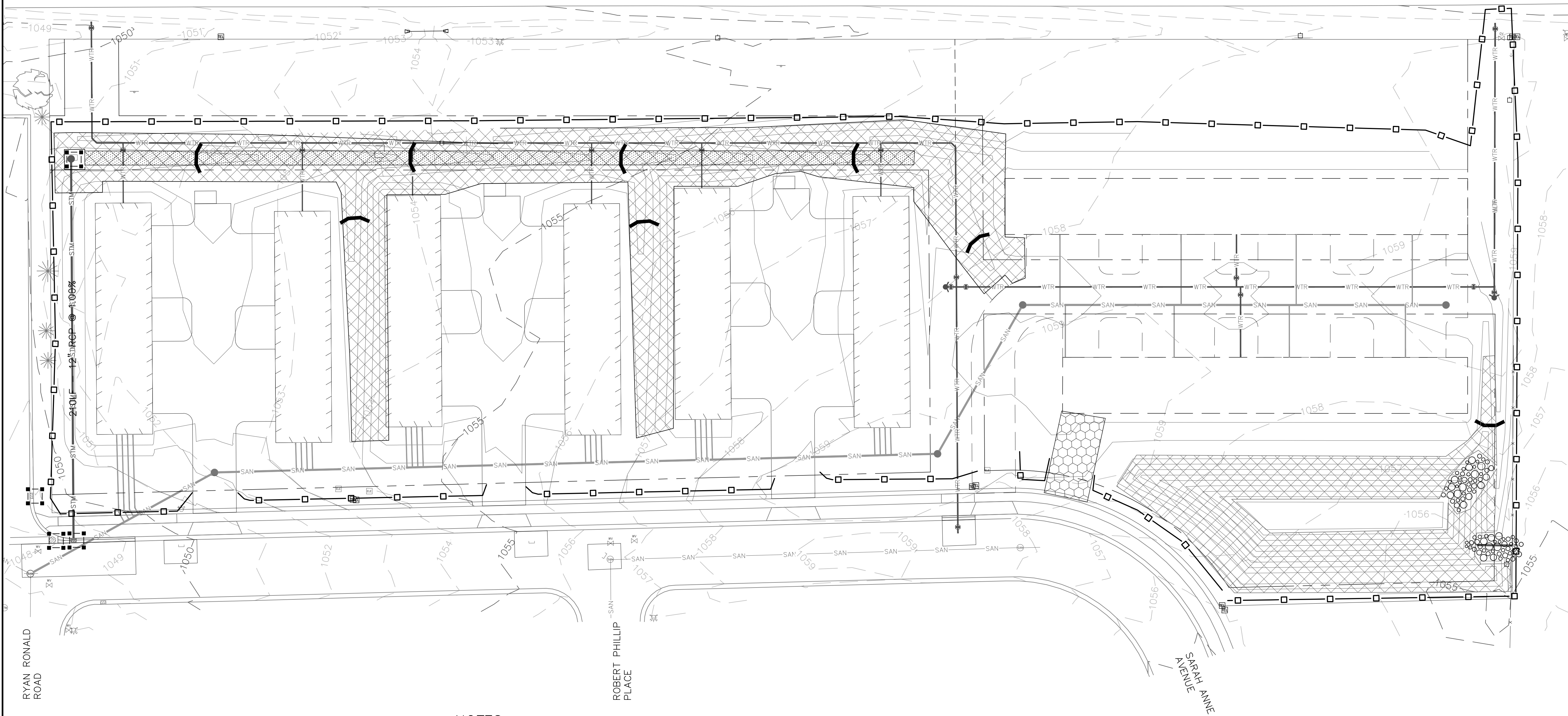
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AEM CONSTRUCTION, LLC
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ST. CROIX COUNTY, WISCONSIN
GRADING PLAN

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3 OF 9

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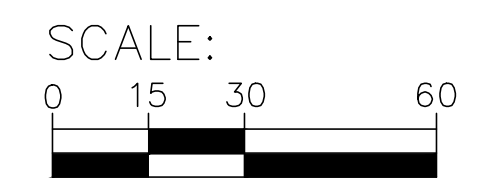


NOTES:

- THE CONTRACTOR SHALL INSTALL APPROPRIATE EROSION CONTROL MEASURES AS THE FIRST CONSTRUCTION ACTIVITY.
- CONTRACTOR TO REMOVE ALL TOPSOIL MATERIAL WHERE ALL GRAVEL AND BUILDING LOCATIONS ARE PROPOSED.
- SEED & MULCH & FERTILIZE ALL DISTURBED AREAS OVER 4"–6" OF TOPSOIL.
- SEEDING SHALL BE SEED MIXTURE No. 20 OR No. 40 AS PER WI DOT STANDARD SPEC'S. FOR HIGHWAY & STRUCTURE CONSTRUCTION, LATEST EDITION.
- SEED SHALL BE SOWN IN ACCORDANCE WITH WI DOT STANDARD SPEC'S. FOR HIGHWAY & STRUCTURE CONSTRUCTION, SECTION 630.3 EITHER METHOD A OR B.
- SEED MULCH SHALL BE IN ACCORDANCE WITH WI DOT STANDARD SPEC'S. FOR HIGHWAY & STRUCTURE CONSTRUCTION, SECTION 627.2.
- SEED MULCH SHALL BE APPLIED IN ACCORDANCE WITH WI DOT STANDARD SPEC'S. FOR HIGHWAY & STRUCTURE CONSTRUCTION, SECTION 627.3.2 METHOD B OR C.
- TOPSOIL SHALL BE SUPPLIED & INSTALLED IN ACCORDANCE WITH WI DOT STANDARD SPEC'S. FOR HIGHWAY & STRUCTURE CONSTRUCTION, SECTION 625.
- TOPSOIL SHALL BE SUPPLIED & INSTALLED IN ACCORDANCE WITH WI DOT STANDARD SPEC'S. FOR HIGHWAY & STRUCTURE CONSTRUCTION, SECTION 625.
- ADJUST OR ADD SILT FENCE AS NEEDED TO PREVENT SEDIMENT FROM LEAVING THE CONSTRUCTION SITE.
- INSTALL SILT FENCE AS NEEDED AROUND ANY TEMPORARY SOIL STORAGE PILES.
- TRACKING AREA: REMOVE & REPLACE AGGREGATE WHEN VOIDS BECOME FILLED W/ SEDIMENT OR IF SURFACE OPENINGS BECOME PLUGGED SO THAT TRACKING AREA DOES NOT FUNCTION.
- SUPPLY EROSION CONTROL MAT AS PER WI DOT PAL REQUIREMENTS. INSTALL EROSION CONTROL MAT AS PER MANUFACTURERS SPECIFICATIONS.
- ALL DISTURBED AREAS LEFT FOR MORE THAN 14 DAYS SHALL BE STABILIZE W/ SEED & MULCH TO PREVENT EROSION.
- ALL WASTE & UNUSED BUILDING MATERIAL SHALL BE REMOVED FROM THE SITE & DISPOSED OF & NOT ALLOWED TO BE CARRIED OFF BY STORM WATER RUNOFF.
- THE CONTRACTOR SHALL FOLLOW ALL PRACTICES AS DEFINED IN THE WI DNR TECHNICAL STANDARDS FOR CONSTRUCTION SITE EROSION & SEDIMENT CONTROL.
- CONTRACTOR MAY DISTURB LESS THAN ONE ACRE PRIOR TO OBTAINING NOI PERMIT.
- ALL EROSION CONTROL DEVICES NEED TO BE IN PLACE PRIOR TO ANY GROUND DISTURBANCE.

KEY

- SILT FENCE
- ▨ EROSION MAT CLASS I, TYPE B (DOUBLE NET STRAW BLANKET)
- ▩ EROSION MAT CLASS II, TYPE B (COCONUT BLANKET)
- ⊙ RIPRAP, MEDIUM
- ⊞ AGGREGATE TRACKING AREA
- ⊠ INLET PROTECTION
- ⌒ TEMPORARY DITCH CHECK



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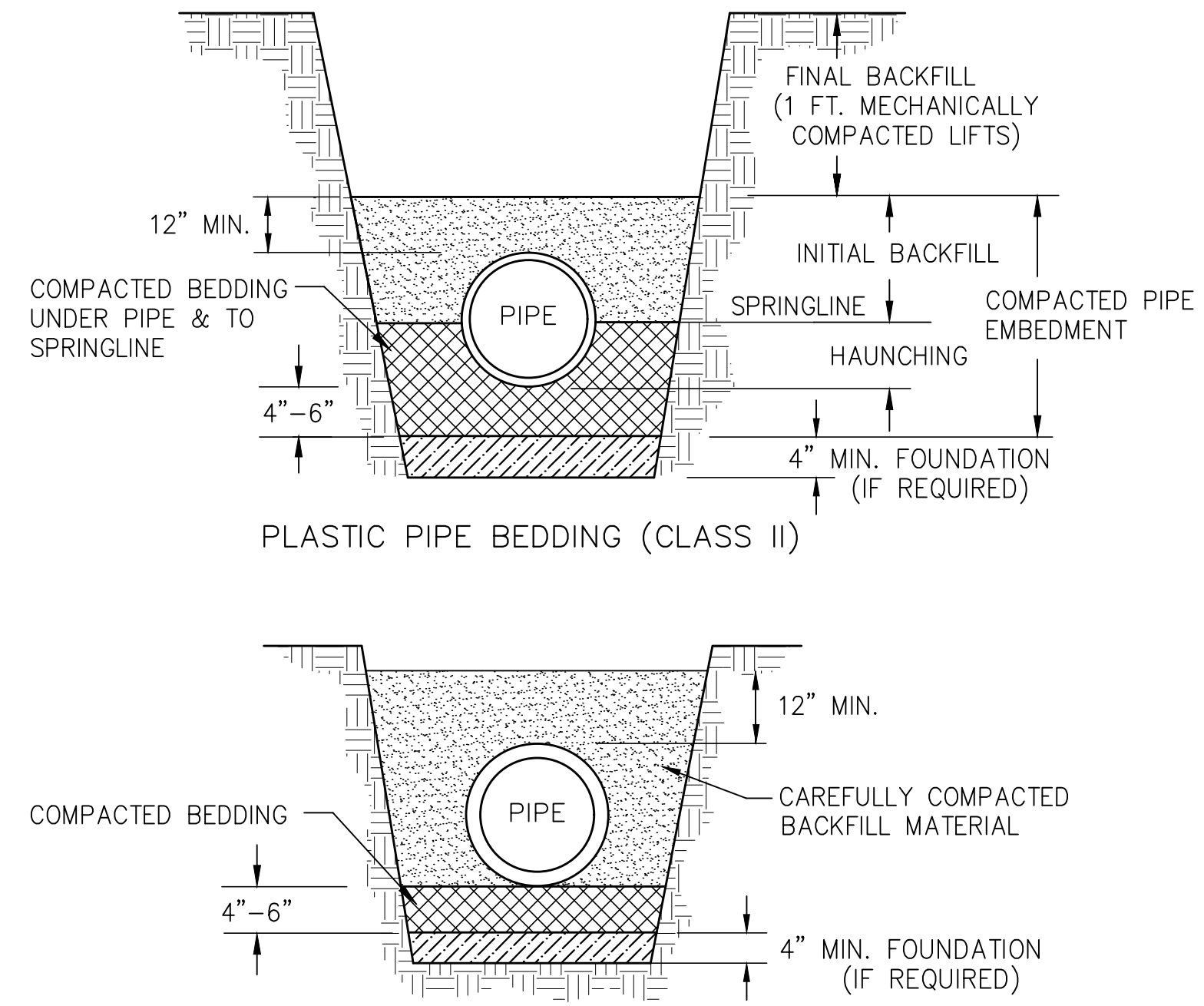
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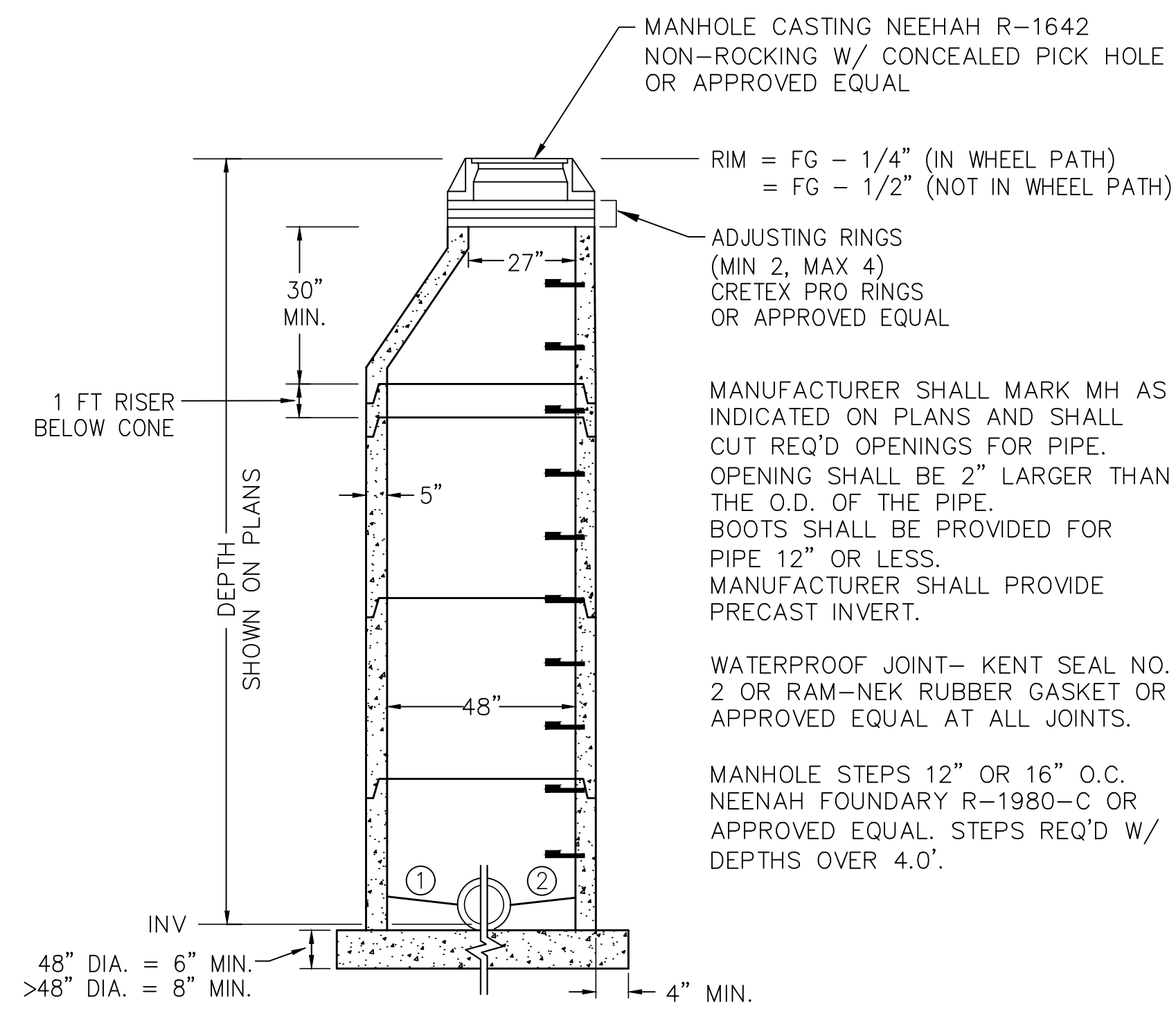
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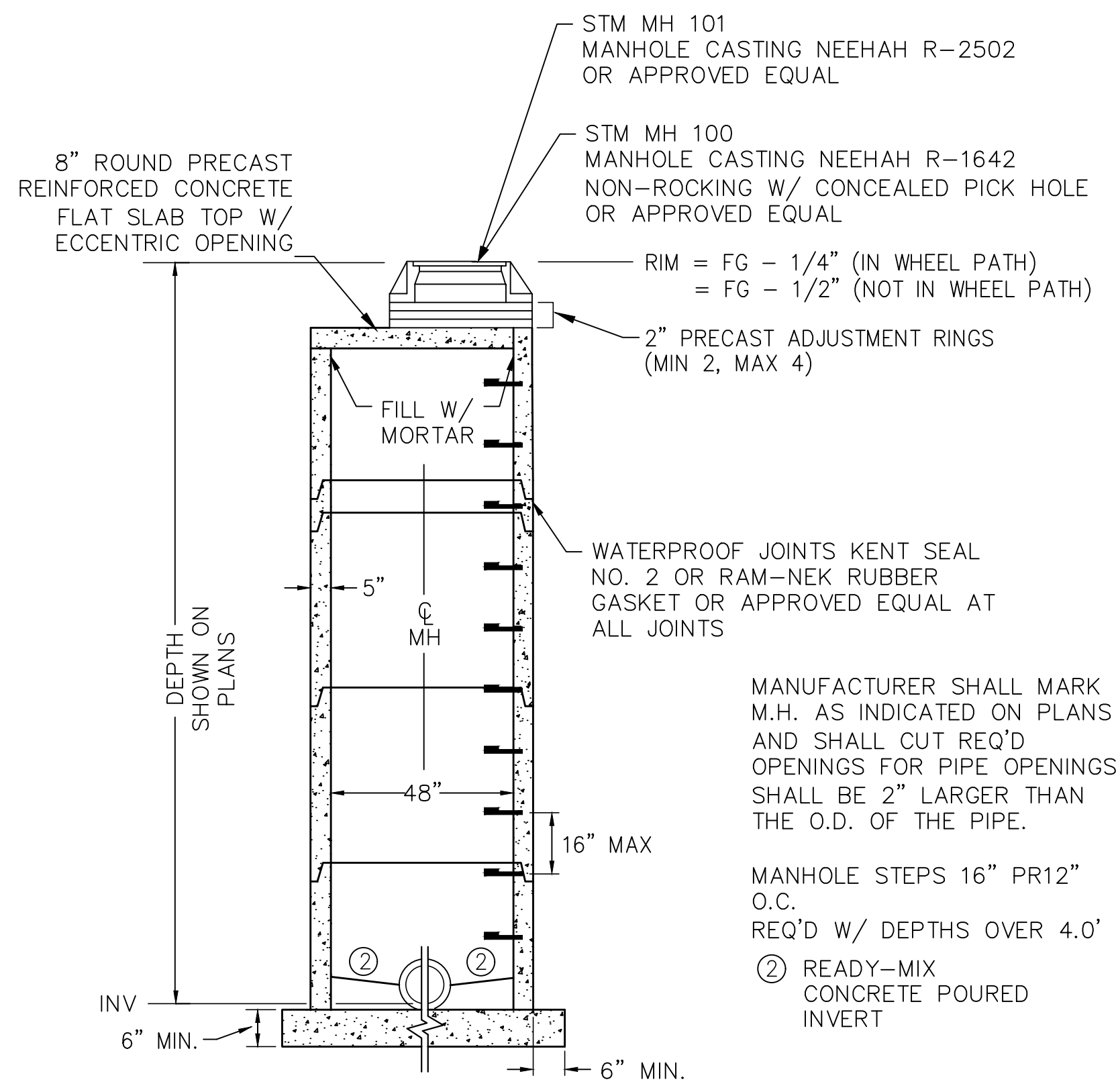
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EROSION CONTROL PLAN



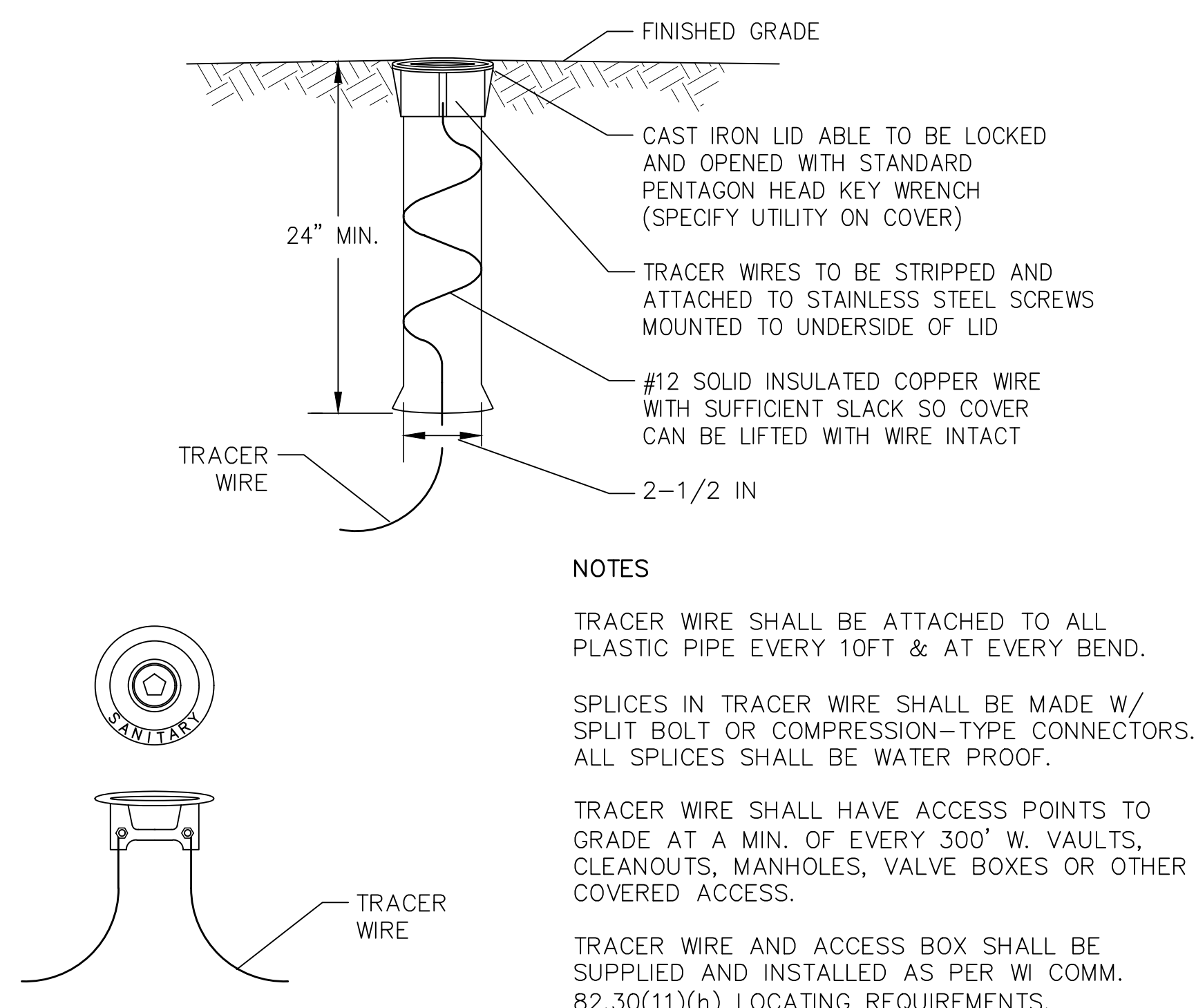
PIPE BEDDING DETAILS.
NO SCALE



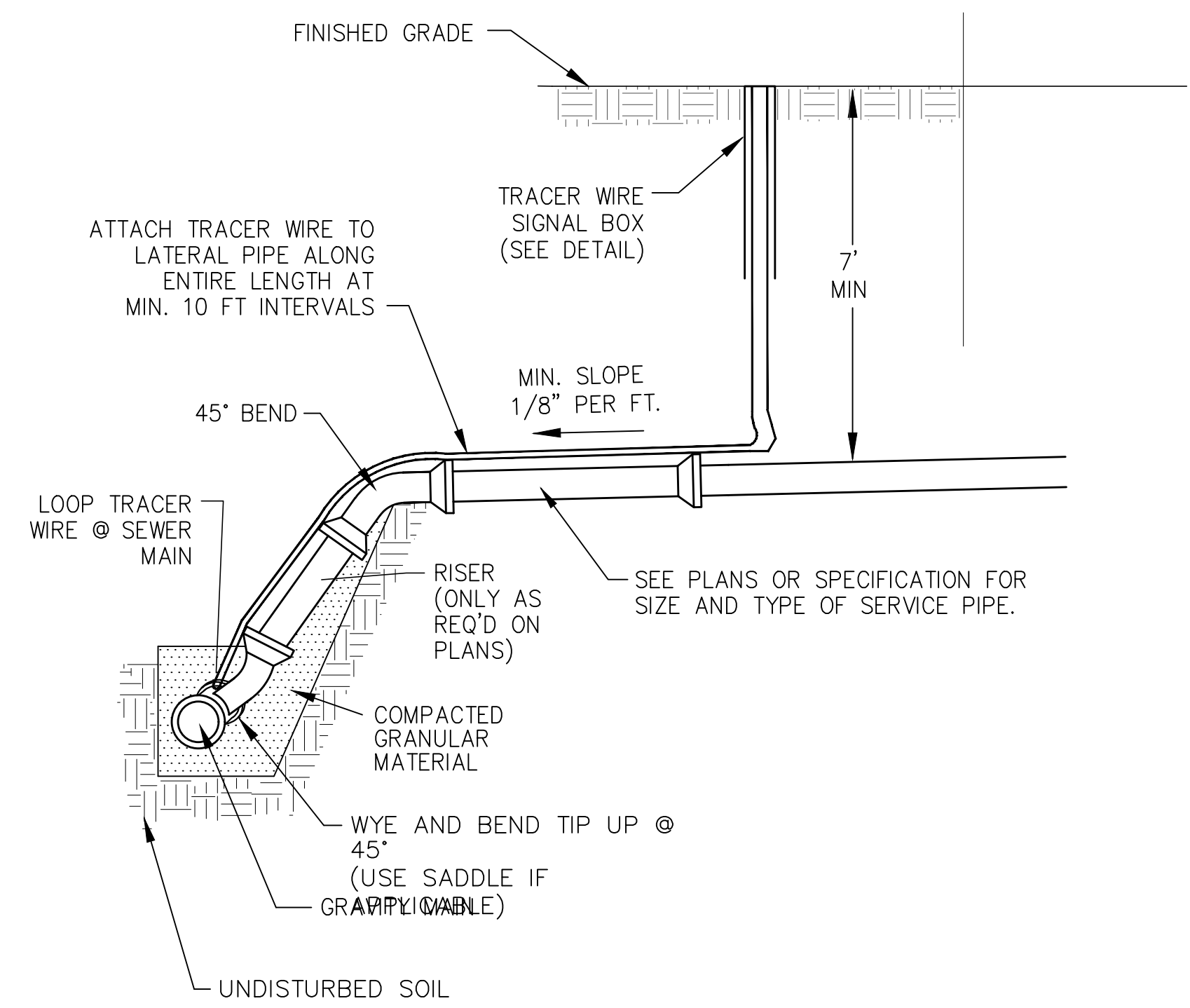
SANITARY MANHOLE - PRECAST CONCRETE
NO SCALE



STORM MANHOLE - PRECAST CONCRETE
NO SCALE



TRACER WIRE SIGNAL BOX
NO SCALE



SANITARY SEWER LATERAL
NO SCALE

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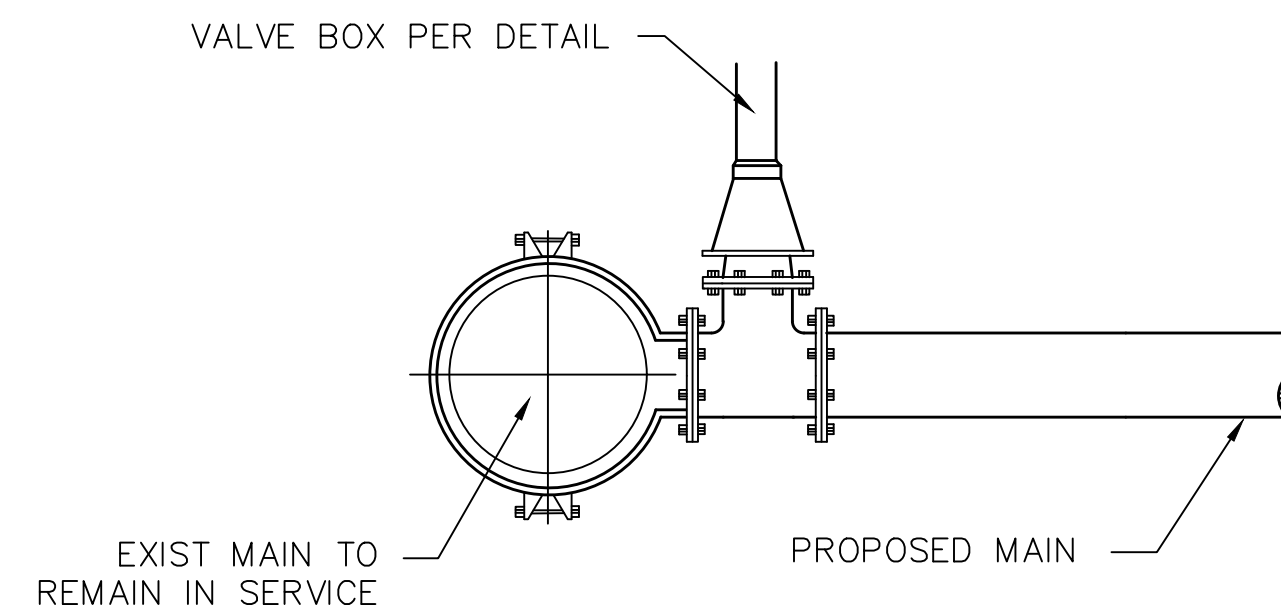
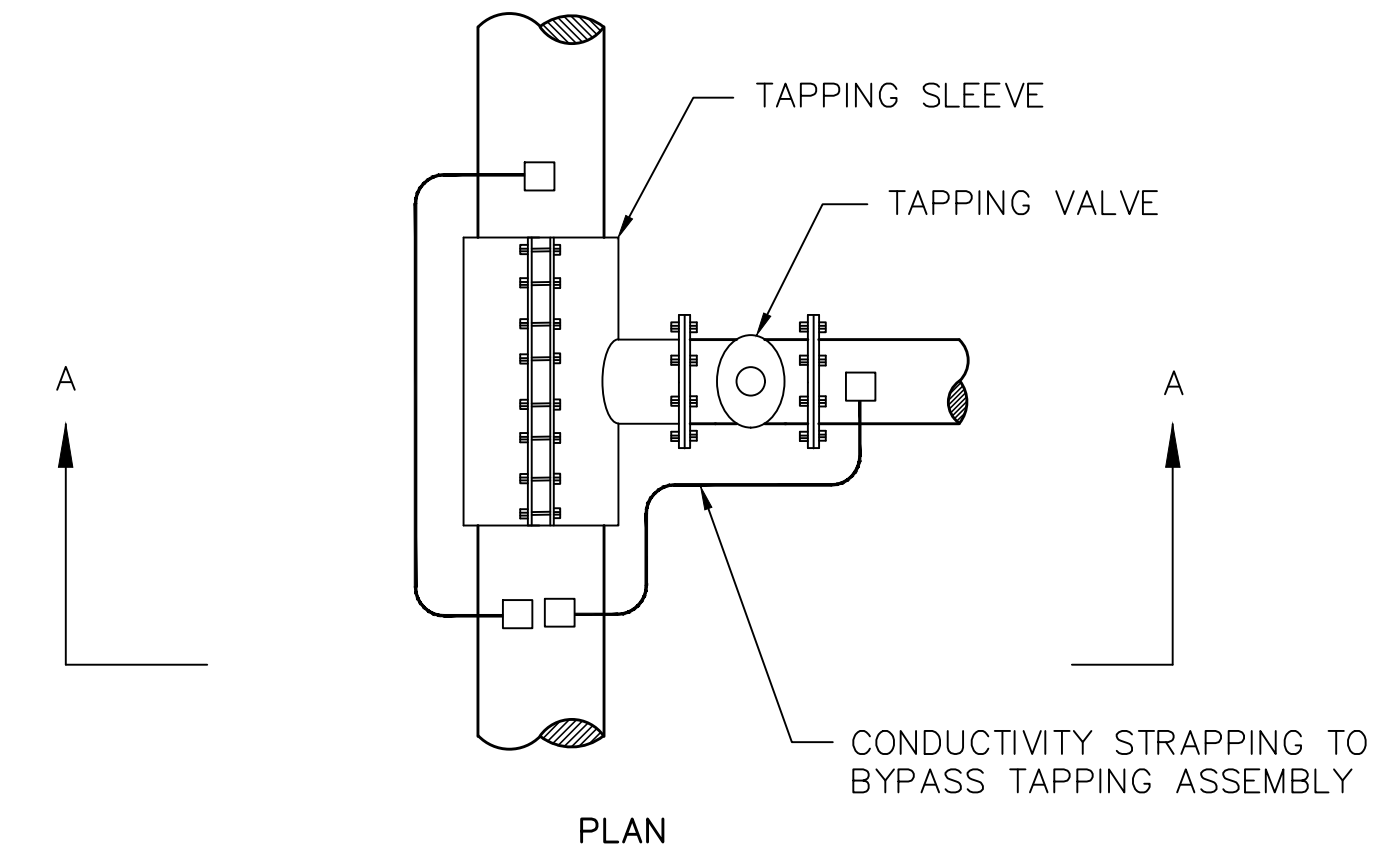
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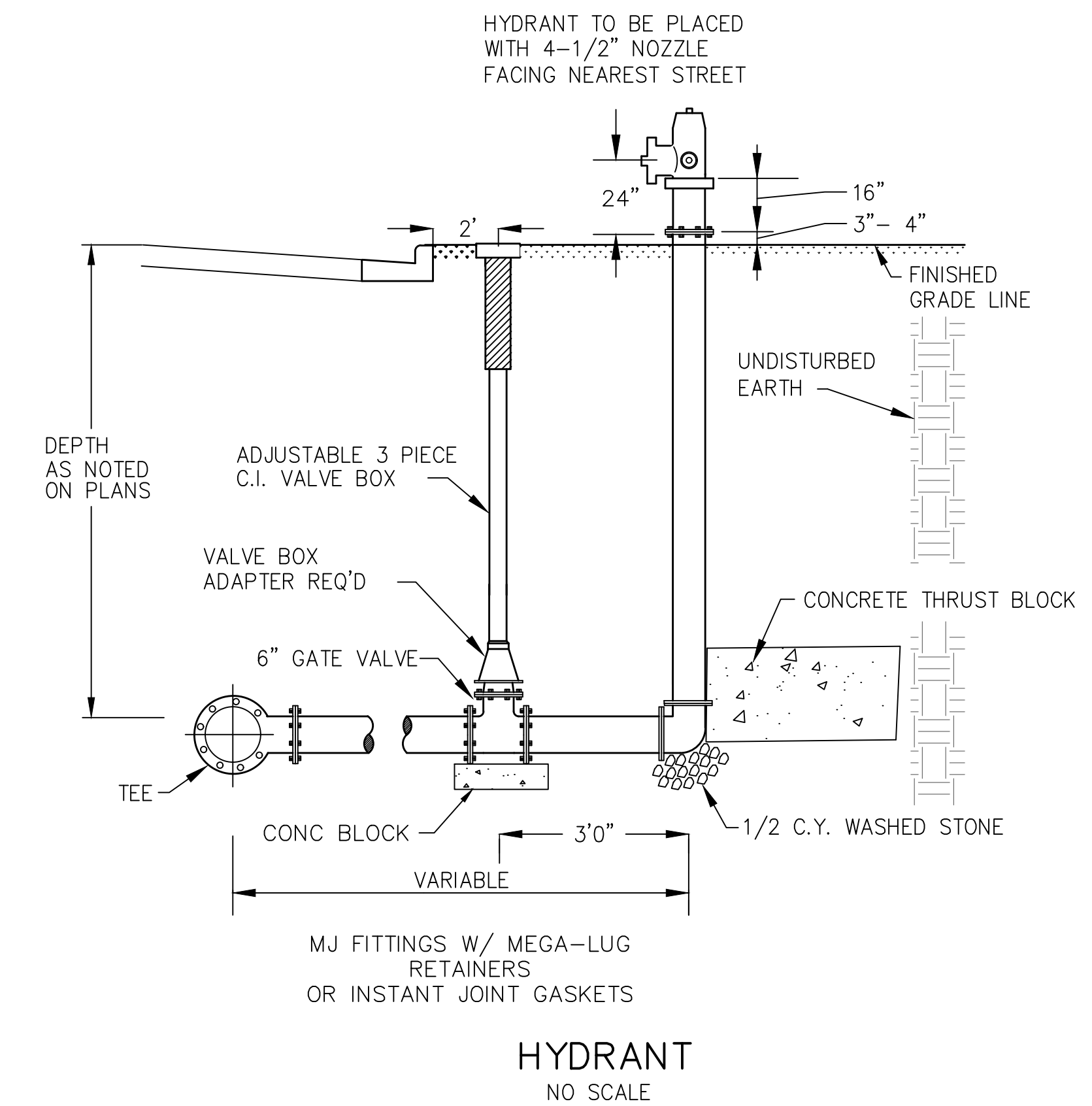
SECTION A-A
WET TAP
NO SCALE

WATER MAIN TESTING

WATER FOR FLUSHING AND TESTING WILL BE AVAILABLE FROM VILLAGE. CONTACT THE VILLAGE FOR PERMISSION TO FILL NEW MAINS. CONTRACTOR SHALL PAY FOR WATER USED.

CONTRACTOR SHALL PERFORM THE FOLLOWING TESTS:

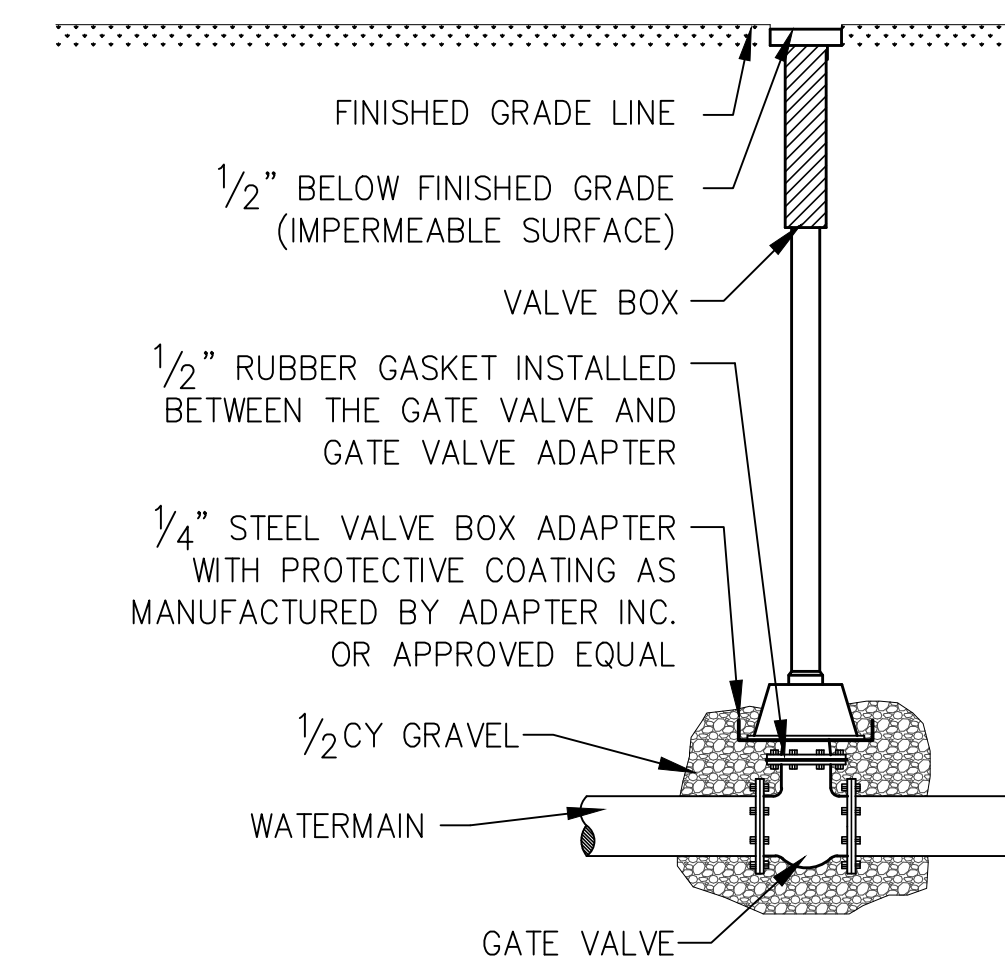
1. **DISINFECTION AND BACTERIOLOGICAL TEST:** DISINFECT WATER MAINS IN ACCORDANCE WITH AWWA C651 AND STATE AND LOCAL CODES. SAMPLE WATER AND ARRANGE FOR BACTERIOLOGICAL TESTING BY AN APPROVED LABORATORY. SHOULD TEST PROVE UNSATISFACTORY, DISINFECT AND SAMPLE AGAIN UNTIL ACCEPTABLE RESULTS ARE OBTAINED.
2. **PRESSURE AND LEAKAGE TEST:** PRESSURE AND LEAK TEST WATER MAIN AT NOT LESS THAN 150 PSIG FOR 2 HR IN ACCORDANCE WITH AWWA C600.
3. **ELECTRICAL CONTINUITY:** PERFORM A CONTINUITY TEST ON ENTIRE WORK BETWEEN HYDRANTS AND OTHER ACCESSIBLE POINT OF BACKFILLED WATER MAIN SYSTEM. IF TEST INDICATES A LACK OF ELECTRICAL CONTINUITY, FIND AND REPAIR BROKEN CIRCUIT.



HYDRANT
NO SCALE

NOTES

- WHERE HYDRANT BASE IS IN OR NEAR WATER TABLE, THE DRAIN PORT SHALL BE PLUGGED & TAG FURNISHED & PLACED ON HYDRANT.
- THE HYDRANT & ALL COMPONENTS SHALL MEET ALL VILLAGE REQUIREMENTS.
- HYDRANT SHALL HAVE TRACER WIRE TO THE CONNECTING WATER MAIN.
- FIRE HYDRANT SHALL BE DRY-BARREL TYPE CONFORMING TO AWWA C502 AND SHALL HAVE CAST IRON BODY, FULLY BRONZE MOUNTED; 5-INCH MINIMUM MAIN VALVE OPENING; 6-INCH MECHANICAL JOINT INLET CONNECTION (EXCEPT PUSH-ON JOINT CONNECTIONS MAY BE USED WITH JOINT RESTRAINT GASKETS); MINIMUM BURY OF 8 FT; ONE 4-1/2-INCH PUMPER NOZZLE AND TWO 2-1/2-INCH HOSE NOZZLES WITH NATIONAL STANDARD THREADS; PENTAGON OPERATING NUT 1-INCH ON EACH SIDE, OPEN COUNTERCLOCKWISE; CAPS SECURED WITH HEAVY CHAINS; AND TRAFFIC FLANGE WITH NO-FLOW SEPARATION. INTERIOR COATING SHALL BE FUSION BONDED EPOXY COMPLYING WITH AWWA C550. HYDRANTS SHALL BE PAINTED RED. HYDRANTS SHALL BE AMERICAN FLOW CONTROL/WATEROUS "PACER" MODEL WITH 16-INCH UPPER STAND PIPE.



CONTROL VALVE AND BOX, GATE
NO SCALE

NOTES

- VALVES SHALL BE RESILIENT SEATED GATE VALVES CONFORMING TO AWWA C509 OR C515, DESIGNED FOR CONTINUOUS COLD HYDROSTATIC WORKING PRESSURE OF 150 PSI AND SHOP TESTED TO 300 PSI. VALVES SHALL HAVE IRON BODY, FULLY BRONZE MOUNTED, BRONZE NON-RISING STEM, A 2-IN SQUARE OPERATING NUT OPENING COUNTERCLOCKWISE, AN O-RING STEM SEAL, AND MECHANICAL JOINT ENDS. INTERIOR COATING SHALL BE FUSION BONDED EPOXY COMPLYING WITH AWWA C550.
- GATE VALVE BOXES SHALL BE CAST IRON SCREW-TYPE SUITABLE FOR TYPE OF VALVE, ALLOWING ADJUSTMENT UP TO 2 FEET, WITH SECTIONS SUFFICIENT TO EXTEND UP AND TERMINATE AT FINISHED GRADE. STAY-PUT COVERS SHALL BE MARKED "WATER".
- PROVIDE GATE VALVE ADAPTER FOR SETTING OF VALVE BOX. ADAPTER SHALL BE 1/4-INCH STEEL WITH AN UNDERGROUND PROTECTIVE COATING AND SHALL HAVE 1/2-INCH NEOPRENE GASKET INSTALLED BETWEEN THE GATE VALVE AND THE ADAPTER, ADAPTER INC. (OAK CREEK, WI) OR APPROVED EQUAL.

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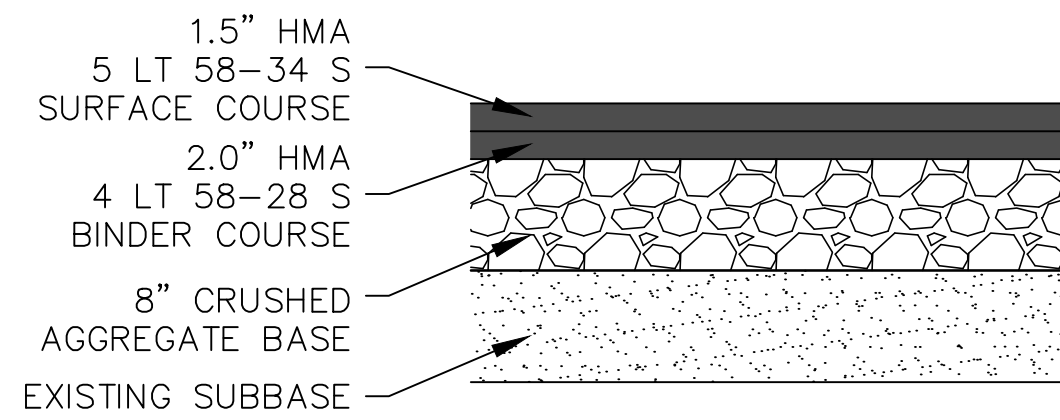
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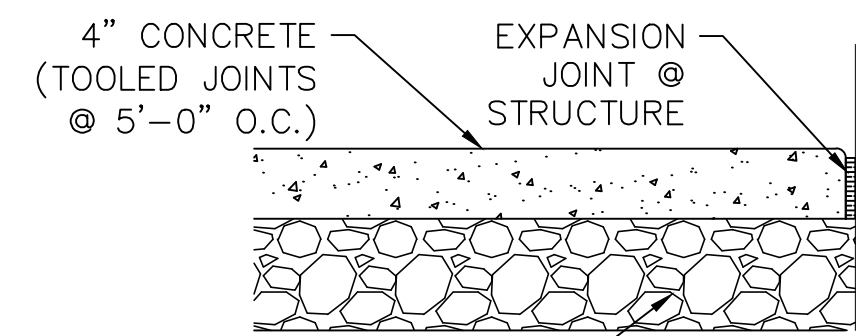
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NOTE
 ASPHALT BASE COURSE & COMPACTION SHALL BE SUPPLIED & INSTALLED AS PER WI DOT STANDARD SPEC. FOR HWY & STRUCTURE CONSTRUCTION, LATEST ED.

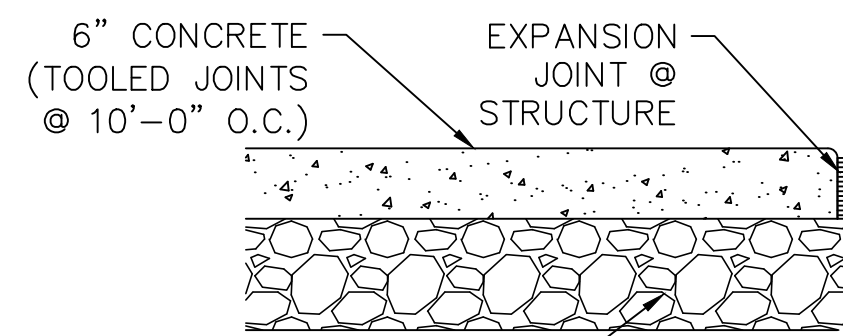
ASPHALT TYPICAL SECTION
 NO SCALE



4" COMPACTED CRUSHED AGGREGATE BASE

NOTE
 USE 1/2" FELT JOINT WHERE CONC MEETS BUILDING.

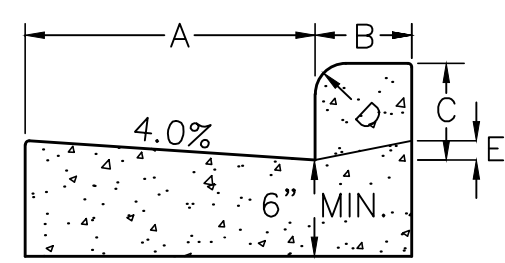
CONCRETE SIDEWALK, 4"
 NO SCALE



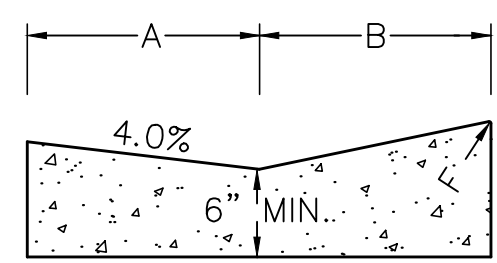
6" COMPACTED CRUSHED AGGREGATE BASE

NOTE
 6" CONC SHALL HAVE 10"x10" - W2.9 X W2.9, OR 6"x6" - W2.9 X W2.9 WIRE MESH. MAINTAIN 3" COVER OVER MESH

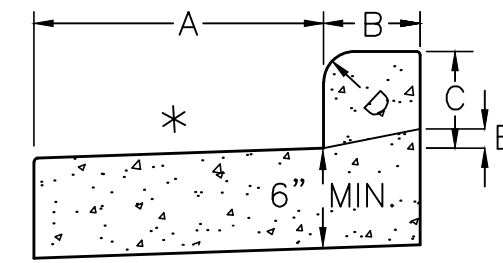
CONCRETE SIDEWALK, 6"
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BARRIER



MOUNTABLE AND VALLEY



REVERSE FLOW

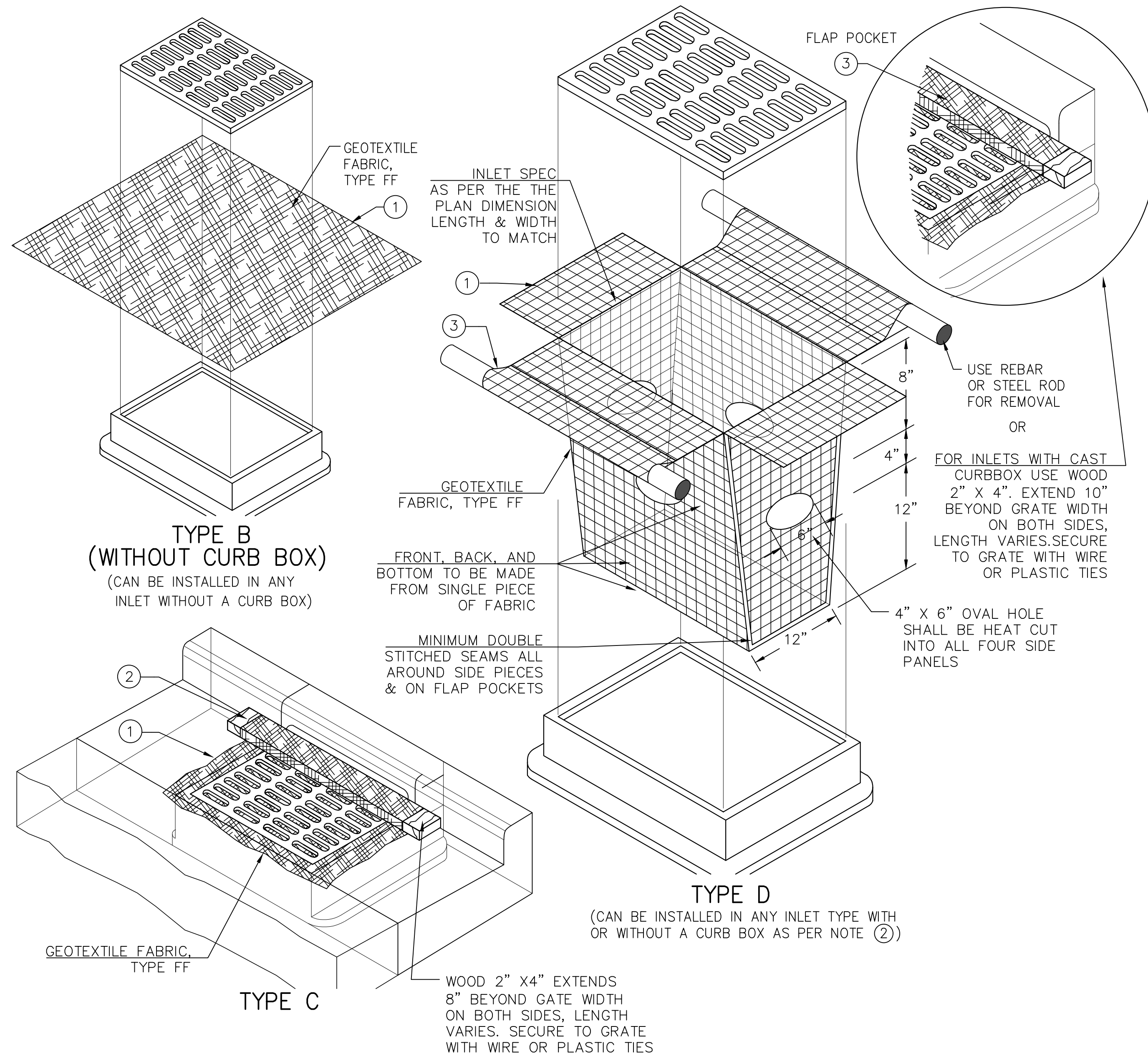
CURB TYPE	A	B	C	D	E	F
BARRIER						
18" B	12"	6"	6"	2"	1.0"	1/2"
24" B	18"	6"	6"	2"	1.0"	1/2"
30" B	24"	6"	6"	2"	1.0"	1/2"
MOUNTABLE						
24" M	12"	12"	-	-	2.50"	1/2"
30" M	18"	12"	-	-	2.50"	1/2"
36" M	24"	12"	-	-	2.50"	1/2"
VALLEY GUTTER						
36" V	18"	18"	-	-	1.5"	-
REVERSE FLOW						
24" B	18"	6"	6"	2"	1.0"	1/2"

* MATCH SLOPE OF ADJACENT PAVEMENT

NOTES:

- THE BOTTOM OF CURB AND GUTTER MAY BE CONSTRUCTED EITHER LEVEL OR PARALLEL TO THE SLOPE OF THE SUBGRADE OR AGGREGATE BASE PROVIDED A 6" MINIMUM GUTTER THICKNESS IS MAINTAINED.
- AT PEDESTRIAN CROSSINGS ENSURE THAT (E) DOES NOT EXCEED 7% SLOPE.

CONCRETE CURB & GUTTER



INSTALLATION NOTES

TYPE B & C
 TRIM EXCESS FABRIC IN THE FLOW LINE TO WITHIN 3" OF THE GRATE. THE CONTRACTOR SHALL DEMONSTRATE A METHOD OF MAINTENANCE, USING A SEWN FLAP, HAND HOLDS OR OTHER METHOD TO PREVENT ACCUMULATED SEDIMENT FROM ENTERING THE INLET.

TYPE D DO NOT INSTALL INLET PROTECTION TYPE D IN INLETS SHALLOWER THAN 30", MEASURED FROM THE BOTTOM OF THE INLET TO THE TOP OF THE GRATE. TRIM EXCESS FABRIC IN THE FLOW LINE TO WITHIN 3" OF THE GRATE. THE INSTALLED BAG SHALL HAVE A MINIMUM SIDE CLEARANCE, BETWEEN THE INLET WALL AND THE BAG, MEASURED AT THE BOTTOM OF THE OVERFLOW HOLES, OF 3". WHERE NECESSARY THE CONTRACTOR SHALL CINCH THE BAG, USING PLASTIC ZIP TIES, TO ACHIEVE THE 3" CLEARANCE. THE TIES SHALL BE PLACED AT A MAXIMUM OF 4" FROM THE BOTTOM OF THE BAG.

INLET PROTECTION DETAIL
 NO SCALE

I:\Clients-Memo\A\6359 AEM Construction LLC\008 Village of Roberts Multi-Family Residential Development\100 Cad.dwg\03Site Details.dwg 08/11/22 12:39:53 PM

JOB NO. A6359-0008
DRAWN BY RDJ
CHECKED BY KRO
DATE 2022
REVISIONS
REFERENCE FILE 00base_*.dwg
DRAWING FILE 03site details

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Cedar corporation

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 Madison, WI 53718
 Cedarburg, WI 53012
 WAUWATOSA, WI 53095

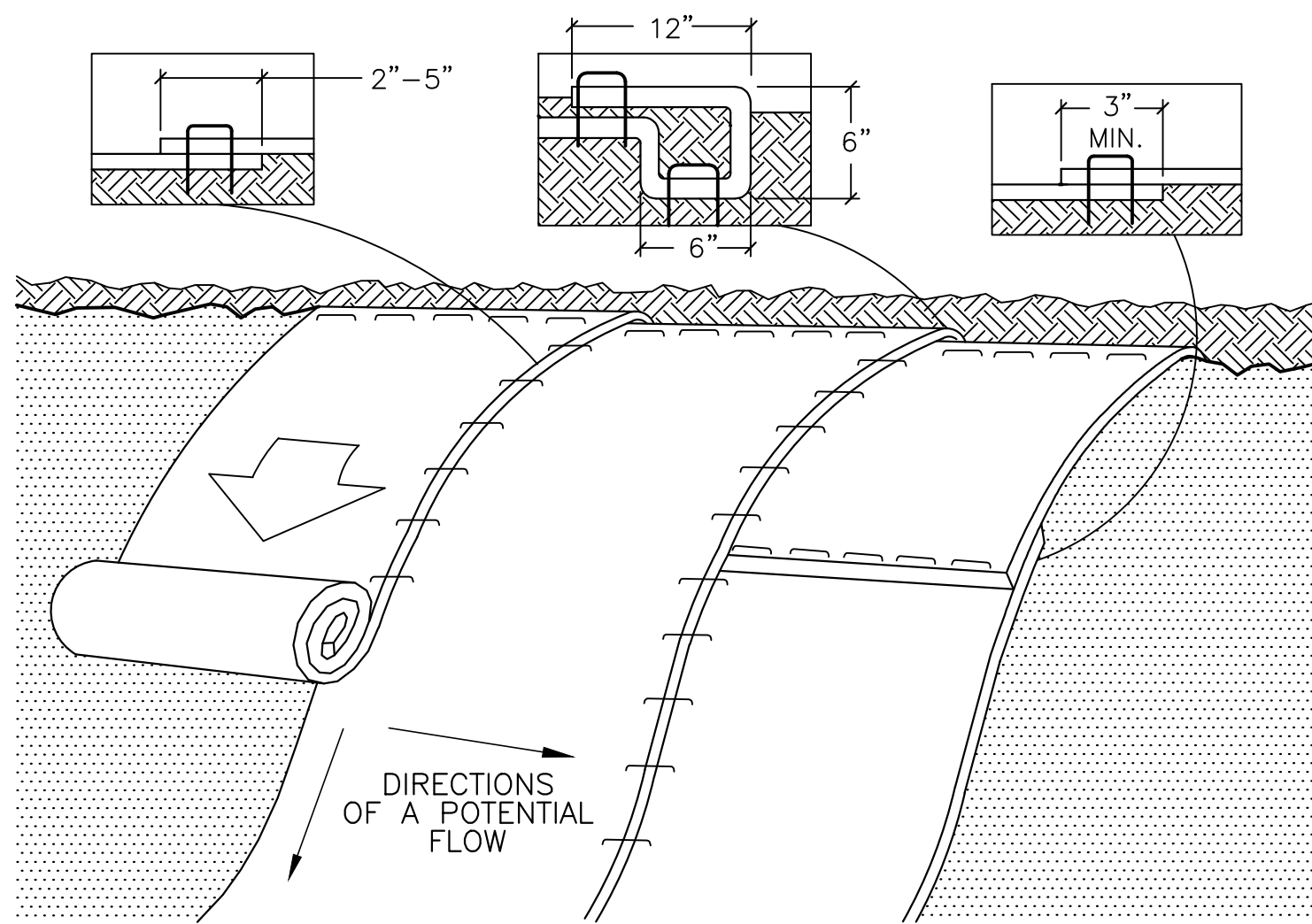
1695 Bellevue Street
 Green Bay, WI 54311
 Menomonee, WI 54751

FAX 608-249-5824
 FAX 920-491-9020
 FAX 715-235-2727

AEM CONSTRUCTION, LLC
 MULTI-FAMILY RESIDENTIAL
 ST. CROIX COUNTY, WISCONSIN
 CONSTRUCTION DETAILS

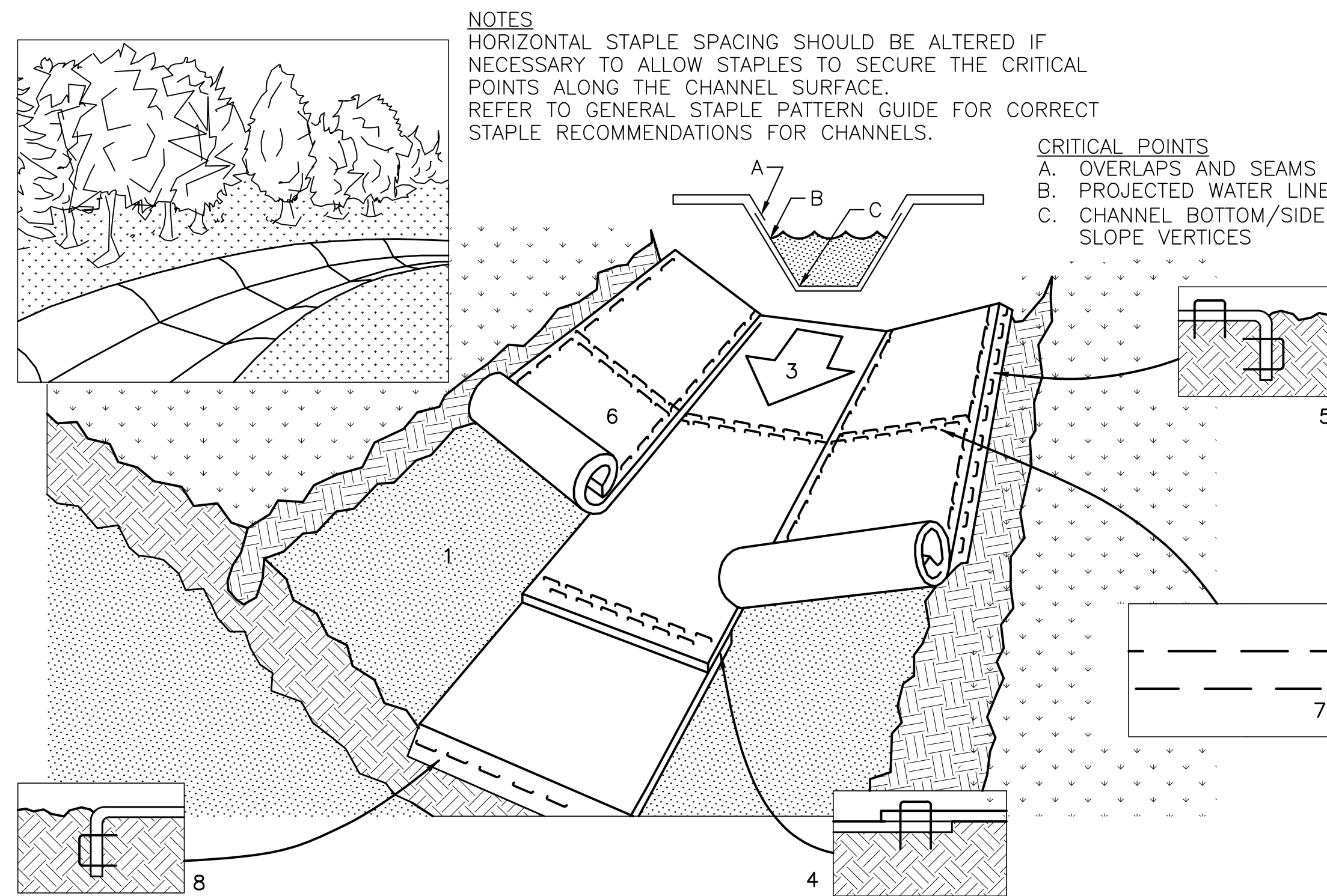
SHEET NO.

8 OF 9



- * PREPARE SOIL BEFORE INSTALLING ROLLED EROSION CONTROL MAT, INCLUDING GRADING, TOPSOIL, SEED & FERTILIZER.
- * BEGIN AT TOP OF SLOPE, BY ANCHORING MAT IN TRENCH, INSTALL STAPLES 12" APART, SEE DETAIL.
- * ROLL MAT DOWN SLOPE AS SHOWN. FASTEN MAT TO SOIL SURFACE W/ STAPLES. STAPLE PATTERN GUIDE BY MFR.
- * OVERLAP MAT AS PER MFRS. SPEC.
- * NORTH AMERICAN GREEN, USA 1-800-772-2040, www.nagreen.com.

EROSION CONTROL MAT DETAIL
NO SCALE

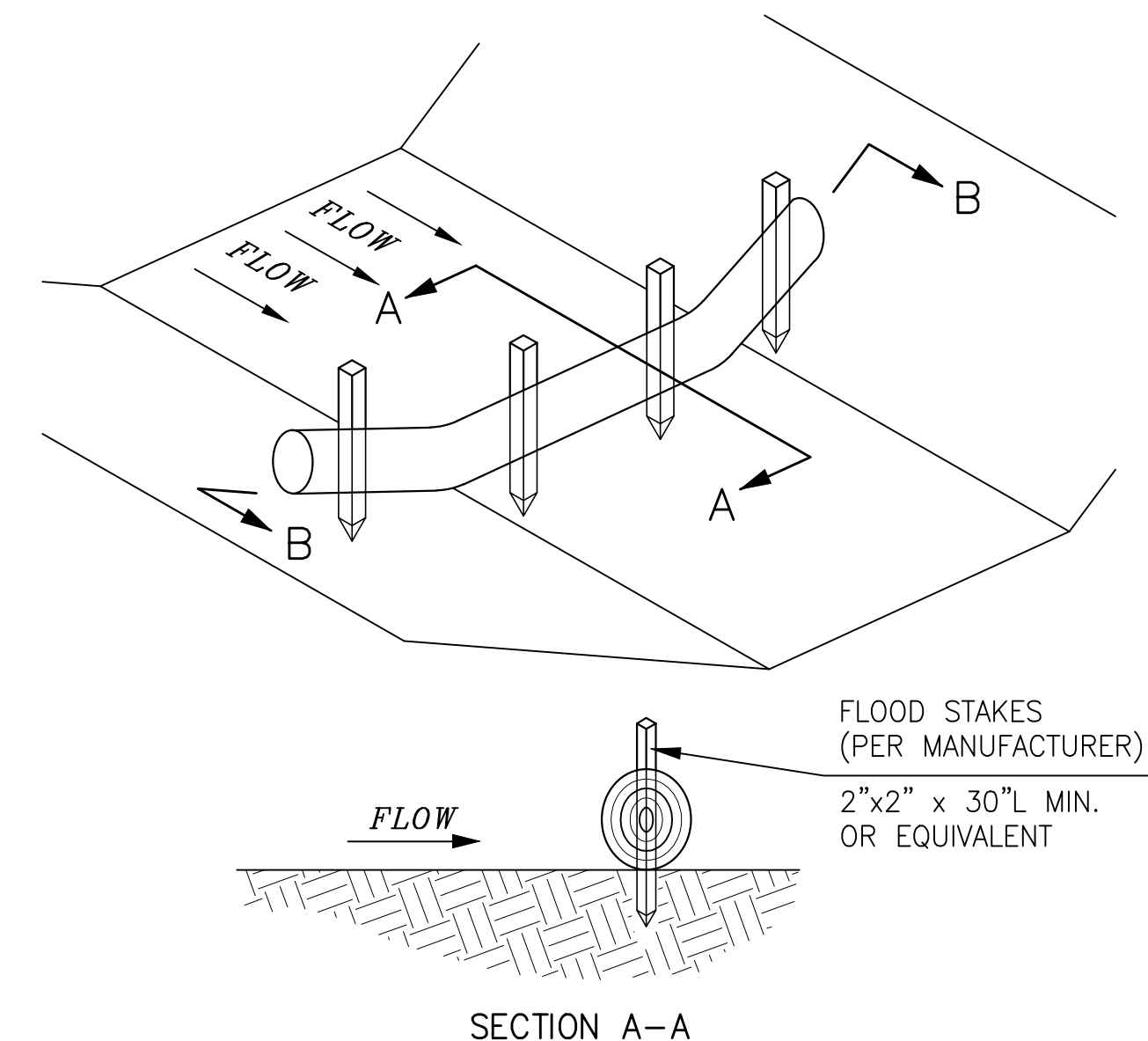


NOTES
HORIZONTAL STAPLE SPACING SHOULD BE ALTERED IF NECESSARY TO ALLOW STAPLES TO SECURE THE CRITICAL POINTS ALONG THE CHANNEL SURFACE. REFER TO GENERAL STAPLE PATTERN GUIDE FOR CORRECT STAPLE RECOMMENDATIONS FOR CHANNELS.

CRITICAL POINTS
A. OVERLAPS AND SEAMS
B. PROJECTED WATER LINE
C. CHANNEL BOTTOM/SIDE SLOPE VERTICES

- NOTES
1. PREPARE SOIL BEFORE INSTALLING MATS, INCLUDING APPLICATION OF LIME, FERTILIZER, AND SEED.
 2. BEGIN AT THE TOP OF THE CHANNEL BY ANCHORING THE MAT IN A 6" DEEP X 6" WIDE TRENCH. BACKFILL AND COMPACT THE TRENCH AFTER STAPLING.
 3. ROLL CENTER MAT IN DIRECTION OF WATER FLOW ON BOTTOM OF CHANNEL.
 4. PLACE MATS END OVER END (SHINGLE STYLE) WITH A 6" MIN. OVERLAP. USE A DOUBLE ROW OF STAGGERED STAPLES 4" APART TO SECURE MATS.
 5. FULL LENGTH EDGE OF MATS AT TOP OF SIDE SLOPES MUST BE ANCHORED IN 6" DEEP X 6" WIDE TRENCH. BACKFILL AND COMPACT THE TRENCH AFTER STAPLING.
 6. MATS ON SIDE SLOPES MUST BE OVERLAPPED 4" MIN. OVER THE CENTER MAT AND STAPLED (2" FOR C350 MATTING).
 7. IN HIGH FLOW CHANNEL APPLICATIONS, A STAPLE CHECK SLOT IS RECOMMENDED AT 30 TO 40 FOOT INTERVALS. USE A ROW OF STAPLES 4" APART OVER ENTIRE WIDTH OF THE CHANNEL. PLACE A SECOND ROW 4" BELOW THE FIRST ROW IN A STAGGERED PATTERN.
 8. THE TERMINAL END OF THE MATS MUST BE ANCHORED IN A 6" DEEP X 6" WIDE TRENCH. BACKFILL AND COMPACT THE TRENCH AFTER STAPLING. NORTH AMERICAN GREEN, USA 1-800-772-2040

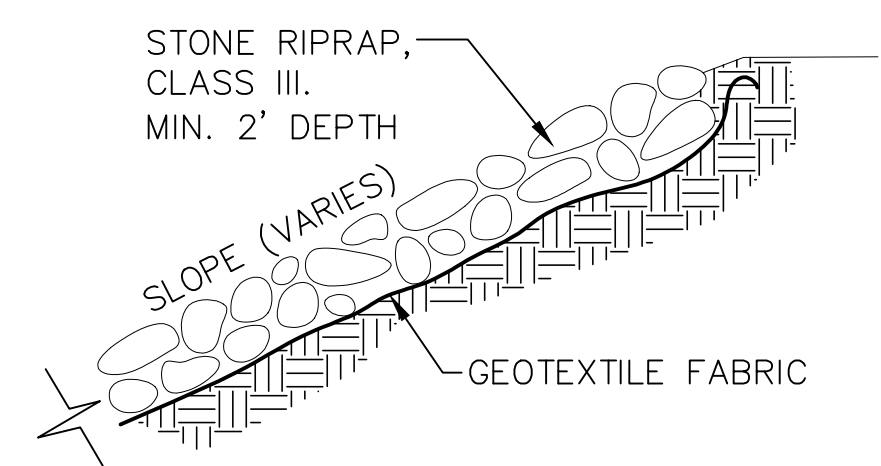
EROSION MAT CHANNEL INSTALLATION
NO SCALE



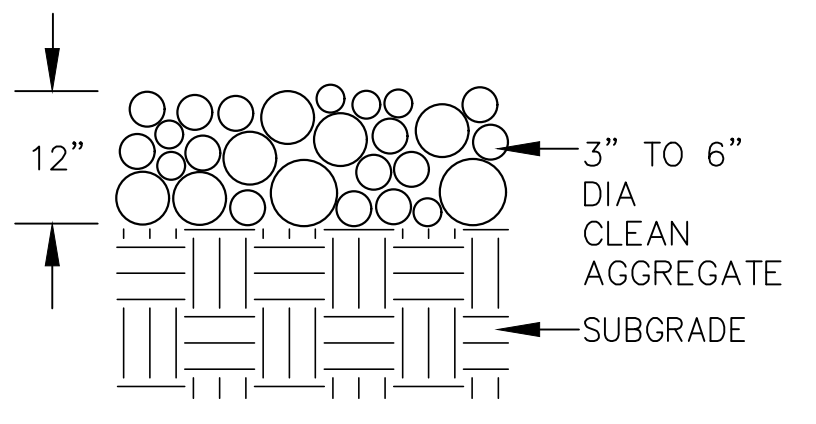
FLOOD STAKES (PER MANUFACTURER)
2"x2" x 30" L MIN. OR EQUIVALENT

* (A) MUST BE HIGHER THAN (B) TO ENSURE THAT WATER FLOWS OVER THE DIKE AND NOT AROUND THE ENDS.

SEDIMENT LOG DITCH DIKE, PERPENDICULAR FLOW
NO SCALE

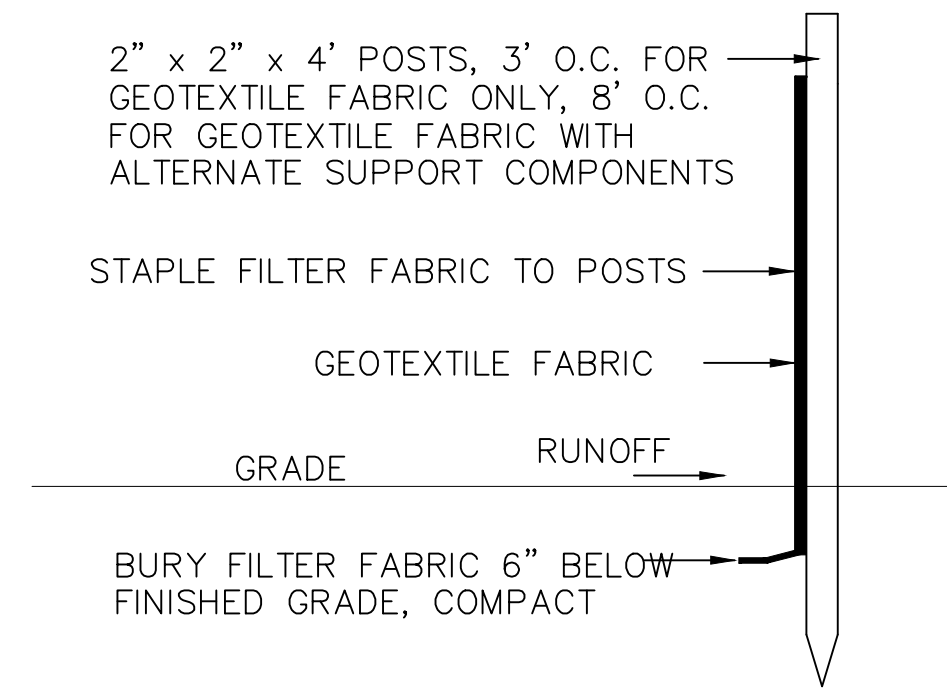


RIPRAP DETAIL NO SCALE
NOTE: RIPRAP & GEOTEXTILE FABRIC SHALL BE SUPPLIED & INSTALLED AS PER WISDOT STANDARD SPEC'S.



- NOTES
- SUPPLY CRUSHED STONE AS PER WI DNR STANDARD, 1057, TRACKOUT CONTROL PRACTICES.
 - REMOVE AND REPLACE AGGREGATE WHEN VOIDS BECOME FILLED WITH SEDIMENT OR IF SURFACE OPENINGS BECOME PLUGGED SO THAT TRACKING PAD DOES NOT FUNCTION

AGGREGATE TRACKING PAD
NO SCALE



NOTES
SILT FENCE SHALL BE SUPPLIED & INSTALLED AS PER THE WI DOT STANDARD SPECIFICATIONS FOR HIGHWAY & STRUCTURE CONSTRUCTION.

SILT FENCE DETAIL
NO SCALE

I:\Clients-Memo\A\6359 AEM Construction LLC\008 Village of Roberts Multi-Family Residential Development\100 Cad\dwg\03Site Details.dwg 08/11/22 12:39:58 PM

JOB NO.	A6359-0008
DRAWN BY	RDJ
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FAX 715-235-2727

AEM CONSTRUCTION, LLC
MULTI-FAMILY RESIDENTIAL
ST. CROIX COUNTY, WISCONSIN
CONSTRUCTION DETAILS



3D DESIGN LLC
Architectural Services

(715)248-3010

Consultant
Address
Phone
Fax
e-mail

Consultant
Address
Phone
Fax
e-mail

Consultant
Address
Phone
Fax
e-mail

Consultant
Address
Phone
Fax
e-mail

NOTICE!

BUILDER TO VERIFY ALL DIMENSIONS, SIZES, AND LOCATIONS AND REPORT ANY ERRORS PRIOR TO PROCEEDING.

ALL CONTRACTORS MUST FAMILIARIZE THEMSELVES WITH ALL FEDERAL, STATE, AND LOCAL BUILDING CODES WHICH, IN ANY MATTER, AFFECT MATERIALS OR EQUIPMENT USED ON THIS PROJECT. IF NOT SPECIFICALLY STATED ON PLANS OR IN SPECIFICATIONS, THE APPROPRIATE CODE SHALL GOVERN SIZE, QUALITY, AND QUANTITIES AND SIZE OF ALL WORK.

No.	Description	Date
A	INITIAL RELEASE	3-1-22

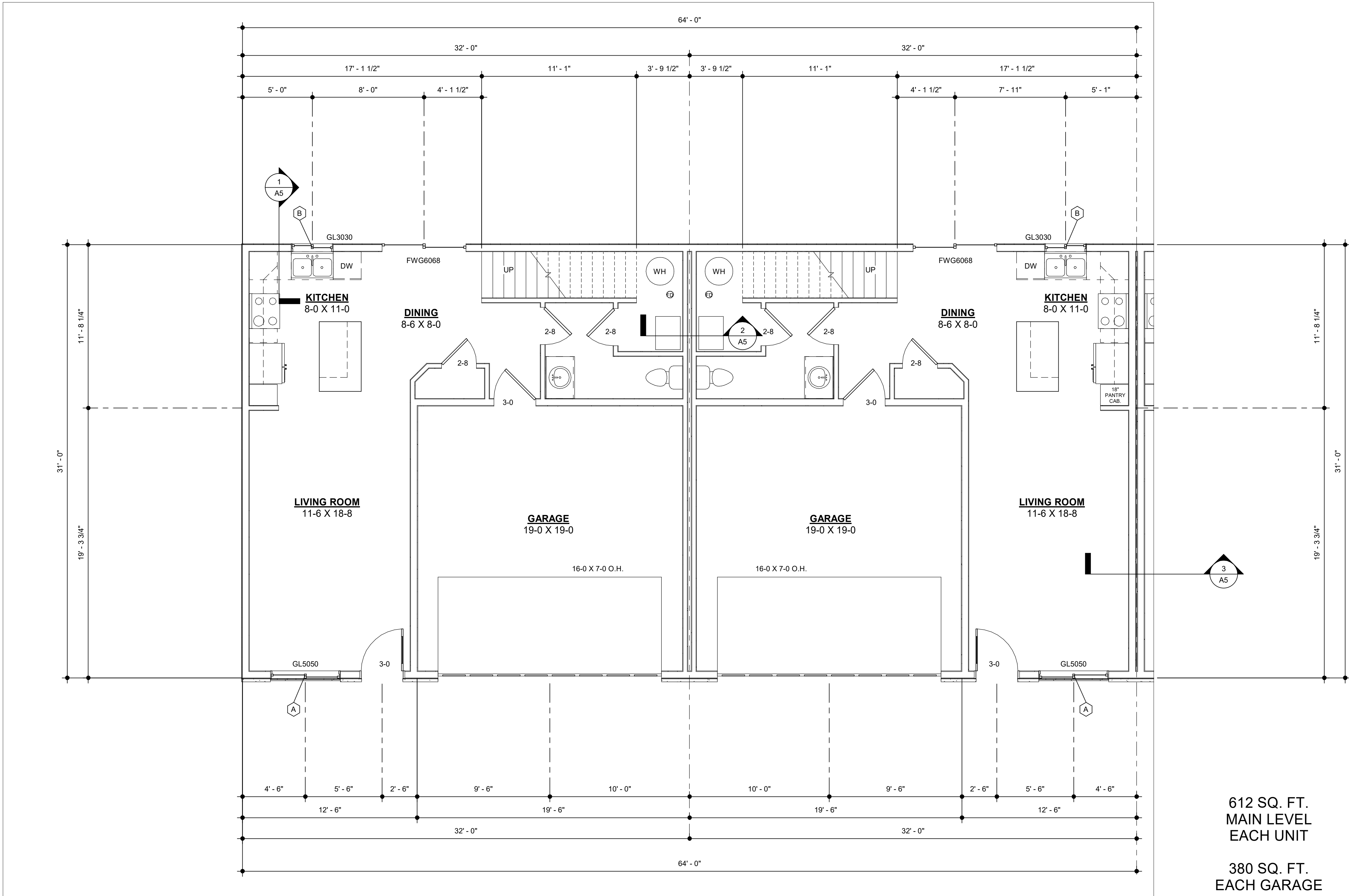
**Wilson Properties
Group, LLC
DOUBLE DUPLEX**

MAIN LEVEL

Project number	Q-040221
Date	3-1-22
Drawn by	Bill
Checked by	Ryan

A3.1

Scale 1/4" = 1'-0"



612 SQ. FT.
MAIN LEVEL
EACH UNIT

380 SQ. FT.
EACH GARAGE

① MAIN LEVEL DETAIL
1/4" = 1'-0"



3D DESIGN LLC
Architectural Services

(715)248-3010

Consultant
Address
Phone
Fax
e-mail

Consultant
Address
Phone
Fax
e-mail

Consultant
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No.	Description	Date
A	INITIAL RELEASE	3-1-22

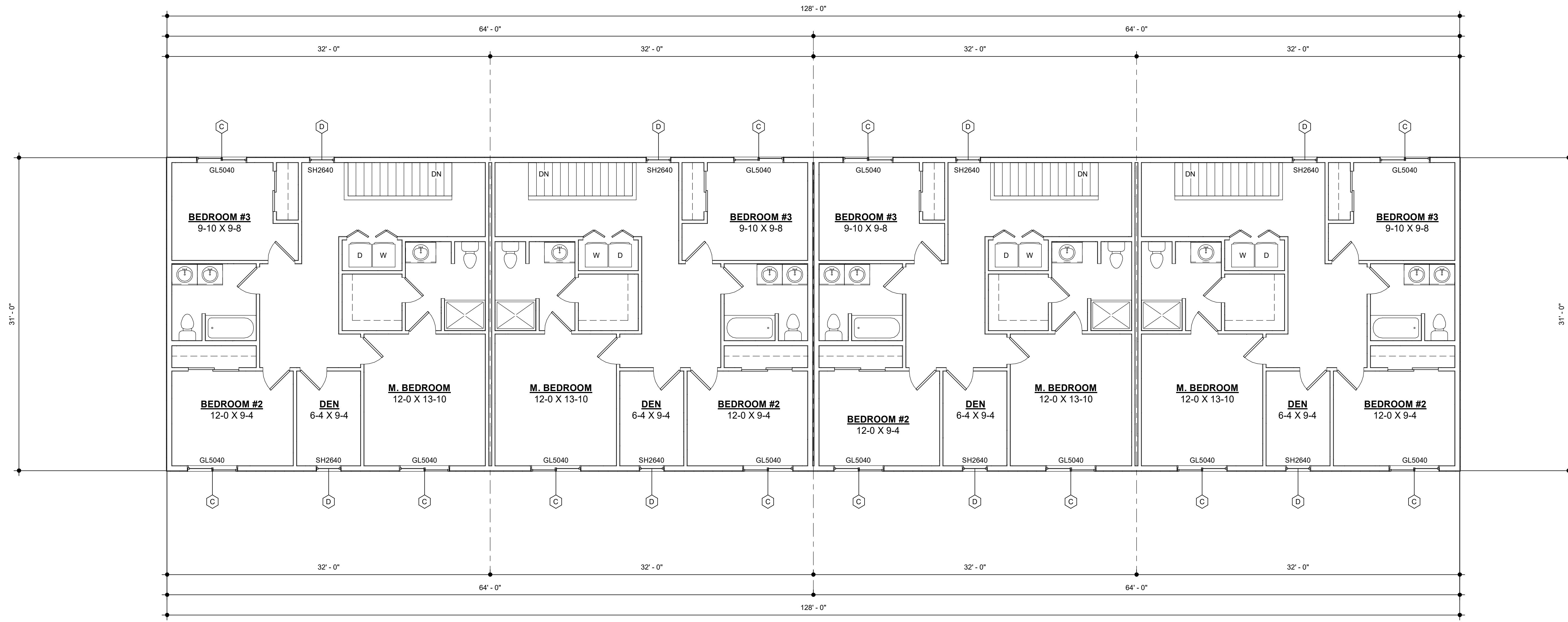
Wilson Properties Group, LLC
DOUBLE DUPLEX

UPPER LEVEL

Project number	Q-040221
Date	3-1-22
Drawn by	Bill
Checked by	Ryan

A4

Scale 3/16" = 1'-0"



① **UPPER LEVEL**
3/16" = 1'-0"



3D DESIGN LLC
Architectural Services

(715)248-3010

Consultant
Address
Phone
Fax
e-mail

Consultant
Address
Phone
Fax
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Consultant
Address
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Fax
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Consultant
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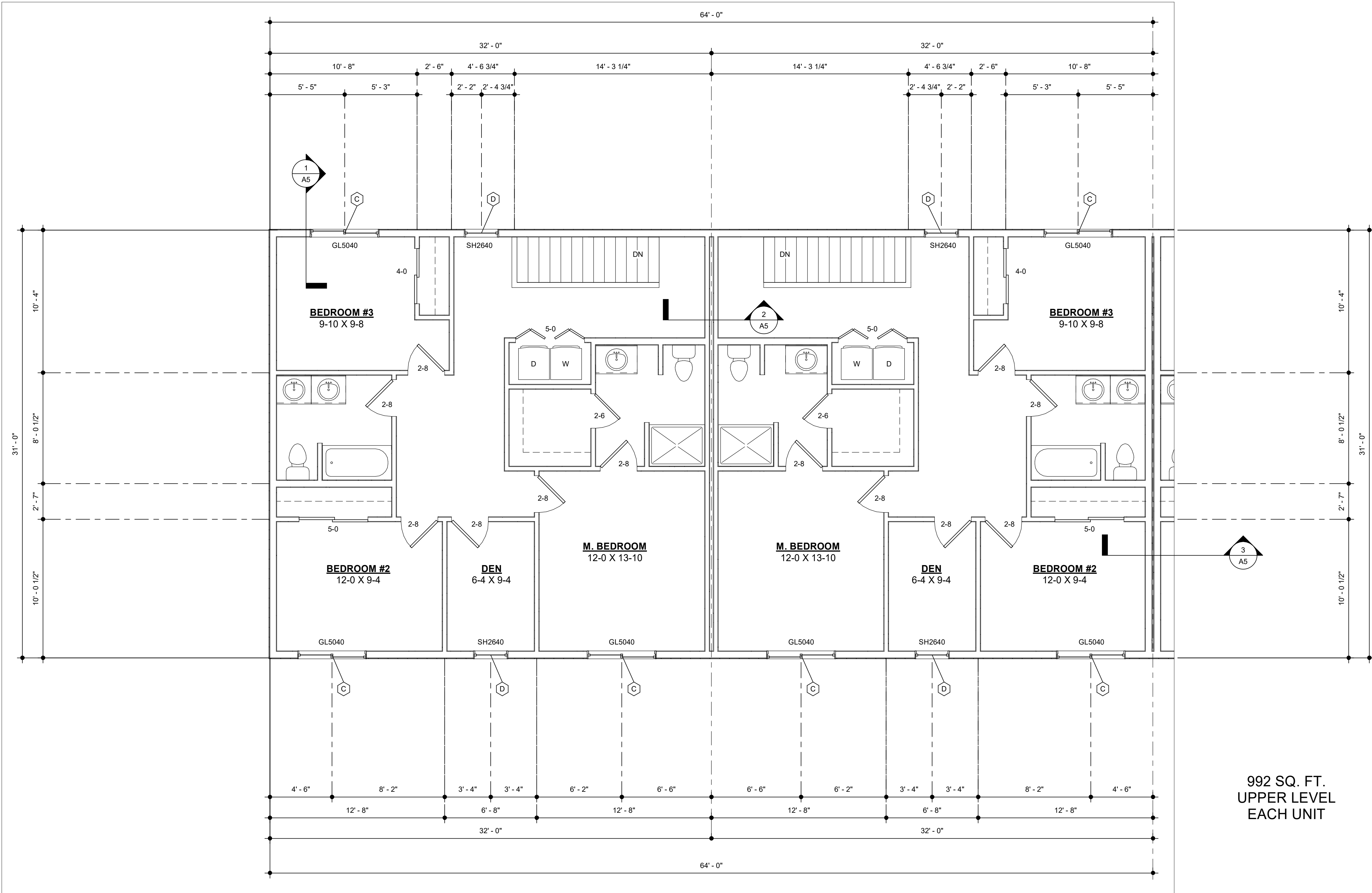
NOTICE!

BUILDER TO VERIFY ALL DIMENSIONS, SIZES, AND LOCATIONS AND REPORT ANY ERRORS PRIOR TO PROCEEDING.

ALL CONTRACTORS MUST FAMILIARIZE THEMSELVES WITH ALL FEDERAL, STATE, AND LOCAL BUILDING CODES WHICH, IN ANY MATTER, AFFECT MATERIALS OR EQUIPMENT USED ON THIS PROJECT. IF NOT SPECIFICALLY STATED ON PLANS OR IN SPECIFICATIONS, THE APPROPRIATE CODE SHALL GOVERN SIZE, QUALITY, AND QUANTITIES AND SIZE OF ALL WORK.

No.	Description	Date
A	INITIAL RELEASE	3-1-22

**992 SQ. FT.
UPPER LEVEL
EACH UNIT**



1 UPPER LEVEL DETAIL
1/4" = 1'-0"

**Wilson Properties
Group, LLC
DOUBLE DUPLEX**

UPPER LEVEL

Project number	Q-040221
Date	3-1-22
Drawn by	Bill
Checked by	Ryan

A4.1

Scale 1/4" = 1'-0"

Alt. Parcel #: 22.29.18.391

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

Owner and Mailing Address: RONALD AND SHARON STEWART TRUST AGREEMENT 740 112TH ST ROBERTS WI 54023		Co-Owner(s):	
Districts:		Physical Property Address(es): * 153 JENNIFER RAE JCT N	
Dist#	Description	Parcel History:	
2422	SCH D ST CROIX CENTRAL	Date	Doc #
1700	NORTHWOOD TECH	11/07/2016	1038433
		11/07/2016	1038434
		07/23/1997	804/474
		07/23/1997	1137/629
			QC
			more...
Abbreviated Description:		Acres: 1.000	
SEC 22 T29N R18W NE NW LOT 4 SHARONDALE SUBDIVISION			

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 04

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.000	74,900.00	0.00	74,900.00
Totals for 2022				
General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00
Totals for 2021				
General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes	Bill #	Fair Market Value:	Assessment Ratio:
	41536	104,000.00	0.7203

	Amt Due	Amt Paid	Balance	Installments	
				End Date	Total
Net Tax	1,774.05	1,774.05	0.00	1	01/31/2023
Special Assessments	0.00	0.00	0.00	2	07/31/2023
Special Charges	0.00	0.00	0.00		887.02
Delinquent Charges	0.00	0.00	0.00	Net Mill Rate 0.023685604	
Private Forest Crop	0.00	0.00	0.00	Gross Tax 1,903.52	
Woodland Tax	0.00	0.00	0.00	School Credit 129.47	
Managed Forest Land	0.00	0.00	0.00	Total 1,774.05	
Prop Tax Interest		0.00	0.00	First Dollar Credit 0.00	
Spec Tax Interest		0.00	0.00	Lottery Credit 0 Claims 0.00	
Prop Tax Penalty		0.00	0.00	Net Tax 1,774.05	
Spec Tax Penalty		0.00	0.00		
Other Charges	0.00	0.00	0.00		
TOTAL	1,774.05	1,774.05	0.00		

Interest Calculated For 09/07/2023

Payment (Posted Payments)

Date	Receipt #	Type	Amount	Note
12/30/2022	315	T	1,774.05	Credit card

Key Payment Type: A - Adjustment, R - Redemption, T - Tax * - Primary

Alt. Parcel #: 22.29.18.392

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

Owner and Mailing Address: RONALD AND SHARON STEWART TRUST AGREEMENT 740 112TH ST ROBERTS WI 54023		Co-Owner(s):	
Districts:		Physical Property Address(es): * 201 JENNIFER RAE JCT N	
Dist#	Description	Parcel History:	
2422	SCH D ST CROIX CENTRAL	Date	Doc #
1700	NORTHWOOD TECH	11/07/2016	1038433
		11/07/2016	1038434
		07/23/1997	1137/632
		07/23/1997	1137/629
			QC
			QC
			more...
Abbreviated Description:		Acres: 1.000	
SEC 22 T29N R18W NE NW LOT 5 SHARONDALE SUBDIVISION			

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 05

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.000	74,900.00	0.00	74,900.00
Totals for 2022				
General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00
Totals for 2021				
General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes	Bill #	Fair Market Value:	Assessment Ratio:
	41537	104,000.00	0.7203

	Amt Due	Amt Paid	Balance	Installments		
				End Date	Total	
Net Tax	1,774.05	1,774.05	0.00	1	01/31/2023	887.03
Special Assessments	0.00	0.00	0.00	2	07/31/2023	887.02
Special Charges	0.00	0.00	0.00			
Delinquent Charges	0.00	0.00	0.00			
Private Forest Crop	0.00	0.00	0.00			
Woodland Tax	0.00	0.00	0.00			
Managed Forest Land	0.00	0.00	0.00			
Prop Tax Interest		0.00	0.00			
Spec Tax Interest		0.00	0.00			
Prop Tax Penalty		0.00	0.00			
Spec Tax Penalty		0.00	0.00			
Other Charges	0.00	0.00	0.00			
TOTAL	1,774.05	1,774.05	0.00			

Interest Calculated For 09/07/2023

Payment (Posted Payments)

Date	Receipt #	Type	Amount	Note
12/30/2022	316	T	1,774.05	Credit card

Key Payment Type: A - Adjustment, R - Redemption, T - Tax * - Primary

Alt. Parcel #: 22.29.18.394

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

Owner and Mailing Address: WILSON PROPERTIES GROUP LLC 936 65TH AVE ROBERTS WI 54023		Co-Owner(s):	
Districts:		Physical Property Address(es): * 253 JENNIFER RAE JCT N	
Dist#	Description	Parcel History:	
2422	SCH D ST CROIX CENTRAL	Date	Doc #
1700	NORTHWOOD TECH	10/04/2022	1159530
		11/07/2016	1038433
		11/07/2016	1038434
		07/23/1997	
			804/474
			more...
Abbreviated Description:		Acres: 1.980	
SEC 22 T29N R18W NE NW LOT 7 SHARONDALE SUBDIVISION			

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 07

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.980	105,900.00	0.00	105,900.00
Totals for 2022				
General Property	1.980	105,900.00	0.00	105,900.00
Woodland	0.000	0.00	0.00	0.00
Totals for 2021				
General Property	1.980	105,900.00	0.00	105,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes	Bill #	Fair Market Value:	Assessment Ratio:
	41539	147,000.00	0.7203

	Amt Due	Amt Paid	Balance	Installments		
				End Date	Total	
Net Tax	2,508.30	2,508.30	0.00	1	01/31/2023	1,254.15
Special Assessments	0.00	0.00	0.00	2	07/31/2023	1,254.15
Special Charges	0.00	0.00	0.00			
Delinquent Charges	0.00	0.00	0.00			
Private Forest Crop	0.00	0.00	0.00			
Woodland Tax	0.00	0.00	0.00			
Managed Forest Land	0.00	0.00	0.00			
Prop Tax Interest			0.00			
Spec Tax Interest			0.00			
Prop Tax Penalty			0.00			
Spec Tax Penalty			0.00			
Other Charges	0.00	0.00	0.00			
TOTAL	2,508.30	2,508.30	0.00			
<i>Interest Calculated For 09/07/2023</i>				Net Mill Rate 0.023685604		
				Gross Tax 2,691.36		
				School Credit 183.06		
				Total 2,508.30		
				First Dollar Credit 0.00		
				Lottery Credit 0 Claims 0.00		
				Net Tax 2,508.30		

Payment (Posted Payments)

Date	Receipt #	Type	Amount	Note
12/30/2022	313	T	2,508.30	Credit card

Key Payment Type: A - Adjustment, R - Redemption, T - Tax * - Primary

INVOICE

FROM:

J. C. Norby & Associates, Inc.
 1107 Regis Court Suite 200
 Eau Claire, WI 54701

Telephone Number: 715-834-3953 Fax Number: 715-834-5101

INVOICE NUMBER

22:941FV

DATE

08/09/2022

REFERENCE

Internal Order #: 22:941FV
 Lender Case #:
 Client File #:
 Main File # on form: 22:941FV
 Other File # on form:
 Federal Tax ID: 20-8197487
 Employer ID: BL/tmz

TO:

1st National Bank of River Falls
 104 E Locust St.
 River Falls, WI 54022

Telephone Number: Fax Number:
 Alternate Number: E-Mail:

To ensure proper credit is applied:

PAYMENT MUST INCLUDE THE INVOICE NUMBER OR A COPY OF THE INVOICE.
 Payment is due within 30 days. Late payment will be assessed a fee of 1.5% per month.

DESCRIPTION

Lender: First National Bank of River Falls **Client:** First National Bank of River Falls
Purchaser/Borrower: Wilson Properties Group, LLC
Property Address: 253 Jennifer Rae Jct N.
City: Roberts
County: St. Croix **State:** WI **Zip:** 54023
Legal Description: See Addendum

FEES

AMOUNT

Land Appraisal Report	575.00
Mileage	50.00
SUBTOTAL	625.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			
TOTAL DUE			\$ 625.00

NAME: WILSON PROPERTIES GROUP, LLC
PROPERTY: 253 JENNIFER RAE JUNCTION NORTH, ROBERTS, WISCONSIN
DATE: AUGUST 9, 2022

The purpose of this appraisal is to provide an opinion of the market value, as defined in the Uniform Standards of Professional Appraisal Practice, as of the effective date of the appraisal.

The function of this report is to present the data and reasoning employed by the appraiser to form a professional opinion of the nature, quality, value or utility of specified interest in, or aspects of, identified real estate. The objective of this report is to communicate the appraiser's conclusions to the client.

The scope of the appraisal included a number of independent investigations and analyses including a viewing, both inside and out, of the subject and an exterior viewing of the comparable sales or MLS sheets by the appraiser. Unless otherwise indicated, no interior viewing was made of the comparable sales. In the appraiser's opinion, the research sources used were sufficient for the discovery of comparable market data and the sales recited and analyzed are sufficient to provide a reliable value opinion for the property being appraised. However, because of the diversity of the data discovery process, there may be other sales which may be more comparable, more recent or more proximate to the subject property which were not discovered and which were, therefore, not included in the sales analysis.

No warranty is made or implied regarding the physical condition or adequacy of the structural, mechanical, plumbing or electrical systems and equipment. Any obvious defects have been identified in the improvement description section of the report.

Research sources may include: office files maintained by the appraiser, interviews with local public officials, brokers and market participants, County Regional Planning, the City Department of Planning and planning agencies from the surrounding communities. Market data was obtained from some of all of the following sources: office files, public records, property transfers, title companies, other appraisers, the Multiple Listing Service, and/or independent investigations by the appraiser.

When appropriate, the scope of the appraisal is treated in more detail in separate sections of the report. In the appraiser's opinion, the scope of the appraisal is adequate for the purpose and function of the report. The readers' attention is also directed to the certification, assumptions and limiting conditions of the report.

Special Comments:

Our privacy principals: We are committed to protecting our clients' personal and financial information. This privacy statement addresses what non-public personal information we collect, what we do with it, and how we protect it.

What information we collect: We may collect and maintain several types of personal information in the course of providing you with appraisal services, such as: Information we receive from you on applications, letters of engagement, forms found on our website, correspondence, or conversations including, but not limited to, your name, address, phone number, social security number, date of birth, bank records, salary information, the income and expenses associated with the subject property, the sale price of the subject property, and the details to any financing on the subject property. Information about your transactions with us, our affiliates, or others, include, but are not limited to, payment history, parties of transactions, financial information and information we receive from a consumer reporting agency such as credit history.

What information we may disclose: We may disclose the non-public personal information about you described above, primarily to provide you with the appraisal services you seek from us. We do not disclose non-public information about clients or former clients except as required by law.

Who we share the information with: Unless you tell us not to, we may disclose non-public information about you to the following types of third parties: Financial service providers such as banks and lending institutions and non-financial companies.

J. C. NORBY & ASSOCIATES, INC
2115 East Clairemont Avenue, Suite 2
Eau Claire, WI 54701 (715)834-3953

LAND APPRAISAL REPORT

The purpose of this summary appraisal report is to provide the lender/client with an accurate and adequately supported opinion of the market value of the subject property.

CLIENT AND PROPERTY IDENTIFICATION

Property Address: 253 Jennifer Rae Jct N. City: Roberts State: WI ZIP: 54023
Borrower: Wilson Properties Group, LLC Owner of Public Record: Ronald and Sharon Stewart Trust Agreement County: St. Croix
Legal Description: See Addendum
Assessor's Parcel #: See Addendum Tax Year: 2021 R.E. Taxes: 7,407.24
Neighborhood Name: Village of Roberts Map Reference: 33460 Census Tract: 1210.00
Special Assessments: 0 PUD [] Yes [X] No HOA: \$ [] Per Year [] Per Month
Property Rights Appraised: [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type: [X] Purchase Transaction [] Refinance Transaction [] Other (describe)
Lender/Client: First National Bank of River Falls Address: 104 E. Locust Street, River Falls, WI 54022

CONTRACT ANALYSIS

I [X] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. It is my understanding that the subject is being purchased for \$450,000. I did receive a copy of the offer to purchase for review.
Nothing unusual in the offer to purchase.
Contract Price \$: 450,000 Date of Contract: 07/19/2022 Is the property seller the owner of public record? [X] Yes [] No Data Sources Public Records
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. \$ 0

NEIGHBORHOOD DESCRIPTION

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics: Location [X] Urban [] Suburban [] Rural
One-Unit Housing Trends: Property Values [X] Increasing [] Stable [] Declining
One-Unit Housing: PRICE AGE One-Unit 50%
Present Land Use %: 2-4 Unit 10% Multi-Family 5% Commercial 15% Vacant 20%
Neighborhood Boundaries: Neighborhood boundaries include: Hwy 12 to the North and West, I-94 to the South and Hwy 63 to the East. Please see attached location map.
Convenience to Employment [] Good [X] Average [] Fair [] Poor
Property Compatibility [] Good [X] Average [] Fair [] Poor
Neighborhood Description: The subject property is located in the Village of Roberts in St. Croix County. Most of the land in this market area is used for residential purposes, with the balance used for development, recreation and agriculture. Access to amenities offered in the area is considered average. No adverse location or external factors were noted. 20% of the land use is vacant and used for recreation, agriculture or future development.
Market Conditions (including support for the above conclusions): MLS statistics, in the last 12 months, indicates that the average marketing time for homes with a Roberts address was about 50 days. Sales-to-asking price ratio was over 101%, and the average sale price was about \$360,886. Conventional financing is most common in the area. No significant concessions have been evident and none are anticipated.

SITE DESCRIPTION

Dimensions: See Attached Area: 216,929 [] Acres [X] Sq.Ft. Shape: Mostly Rect View: Residential
Zoning Classification: RM2 Zoning Description: Multi-Family Residential
Zoning Compliance: [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Uses permitted under current zoning regulations: Multi-Family Residential
Highest & Best Use: Multi-Family Residential Development
Describe any improvements: None
Do present improvements conform to zoning? [] Yes [] No [X] No improvements If No, explain:
Present use of subject site: Vacant Current or proposed ground rent? [] Yes [X] No If Yes, \$
Topography: Mostly Flat Size: Average Drainage: Assume to be adequate
Corner Lot: [] Yes [X] No Underground Utilities: [] Yes [X] No Fenced: [] Yes [X] No If Yes, type:
Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone: X FEMA Map #: 55109C0360E FEMA Map Date: 3/16/2009
Utilities: Public Other Provider or Description Off-site Improvements Type/Description Public Other
Electricity [X] [] At Street Street Surface Bituminous [X] []
Gas [X] [] At Street Street Type/Influence Public [] []
Water [X] [] At Street Curb/Gutter Concrete [X] []
Sanitary Sewer [X] [] At Street Sidewalk Concrete [X] []
Other [] [] Street Lights (type) Electric [X] []
Other [] [] Alley None [] []

Are the utilities and off-site improvements typical for the market? [X] Yes [] No If No, describe:
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe:
There were no other apparent adverse easements, encroachments, that would negatively affect the marketability of the subject site. The subject has a mostly level topography with a mostly open cover.

Site Comments: There are easements of record for utilities. There were no apparent easements, encroachments, special assessments or slide areas noted that would negatively affect the marketability of the subject. The appraiser did not perform a title search as part of this appraisal. Title work should be checked to verify easements and liens. Per the St. Croix property records, the subject property is 4.98 acres or 292,929 (4 buildable lots) which is utilized herein.

LAND APPRAISAL REPORT

File No.: 22:941FV

Loan No.:

There are 4 comparable sites currently offered for sale in the subject neighborhood ranging in price from \$ 40,000 to \$ 1,000,000
 There were 11 comparable sites sold in the past 12 months in the subject neighborhood ranging in sale price from \$ 40,000 to \$ 1,000,000

COMPARABLE SALES

FEATURE	SUBJECT	COMPARABLE # 1		COMPARABLE # 2		COMPARABLE # 3	
Address	253 Jennifer Rae Jct N	0 W 5th St		1612 Domain Dr		0 Dawes Pl	
City/St/Zip	Roberts, WI 54023	New Richmond, WI 54017		New Richmond, WI 54017		River Falls, WI 54022	
Proximity to Subject		8.81 miles N		9.07 miles N		8.90 miles S	
Data Sources	Inspection, Agent	D.O.R., Appr. Files		D.O.R., Appr. Files		D.O.R., Appr. Files	
Verification Sources	Public Records	Public Records		Public Records		Public Records	
Sale Price	\$ 450,000	\$	390,640	\$	790,000	\$	630,000
Price/ Sq.Ft.	\$ 2.07	\$	1.78	\$	4.33	\$	3.77
Date of Sale (MO/DA/YR)	07/19/2022	08/04/2021	0	08/16/2021	0	06/10/2021	0
Days on Market	261	Unk.	0	Unk.	0	Unk.	0
Financing Type	Conventional	n/a	0	n/a	0	n/a	0
Concessions	0	0		0		0	
Location	Residential	Residential		Residential		Residential	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site Size (in Sq.Ft.)	216,929	219,150	0	182,516	0	167,270	0
View	Residential	Residential		Residential		Residential	
Topography	Mostly Flat	Mostly Flat		Mostly Flat		Mostly Flat	
Available Utilities	At Street	At Street		At Street		At Street	
Street Frontage	Typical	Typical		Typical		Typical	
Street Type	Public	Public		Public		Public	
Water Influence	None	None		None		None	
Fencing	None	None		None		None	
Improvements	None	None		None		None	
Other Feature	None	None		None		None	
Other Feature	None	None		None		None	
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted sales price of the		Net Adj. %		Net Adj. %		Net Adj. %	
Comparable Sales (in \$ / Sq.Ft.)		Gross Adj. % \$	1.78	Gross Adj. % \$	4.33	Gross Adj. % \$	3.77

The Appraiser has researched the transfer history of the subject property for the past 3 years and the listing history of the subject for the past 12 months prior to the effective date of this appraisal. The appraiser has also researched the transfer and listing history of the comparable sales for the past 12 months.

The appraiser's research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of the appraisal.

Data Sources: MLS, WI Dept. of Revenue.

The appraiser's research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Sources: MLS, WI Dept. of Revenue.

The appraiser's research did did not reveal any prior listings of the subject property or comparable sales for the year prior to the effective date of the appraisal.

Data Sources: MLS, WI Dept. of Revenue. See Below

Listing/Transfer History (if more than two, use comments section or an addendum.)	Transfer/Sale (ONLY) of the Subject in past 36 months:		Listing and Transfer history of Comp 1 in past 12 months:		Listing and Transfer history of Comp 2 in past 12 months:		Listing and Transfer history of Comp 3 in past 12 months:	
	\$	n/a	\$	n/a	\$	n/a	\$	n/a
	\$	n/a	\$	n/a	\$	n/a	\$	n/a

Subject property is currently listed for sale? Yes No Data Source: MLS

Current Listing History	List Date	List Price	Days on Market	Data Source
	11/17/2021	\$ 499,900	264	MLS

Subject property has been listed within the last 12 months? Yes No Data Source: MLS, Owner.

12 Month Listing History	List Date	List Price	Days on Market	Data Source
	n/a	\$ n/a	n/a	n/a
	n/a	\$ n/a	n/a	n/a

Comments on Prior Sales/Transfers and Current and Prior Listings: The MLS was searched for prior sales of the subject and comparables. No prior sales of the subject within the past three years or the comparables within the past year. The subject is currently listed for sale by Holly Jones of Property Executives Realty. The original listing date was 11/17/2021 for \$499,900. The listing was updated on 06/04/2022 when the status was updated to "Contingency".

Summary of the Sales Comparison Approach: Land sales in the subject's market area, of this size, zoning and multi-family use are very limited. The search for comparable sales was expanded to include longer than normal time frame, past 12 months and a larger than normal area in terms of proximity. This does not prohibit credible results. The comparable land sales selected are considered to be the best ones that are available. The subject and comparables are similar in zoning, use, view, topography and available utilities. The subject and comparables are all located in competing market areas with similar exposure to MSP-MSA. No adjustment warranted for size per the market data which is supported by the comparables in this assignment. No time of sale adjustment is being made; however, it was taken into consideration in arriving at a value. This does not prohibit credible results. The sale price per square foot ranges from \$1.78 - \$7.54 with the mean being ~\$4.36. See attached Comparable sales sheets included in the addendum of this report for additional details.

Although there is a wide range of sale price per square foot's, this is common and typical in the market area for land sales of this size, zoning and use. This is further supported by the comparables included in this assignment. This does not prohibit credible results.

216,929 square feet x \$3.00 per square foot = \$650,787, say \$650,000 as of 07/25/2022.

Reconciliation Comments: The Sales Comparison Approach best reflects the motivation of buyers in the market place and is given the most consideration. The Income Approach to value does not apply. The Cost Approach to value was developed to determine the contributing value of the improvements. Please see the addendum for the contributing value of the improvements and the final opinion of market value.

This appraisal is made "as is", or subject to the following conditions or inspections: The appraiser is making the extraordinary assumption that the subject has no items that are not exposed to view that would negatively effect the subject property.

Based on a complete visual inspection of the subject site and those improvements upon said site, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of market value, as defined, of the real property that is the subject of this report is:
 Opinion of Market Value: \$ 650,000, as of: 07/25/2022, which is the date of inspection and the effective date of this appraisal.

LAND APPRAISAL REPORT

File No.: 22:941FV

Loan No.:

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s): Detached: Attached:

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project: _____

Total number of phases: _____ Total number of units: _____ Total number of units sold: _____

Total number of units rented: _____ Total number of units for sale: _____ Data sources: _____

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion: _____

Does the project contain any multi-dwelling units? Yes No Data Source: _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion: _____

Describe common elements and recreational facilities: _____

CERTIFICATIONS AND LIMITING CONDITIONS

This report form is designed to report an appraisal of a parcel of land which may have some minor improvements but is not considered to be an "improved site". All improvements are considered to be of relatively minor value impact on the overall value of the site. This report form is not designed to report on an "improved site" where significant value is derived from the improvements. This appraisal report form may be used for single family, multi-family sites and may be included within a PUD development.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the subject site and any limited improvements, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this report is the lender/client identified within the appraisal report.

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 and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as 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 they consider their own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in United States 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. (Source: OCC, OTS, FRS, & FDIC joint regulations published June 7, 1994)

*Adjustments to the comparables must be made for special or creative concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect the subject property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. 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 this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as 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 research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the subject property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties express or implied. The appraiser will not be responsible for any such conditions that do exist or for the 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, this appraisal must not be considered as an environmental assessment of the property.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the subject site and any limited improvements. I have reported the information in factual and specific terms. I identified and reported the deficiencies of the subject site that could affect the utility of the site and its usefulness as a building lot(s).
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of the Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them unless indicated elsewhere within this report as there are no or very limited improvements and these approaches to value are not deemed necessary for credible results and/or reliable indicators of value for this appraisal assignment.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of the sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining multiple transactions into one reported sale.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I have verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

LAND APPRAISAL REPORT

CERTIFICATIONS AND LIMITING CONDITIONS (continued)


13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature", as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature", as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

SIGNATURES

APPRAISER

Signature: 

Name: Benjamin J Larson

Company Name: J C Norby & Associates, Inc

Company Address: 2115 E Clairemont Ave, Suite #2
Eau Claire, WI 54701

Telephone Number: (715) 834-3953

Email Address: ben@jcnorby.com

Date of Signature and Report: 08/09/2022

Effective Date of Appraisal: 07/25/2022

State Certification #: _____

or State License #: 2249-4

or Other (describe): _____ State #: _____

State: WI

Expiration Date of Certification or License: 12/14/2023

ADDRESS OF PROPERTY APPRAISED
253 Jennifer Rae Jct N.
Roberts, WI 54023

APPRAISED VALUE OF SUBJECT PROPERTY \$ 650,000

LENDER/CLIENT
 Name: Melissa Kosse

Company Name: First National Bank of River Falls

Company Address: 104 E. Locust Street
River Falls, WI 54022

Email Address: _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature: _____

Name: _____

Company Name: _____

Company Address: _____

Telephone Number: _____

Email Address: _____

Date of Signature: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from at least the street
- Date of Inspection: _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
- Date of Inspection: _____

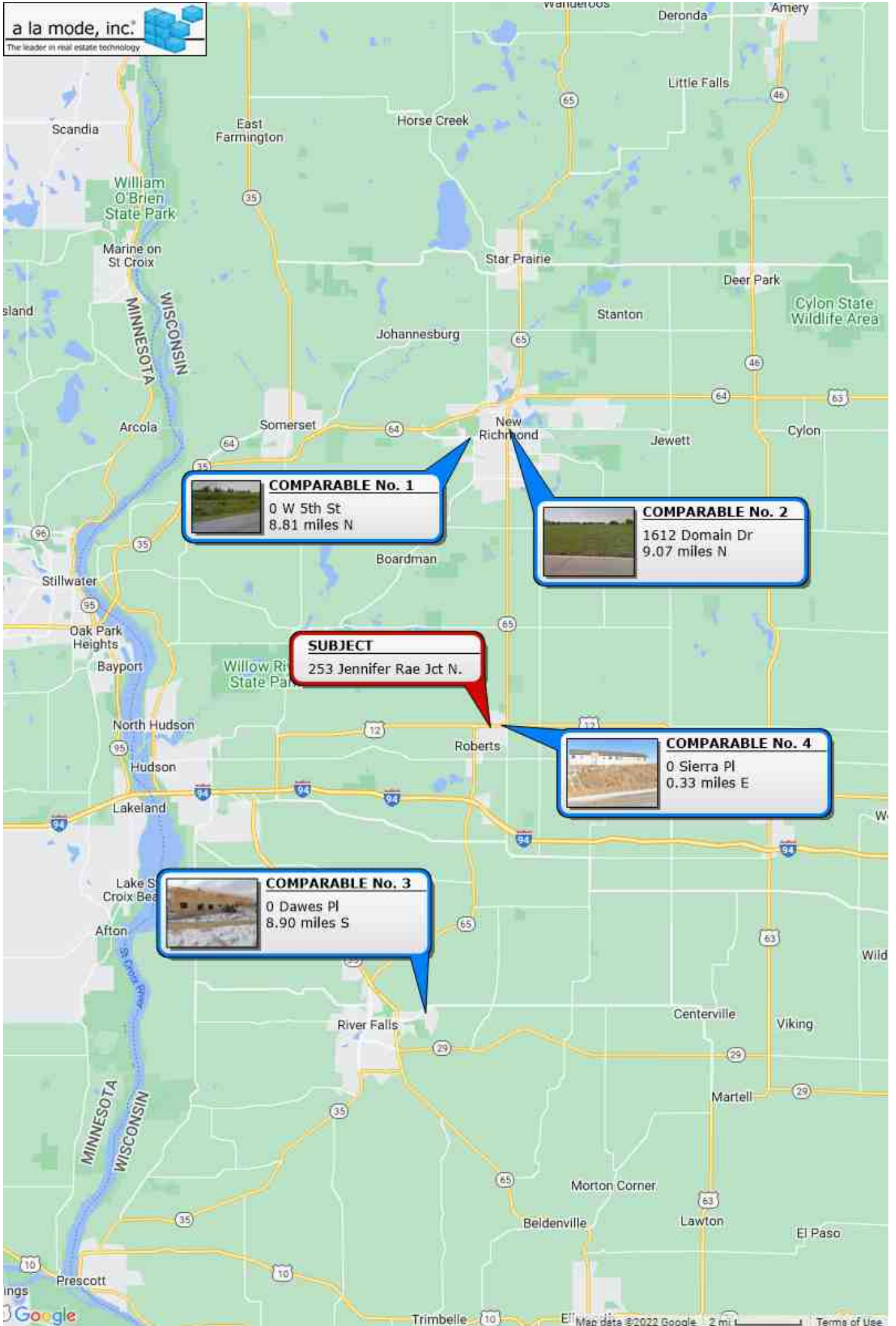
LAND APPRAISAL REPORT
ADDITIONAL COMPARABLE SALES

File No.: 22:941FV
Loan No.:

FEATURE	SUBJECT	COMPARABLE # 4		COMPARABLE # 5		COMPARABLE # 6	
Address	253 Jennifer Rae Jct N	0 Sierra Pl					
City/St/Zip	Roberts, WI 54023	Roberts, WI 54023					
Proximity to Subject		0.33 miles E					
Data Sources	Inspection, Agent	D.O.R., Appr. Files					
Verification Sources	Public Records	Public Records					
Sale Price	\$ 450,000		\$ 350,000				\$
Price/ Sq.Ft.	\$ 2.07	\$ 7.54		\$		\$	
Date of Sale (MO/DA/YR)	07/19/2022	06/16/2021					
Days on Market	261	Unk.					
Financing Type	Conventional	n/a					
Concessions	0	0					
Location	Residential	Residential					
Property Rights Appraised	Fee Simple	Fee Simple					
Site Size (in Sq.Ft.)	216,929	46,391	0				
View	Residential	Residential					
Topography	Mostly Flat	Mostly Flat					
Available Utilities	At Street	At Street					
Street Frontage	Typical	Typical					
Street Type	Public	Public					
Water Influence	None	None					
Fencing	None	None					
Improvements	None	None					
Other Feature	None	None					
Other Feature	None	None					
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted sales price of the		Net Adj. %		Net Adj. %		Net Adj. %	
Comparable Sales (in \$ / Sq.Ft.)		Gross Adj. % \$ 7.54		Gross Adj. % \$		Gross Adj. % \$	
Listing/Transfer History (if more than two, use comments section or an addendum.)	Transfer/Sale (ONLY) of the Subject in past 36 months:	Listing and Transfer history of Comp 4 in past 12 months:		Listing and Transfer history of Comp 5 in past 12 months:		Listing and Transfer history of Comp 6 in past 12 months:	
	\$ n/a n/a	\$ n/a n/a	\$	\$	\$	\$	
<p>Comments on Prior Sales/Transfers and Current and Prior Listings: The MLS was searched for prior sales of the subject and comparables. No prior sales of the subject within the past three years or the comparables within the past year. The subject is currently listed for sale by Holly Jones of Property Executives Realty. The original listing date was 11/17/2021 for \$499,900. The listing was updated on 06/04/2022 when the status was updated to "Contingency".</p>							
<p>Summary of the Sales Comparison Approach: The additional comparable was added due to its proximity to the subject. The comparable is located across the road from the subject. This comparable had a price per square foot that was significantly higher than all other sales researched by the appraiser; therefore, it was given less weight in this assignment. This does not prohibit credible results.</p>							
<p>COMMENTS ON ZONING The subject is zoned RM-2 - Multi Family Residential. Per the documents from the Village, properties in this district are intended to provide for multiple-family residential development at densities not exceeding 9.0 dwelling units per net acre and served by public sanitary sewer and water facilities. In addition, no individual building shall exceed more than 16 dwelling units. Please see attached zoning documents from the Village of Roberts.</p>							
<p>Parcel #'s: 176-1055-70-000; 176-1055-60-000; 176-1055-50-000; 176-1055-40-000</p>							
<p>Legal Descriptions: SEC 22 T29N R18W NE NW LOTS 4, 5, 6 & 7 SHARONDALE SUBDIVISION</p>							

Location Map

Borrower	Wilson Properties Group, LLC						
Property Address	253 Jennifer Rae Jct N.						
City	Roberts	County	St. Croix	State	WI	Zip Code	54023
Lender/Client	First National Bank of River Falls						

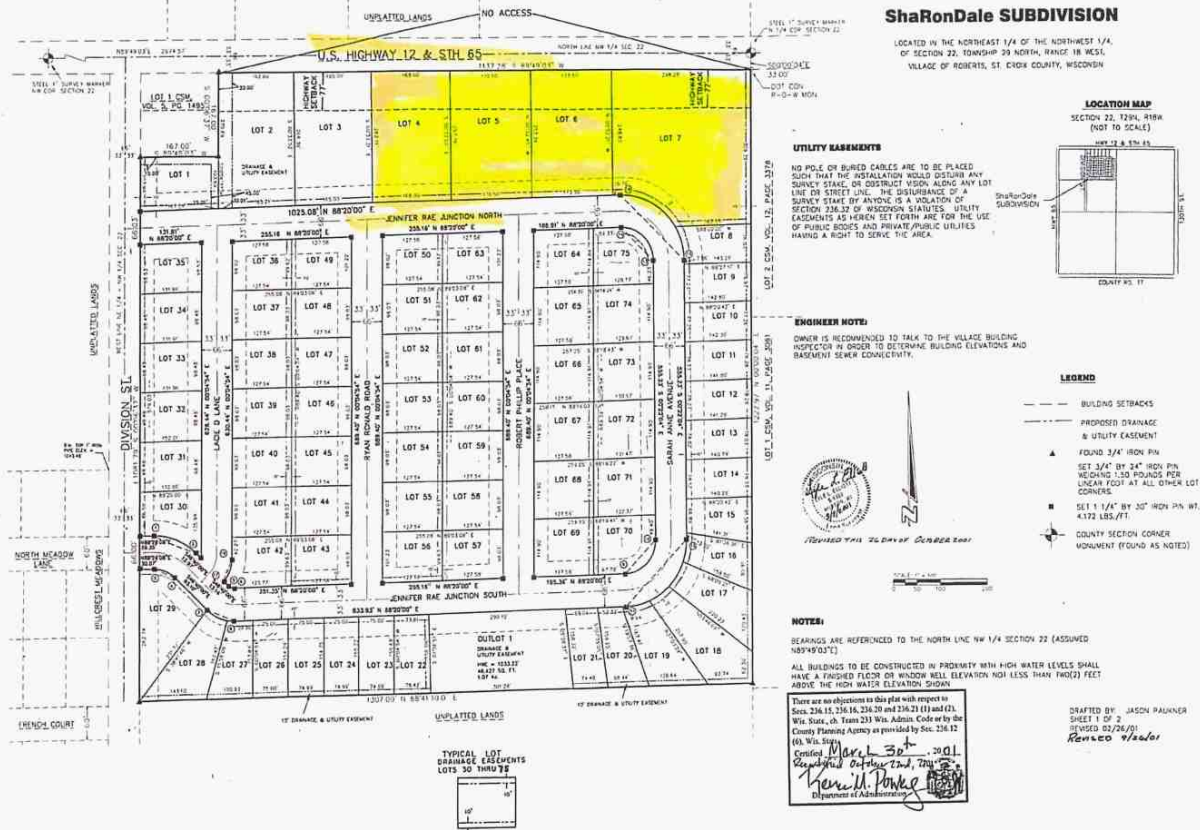


GIS Aerial Map

Borrower	Wilson Properties Group, LLC						
Property Address	253 Jennifer Rae Jct N.						
City	Roberts	County	St. Croix	State	WI	Zip Code	54023
Lender/Client	First National Bank of River Falls						



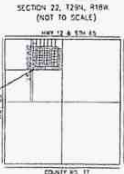
Map of Survey



ShaRonDale SUBDIVISION

LOCATED IN THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 22, T29N, R18W, VILLAGE OF ROBERTS, ST. CROIX COUNTY, WISCONSIN

LOCATION MAP



UTILITY EASEMENTS

NO POLE OR BURIED CABLES ARE TO BE PLACED SUCH THAT THE INSTALLATION WOULD OBSTRUCT ANY SURVEY STAKE OR OBSTRUCT VISION ALONG ANY LOT LINE OR STREET LINE. THE OBSTRUCTION OF A SURVEY STAKE BY ANYONE IS A VIOLATION OF SECTION 236.17 OF WISCONSIN STATUTES. UTILITY EASEMENTS AS HEREIN SET FORTH ARE FOR THE USE OF PUBLIC BODIES AND PRIVATE/PUBLIC UTILITIES HAVING A RIGHT TO SERVE THE AREA.

ENGINEER NOTE:

OWNER IS RECOMMENDED TO TALK TO THE VILLAGE BUILDING INSPECTOR IN ORDER TO DETERMINE BUILDING ELEVATIONS AND BASEMENT SEWER CONNECTIVITY.

LEGEND

- BUILDING SETBACKS
- - - - PROPOSED DRAINAGE
- 8" GRUTTY EASEMENT
- ▲ 3/4" x 24" HIGH PIN SET 3/4" BY 24" HIGH PIN WEIGHING 1.50 POUNDS PER LINEAR FOOT AT ALL OTHER LOT CORNERS
- SET 1 1/4" BY 30" HIGH PIN W/ 4,172 LBS./FT.
- COUNTY SECTION CORNER MONUMENT (FOUND AS NOTED)

NOTES:

BEARINGS ARE REFERENCED TO THE NORTH LINE NW 1/4 SECTION 22 (ASSUMED N89°49'03"E)

ALL BUILDINGS TO BE CONSTRUCTED IN PROXIMITY WITH HIGH WATER LEVELS SHALL HAVE A FINISHED FLOOR OR WINDOW SILL ELEVATION NOT LESS THAN TWO(2) FEET ABOVE THE HIGH WATER ELEVATION SHOWN.

There are no objections to this plat with respect to Secs. 236.15, 236.16, 236.20 and 236.21 (1) and (2), Wis. Stat., Ch. Trans 231 Wis. Admin. Code as provided by Sec. 236.12 (b), Wis. Stat.

March 30, 2011
 Certified
 Kenneth A. Powell
 Engineer of Administration

DRAFTED BY: JASON PALMER
 SHEET 1 OF 2
 REVISED 02/26/09
 Kenneth A. Powell

Photograph Addendum

Borrower	Wilson Properties Group, LLC						
Property Address	253 Jennifer Rae Jct N.						
City	Roberts	County	St. Croix	State	WI	Zip Code	54023
Lender/Client	First National Bank of River Falls						



Street



Street



Subject Acreage



Subject Acreage



Subject Acreage



Subject Acreage

Photograph Addendum

Borrower	Wilson Properties Group, LLC						
Property Address	253 Jennifer Rae Jct N.						
City	Roberts	County	St. Croix	State	WI	Zip Code	54023
Lender/Client	First National Bank of River Falls						



Subject Acreage

Comments:



Subject Acreage

Comments:



Subject Acreage

Comments:

Comments:

Comparable Photo Page

Borrower	Wilson Properties Group, LLC				
Property Address	253 Jennifer Rae Jct N.				
City	Roberts	County	St. Croix	State	WI
Lender/Client	First National Bank of River Falls				
				Zip Code	54023



Comparable 1

0 W 5th St
 Prox. to Subject 8.81 miles N
 Sale Price 390,640
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Residential
 Site 219,150
 Quality
 Age



Comparable 2

1612 Domain Dr
 Prox. to Subject 9.07 miles N
 Sale Price 790,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Residential
 Site 182,516
 Quality
 Age



Comparable 3

0 Dawes Pl
 Prox. to Subject 8.90 miles S
 Sale Price 630,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Residential
 View Residential
 Site 167,270
 Quality
 Age

Comparable Photo Page

Borrower	Wilson Properties Group, LLC						
Property Address	253 Jennifer Rae Jct N.						
City	Roberts	County	St. Croix	State	WI	Zip Code	54023
Lender/Client	First National Bank of River Falls						



Comparable 4

O Sierra Pl
Prox. to Subject 0.33 miles E
Sale Price 350,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View Residential
Site 46,391
Quality
Age

Comparable 5

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Land Sales Data # 5852

Type of Property

5 - Vacant, Residential

Buyer

Hallie Builders Inc

Seller

West Fifth Townhomes

Street Address

W 5th Street

City:

New Richmond

State:

WI

Legal Description

Parcel #261-1210-96-100
 261-1210-96-200
 261-1210-96-300
 261-1210-96-400



Verification Buyer, DOR

Conveyance WD

Recording Data Doc #1136173

Size 5.031 Acres

Size (Square feet) 219,150 SF

Size (F. Feet)

Shape Rectangular

Topography Flat

Site Improvements None

Zoning

Access Typical

Visibility Typical

Sale Price \$390,640

Sale Date

8/4/2021 **SP/Unit** \$1.78/SF

Remarks

(4) Vacant contiguous parcels in the city of New Richmond purchased for construction of twin homes.

File Location

Provided By

Friday, August 05, 2022

Page 1 of 1

Land Sales Data # 5772

Type of Property

5 - Vacant, Residential

Buyer

Mill City Flats

Seller

Derrick Development

Street Address

1612 Doman Drive

City:

New Richmond

State:

WI

Legal Description



<i>Verification</i>	Buyer, DOR	<i>Conveyance</i>	WD
<i>Recording Data</i>	Doc# 1136949	<i>Size</i>	4.19
<i>Size (Square feet)</i>	182,516	<i>Size (F. Feet)</i>	
<i>Shape</i>	Rectangular	<i>Topography</i>	Flat
<i>Site Improvements</i>	None		
<i>Zoning</i>	Z3-Multi Use	<i>Access</i>	Average
<i>Visibility</i>	Average	<i>Sale Price</i>	\$790,000
<i>Sale Date</i>	8/16/2021	<i>SP/Unit</i>	\$4.33

Remarks Vacant parcel located approximately 1 block off of S Knowles in an area of twin home and multi family development. Purchased for construction of 3 separate apartment buildings totalling 88 units.

File Location

Provided By

Land Sales Data # 5757

Type of Property
5 - Vacant, Residential

Buyer
T-Buck Properties

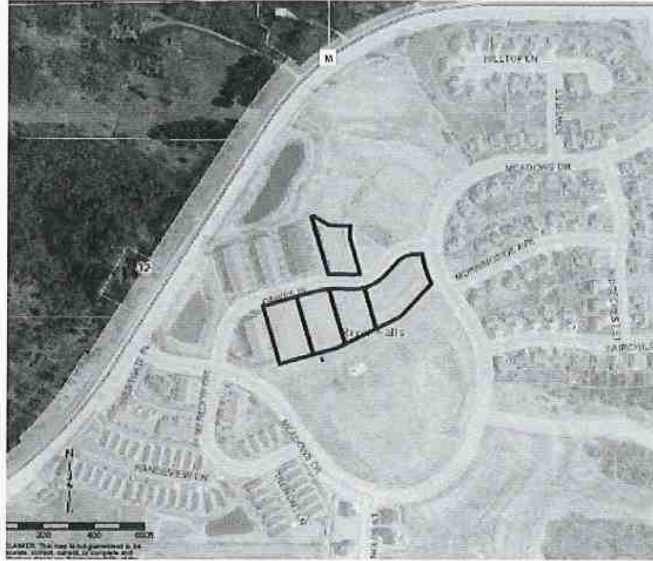
Seller
DLH Consulting

Street Address
Dawes Place

City:
River Falls

State:
WI

Legal Description



Verification	Buyer, DOR	Conveyance	WD
Recording Data	Doc #1132133	Size	3.84 acres
Size (Square feet)	167,270	Size (F. Feet)	
Shape	Irregular	Topography	Flat
Site Improvements	None		
Zoning	Multi-family	Access	Typical
Visibility	Typical	Sale Price	\$630,000
Sale Date	SP 6/10/2021	SP/Unit	\$3.77/SF

Remarks Five separate parcels in city limits of River Falls being purchased for the construction of (1) 12-unit and (5) 6-unit buildings, or 42 total units. Located in the Highview Meadows subdivision which consists of conforming multi-family development and single-family development.

File Location

Provided By

Friday, August 05, 2022

Page 1 of 1

Land Sales Data # 5722

Type of Property

5 - Vacant, Residential

Buyer

Wilson Properties, LLC

Seller

John Hamilton

Street Address

Sierra Place

City:

Roberts

State:

WI

Legal Description



Verification	Buyer, DOR	Conveyance	WD
Recording Data	Doc #1132567	Size	1.065
Size (Square feet)	46,391	Size (F. Feet)	
Shape	Rectangular	Topography	Flat
Site Improvements	None		
Zoning	Multi-Family Residential	Access	Typical
Visibility	Typical	Sale Price	\$350,000
Sale Date	6/16/2021	SP/Unit	\$7.54/SF, 58,333/Lot

Remarks 12 individual parcels purchased for construction of (3) detached 4-Plexes, or (6) identical duplexes. In an area of conforming development consisting of twin homes and condominiums used for single-family purposes. 12 individual lots varying in size from .02 -.4 acres. Therefore, two lots needed for each duplex, or a total of 6 duplex lots. Sale price per duplex lot is then \$58,333/duplex lot. Raw land with all approvals in place at County and State level. Located in the Rolling Meadows residential subdivision just north of the Robert's Industrial Park.

File Location

Friday, August 05, 2022

Provided By

(Section from Village Zoning)

ZONING

§ 70-118

Sec. 70-118. Rm-2 Multiple-Family Residential District.

The Rm-2 Multiple-Family Residential District is intended to provide for multiple-family residential development at densities not exceeding 9.0 dwelling units per net acre and served by public sanitary sewer and water facilities.

- (1) *Permitted principal uses.*
 - a. Three- and four-unit multiple-family dwelling structures with attached or detached private garages.
 - b. Foster homes and community living arrangements as set forth in statute.
- (2) *Permitted accessory uses.*
 - a. A yard and gardening equipment structure not exceeding a total of 185 square feet in area.
 - b. One temporary nonilluminated "for sale" sign not larger than five square feet in area placed by the owner or his agent for the purpose of sale or rental of the premises. (See article VII of this chapter.)
- (3) *Conditional uses.* (Also see article V of this chapter.)
 - a. Residential planned unit development (PUD) such as cluster developments, and two-story townhouses, and condominiums with no individual building containing more than 16 dwelling units. The district lot size and frontage and yard requirements may be varied provided that adequate open space shall be provided so that the average intensity and density of land use shall be no greater than that permitted for the district. The proper preservation, care, and maintenance by the original and all subsequent owners of the exterior design and all common structures, facilities, utilities, access and open spaces shall be assured by deed, plat restrictions, and/or condominium declaration enforceable by the village. All PUDs shall comply with the following minimum standards:
 1. The minimum PUD development area shall be ten acres.
 2. The minimum PUD lot area shall not be less than 0.22 acre with not less than 3,227 square feet per dwelling unit.
 3. The minimum PUD lot width shall be 100 feet for detached three- or four-unit structure and 20 feet for each unit of a townhouse or attached condominium complex.
 4. The minimum PUD building height and size shall be the same as required for permitted principal uses, however, the yard requirements as set forth in subsection (6) below may be reduced by up to 30 percent.
 5. No detached structure shall be located closer than 20 feet to another structure within the development and there shall be a side yard of not less than 20 feet in width at least every 128 feet for a townhouse or attached condominium structure. Yards adjacent to exterior property lines shall not be less than those required for permitted principal uses.

CD70:67

§ 70-118

ROBERTS MUNICIPAL CODE

- b. Mobile home parks provided that each such park complies with the following standards:
1. The minimum park size shall be ten acres.
 2. The minimum park width shall be 450 feet at the building setback line.
 3. The maximum number of mobile home sites shall be nine per acre.
 4. The minimum open space provided shall be 20 percent of the development area, exclusive of mobile home unit sites, streets, roads, and public or general purpose parking.
 5. The minimum lot area for a single module mobile home shall be 5,000 square feet and such mobile home lot shall be a minimum of 50 feet in width.
 6. The minimum mobile home allowed shall be 50 feet in length and not less than 600 square feet in size.
 7. The minimum lot area for a double module mobile home shall be 6,000 square feet and such mobile home lot shall be a minimum of 60 feet in width.
 8. The minimum setback for a mobile home park building, structure, or unit shall be 75 feet from the right-of-way line of a street, road or highway, which abuts the development.
 9. The minimum distance between any park structure, or mobile home unit and all other exterior park lot lines shall be 40 feet.
 10. The minimum distance between mobile home units and access streets shall be 20 feet.
 11. The minimum side yard distance between mobile home units shall be 20 feet.
 12. There shall be two off-street parking spaces provided for each mobile home unit and all interior streets and general parking areas shall be constructed to village specifications and all mobile home unit parking areas and all walkways shall be surfaced pursuant to village specifications.
 13. No mobile home sales office, business, or other commercial use shall be located on the mobile home park site, however, laundries, washrooms, recreation rooms, maintenance equipment storage areas, and one mobile home park office necessary for the use of mobile home park residents are permitted.
 14. Each mobile home park shall be completely enclosed except for permitted entrances and exits by a permanent evergreen planting, the individual trees to be of such a number and size and so arranged that within five years they will have formed a dense screen. Such permanent plantings shall be grown or maintained to a height of not less than ten feet.
 15. All mobile homes shall meet the construction standards of the Mobile Home Manufacturers Association.

CD70:68

ZONING

§ 70-118

- 16. Each mobile home shall be anchored by connecting the underframe directly to a minimum of six 2½-foot-long "eye" bolt anchors permanently imbedded in concrete piers of not less than three feet in length which shall be an integral part of a six-inch concrete pad upon which the mobile home must be placed.
- 17. No mobile home site shall be rented for a period of less than six months.
- 18. All mobile homes shall be fully "skirted" with nonflammable material.

Mobile homes or residential trailers shall only be located on a lot or space within a mobile house park. (Also, see other village ordinances.)

(4) *Lot area and width.*

- a. Lots shall have a minimum area of 0.33 acres, with not less than 4,840 square feet per dwelling unit.
- b. Lots shall have a width of not less than 120 feet at the building setback line.

(5) *Building height and size.*

- a. No principal building or parts of a principal building shall exceed 35 feet in height and no accessory building shall exceed 15 feet in height.
- b. The minimum floor area of a principal building shall be as follows:

<i>Number of Bedrooms Per Dwelling Unit</i>	<i>Minimum Total Area (square feet)</i>	<i>Minimum First-Floor Area (square feet)</i>
Efficiency	400	1,200
1 or less	650	1,950
2	800	2,400
3 or more	1,000	3,000

No bedroom shall be less than 100 square feet in area exclusive of closets.

- c. The sum total of the first-floor area of the principal building and all accessory buildings shall not exceed 20 percent of the lot area.

(6) *Setback and yards.*

- a. There shall be a minimum building setback of 35 feet from the right-of-way of all public streets, roads, or highways.
- b. There shall be a side yard on each side of all structures not less than 25 feet in width.
- c. There shall be a rear yard of not less than 35 feet.

- (7) *Parking space.* There shall be a minimum of two 200-square-foot off-street parking spaces provided for each residential unit, of which at least one must be located in a garage. (See article VI of this chapter.)

CD70:69

§ 70-118

ROBERTS MUNICIPAL CODE

- (8) *Minimum utility service.* Electricity and municipal sanitary sewerage and water supply facilities.
- (9) *Special regulations.* Every builder of any building erected or structurally altered for multiple-family use shall, before a building/zoning permit is issued, present detailed plans and specifications of the proposed site and structure to the plan commission, which will approve said plans only after determining that the proposed building will not impair an adequate supply of light and air to adjacent property or substantially increase the danger of fire or traffic congestion or otherwise endanger the public health or safety or substantially diminish or impair property values within the neighborhood and other considerations, as set forth herein.

(Code 1980, § 17.0416)

Sec. 70-119. Rm-3 Multiple-Family Residential District.

The Rm-3 Multiple-Family Residential District is intended to provide for multiple-family residential development at densities not exceeding 12.0 dwelling units per net acre and served by public sanitary sewer and water facilities.

- (1) *Permitted principal uses.*
 - a. Three- and four-unit multiple-family dwelling structures with attached or detached garages.
 - b. Foster homes and community living arrangements as set forth in statute.
- (2) *Permitted accessory uses.*
 - a. A yard and gardening equipment structures not exceeding a total of 185 square feet in area.
 - b. One temporary nonilluminated "for sale" sign not larger than five square feet in area placed by the owner or his agent for the purpose of sale or rental of the premises. (See article VII of this chapter.)
- (3) *Conditional uses.* (Also see article V of this chapter.)
 - a. Residential planned unit development (PUD) such as cluster developments, townhouses, and condominiums with no individual building containing more than 24 dwelling units. The district lot size and frontage and yard requirements may be varied provided that adequate open space shall be provided so that the average intensity and density of land use shall be no greater than that permitted for the district. The proper preservation, care, and maintenance by the original and all subsequent owners of the exterior design and all common structures, facilities, utilities, access and open spaces shall be assured by deed, plat restrictions, and/or condominium declaration enforceable by the village. All PUDs shall comply with the following minimum standards:
 - 1. The minimum PUD development area shall be ten acres.

CD70:70

Property Record - Page 1

Parcel #: 176-1055-70-000

Valid as of 08/08/2022 05:09 PM

Alt. Parcel #: 22.29.18.394

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

<p>Owner and Mailing Address: RONALD AND SHARON STEWART TRUST AGREEMENT 740 112TH ST ROBERTS WI 54023</p>	<p>Co-Owner(s):</p> <hr/> <p>Physical Property Address(es): * 253 JENNIFER RAE JCT N</p>																										
<p>Districts:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Dist#</th> <th style="text-align: left;">Description</th> </tr> </thead> <tbody> <tr> <td>2422</td> <td>SCH D ST CROIX CENTRAL</td> </tr> <tr> <td>1700</td> <td>NORTHWOOD TECH</td> </tr> </tbody> </table>	Dist#	Description	2422	SCH D ST CROIX CENTRAL	1700	NORTHWOOD TECH	<p>Parcel History:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Date</th> <th style="text-align: left;">Doc #</th> <th style="text-align: left;">Vol/Page</th> <th style="text-align: left;">Type</th> </tr> </thead> <tbody> <tr> <td>11/07/2016</td> <td><u>1038433</u></td> <td>/</td> <td>QC</td> </tr> <tr> <td>11/07/2016</td> <td><u>1038434</u></td> <td>/</td> <td>QC</td> </tr> <tr> <td>07/23/1997</td> <td></td> <td>804/474</td> <td></td> </tr> <tr> <td>07/23/1997</td> <td></td> <td>1137/629</td> <td>QC</td> </tr> </tbody> </table> <p style="text-align: right;"><i>more...</i></p>	Date	Doc #	Vol/Page	Type	11/07/2016	<u>1038433</u>	/	QC	11/07/2016	<u>1038434</u>	/	QC	07/23/1997		804/474		07/23/1997		1137/629	QC
Dist#	Description																										
2422	SCH D ST CROIX CENTRAL																										
1700	NORTHWOOD TECH																										
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11/07/2016	<u>1038434</u>	/	QC																								
07/23/1997		804/474																									
07/23/1997		1137/629	QC																								
<p>Abbreviated Description: SEC 22 T29N R18W NE NW LOT 7 SHARONDALE SUBDIVISION</p>	<p>Acres: 1.980</p>																										

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 07

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.980	105,900.00	0.00	105,900.00
Totals for 2022				
General Property	1.980	105,900.00	0.00	105,900.00
Woodland	0.000	0.00	0.00	0.00
Totals for 2021				
General Property	1.980	105,900.00	0.00	105,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes

Taxes have not yet been calculated.

Key

* - Primary

Property Record - Page 2

Parcel #: 176-1055-60-000

Valid as of 08/05/2022 09:14 AM

Alt. Parcel #: 22.29.18.393

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

Owner and Mailing Address: RONALD AND SHARON STEWART TRUST AGREEMENT 740 112TH ST ROBERTS WI 54023		Co-Owner(s):	
Districts:		Physical Property Address(es): * 233 JENNIFER RAE JCT N	
Dist#	Description	Parcel History:	
2422	SCH D ST CROIX CENTRAL	Date	Doc #
1700	NORTHWOOD TECH	11/07/2016	1038433
		11/07/2016	1038434
		07/23/1997	804/474
		07/23/1997	1137/629
			QC
			more...
Abbreviated Description: SEC 22 T29N R18W NE NW LOT 6 SHARONDALE SUBDIVISION		Acres: 1.000	

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 06

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.000	74,900.00	0.00	74,900.00

Totals for 2022				
General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

Totals for 2021				
General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes

Taxes have not yet been calculated.

Key * - Primary

Property Record - Page 3

Parcel #: 176-1055-50-000

Valid as of 08/05/2022 09:14 AM

Alt. Parcel #: 22.29.18.392

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

Owner and Mailing Address:

RONALD AND SHARON STEWART TRUST
AGREEMENT
740 112TH ST
ROBERTS WI 54023

Co-Owner(s):

Physical Property Address(es):

* 201 JENNIFER RAE JCT N

Districts:

Dist#	Description
2422	SCH D ST CROIX CENTRAL
1700	NORTHWOOD TECH

Parcel History:

Date	Doc #	Vol/Page	Type
11/07/2016	1038433	/	QC
11/07/2016	1038434	/	QC
07/23/1997		1137/632	QC
07/23/1997		1137/629	QC

more...

Abbreviated Description:

Acres: 1.000

SEC 22 T29N R18W NE NW LOT 5
SHARONDALE SUBDIVISION

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 05

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.000	74,900.00	0.00	74,900.00

Totals for 2022

General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

Totals for 2021

General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes

Taxes have not yet been calculated.

Key

* - Primary

Property Record - Page 4

Parcel #: 176-1055-40-000

valid as of 08/05/2022 09:13 AM

Alt. Parcel #: 22.29.18.391

VILLAGE OF ROBERTS
ST. CROIX COUNTY, WISCONSIN

Owner and Mailing Address: RONALD AND SHARON STEWART TRUST AGREEMENT 740 112TH ST ROBERTS WI 54023		Co-Owner(s):	
Districts:		Physical Property Address(es): * 153 JENNIFER RAE JCT N	
Dist#	Description	Parcel History:	
2422	SCH D ST CROIX CENTRAL	Date	Doc #
1700	NORTHWOOD TECH	11/07/2016	1038433
		11/07/2016	1038434
		07/23/1997	804/474
		07/23/1997	1137/629
			QC
			<i>more...</i>
Abbreviated Description: SEC 22 T29N R18W NE NW LOT 4 SHARONDALE SUBDIVISION		Acres: 1.000	

Plat	Tract (S-T-R 40% 160% GL)	Block/Condo Bldg
* 08-081-SHARONDALE SUBDIVISION 01	22-29N-18W NW NE	LOT 04

2022 Valuations: Values Last Changed on 10/24/2017

Class and Description	Acres	Land	Improvement	Total
G1-RESIDENTIAL	1.000	74,900.00	0.00	74,900.00

Totals for 2022

General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

Totals for 2021

General Property	1.000	74,900.00	0.00	74,900.00
Woodland	0.000	0.00	0.00	0.00

2022 Taxes
Taxes have not yet been calculated.

Key * - Primary

Appraiser License

Borrower	Wilson Properties Group, LLC						
Property Address	253 Jennifer Rae Jct N.						
City	Roberts	County	St. Croix	State	WI	Zip Code	54023
Lender/Client	First National Bank of River Falls						

NO. 2249 - 4

EXPIRES: 12/14/2023

The State of Wisconsin Department of Safety and Professional Services

Hereby certifies that
BENJAMIN J LARSON
was granted a certificate to practice as a
**LICENSED APPRAISER ELIGIBLE TO APPRAISE FEDERALLY RELATED
TRANSACTIONS IS AQB COMPLIANT**

*in the State of Wisconsin in accordance with Wisconsin Law
on the 19th day of April in the year 2021.*

The authority granted herein must be renewed each biennium by the granting authority.

*In witness thereof, the State of Wisconsin
Department of Safety and Professional Services
has caused this certificate to be issued under
its official seal.*



David B. Curi
DPS Secretary

This certificate was printed on the 15th day of December in the year 2021

E&O

Borrower	Wilson Properties Group, LLC				
Property Address	253 Jennifer Rae Jct N.				
City	Roberts	County	St. Croix	State	WI Zip Code 54023
Lender/Client	First National Bank of River Falls				



DECLARATIONS
for
**REAL ESTATE PROFESSIONAL
ERRORS & OMISSIONS INSURANCE POLICY**

THIS IS A CLAIMS MADE INSURANCE POLICY.

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN SIXTY (60) DAYS AFTER THE END OF THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAB4446808-21**

Renewal of: **RAB4446808-20**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.
100 River Ridge Drive, Suite 301
Norwood, MA 02062**

Item 1. **Named Insured:** **J.C. Norby & Associates, Inc**

Item 2. **Address:** **2115 E Clairemont Ave Suite 2**

City, State, Zip Code: **Eau Claire, WI 54701**

Attn:

Item 3. **Policy Period:** From 10/14/2021 To 10/14/2022
(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. **Limits of Liability:** **(inclusive of claim expenses):**
A. \$ 1,000,000 Limit of Liability - Each Claim
B. \$ 1,000,000 Limit of Liability - Policy Aggregate
C. \$ 500,000 Limit of Liability - Fair Housing Claims
D. \$ 500,000 Limit of Liability - Fungi Claims

Item 5. **Deductible: (inclusive of Claim Expense): \$ 10,000 Each Claim**

Item 6. **Premium: \$ 6,861.00**

Item 7. **Retroactive Date (if applicable): 09/14/1989**

Item 8. **Forms, Notices and Endorsements attached:**

D43100 (08/19) D43300 WI (05/13) D43444 (03/17) D43442 (03/15)
D43411 (05/13) D43447 (06/17) D43448 (06/17) D43432 (05/13)
D43427 (05/13) D43425 (05/13) IL7324 (08/12)

Ruby A. Johnson
Authorized Representative