Sawyer County

REVISED
7:41 am, Sep 08, 2021

Agenda

Finance Committee Meeting
Thursday, September 9, 2021 @ 8:30 AM
Assembly Room/Virtual Meeting

Page

1. CALL TO ORDER

a. To view or participate in the **virtual meeting** from a computer, iPad, or Android device please go to https://zoom.us/j/92253884419. You can also use the dial in number for listening only at 1-312-626-6799 with the Webinar ID: 922 5388 4419. If additional assistance is needed please contact the County Clerk's Office at 715-634-4866 prior to the meeting. If you are on a computer, click the "Raise Hand" button and wait to be recognized. If you are on a telephone, dial *9 and wait to be recognized.

2. ROLL CALL

3. PLEDGE OF ALLEGIANCE

4. CERTIFICATION OF COMPLIANCE WITH THE OPEN MEETINGS LAW

5. MEETING AGENDA

6. PUBLIC COMMENTS

a. At this time, members of the public will be given the opportunity to address the Committee on items not on the agenda. Please adhere to the following when addressing the Board:
- Comments will be limited to 3 minutes or less per individual.
- Comments should be directed to the Committee as a whole and not directed to individual Board members.
- The Committee cannot respond to your comments during this time.
- Please sign in and fill out a public comment sheet if you wish to speak on an item.

7. APPROVAL OF MINUTES FROM PREVIOUS MEETING

3 - 4 a. 8.12.21 Finance Minutes DRAFT

8. AMERICAN RESCUE PLAN ACT OF 2021 - FUNDING UPDATE

9. 2022 BUDGET REQUEST UPDATE

a. Public Hearing Date

5 - 6 b. 2022 Operating Budget Update
1) Levy Request By Fund 2022
2) EMS Levy2022

7 c. 2022 Capital Improvement Plan (CIP) Update
Capital Debt Purchases 2022

8 - 11 d. Commissioner of Public Lands Loan Application
State Trust Fund Loan Program

e. Fund Balance Projection - General Fund

10. CDGB PROPERTY REQUEST - LUCINDA JISKRA (DISCUSSION AND POSSIBLE ACTION)

12 - 16 a. CDGB Miner Vivian Hayward - sale for less of CDBG Lien

11. FUTURE AGENDA ITEMS

12. CORRESPONDENCE, REPORTS FROM CONFERENCES AND MEETINGS, OTHER MATTERS FOR DISCUSSION ONLY

DISCLAIMER:

A quorum of the County Board of Supervisors or of any of its committees may be present at this meeting to listen and observe. Neither the Board nor any of the committees have established attendance at this meeting as an official function of the Board or committee(s) or otherwise made a determination that attendance at the meeting is necessary to carry out the Board or committee’s function. The only purpose for other supervisors attending the meeting is to listen to the information presented. Neither the Board nor any committee (other than the committee providing this notice and agenda) will take any official action with respect to this noticed meeting.

Copy sent via email to: County Clerk and News Media. Note: Any person wishing to attend whom, because of a disability, requires accommodation should call the Sawyer County Clerk's Office (715.634.4866) at least 24 hours before the scheduled meeting so appropriate arrangements can be made.

Minutes of the August 12th meeting of the Sawyer County
Finance Committee
Of the Sawyer County Board of Supervisors
Assembly Room; Sawyer County

Voting Committee Members (X) Present:	**Others Present:**
☒ Chair: **Bruce Paulsen**	Tom Hoff
☒ Ron Kinsley, Vice Chair	Lynn Fitch
☒ Dawn Petit – Virtual	Mike Coleson
☒ Tom Duffy	Mike Keefe
☐ Stacey Hessel	Linda Zillmer

Call to Order – Vice Chair Bruce Paulsen called the meeting to order at 8:30 am.

Certification of Compliance with the open meeting law was met. Roll Call taken and quorum was met.

Meeting Agenda –

Public Comments – Linda Zillmer

Minutes of the previous meeting – A motion was made by Mr. Duffy to approve the minutes of the July 8, 2021, meeting; second by Mr. Kinsley. Motion carried without negative vote.

ARPA Funding Update – Mr. Keefe advised that the first filing is due the end of August which will identify expenses and obligations as of the end of July; Sawyer County has no expenses or obligations to report at this point.

Courthouse Construction Remodel Plan – Mr. Hoff reported that the Ad Hoc and Public Works Committee have approved the Design Schematic drawings which will move forward to the August County Board meeting. These drawings will move us to the next phase which is developing the first cost estimate.

PMA Financial Advisory Agreement – Mr. Hoff presented the PMA Financial Advisors Agreement which will obligate us to use PMA as the financial advisor for the bond we will do for the courthouse remodel. The process is already identified in our policy so it does not require bidding out. A motion was made by Mr. Duffy; second by Mr. Kinsley to approve this agreement. Motion carried without negative vote.

Finance Committee Roles and Responsibilities – Mr. Duffy made a motion to approve the resolution to adopt these roles and responsibilities and forward to August County Board; second by Mr. Kinsley. Motion carried without negative vote. Public comment made by Linda Zillmer.

Supervisor Per Diem – Written report provided. Mr. Paulsen presented two scenarios for per diem adjustment. Any adjustment would take effect after the next supervisor election, if approved. A motion was made by Mr. Duffy; second by Ms. Petit to adjust the supervisor per diem by 10% to $55/meeting. Mr. Duffy and Ms. Petit voted “aye”; Mr. Kinsley and Mr. Paulsen voted “nay”; motion failed.

2022 Budget Request Update – Written reports provided. Mr. Keefe advised that a public hearing date will need to be set; a recommendation will be brought forward to the August County Board meeting. Mr. Keefe reviewed the levy request projecting an increase of $527,466 which is subject to further review. The overall levy would be just under $15M with new debt incurred projected at $1.3M. Numbers are expected to change before the final budget is presented. Mr. Keefe and Mr. Hoff will recommend a date for the 2022 budget public hearing at the August 19 County Board of Supervisors meeting.

Supplemental Information – Written reports were provided. Mr. Keefe reviewed the budget watch list and reported a continuing good year in sales tax revenue.

Meeting Date/Time – The next meeting of the Finance Committee will be Thursday, September 9, at 8:30 am in the Assembly Room.

Meeting adjourned at 9:36 am
Minutes recorded by Lynn Fitch, County Clerk

SAWYER COUNTY
REQUESTED LEVY
Budget Year 2022

MSK 8/27/2021

	Adopted 2021		Increase/ (Decrease)	Requested 2022	Increase/ (Decrease)	Administrator 2022
OPERATING LEVY						
OPERATING LEVY REQUESTED						
100 General Fund	$ 5,493,789		$ 449,699	$ 5,943,488	$ (160,241)	$ 5,783,247
225 Human Services	$ 2,509,846	*	**$ 1,275,290**	$ 3,785,136	$ -	$ 3,785,136
229 Recreational Officer	$ 118,288		$ -	$ 118,288	$ -	$ 118,288
246 Land & Water Conservation	$ 58,843		$ -	$ 58,843	$ -	$ 58,843
256 LCO Transportation	$ 150,000		$ -	$ 150,000	$ -	$ 150,000
300 Debt Levy	$ 782,445		$ 527,466	$ 1,309,911	$ -	$ 1,309,911
400 Capital Improvement Program	$ -		$ -	$ -	$ -	$ -
701 Highway Department	$ 1,575,764		$ 145,836	$ 1,721,600	$ (123,000)	$ 1,598,600
Total Operating Levy Requested	$ 10,688,975		$ 2,398,291	$ 13,087,266	$ (283,241)	$ 12,804,025
OPERATING LEVY ALLOWED	$ 10,688,975		$ 606,718	$ 11,295,693	$ -	$ 11,295,693
EXCESS OPERATING LEVY REQUESTED	$ -		$ 1,791,573	$ 1,791,573	$ (283,241)	$ 1,508,332
SPECIAL PURPOSE LEVY REQUESTED						
Northern Waters Library Service	$ 23,631		$ -	$ 23,631	$ -	$ 23,631
Weiss Community Library	$ 200,000		$ 20,000	$ 220,000	$ (20,000)	$ 200,000
Winter Public Library	$ 73,267		$ 2,198	$ 75,465	$ -	$ 75,465
LCO Public Library	$ 25,802		$ (6,831)	$ 18,971	$ -	$ 18,971
Out of County Library	$ 21,231		$ (802)	$ 20,429	$ -	$ 20,429
EMS-Operating	$ 1,138,108		$ 50,000	$ 1,188,108	$ 4,683	$ 1,192,791
EMS-Capital	$ 107,814		$ 114,186	$ 222,000	$ (4,500)	$ 217,500
Local Bridge Aid	$ 116,540		$ (24,915)	$ 91,625	$ 32,700	$ 124,325
Special Purpose Levy Requested	$ 1,706,393		$ 153,836	$ 1,860,229	$ 12,883	$ 1,873,112
Overall Levy Request	$ 12,395,368		$ 2,552,127	$ 14,947,495	$ (270,358)	$ 14,677,137

SAWYER COUNTY
REQUESTED EMS LEVY
YEAR 2022

MSK 8/27/2021

	2021	2022
Budget - Levy	$ 904,691	$ 929,691
Raises		
Indirect Costs:		
Administration		
Countywide	$ 156,300	$ 185,983
Allocated Costs:		
13.4% Communication Center	$ 70,743	$ 70,743
13.4% Radio Costs	$ 4,824	$ 4,824
13.4% Tower Costs	$ 1,549	$ 1,549
Total Operating Levy	$ 1,138,108	$ 1,192,791
Ambulance Purchase	$ -	$ 160,000
Equipment:		
Pave Parking Lot		$ 20,000
Generator Upgrade		$ 20,000
Cardiac Monitor	$ 107,814	
Multi Channel Infusion Pump		
Stryker Cot	$ -	
NARC Lock Boxes (9)		
Auto CPR Compression System		$ 22,000
Less - Sale of Ambulance	$ -	$ (4,500)
Total Capital Levy	$ 107,814	$ 217,500
Total EMS Levy	$ 1,245,922	$ 1,410,291

SAWYER COUNTY		MSK 8/27/21
Budget Year 2022		
Capital Debt Purchases		
	Loan	
HIGHWAY		
Tri-Axle Truck	Y	205,000
Tri-Axle Truck	Y	205,000
Dump truck 1 Ton	Y	75,000
Stacking Conveyor	Y	40,000
Miscellaneous	Y	20,000
OTHER		
IT-Fault Tolerance Phase 1	Y	53,371
IT-Fault Tolerance Phase 2	Y	84,000
IT-Panic Alarms	Y	6,000
Maint-Heat Pumps	Y	13,000
Maint-Plow Truck	Y	29,000
Fleet-Lease Payments	Y	6,237
LEC-Body Cameras & Tasers	Y	50,000
LEC-Automate HVAC System	Y	20,000
LEC-Camera Upgrade	Y	60,000
LEC-Squads and Setup	Y	200,000
Forestry-Pickup	Y	32,105
Forestry-UTV/Trailer	Y	18,000
Forestry-Trimble GPS Unit	Y	16,000
Zoning-Vehicle	Y	30,000
Zoning-Fishtrap Failure Analysis	Y	20,000
Zoning-Deer Lake Failure Analysis	Y	20,000
Brunet Dam		300,000
Total		1,502,713
ADJUSTMENTS		
Forestry-UTV/Trailer		(18,000)
Annual Airport Entitlement		7,500
Zoning-Fishtrap Failure Analysis		(20,000)
Zoning-Deer Lake Failure Analysis		(20,000)
IT-Fault Tolerance		12,629
Brunet Dam		8,100
LEC-Camera & Tasers (Grant)		(50,000)
Total		1,422,942

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Application Process

We are committed to keeping our lending process both simple and efficient. For municipalities, loans usually require from 30 to 45 days from application to funding. While the legal requirements for borrowing will vary somewhat depending on the type of municipality, the general process includes:

- **Application Request** – To begin the loan process, the borrower submits a completed BCPL Worksheet/Loan Application Request by email, fax, or regular mail. The worksheet is available at the link provided below and provides BCPL staff with the information necessary to provide a custom loan application. You will receive your application by mail within a few days after submitting your worksheet.

  Because we set funds aside for your loan at the time of application, please do not send in an application request until you are certain that the project is moving forward, have examined your funding alternatives, and have made the decision to borrow from BCPL.

- **Application Completion** - The BCPL loan application includes the specific borrowing resolution to be approved by your board/council. Following the meeting that approves that resolution, the clerk submits the completed loan application to BCPL for review and approval, along with a copy of the minutes from that meeting.

- **Application Review and Approval** - BCPL staff reviews submitted documentation. Upon approval, the application is sent to the Office of the Attorney General for legal review and if approved, it is placed on the agenda for final approval at the next meeting of the BCPL Board. Applications must be received a minimum of eight days in advance of the our board meeting to allow sufficient time for internal reviews. The BCPL Board meets the first and third Tuesdays of each month.

- **Loan Funding** - Funding can normally occur within 7-10 days following BCPL Board approval. Borrowers may take four months following final approval to draw loan funds.

School district borrowing is complicated by statutory requirements for different approval methods depending on the type of the district, term of the loan, and process of elector approval. BCPL has developed a guideline to all seven methods available to school districts when borrowing from BCPL, which is available at the "School District Borrowing Procedures" link below.

Still have questions? Contact Richard Sneider at **(608) 261-8001** or **richard.sneider@wi.gov**.

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- **General Obligation Loan Fact Sheet**
- **Revenue Obligation Loan Fact Sheet**
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- **2021 Library Aid Distribution - $39.0 Million**
- **USFS Exchange**
- **WI Counties May 2020 BCPL Article**
- **La Crosse County and the BCPL**
- WI Towns Association SpotLight

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- Timber Management
- Land Bank Transactions
- Upcoming Land Transactions
- Public Access
- Interactive

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Douglas La Follette, *Secretary of State*
Sarah Godlewski, *State Treasurer*
Joshua L. Kaul, *Attorney General*

101 E. Wilson Street
2nd Floor
PO Box 8943
Madison, WI 53708-8943

608 266-1370 INFORMATION
608 266-0034 LOANS
608 267-2787 FAX
bcpl.wisconsin.gov

Jonathan Barry, *Executive Secretary*

Fact Sheet - General Obligation Loans

Eligible Borrowers:	Wisconsin towns, villages, cities, counties, school districts, technical college districts, public inland lake protection and rehabilitation districts, town sanitary districts, metropolitan sewerage districts, metropolitan sewerage systems, joint sewerage systems, consortiums, cooperative educational service agencies (CESAs), federated public library systems, and drainage districts.
Loan Process:	Simple and transparent, with funds available 30-45 days from initial application.
Loan Security:	Loans become a general obligation of the borrower and require the borrower to levy a tax sufficient to make principal and interest payments when due.
Loan Purpose:	Loans of 10 years or less may be made to facilitate the performance of any power or duty of the borrowing municipality, including operations and maintenance. Loans greater than 10 years are restricted to the financing or refinancing of public purpose projects including "the acquisition, leasing, planning, design, construction, development, extension, enlargement, renovation, rebuilding, repair or improvement of land, waters, property, highways, buildings, equipment, or facilities", or any purpose otherwise allowed by law.
Economic Development Lending:	BCPL is a major source of funding for economic development projects throughout the State of Wisconsin including pass-through loans for private development, funding development incentives, TID infrastructure loans, land acquisition and development for business parks, and others. BCPL can provide critical flexibility in the repayment schedule if income projections are delayed.
Payments:	Annual payments are due March 15 each year. Loans funded between September 1 and March 14 do not have a payment scheduled for the following March 15. BCPL can provide custom amortization schedules for projects that may take time to generate expected revenues, or that need coordination with other debt payment schedules.
Prepayment:	Prepayments are allowed without penalty after January 1 and prior to September 1 each year, with 30 days prior written notice. This flexibility is extremely valuable, as future budget demands can be difficult to forecast. Many finance directors get stuck with higher rate bonds and are forced to wait years prior to refunding opportunities. This is never a problem if you borrow from BCPL.
Terms:	2 to 20 year fixed rate loans.
Current Rates:	Loan Term: 2 years 2.50%; 3-5 years 2.50%; 6-10 years 3.00%; 11-20 years 4.00%
Rate Lock:	Market-based interest rates are locked at the time of application for a period of 60 days at no cost to Borrower. This rate also remains locked following final board approval and throughout the 4-month draw period, which helps provide financial stability during the entire loan process.
Fees:	No application fees, origination fees or prepayment fees. No fees period!
Best Part:	Net interest earned by BCPL is distributed to communities statewide for the funding of public school library materials. Check out the BCPL website to see the annual contribution made to your school district. This annual payment effectively reduces local tax levies by providing schools another source of funding. How many bankers or bond dealers can say that?

3/2020

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Loan Application Request Forms

Get Started - To get the loan process started, please fill out a loan application request form using the appropriate link below. This can be done by completing the loan application request online and emailing it to BCPL or by printing it out and completing the loan request in writing. Just mail/fax/email the completed arequest to BCPL, and you will receive your application by mail within a few days. This application will contain the specific resolution that BCPL requires to be passed by your board/council.

Revenue Loans - The application process for revenue loans is more complicated and takes more time than with general obligation loans. Revenue loan application request forms require additional information and documentation designed to allow BCPL staff to analyze the risks specific to each individual transaction. Following that analysis, BCPL will determine the appropriate interest rate and contact the borrower. If the borrower agrees to move forward at that interest rate, BCPL will mail the borrower the revenue loan application.

Rate Lock - At the time of application, we lock your interest rate for 60 days and set money aside so that availability of funds for your loan is certain. If we do not receive the properly completed application back within 60 days, and our interest rates have increased during that period, your application will be cancelled. If that happens, you will need to start the borrowing process over from the beginning with a new worksheet/application request.

Because we set your funds aside at the time of application, please do not send in an application request until you are certain that the project is moving forward, have examined your funding alternatives, and have made the decision to borrow from BCPL.

Still have questions? Contact Richard Sneider at **(608) 261-8001** or **richard.sneider@wi.gov**.

Loan application request forms:

- **Municipal General Obligation Loan** *
- **School District General Obligation Loan** *
- **Municipal Utility Revenue Loan** *
- **Municipal TID Revenue Loan** *

* **Note:** The loans applications can now be filled out electronically. Click on the desired loan applcaition to open the form in a new tab.
Follow the instructions below based on the browser you are using:
For Edge and Internet Explorer - just start filling in the loan application.
For Chrome, Firefox and Others - click on down load icon, open the downloaded file in a PDF reader (such as Adobe Reader), fill in the application.
The signature lines can be filled in with a digital signature (new or an existing ID) - just follow the on screen instructions.
Save the loan applcaition and email to **richard.sneider@wi.gov**.

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Sample Documents

Below are links to sample loan documents. The samples are for a village, and there will be slight differences in the application for each type of municipality.

These samples are for review only, as BCPL requires each borrower to use the custom documents we produce for your loan. Approval by your board/council of a loan resolution other than the exact resolution provided by BCPL will result in loan denial.

BCPL requires that the original paper documents of the Loan Application and Certificate of Indebtedness be returned for processing. All other paperwork can be sent by fax or email.

Loan Application – Mailed following receipt of Loan Application Request Form.

Preliminary Approval Letter – Mailed following an internal review of the application. If the application has been properly completed, this letter should be expected within a few days following receipt of the application by BCPL.

Board Approval Letter – Mailed upon final approval of the loan by the BCPL Board, which meets on the 1st and 3rd Tuesdays of each month. Borrowers have four months from our Board's approval date to draw funds.

Request for Loan Disbursement – The Borrower sends this document to BCPL to begin the funding process. Funding can normally occur within 7-10 days following BCPL receipt of this request.

Certificate of Indebtedness – This BCPL form of Promissory Note is mailed to borrower following receipt of the Request for Loan Disbursement. This document is signed by the appropriate parties and returned to BCPL. BCPL can normally fund the day following receipt of this document.

Method of Disbursement – This form tells BCPL how and when you would like the loan to be funded.

Amortization Schedule – Mailed to the borrower following funding.

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Northwest Regional Planning Commission
NWRPC
keeping your future as our focus

Serving communities within and counties of
ASHLAND, BAYFIELD, BURNETT, DOUGLAS, IRON, PRICE, RUSK, SAWYER, TAYLOR, & WASHBURN

And the Tribal Nations of
BAD RIVER, LAC COURTE ORIELLES, LAC DU FLAMBEAU, RED CLIFF, & ST. CROIX

August 27, 2021

Lynn Fitch
Sawyer County Clerk
10610 Main Street, Suite 10
Hayward, WI 54843

RE: Miner & Vivian Hayward, V. Winter

Dear Ms. Fitch:

Thank you for reaching out to me on August 26, 2021 regarding the potential sale of a home in the Village of Winter that has a Sawyer County CDBG Housing lien against the property.

In summary, NWRPC was contacted in January 2020 by the son (Randy) of Miner & Vivian Hayward, 6513W McArthur Street, Winter. The Hayward's had taken out a Sawyer County CDBG loan in 2011 for housing repairs. The total lien is $42,730. All homeowner occupied rehabilitation projects are zero percent interest, deferred payment loans.

I spoke with Randy in January 2020, and he asked if the county would be interested in simply taking over ownership of the home. At that time, he noted they listed the home for sale in 2018 and had recently taken it off the market (see summary notes in attachment). The Hayward's had already moved to Tennessee to be closer to their son in 2019 and the home was vacant. I encouraged Randy to list the home again in early 2020 and the home was relisted in February 2020.

NWRPC staff was recently contacted by the Hayward's and current renters of the Hayward home. The renters would like to purchase the home; however, the purchase price is less than the CDBG RLF lien.

The CDBG Rehabilitation program allows for the sale of homes for less than the original lien. In this specific case, the client attempted several times to try and sell the home. Currently, the home is delinquent in taxes for 2019 and 2020. Allowing for the sale of the property now would eliminate the home potentially going back to the county due to unpaid taxes and a sale would enable the CDBG RLF to recapture at least some of the funds. Additionally, the home would provide an affordable option to a family currently living in the home.

It is the recommendation of the CDBG Administrative staff to allow the sale of the property for less than is due on the note. NWRPC staff would be available virtually to attend a committee meeting if requested.

Sincerely,

Sheldon Johnson
Executive Director

August 26, 2021
Miner & Vivian Hayward property – 6513W MacArthur St, Winter WI 54896

- The home is being lived in by a family that has put some money into it to make it livable

- The family is wishing to purchase the home (cash offer, possibly land contract)

- The family is requesting Sawyer County accept less of what is owed to them and satisfy the Hayward's lien

- Please see previous notes in file from 2020 regarding the Hayward's trying to sell home and wanting to just give it back to the County – home has been for sale since 2018

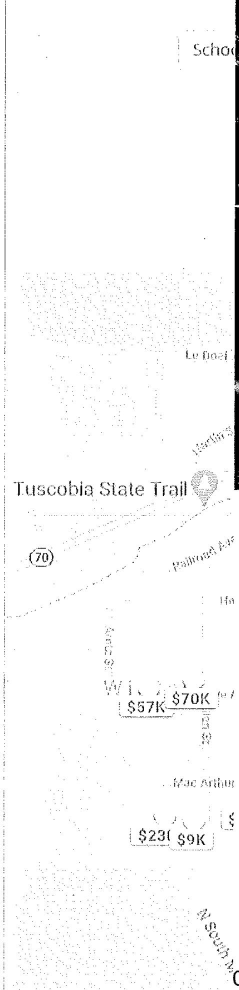
- Taxes are delinquent for 2019 & 2020

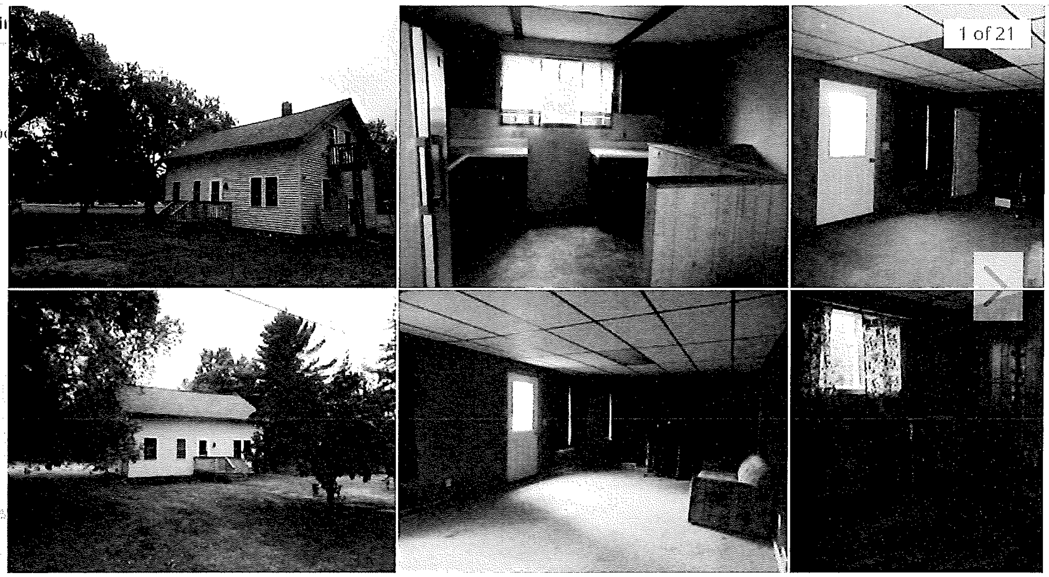
- 2020 Property Value –
    - Estimated Fair Market Value – Land $14,200
    - Estimated Fair Market Value – Improved $30,200
    - Total Fair Market Value - $44,400

Save Share More

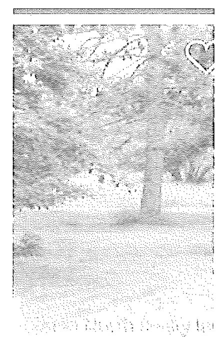
6513 W Mcarthur Ave Wi

For Sale

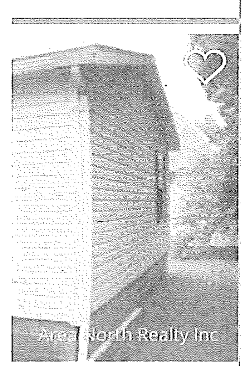




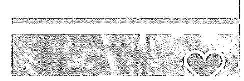
Back on market @ $49,900.
as of 2/3/2020.
ZH



5,227 sqft lot



3 bds | 2 ba | 1,029 sqft



<u>Miner & Vivian Hayward's Request to Sign over home & property to Sawyer County</u>

Miner & Vivian Hayward
6513W McArthur Street
Winter, WI 54896

- The Hayward's sent a letter dated January 21, 2020 to housing administration staff stating "We can't see continuing to pay insurance, taxes, utilities, etc. on it, and would like to sign it over to Sawyer County at this time"

- The Hayward's secured a Sawyer County CDBG Rehabilitation loan totaling $42,730 on October 7, 2011
- The loan is zero percent interest with deferred payments
- A title report prepared in June 2011 found no judgements, tax liens, mechanical liens or child support liens, and there was no home mortgage
- According to the Village of Winter, the property ~~HAS~~ / DOES Not have delinquent water or sewer bills Water has been turned off per client request. $24.- per Quarter.
- As of 1-24-2020 the first ½ tax payment has not been made
- The Hayward's had the property for sale with NW WI Realty, Stone Lake reportedly since the summer of 2018 and as of 1-24-2020 the home is off the market
- The home was listed for $54,900
- No offers were made on the home during the time it was listed according to the Hayward's
- The Hayward's have now permanently moved to Tennessee
- According the Hayward's the home is no longer insured
- According to the Village of Winter the average utilities are ~~$x.xx per month~~ 24.- per Q
- According to Sawyer County Tax Records
  - 2019 Property Values
    - Estimated Fair Market – Land $14,500
    - Estimated Fair Market – Improved $30,800
    - Total Estimated FM - $45,300

Spoke w/ Randy @ 11:40am 1/27/2020
Recommend putting house on market & we would take net sales.

Northwest Regional Planning Commission
1400 S River St
Spooner WI 54801

Attn: Kim

January 21, 2020

Dear Kim:

We own a house at 6513W McArthur in Winter that we got a loan on for improvements several years ago. Our son has been in contact with you about it.

We have decided to stay in Tennessee permanently, and have had the house listed for sale with Teri Heath of NW WI Realty Team in Stone Lake for about 18 months. During this time we have not received any offers. We can't see continuing to pay insurance, taxes, utilities, etc. on it, and would like to sign it over to Sawyer County at this time.

Please forward whatever is necessary to accomplish this to us at the address below.

Thank you for your time and kind consideration.

Miner & Vivian Hayward
P O Box 41
Nunnelly TN 37137