

AGENDA
CITY OF CROSSLAKE
YEAR 2 ROAD IMPROVEMENT PROJECTS
FINAL ASSESSMENT HEARING
WEDNESDAY, SEPTEMBER 24, 2025
6:00 P.M. – CITY HALL

1. Call to Order
2. Information Related to Project
 - a. 2024 Final Assessment Roll for Road Improvements (for reference)
 - b. Appraisal Reports for 2025 Improvements
 - c. City's Proposed Assessments for Year 2 Road Improvements
3. City Engineer – Review Project Costs and Assessment Roll
4. Public Comments
 - a. Letter dated September 18, 2025 from Jerry Moynagh of Timberlane HOA
 - b. Letter dated 9/20/2025 from Jeremy & Jennifer Heinecke of 11832 Harbor Ln
 - c. Letter dated September 23, 2025 from The Lake Foundation
 - d. Audience/Zoom Comments
5. Council Member Questions and Comments
6. Resolution Adopting Assessment (Council Action-Motion)
7. Adjourn

Daggett Pine Road - Preliminary Assessment Roll

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$265,000	\$107,500.00	\$157,500.00

Project Name	Parcel Number	Name	Assessment
Primary Properties			
DAGGETT PINE RD	1 14080599	61 MARINE & SPORTS NORTH, LLC	\$ 2,000.00
DAGGETT PINE RD	2 14090764	CROSSLAKE PRESBYTERIAN CHURCH	\$ 2,000.00
DAGGETT PINE RD	3 14090762	CITY OF CROSSLAKE	\$ 2,000.00
DAGGETT PINE RD	4 14090761	MARSHALL, FRANK E & SPENCER	\$ 3,500.00
DAGGETT PINE RD	5 14090755	CITY OF CROSSLAKE	\$ 2,000.00
DAGGETT PINE RD	6 14090749	CITY OF CROSSLAKE	\$ 3,500.00
DAGGETT PINE RD	7 14090748	CROSSLAKE, EVANGELICAL LUTHERAN CHU	\$ 3,500.00
DAGGETT PINE RD	8 14090747	KREITZ-CLOW, EVA MARIE	\$ 2,000.00
DAGGETT PINE RD	9 14090738	CHATHAM ACQUISITION LLC	\$ 3,500.00
DAGGETT PINE RD	10 14100707	MARSHALL, MERLE & JASON	\$ 3,500.00
DAGGETT PINE RD	11 14100706	MARSHALL, JOSEPH A & ANTHONY J	\$ 3,500.00
DAGGETT PINE RD	12 14100703	JONES, MATTHEW (20%) C/O DENYSE KIMBELL	\$ 2,000.00
DAGGETT PINE RD	13 14100508	MCDANIEL, MARC R & LAURI P	\$ 2,000.00
DAGGETT PINE RD	14 14100702	DIKEL, NEVIN DANA &	\$ 2,000.00
DAGGETT PINE RD	15 14100701	CAMPBELL, WILLIAM C II	\$ 2,000.00
DAGGETT PINE RD	16 14100700	LARSON, GEORGE & GEORGINE FAMILY TRUST	\$ 2,000.00
DAGGETT PINE RD	17 14100699	RONZIO, JOSEPH & JOANNE	\$ 2,000.00
DAGGETT PINE RD	18 14100698	UTZ, MICHAEL LEE &	\$ 2,000.00
DAGGETT PINE RD	19 14100697	ABBOTT, DONALD J LIVING TRUST	\$ 2,000.00
DAGGETT PINE RD	20 14100696	OOHOUDT, LISA A TRUST	\$ 2,000.00
DAGGETT PINE RD	21 14100691	OOHOUDT, LISA A TRUST	\$ 2,000.00
DAGGETT PINE RD	22 14100507	YOUNCE, CARL M & CARLA M	\$ -
DAGGETT PINE RD	23 14090812	SKB PETERSON PROPERTIES LLC	\$ 2,000.00
DAGGETT PINE RD	24 14090715	JONES, SCOTT ALAN & MARY LEE	\$ 2,000.00
DAGGETT PINE RD	25 14090714	SALSEG, JAMES A & BARBARA H	\$ 2,000.00
DAGGETT PINE RD	26 14090713	BERNDT, MICHAEL C & JOAN M	\$ 2,000.00
DAGGETT PINE RD	27 14090712	KOCH, JAMES & JANET	\$ 2,000.00
DAGGETT PINE RD	28 14090711	MARTIN, TIMOTHY A & ANDREA L	\$ -

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Project Name	Parcel Number	Name	Assessment
DAGGETT PINE RD	29 14090693	WHITCOMB, KURT ALLEN	\$ 2,000.00
DAGGETT PINE RD	30 14090688	PAYNE, SANDRA LEE	\$ 2,000.00
DAGGETT PINE RD	31 14100546	WEGLEITNER, MARTIN	\$ 2,000.00
DAGGETT PINE RD	32 14100539	KIVIOJA, TERRY	\$ 2,000.00
DAGGETT PINE RD	33 14100538	MEYER, TIMOTHY L & DEBRA L	\$ 2,000.00
DAGGETT PINE RD	34 14100537	BEAN, DIANNE R	\$ -
DAGGETT PINE RD	35 14090581	JASON BACA LLC	\$ 2,000.00
DAGGETT PINE RD	36 14090577	JASON BACA LLC	\$ 2,000.00
DAGGETT PINE RD	37 14090576	NEMES, ROSELLA I LIVING TRUST	\$ 2,000.00
DAGGETT PINE RD	38 14090570	CRANE, SANDRA R LIVING TRUST	\$ 2,000.00
DAGGETT PINE RD	39 14090564	C & J BUILDERS INC	\$ 2,000.00
DAGGETT PINE RD	40 14090549	PAGEL SOLUTIONS INC, AS QI FOR	\$ 500.00
DAGGETT PINE RD	41 14090550	ANDERSON, JEROME H & SHIRLEY M	\$ 500.00
DAGGETT PINE RD	42 14090551	SCHLAPKOHL, DAVID B &	\$ 500.00
DAGGETT PINE RD	43 14090552	HUESMANN, LORELIE	\$ 500.00
DAGGETT PINE RD	44 14090553	SCHLAPKOHL, BONNIE JEAN	\$ 500.00
DAGGETT PINE RD	45 14090554	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	46 14090555	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	47 14090556	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	48 14090557	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	49 14090558	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	50 14090559	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	51 14090560	CHRISTENSON, PETER A	\$ 500.00
DAGGETT PINE RD	52 14090561	KOZELKA, RICHARD M & SHARON F	\$ 500.00
DAGGETT PINE RD	53 14090562	STANGEL, KEVIN D & JEANNE M	\$ 500.00
DAGGETT PINE RD	54 14090563	C & J BUILDERS INC	\$ 500.00
DAGGETT PINE RD	55 14090529	ARVIG, GREGORY G REV TRUST	\$ 2,000.00
DAGGETT PINE RD	56 14090528	ZENZ, DAVID P & REBECCA J	\$ 2,000.00
DAGGETT PINE RD	57 14090507	LOEW, LEANN	\$ 500.00
DAGGETT PINE RD	58 14090508	SIMMONS, DEBORAH A	\$ 500.00

Daggett Pine Road - Preliminary Assessment Roll

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Project Name	Parcel Number	Name	Assessment
DAGGETT PINE RD	59 14090509	GATELEY, BRUCE & PATRICIA FAM TRUST	\$ 500.00
DAGGETT PINE RD	60 14090510	FOSCHI FAMILY TRUST	\$ 500.00
DAGGETT PINE RD	61 14090511	PETERSON, JULIEANN NYLAND & DAVID B	\$ 500.00
DAGGETT PINE RD	62 14090512	MAYASICH, MARK & SANDY	\$ 500.00
DAGGETT PINE RD	63 14090513	RUDOLPH, MARY K REVOCABLE TRUST	\$ 500.00
DAGGETT PINE RD	64 14090514	WISE, KENNETH & JENNIFER J	\$ 500.00
DAGGETT PINE RD	65 14090515	BROWN, LINDA SUE	\$ 500.00
DAGGETT PINE RD	66 14090516	REED, SHARON K TRUST AGREEMENT	\$ 500.00
DAGGETT PINE RD	67 14090517	SCHILLER, JOYCE M & STEPHEN R TRUST	\$ 500.00
DAGGETT PINE RD	68 14090518	EMAHISER, DIANE J	\$ 500.00
DAGGETT PINE RD	69 14090519	BERGLUND, RICHARD A & KAREN L	\$ 500.00
DAGGETT PINE RD	70 14090520	FOUNTAINHEAD FORTUNE LLC	\$ 500.00
DAGGETT PINE RD	71 14090521	HOLMQUIST, JUDY	\$ 500.00
DAGGETT PINE RD	72 14090522	UITZ, HENRY	\$ 500.00
DAGGETT PINE RD	73 14090523	MIKKELSON, CAROLYN L	\$ 500.00
DAGGETT PINE RD	74 14090524	MILLARD, IVAN J & KATHRYN A	\$ 500.00
DAGGETT PINE RD	75 14090525	KEIFFER, JOHN W	\$ 500.00
DAGGETT PINE RD	76 14090526	GRIEP, RICHARD A	\$ 500.00
DAGGETT PINE RD	77 14100727	MESNA, LELAND S & ALICE M	\$ -
DAGGETT PINE RD	78 14100726	BEACH DREAM LLC LLC	\$ 2,000.00
DAGGETT PINE RD	79 14100510	VANDENBOSCH, RICHARD & LONNIE J	\$ 2,000.00
DAGGETT PINE RD	80 14100705	TIMMERMAN, LORI A TRUST U/A 2-2-11	\$ 2,000.00
DAGGETT PINE RD	81 14100704	TIMMERMAN, LORI A TRUST U/A 2-2-11	\$ 2,000.00
DAGGETT PINE RD	82 14100653	MESNA, LELAND S & ALICE M	\$ 2,000.00
DAGGETT PINE RD	83 14100652	SCHREIBER PROPERTIES, LLC C/O ANNA	\$ 2,000.00
DAGGETT PINE RD	84 14100651	SCHREIBER PROPERTIES, LLC C/O ANNA	\$ 2,000.00
DAGGETT PINE RD	85 14100650	SCHREIBER PROPERTIES, LLC C/O ANNA	\$ 2,000.00
DAGGETT PINE RD	86 14100649	PRIEM, STEPHEN M & RHONDA K	\$ 2,000.00
DAGGETT PINE RD	87 14100648	CSERPES, SHARON M TRST DATE 1-22-03,	\$ 2,000.00
DAGGETT PINE RD	88 14100604	VANDENBOSCH, RICHARD & EDMUND J &	\$ 2,000.00

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DAGGETT PINE RD	89 14100603	SKILLINGSTAD, DENNIS & EILEEN	\$ 2,000.00
DAGGETT PINE RD	90 14100602	SKB PETERSON PROPERTIES LLC	\$ 2,000.00
DAGGETT PINE RD	91 14100601	HINDE, JANEL E	\$ 2,000.00
DAGGETT PINE RD	92 14100600	JACOBSEN, BRADLEY D & KRISTEN M	\$ 2,000.00
DAGGETT PINE RD	93 14100599	MASKEVICH, ANTHONY E & DARCY L	\$ 2,000.00
DAGGETT PINE RD	94 14100598	ZUREK, JOHN F LIVING TRUST	\$ 2,000.00
Secondary Properties			
	1 14090689	PAYNE, SANDRA LEE	\$ 1,000.00
DAGGETT PINE RD	2 14090690	PAYNE, SANDRA LEE	\$ 500.00
DAGGETT PINE RD	3 14090691	PAYNE, SANDRA LEE	\$ 500.00
DAGGETT PINE RD	4 14090692	WHITCOMB, KURT ALLEN	\$ 1,000.00
DAGGETT PINE RD	5 14090578	KYCIA, RICHARD PETER & TAMMY LEE	\$ 1,000.00
DAGGETT PINE RD	6 14090579	BLASKOWSKI, CHRISTOPHER J	\$ 1,000.00
DAGGETT PINE RD	7 14090580	SMITH, AARON & BRITTANY	\$ 1,000.00
DAGGETT PINE RD	8 14100592	REILLY, JOSEPH M JR & PATRICIA L	\$ 1,000.00
DAGGETT PINE RD	9 14100593	SCHROEDER, STEVEN L REV TRUST	\$ 1,000.00
DAGGETT PINE RD	10 14100594	MOORE, DOUGLAS C & ALETTA L	\$ 1,000.00
DAGGETT PINE RD	11 14100595	HOVERSTEN, DAVID V	\$ 1,000.00
DAGGETT PINE RD	12 14100596	FREDRICKSON, BRYAN W & NANCY R	\$ 1,000.00
DAGGETT PINE RD	13 14100597	TENNEY, CAROLYN M & DANIEL R(1/2INT	\$ 1,000.00
DAGGETT PINE RD	14 14100567	FRIEDERICH, DUANE A & KAREN A	\$ 1,000.00
DAGGETT PINE RD	15 14100568	DOEDE FAMILY REVOCABLE TRUST	\$ 1,000.00
DAGGETT PINE RD	16 14100569	RESNIKOFF, ERIC A & NORA A	\$ 1,000.00
DAGGETT PINE RD	17 14100570	SEIBERT-VOLZ, MARCIA & JEROME VOLZ	\$ 1,000.00
DAGGETT PINE RD	18 14100571	FRIEDERICH, DIANNE M REVOCABLE TRUST	\$ 1,000.00
DAGGETT PINE RD	19 14100572	HOFFMAN, DARYL J & SUSAN C	\$ 1,000.00
DAGGETT PINE RD	20 14100573	LINDSTAM, STEVEN & SUSAN TRUST AGR	\$ 1,000.00
DAGGETT PINE RD	21 14100728	CUMMINGS, CHRISTOPHER & HEATHER	\$ 1,000.00
			\$ 156,500.00

2.b.

Report Type

Real Estate Consulting
Letter Report (Restricted Appraisal)

HARBOR LANE

Effective Date

June 25, 2024

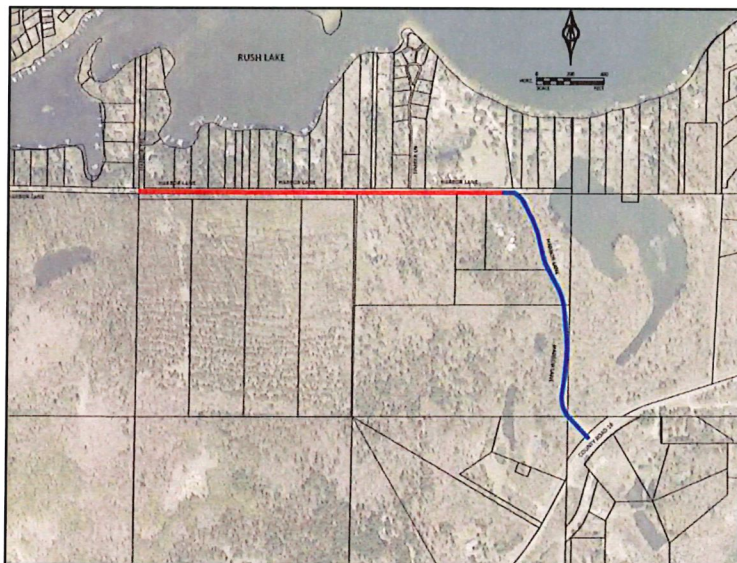
Client

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Subject Properties

Street Improvement Project

Harbor Lane
Crosslake, MN 56442



File # V2405005 – Harbor Lane

Prepared By:

Ethan Waytas, MAI, Appraiser
William R. Waytas, SRA, Appraiser

Nagell Appraisal Incorporated

12805 Highway 55, Suite 300
Plymouth, Minnesota 55441
Tel: 952.544.8966 | Fax: 952.544.8969

NAGELL APPRAISAL INCORPORATED

12805 Highway 55 #300
Plymouth, MN 55441
Established in 1968

Phone 952-544-8966
Fax 952-544-8969

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Report Date: June 26, 2024

To Phil Martin:

Per your request, this is a letter report to assist the city for guidance regarding a street improvement project within the City of Crosslake.

The following information outlines the scope and intent of this document:

Client:	City of Crosslake
Intended User:	City of Crosslake
Note:	Only the client and name intended user can rely upon this report.
Effective Date:	June 24, 2024
Report Type:	Restricted Appraisal (as a restricted appraisal, this report may not contain supporting rationale for all of the opinions and conclusions as stated. This information is retained in the workfile)
Intended Use:	The intended use of this report is for decision-making purposes regarding a road project and part of establishing the special assessments;
Value Provided:	Market Value (as is), see rear of report for definition
Interest Provided:	Fee Simple, real estate only (no FF&E, business value, etc.)
Subject Property:	This report provides a summary of special benefit ranges. Specific properties are not identified at this time.
Scope of Work:	The appraiser (Ethan Waytas, MAI) reviewed sales, rents, listings, and costs in the market. The appraiser completed a "desk report" with no personal interior inspection of any properties within the project area. William R. Waytas, SRA did drive the project area previously on December 9, 2020. The market was analyzed to indicate a benefit range that would be applicable to the project. In addition, the appraiser has completed a cursory review of the zoning and future land use plan. Other research includes prior discussions with market participants and discussion with the city regarding the project.

Letter of Transmittal – Continued

Inspection:	William R. Waytas, SRA drove the project area and took photos. These viewings occurred on December 9, 2020. The appraiser also reviewed county information, information on the internet, Google Street View Photos, MLS photos, etc. for preliminary property information. More property information is included in the addenda.
Sales Comparison Approach:	Sales data was analyzed to indicate a market benefit range.
Income Approach:	This approach was not applied at this time, as it is considered less reliable given the project and scope of assignment.
Cost Approach:	This approach was considered regarding new road costs and physical depreciation.
Uses in Project Area:	Most uses appear to be residential (on and off the lake), vacant land (wooded), and a resort.
Report Assistance:	Ethan Waytas, MAI wrote the report and analyzed the market data. William R. Waytas, SRA read the report and agreed with the conclusions.
Sales History:	See rear of report for more information.

Note: Relevant information and analysis is retained in the workfile. This restricted appraisal provides a conclusion of market benefit range. If additional property information is provided, including an interior inspection, conclusions could differ from the indicated market benefit range.

PROJECT

The City of Crosslake is proposing a road improvement project along a portion of Harbor Lane. A portion of the road will be fully reconstructed while the remaining portion will be improved with a mill and overlay of the existing surface.

In addition to the proposed road surface improvements, the city will also be constructing a new 10' wide asphalt trail along Harbor Lane. The trail will run from Harbor Trail in the west down to County Road 16 in the southeast.

Per request, you desire to know the benefit (if any) as it impacts properties in the project area.

AREA DESCRIPTION

The City of Crosslake is a northern Minnesota Community located just north of Brainerd. The Twin Cities are about 2.5 hours to the south, which makes the area an appealing summer destination for cabin owners. The Whitefish Chain of Lakes is a set of 14 interconnected lakes situated between the communities of Crosslake, Pequot Lakes, and Pine River. The chain has some of the highest valued lakefront in Minnesota. Access to most shopping and surrounding communities is within 30 minutes. Highway 3 is the major road that provides access to surrounding communities. Most existing buildings in the area are of average to good+ quality. No apparent adverse influences.

The population for Crosslake in 2010 was 2,141, up from 1,893 in 2000—a 13.1% increase. The 2020 population is 2,394, an 11.8% increase.

The city is comprised of a variety of commercial, industrial, religious, single-family, multi-family, park, and agricultural uses. Most existing buildings in the area are of average quality.

Single family homes generally range in value between \$200,000 and \$600,000+ within city limits. The higher end homes are on the nearby lakes. The average home price over the past 18 months is around \$715,000 (MLS statistics). Most homes are average to good quality.

IDENTIFIED SUBJECT PROPERTIES

At this time, the city has not provided a total number of properties to be assessed. This restricted appraisal only considers property with direct frontage along the improved road. There appear to be a mixture of vacant residential land, residential, and resort properties in the project area.

EXISTING STREETS & UTILITIES

Physical Condition of the Existing Road: The existing road improvements are paved asphalt with gravel/dirt shoulder or no shoulder. The road condition, based on the visual inspection of the streets, is rated to be fair to average -.

Physical Condition of Existing Utilities: The homes within the project area have private well and septic. There is no storm sewer (surface drainage).

Functional Design of the Road: The existing road is paved asphalt and in Fair to Average - condition.

Road and utility infrastructure in poor to fair condition do not meet the expectations of typical market participants in this suburban market for re-development, resale price, and/or updating the current uses.

Overall, the existing street is in Fair to Average - condition, is beginning to look dated (or function), and reflect likewise on the adjoining properties.

PROPOSED IMPROVEMENTS

The City of Crosslake is proposing a road improvement project along a portion of Harbor Lane. A portion of the road will be fully reconstructed while the remaining portion will be improved with a mill and overlay of the existing surface.

In addition to the proposed road surface improvements, the city will also be constructing a new 10' wide asphalt trail along Harbor Lane. The trail will run from Harbor Trail in the west down to County Road 16 in the southeast.

The reconstruction is described in the city feasibility study as:

"Reconstruction is proposed on Harbor Lane from the sharp curve to CSAH 16. The proposed reconstruction consists of the removal and replacement of the existing pavements and subgrades. In addition, an urban section with curb and gutter is proposed for a segment of the Harbor Lane reconstruction."

"Harbor Lane reconstruction proposed street section consists of 3.5 inches of bituminous on top of 6 inches of aggregate base on top of 12 inches of select granular subbase."

The mill and overlay is described in the city feasibility study as:

"The mill and overlay proposed improvement is 1.5 inches milling of existing bituminous followed by a 1.5 inch bituminous overlay."

The proposed trail is described in the city feasibility study as:

"A bituminous trail is proposed 10'foot to 15'foot off Harbor Lane."

"The bituminous trail proposed section consists of 2.5 inches of bituminous on top of 6 inches of aggregate base."

The city will also be improving drainage in the area by constructing a portion of new storm sewer and new ditches. As described in the feasibility study:

"Proposed improvements include installing storm sewer system on harbor Lane from CSAH 16 to 350 feet north. Storm water will be collected by the concrete curb and gutter, flow into a catch basin, then be discharged through an outlet pipe on the east side of Harbor Lane.

Storm sewer is proposed to consist of reinforced concrete pipe and a precast concrete catch basins structure. The catch basin collects run-off and is located the proposed curb and gutter.

A 10-foot to 15-foot wide ditch/boulevard between the street and trail is proposed. Storm water will collect in the ditch/boulevard and infiltrate through the soil. When possible, the ditch/boulevard will be widened between the street and trail at low points to allow a larger volume of water to be collected."

The existing utilities (private) would not be modified at this time.

Given the existing condition of the road and drainage, the proposed project is logical.

If any of the above descriptions change, the benefit due to the project could differ.

HIGHEST AND BEST USE

The subject project area is located in the northwestern portion of the city in an area of lake residential, wooded land, and rural residential uses.

Existing owners in the project area appear to update their property as needed when site and building components wear out or become dated. Owners in the overall area commonly pave their driveways, either with asphalt or concrete. Therefore, it is logical to update the road infrastructure to the subject properties, as these are essential property characteristics that are expected in the market.

An informed buyer would consider the condition of the road, traffic flow, and traffic management. A well-constructed and good condition road provides aesthetic appeal to a property and efficient/safe traffic flow. Given a choice, a potential informed buyer would likely prefer a newer road with good traffic flow over a deteriorating road with fair traffic flow.

If replacement of components of real estate near the end of their economic life in a home or building is postponed, it can be costlier in the long run; delays in replacing components can result in incurring higher interim maintenance costs and potential difficulty in marketing the property. Also, it is typical for the cost of the replacement of an improvement to increase over time. It is logical and prudent for market participants to update/replace dated components when needed.

The existing improved residential and resort sites that are currently developed would continue to have the same highest and best use before and after the project. The proposed project would increase the appeal of the properties.

For the vacant land, the City has guided multiple sites for residential. The highest and best use of these vacant sites would be for future residential development. The proposed project would increase the appeal of the vacant sites.

DISCUSSION OF MARKET BENEFIT – RECONSTRUCTION

Listed below are the factors that will be taken into consideration concerning the potential benefit to the properties.

<u>Description</u>	<u>Existing Improvements</u>	<u>Change</u>
1) Road Surface	Fair	New, asphalt
2) Base Condition	Average	Improved, compacted
3) Curb	None	350 feet of Harbor Lane has new concrete curb and gutter
4) Drainage	Surface	New storm sewer along 350 feet, new ditches
5) Storm Sewer	None	New storm sewer, 350 feet
6) City water	None	None
7) City sewer	None	None
8) Sidewalk	None	New 10' wide bituminous trail
9) Street Lights	None	None
10) Functional Design of Road	Dated	Good, new
11) Traffic Management	Fair	Good
12) Pedestrian Use (biking, walking, etc.)	Fair	Good
13) Median	n/a	n/a
14) Road Proximity to Properties	n/a	n/a
15) Dust	n/a	n/a
16) Visual Impact on Properties	Fair	Good

Based on the preceding grid, the subject properties will improve in 10 of the 16 categories. Market participants generally recognize that roads and utility infrastructure need replacing when nearing the end of a long economic life.

A typical buyer in the subject market commonly prefers a good condition paved road surface versus an inferior paved road. In addition to visual benefit, new street improvements provide better and safer use for pedestrians (biking, walking, stroller, rollerblading, etc.) and drivers. The new streets will enhance potential for new development, redevelopment, and/or updating current properties.

Based on past appraisals, experience, and general market information, it is not uncommon for properties similar to those in the subject market to realize an increase in price for new street improvements.

Discussion of Market Benefit – Continued

Reconstruction:

Given the scope of the project, properties in the area with the proposed street improvements could see the following benefits (presented as a range).

The concluded benefit ranges for properties with direct access are:

- **Single-Family Residential Homes – Lake Frontage** \$8,000 to \$12,000 per buildable lot
- **Single-Family Residential Homes – Non-Lake Frontage** \$6,000 to \$10,000 per buildable lot
- **Resort – Lake Frontage** \$15,000 to \$20,000

Note: Only a small portion of the road adjoining the resort will be reconstructed. A majority of the road will be a mill and overlay. The benefit for this is part of the project is on the following pages.

- **Vacant Residential Land – Lake Frontage** \$7,000 to \$11,000 per buildable lot
- **Vacant Residential Land – Non-Lake Frontage** \$5,000 to \$9,000 per buildable lot

Properties in the area that access Harbor Line via a separate road might receive indirect benefit due to the project. At this time, only direct benefit has been provided.

Note: The above benefit ranges consider only the scope of the project. Higher value buildings or larger lots are on the upper end of the ranges. Properties on corners, with one street being improved and the other not, might receive less than the above ranges (for example 50% of the benefit).

DISCUSSION OF MARKET BENEFIT – MILL & OVERLAY

Listed below are the factors that will be taken into consideration concerning the potential benefit to the properties.

<u>Description</u>	<u>Existing Improvements</u>	<u>Change</u>
1) Road Surface	Fair to Average -	New 1.5 inches of asphalt
2) Base Condition	Average	Average
3) Curb	None	None
4) Drainage	Surface	Surface, new ditches
5) Storm Sewer	None	None
6) City water	None	None
7) City sewer	None	None
8) Sidewalk	None	New 10' wide bituminous trail
9) Street Lights	None	None
10) Functional Design of Road	Dated	Good, new
11) Traffic Management	Fair	Good
12) Pedestrian Use (biking, walking, etc.)	Fair	Good
13) Median	n/a	n/a
14) Road Proximity to Properties	n/a	n/a
15) Dust	n/a	n/a
16) Visual Impact on Properties	Fair	Good

Based on the preceding grid, the subject properties will improve in 7 of the 16 categories. Market participants generally recognize that roads and utility infrastructure need replacing when nearing the end of a long economic life.

A typical buyer in the subject market commonly prefers a good condition paved road surface versus an inferior paved road. In addition to visual benefit, new street improvements provide better and safer use for pedestrians (biking, walking, stroller, rollerblading, etc.) and drivers. The new streets will enhance potential for new development, redevelopment, and/or updating current properties.

Based on past appraisals, experience, and general market information, it is not uncommon for properties similar to those in the subject market to realize an increase in price for new street improvements.

Discussion of Market Benefit – Continued

Mill & Overlay:

Given the scope of the project, properties in the area with the proposed street improvements could see the following benefits (presented as a range).

The concluded benefit ranges for properties with direct access are:

- **Single-Family Residential Homes – Lake Frontage** \$2,500 to \$4,000 per buildable lot
- **Single-Family Residential Homes – Non-Lake Frontage** \$2,000 to \$3,500 per buildable lot
- **Resort – Lake Frontage** \$15,000 to \$20,000

Note: Only a small portion of the road adjoining the resort will be reconstructed. A majority of the road will be a mill and overlay.

- **Vacant Residential Land – Lake Frontage** \$2,000 to \$3,500 per buildable lot
- **Vacant Residential Land – Non-Lake Frontage** \$1,500 to \$3,000 per buildable lot

Properties in the area that access Harbor Line via a separate road might receive indirect benefit due to the project. At this time, only direct benefit has been provided.

Note: The above benefit ranges consider only the scope of the project. Higher value buildings or larger lots are on the upper end of the ranges. Properties on corners, with one street being improved and the other not, might receive less than the above ranges (for example 50% of the benefit).

CONCLUSION

The market benefit range is based on an analysis of the overall market. No specific properties were appraised at this time. New information provided from owners, including an inspection, could change the preliminary conclusions.

If you have additional questions, please do not hesitate to contact us.

Sincerely,



Ethan Waytas, MAI
Certified General MN 40368613

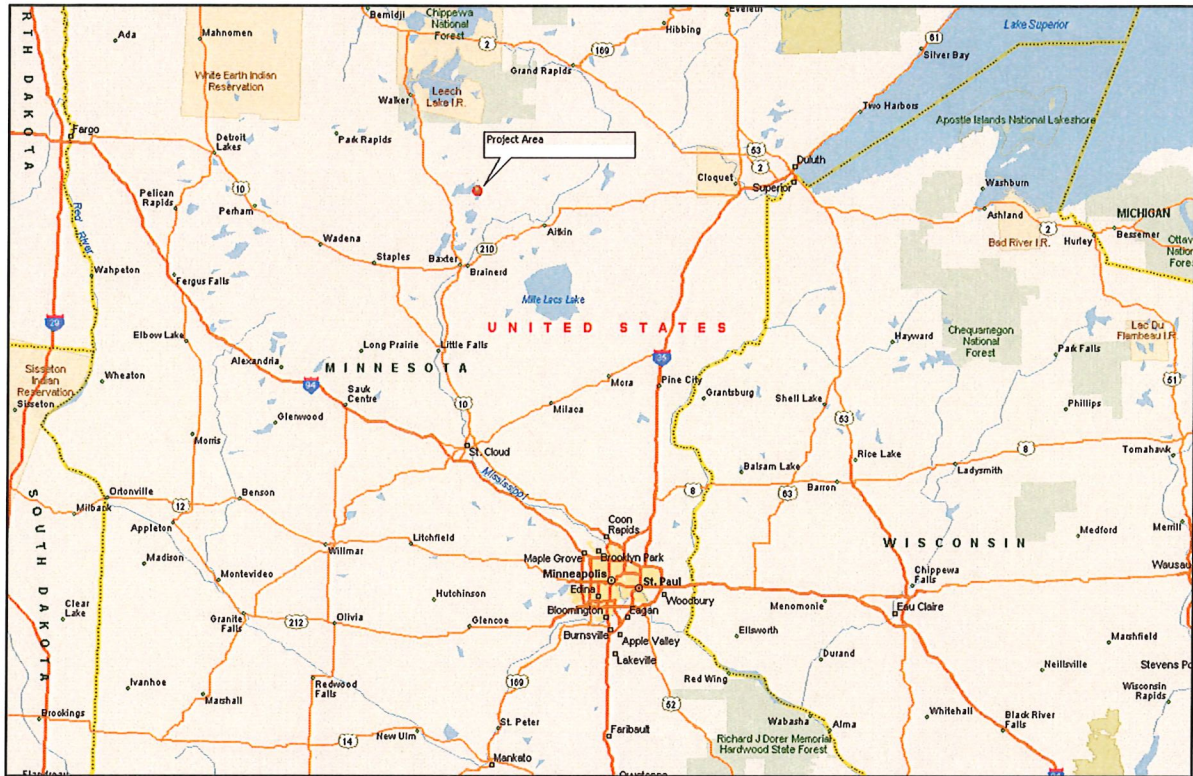


William R. Waytas, SRA
Certified General MN 4000813

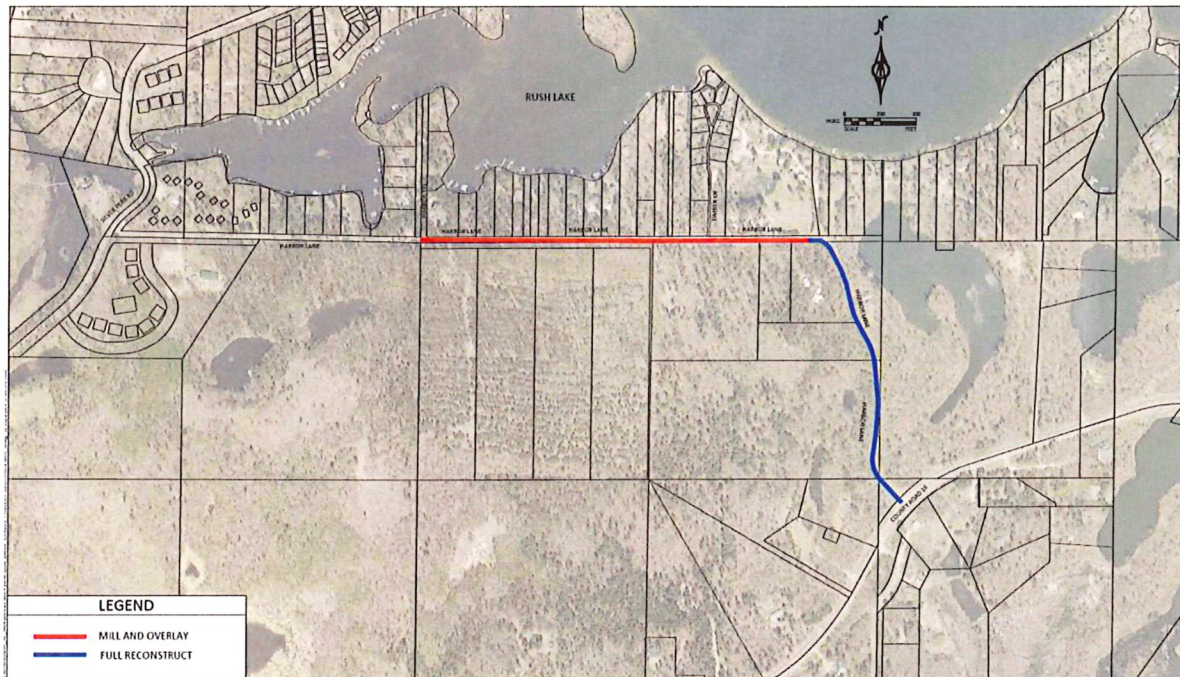
Enclosures: Location Map, Aerial Map View of Project, Subject Photos, Qualifications

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LOCATION MAP



PROJECT MAP



The above project map is per the feasibility study. The red line reflects a mill and overlay while the blue line reflects a full reconstruction.

This aerial map displays a coastal region with numerous property boundaries outlined in orange. A prominent red line runs horizontally across the center, and a blue line runs vertically on the right side. The map includes several labels for roads and water bodies, such as 'Rush Lake (18 311 P) GD', 'Milinda Shores Rd', 'Blue-Rush Ln', 'Harbor Ln', 'Timber Ln', 'Abc Dr', 'Belle Loch Way', 'Co Rd 16', and 'Rush Lake'. Numerous numerical identifiers, likely parcel numbers, are scattered throughout the map, including 68130699, 68130697, 14180529, 14180693, 14180531, 14180530, 14180631, 68130639, 68130635, 68130674, 14180523, 14180655, 14180522, 14180521, 14180520, 14180627, 14180629, 14180630, 14180626, 14180624, 14180523, 14180622, 14180605, 14180603, 14180609, 14180608, 14180604, 14180603, 14180602, 14180599, 14180600, 14180597, 14180601, 14180604, 14180606, 14180605, 14180604, 14180603, 14180602, 14180601, 14180600, 14180599, 14180598, 14180597, 14180596, 14180595, 14180594, 14180593, 14180592, 14180591, 14180590, 14180589, 14180588, 14180587, 14180586, 14180585, 14180584, 14180583, 14180582, 14180581, 14180580, 14180579, 14180578, 14180577, 14180576, 14180575, 14180574, 14180573, 14180572, 14180571, 14180570, 14180569, 14180568, 14180567, 14180566, 14180565, 14180564, 14180563, 14180562, 14180561, 14180560, 14180559, 14180558, 14180557, 14180556, 14180555, 14180554, 14180553, 14180552, 14180551, 14180550, 14180549, 14180548, 14180547, 14180546, 14180545, 14180544, 14180543, 14180542, 14180541, 14180540, 14180539, 14180538, 14180537, 14180536, 14180535, 14180534, 14180533, 14180532, 14180531, 14180530, 14180529, 14180528, 14180527, 14180526, 14180525, 14180524, 14180523, 14180522, 14180521, 14180520, 14180519, 14180518, 14180517, 14180516, 14180515, 14180514, 14180513, 14180512, 14180511, 14180510, 14180509, 14180508, 14180507, 14180506, 14180505, 14180504, 14180503, 14180502, 14180501, 14180500, 14180499, 14180498, 14180497, 14180496, 14180495, 14180494, 14180493, 14180492, 14180491, 14180490, 14180489, 14180488, 14180487, 14180486, 14180485, 14180484, 14180483, 14180482, 14180481, 14180480, 14180479, 14180478, 14180477, 14180476, 14180475, 14180474, 14180473, 14180472, 14180471, 14180470, 14180469, 14180468, 14180467, 14180466, 14180465, 14180464, 14180463, 14180462, 14180461, 14180460, 14180459, 14180458, 14180457, 14180456, 14180455, 14180454, 14180453, 14180452, 14180451, 14180450, 14180449, 14180448, 14180447, 14180446, 14180445, 14180444, 14180443, 14180442, 14180441, 14180440, 14180439, 14180438, 14180437, 14180436, 14180435, 14180434, 14180433, 14180432, 14180431, 14180430, 14180429, 14180428, 14180427, 14180426, 14180425, 14180424, 14180423, 14180422, 14180421, 14180420, 14180419, 14180418, 14180417, 14180416, 14180415, 14180414, 14180413, 14180412, 14180411, 14180410, 14180409, 14180408, 14180407, 14180406, 14180405, 14180404, 14180403, 14180402, 14180401, 14180400, 14180399, 14180398, 14180397, 14180396, 14180395, 14180394, 14180393, 14180392, 14180391, 14180390, 14180389, 14180388, 14180387, 14180386, 14180385, 14180384, 14180383, 14180382, 14180381, 14180380, 14180379, 14180378, 14180377, 14180376, 14180375, 14180374, 14180373, 14180372, 14180371, 14180370, 14180369, 14180368, 14180367, 14180366, 14180365, 14180364, 14180363, 14180362, 14180361, 14180360, 14180359, 14180358, 14180357, 14180356, 14180355, 14180354, 14180353, 14180352, 14180351, 14180350, 14180349, 14180348, 14180347, 14180346, 14180345, 14180344, 14180343, 14180342, 14180341, 14180340, 14180339, 14180338, 14180337, 14180336, 14180335, 14180334, 14180333, 14180332, 14180331, 14180330, 14180329, 14180328, 14180327, 14180326, 14180325, 14180324, 14180323, 14180322, 14180321, 14180320, 14180319, 14180318, 14180317, 14180316, 14180315, 14180314, 14180313, 14180312, 14180311, 14180310, 14180309, 14180308, 14180307, 14180306, 14180305, 14180304, 14180303, 14180302, 14180301, 14180300, 14180299, 14180298, 14180297, 14180296, 14180295, 14180294, 14180293, 14180292, 14180291, 14180290, 14180289, 14180288, 14180287, 14180286, 14180285, 14180284, 14180283, 14180282, 14180281, 14180280, 14180279, 14180278, 14180277, 14180276, 14180275, 14180274, 14180273, 14180272, 14180271, 14180270, 14180269, 14180268, 14180267, 14180266, 14180265, 14180264, 14180263, 14180262, 14180261, 14180260, 14180259, 14180258, 14180257, 14180256, 14180255, 14180254, 14180253, 14180252, 14

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STREET PHOTOGRAPHS



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

PRIOR SALES HISTORY

The property at XXX Timber Lane in Crosslake sold on September 22, 2023 (PID 14180534) for \$160,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 12114 Harbor Lane in Crosslake sold on March 12, 2024 for \$264,200. The property was between family members and was not listed on the open market. This sale is not considered market appropriate.

The property at 11944 Harbor Lane in Crosslake sold on April 28, 2022 for \$1,500,000. The property was listed on the open market. The sale price is considered market appropriate.

DEFINITIONS

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:

(A) buyer and seller are typically motivated;

(B) both parties are well informed or well advised, and acting in what they consider their own best interests;

(C) a reasonable time is allowed for exposure in the open market;

(D) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

(E) 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: [Dictionary of Real Estate Appraisal, Seventh Edition, Appraisal Institute](#)

EXTRAORDINARY ASSUMPTIONS & HYPOTHETICAL CONDITIONS

As stated by USPAP;

Extraordinary Assumption: An assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions.

The identified properties in this report are assumed to be in average condition and to have average appeal based on public information available. The conclusions are considered to be credible within this report based on the publicly available information. That said, if the properties vary in terms of condition, appeal, etc., the conclusions could differ.

The project street was inspected on December 9, 2020. It is assumed the streets are in similar, or inferior, condition. If found otherwise, the conclusions in this report could differ.

Hypothetical Condition: That which is contrary to what exists but is supposed for the purpose of analysis.


The provided conclusions assume the project is completed on the same day as the effective date.


The above noted assumptions might have affected the assignment results.

CERTIFICATION

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

- 1) The statements of fact contained in this report are true and correct.
- 2) The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analysis, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) My compensation for completing this assignment is not contingent upon the development or reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 7) My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- 8) The reported analyses, opinions and conclusions were developed, and this report has been prepared in conformity with the requirements of the Appraisal Institute's Code of Professional Ethics and Standards of Professional Appraisal Practice, which includes the Uniform Standards of Appraisal Practice.
- 9) William R. Waytas, SRA viewed the project area and identified properties. Ethan Waytas, MAI did not view the project area or identified properties. Ethan Waytas wrote, analyzed, and selected all the data in the report. William R. Waytas read the report, concurred with the findings, and then co-signed the report.
- 10) No one provided significant professional assistance to the person signing this report.
- 11) In accordance with the competency provision USPAP, I have verified that my knowledge, experience and education are sufficient to allow me to competently complete this appraisal. See attached qualifications.
- 12) As of the date of this report, William R. Waytas and Ethan Waytas have completed the requirements of the continuing education program of the appraisal institute.
- 13) The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representative.
- 14) We **have not** provided services as an appraiser, regarding any of the properties in the project within the 3-year period immediately preceding acceptance to this assignment.


Ethan Waytas, MAI
Certified General MN 40368613
Date: see report


William R. Waytas, SRA
Certified General MN 4000813
Date: see report

QUALIFICATIONS

Appraisal Experience

Presently and since 2006, **Ethan Waytas, MAI** has been employed as an employee of Nagell Appraisal Incorporated, an independent appraisal firm (10 employees) who annually prepare 1,500 +/- appraisal reports of all types. He is currently a full time licensed certified general real estate appraiser, partner, and director of the company's IT department.

Properties appraised:

- **Commercial** - low and high-density multi-family, retail, office, industrial, restaurant, church, strip-mall, fast-food, convenience stores, auto-service and repair, cinema, numerous special use properties, golf courses, and subdivision analysis.
- **Residential** – single-family residences, hobby farms, lakeshore, condominiums, townhouses, REO and land.
- **Eminent Domain** – extensive partial and total acquisition appraisal services provided to numerous governmental agencies and private owners.
- **Special Assessment** – numerous street improvement and utilities projects for both governmental and private owners.
- **Clients** - served include banks, savings and loan associations, trust companies, corporations, governmental bodies, relocation companies, attorneys, REO companies, accountants and private individuals.
- **Area of Service** - most appraisal experience is in the greater Twin Cities Metro Area (typically an hour from downtown metro). Numerous assignments throughout Minnesota.

Testimony

-- Court, commission, mediation testimony, etc. has been given

Professional Membership, Associations & Affiliations

License: Certified General Real Property Appraiser, MN License #40368613
Holds the MAI designation from the Appraisal Institute

Education

-- Graduate of the University of Minnesota: College of Science and Engineering, Twin Cities Campus
Bachelor of Science in Computer Science, with distinction, 3.86 GPA.

-- General & Professional Practice Courses & Seminars

- Basic Appraisal Procedures
- Basic Appraisal Principles
- 2012-2013 15-Hour National Uniform Standards of Professional Appraisal Practice
- General Appraiser Sales Comparison Approach
- General Appraiser Income Approach – Part 1
- General Appraiser Income Approach – Part 2
- Advanced Income Capitalization
- General Appraiser Report Writing and Case Studies
- Real Estate Finance, Statistics and Valuation Modeling
- 2014-2015 7-hour National USPAP Update Course
- General Appraiser Site Valuation & Cost Approach
- Advanced Market Analysis and Highest & Best Use
- Advanced Concepts & Case Studies
- Quantitative Analysis

Curriculum Vitae -- continued

Appraisal Experience

Presently and since 1985, **William R. Waytas** has been employed as a full time real estate appraiser. Currently a partner and President of the Nagell Appraisal & Consulting, an independent appraisal firm (10 employees) who annually prepare 1,500 +/- appraisal reports of all types. Mr. Waytas was employed with Iver C. Johnson & Company, Ltd., Phoenix, AZ from 1985 to 1987.

Properties appraised:

- **Commercial** - low and high-density multi-family, retail, office, industrial, restaurant, church, strip-mall, fast-food, convenience stores, auto-service and repair, hotel, hotel water park, bed & breakfast, cinema, marina, numerous special use properties, and subdivision analysis.
- **Residential** – single-family residences, hobby farms, lakeshore, condominiums, townhouses, REO and land.
- **Eminent Domain** – extensive partial and total acquisition appraisal services provided to numerous governmental agencies and private owners.
- **Special Assessment** – numerous street improvement and utilities projects for both governmental and private owners.
- **Review** – residential, commercial and land development.
- **Clients** - served include banks, savings and loan associations, trust companies, corporations, governmental bodies, relocation companies, attorneys, REO companies, accountants and private individuals.
- **Area of Service** - most appraisal experience is in the greater Twin Cities Metro Area (typically an hour from downtown metro). Numerous assignments throughout Minnesota.

Professional Membership, Associations & Affiliations

License: Certified General Real Property Appraiser, MN License #4000813.
Appraisal Institute: SRA, Senior Residential Appraiser Designation,
General Associate Member
Employee Relocation Council: CRP Certified Relocation Professional Designation.
International Right-Of-Way Association: Member
HUD/FHA: On Lender Selection Roster and Review Appraiser
DNR: Approved appraiser for Department of Natural Resources

Testimony

-- Court, deposition, commission, arbitration & administrative testimony given.

Mediator

-- Court appointed in Wright County.

Committees

- President of Metro/Minnesota Chapter, 2002, Appraisal Institute.
- Chairman of Residential Admissions, Metro/MN Chapter, AI.
- Chairman Residential Candidate Guidance, Metro/Minnesota Chapter, AI.
- Elm Creek Watershed Commission, Medina representative 3 years.
- Medina Park Commission, 3 years.

Curriculum Vitae -- continued

Education

- Graduate of Bemidji State University, Minnesota. B.S. degree in Bus. Ad.
- During college, summer employment in building trades (residential and commercial).
- Graduate of Cecil Lawter Real Estate School. Past Arizona Real Estate License.
- **General & Professional Practice Courses & Seminars**
- Course 101-Introduction to Appraising Real Property.
- Numerous Standards of Professional Practice Seminar.
- Fair Lending Seminar.
- Eminent Domain & Condemnation Appraising.
- Eminent Domain (An In-Depth Analysis)
- Property Tax Appeal
- Eminent Domain
- Business Practices and Ethics
- Scope of Work
- Construction Disturbances and Temporary Loss of Going Concern
- Uniform Standards for Federal Land Acquisitions (Yellow Book Seminar)
- Partial Interest Valuation Divided (conservation easements, historic preservation easements, life estates, subsurface rights, access easements, air rights, water rights, transferable development rights)
- **Commercial/Industrial/Subdivision Courses & Seminars**
- Capitalization Theory & Techniques
- Highest & Best Use Seminar
- General & Residential State Certification Review Seminar
- Subdivision Analysis Seminar.
- Narrative Report Writing Seminar (general)
- Advanced Income Capitalization Seminar
- Advanced Industrial Valuation
- Appraisal of Local Retail Properties
- Appraising Convenience Stores
- Analyzing Distressed Real Estate
- Evaluating Commercial Construction
- Fundamentals of Separating Real Property, Personal Property and Intangible Business Assets
- **Residential Courses & Seminars**
- Course 102-Applied Residential Appraising
- Narrative Report Writing Seminar (residential)
- HUD Training session local office for FHA appraisals
- Familiar with HUD Handbook 4150.1 REV-1 & other material from local FHA office.
- Appraiser/Underwriter FHA Training
- Residential Property Construction and Inspection
- Numerous other continuing education seminars for state licensing & AI

Speaking Engagements

- Bankers
- Auditors
- Assessors
- Relocation (Panel Discussion)

Publications

- Real Estate Appraisal Practice (book): Acknowledgement
- Articles for Finance & Commerce and Minnesota Real Estate Journal

Report Type

Real Estate Consulting
Letter Report (Restricted Appraisal)

OLD LOG LANDING

Effective Date

January 24, 2025

EGRET

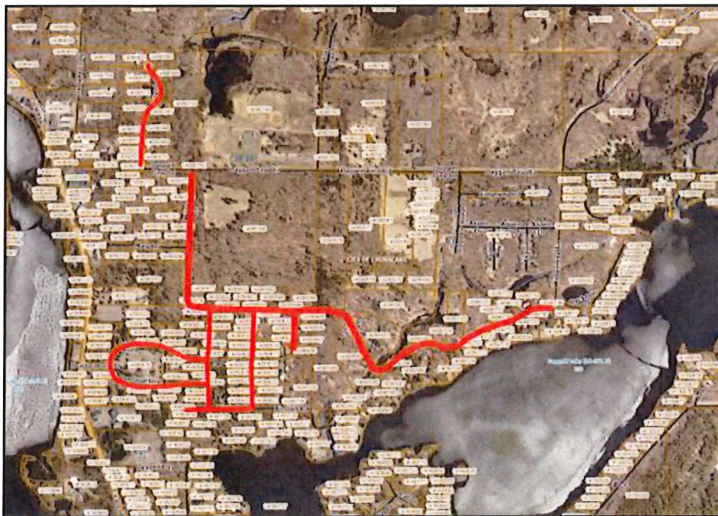
Client

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Subject Properties

Street Improvement Project

Backdahl Road, Blacksmith Place, Egret Road, Kimball Road,
Headquarters Drive, Bunk House Road, Log Landing, Lumberjack Lane,
Miller Road, & Tall Timbers Trail
Crosslake, MN 56442



File # V2411002 – NE Area – Egret and Miller

Prepared By:

Ethan Waytas, MAI, Appraiser
William R. Waytas, SRA, Appraiser

Nagell Appraisal Incorporated

12805 Highway 55, Suite 300
Plymouth, Minnesota 55441
Tel: 952.544.8966 | Fax: 952.544.8969

NAGELL APPRAISAL INCORPORATED

12805 Highway 55 #300
Plymouth, MN 55441
Established in 1968

Phone 952-544-8966
Fax 952-544-8969

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Report Date: January 25, 2025

To Phil Martin:

Per your request, this is a letter report to assist the city for guidance regarding a street improvement project within the City of Crosslake.

The following information outlines the scope and intent of this document:

Client:	City of Crosslake
Intended User:	City of Crosslake
Note:	Only the client and name intended user can rely upon this report.
Effective Date:	January 24, 2025
Report Type:	Restricted Appraisal (as a restricted appraisal, this report may not contain supporting rationale for all of the opinions and conclusions as stated. This information is retained in the workfile)
Intended Use:	The intended use of this report is for decision-making purposes regarding a road project and part of the overall special assessment process
Value Provided:	Market Value (as is), see rear of report for definition
Interest Provided:	Fee Simple, real estate only (no FF&E, business value, etc.)
Subject Property:	This report provides a summary of special benefit ranges. Specific properties are not identified at this time.
Scope of Work:	The appraiser (Ethan Waytas, MAI) reviewed sales, rents, listings, and costs in the market. The appraiser completed a "desk report" with no personal interior inspection of any properties within the project area. William R. Waytas, SRA drove the project area on November 22, 2024. The market was analyzed to indicate a benefit range that would be applicable to the project. In addition, the appraiser has completed a cursory review of the zoning and future land use plan. Other research includes prior discussions with market participants and discussion with the city regarding the project.

Letter of Transmittal – Continued

Inspection:	William R. Waytas, SRA drove the project area and took photos. These viewings occurred on November 22, 2024. The appraiser also reviewed county information, information on the internet, Google Street View Photos, MLS photos, etc. for preliminary property information. More property information is included in the addenda.
Sales Comparison Approach:	Sales data was analyzed to indicate a market benefit range.
Income Approach:	This approach was not applied at this time, as it is considered less reliable given the project and scope of assignment.
Cost Approach:	This approach was considered regarding new road costs and physical depreciation.
Uses in Project Area:	Most uses appear to be residential (on and off the lake) and vacant land.
Report Assistance:	Ethan Waytas, MAI wrote the report and analyzed the market data. William R. Waytas, SRA read the report and agreed with the conclusions.
Sales History:	See rear of report for more information.

Note: Relevant information and analysis is retained in the workfile. This restricted appraisal provides a conclusion of market benefit range. If additional property information is provided, including an interior inspection, conclusions could differ from the indicated market benefit range.

PROJECT

The City of Crosslake is proposing a road improvement project along Backdahl Road, Blacksmith Place, Egret Road, Kimball Road, Headquarters Drive, Bunk House Road, Log Landing, Lumberjack Lane, Miller Road, and Tall Timbers Trail. The proposed project is a mill and overlay of the existing surface.

Per request, you desire to know the benefit (if any) as it impacts properties in the project area.

AREA DESCRIPTION

The City of Crosslake is a northern Minnesota Community located just north of Brainerd. The Twin Cities are about 2.5 hours to the south, which makes the area an appealing summer destination for cabin owners. The Whitefish Chain of Lakes is a set of 14 interconnected lakes situated between the communities of Crosslake, Pequot Lakes, and Pine River. The chain has some of the highest valued lakefront in Minnesota. Access to most shopping and surrounding communities is within 30 minutes. Highway 3 is the major road that provides access to surrounding communities. Most existing buildings in the area are of average to good+ quality. No apparent adverse influences.

The population for Crosslake in 2010 was 2,141, up from 1,893 in 2000—a 13.1% increase. The 2020 population is 2,394, an 11.8% increase. The 2023 population estimate for the city is 2,431, an increase of 1.6% from 2020.

The city is comprised of a variety of commercial, industrial, religious, single-family, multi-family, park, and agricultural uses. Most existing buildings in the area are of average quality.

Single family homes generally range in value between \$200,000 and \$800,000+ within city limits. The higher end homes are on the nearby lakes. The average home price over the past 12 months is around \$815,000 (MLS statistics). Most homes are average to good quality.

IDENTIFIED SUBJECT PROPERTIES

At this time, the city has not provided a total number of properties to be assessed. This restricted appraisal only considers property with direct frontage along the improved road. The properties are primarily single-family residential.

EXISTING STREETS & UTILITIES

Physical Condition of the Existing Road: The existing road improvements are paved asphalt with gravel/dirt shoulder or no shoulder. The road is showing signs of raveling, alligator cracking, longitudinal cracking, and surface deterioration. The road condition, based on the visual inspection of the streets, is rated to be fair.

Physical Condition of Existing Utilities: The homes within the project area have private well and septic. There is no storm sewer (surface drainage).

Functional Design of the Road: The existing road is paved asphalt and in Fair condition.

Road and utility infrastructure in poor to fair condition do not meet the expectations of typical market participants in this suburban market for re-development, resale price, and/or updating the current uses.

Overall, the existing street is in Fair condition, is beginning to look dated (or function), and reflect likewise on the adjoining properties.

PROPOSED IMPROVEMENTS

The City of Crosslake is proposing a road improvement project along Egret Road, Miller Road, Tall Timers Trail, Backdahl Road, Lumberjack Lane, Log Land, and Bunk House Road. The proposed project is a mill and overlay of the existing surface.

The city writes in the project description:

"The following road will be improved by placing a 1 ½" bituminous overlay:

- Backdahl Road (20 feet wide, last improved 2001)
- Blacksmith Place (18 feet wide, last improved 2000)
- Egret Road (21 feet wide, unknown when improved)
- Kimball Road (20 feet wide, last improved in 1988)
- Bunk House Road (19 feet wide, last improved in 2000)
- Log Landing (24 feet wide, last improved in 2000)
- Lumberjack Lane (24 feet wide, last improved in 2000)
- Miller Road (24 feet wide, last improved in 1999/2000)
- Tall Timbers Trail (20 feet wide, last improved in 2000)"

The existing utilities (private) would not be modified at this time.

Given the existing condition of the road and drainage, the proposed project is logical.

If any of the above descriptions change, the benefit due to the project could differ.

HIGHEST AND BEST USE

The subject project area is located in the central portion of the city in an area of lake residential, wooded land, and rural residential uses.

Existing owners in the project area appear to update their property as needed when site and building components wear out or become dated. Owners in the overall area commonly pave their driveways, either with asphalt or concrete. Therefore, it is logical to update the road infrastructure to the subject properties, as these are essential property characteristics that are expected in the market.

An informed buyer would consider the condition of the road, traffic flow, and traffic management. A well-constructed and good condition road provides aesthetic appeal to a property and efficient/safe traffic flow. Given a choice, a potential informed buyer would likely prefer a newer road with good traffic flow over a deteriorating road with fair traffic flow.

If replacement of components of real estate near the end of their economic life in a home or building is postponed, it can be costlier in the long run; delays in replacing components can result in incurring higher interim maintenance costs and potential difficulty in marketing the property. Also, it is typical for the cost of the replacement of an improvement to increase over time. It is logical and prudent for market participants to update/replace dated components when needed.

The existing improved residential sites that are currently developed would continue to have the same highest and best use before and after the project. The proposed project would increase the appeal of the properties.

For the vacant land, the City has guided the sites for residential. The highest and best use of these vacant sites would be for future residential development. The proposed project would increase the appeal of the vacant sites.

DISCUSSION OF MARKET BENEFIT – MILL & OVERLAY

Listed below are the factors that will be taken into consideration concerning the potential benefit to the properties.

<u>Description</u>	<u>Existing Improvements</u>	<u>Change</u>
1) Road Surface	Fair	New 1.5 inches of asphalt
2) Base Condition	Average	Average
3) Curb	None	None
4) Drainage	Surface	Surface
5) Storm Sewer	None	None
6) City water	None	None
7) City sewer	None	None
8) Sidewalk	None	None
9) Street Lights	None	None
10) Functional Design of Road	Dated	Good, new
11) Traffic Management	Fair	Good
12) Pedestrian Use (biking, walking, etc.)	Fair	Good
13) Median	n/a	n/a
14) Road Proximity to Properties	n/a	n/a
15) Dust	n/a	n/a
16) Visual Impact on Properties	Fair	Good

Based on the preceding grid, the subject properties will improve in 5 of the 16 categories. Market participants generally recognize that roads and utility infrastructure need replacing when nearing the end of a long economic life.

A typical buyer in the subject market commonly prefers a good condition paved road surface versus an inferior paved road. In addition to visual benefit, new street improvements provide better and safer use for pedestrians (biking, walking, stroller, rollerblading, etc.) and drivers. The new streets will enhance potential for new development, redevelopment, and/or updating current properties.

Based on past appraisals, experience, and general market information, it is not uncommon for properties similar to those in the subject market to realize an increase in price for new street improvements.

Discussion of Market Benefit – Continued

Mill & Overlay:

Given the scope of the project, properties in the area with the proposed street improvements could see the following benefits (presented as a range).

The concluded benefit ranges for properties with direct access are:

- **Single-Family Residential Homes – Lake Frontage** \$3,000 to \$4,500 per buildable lot
- **Single-Family Residential Homes – Non-Lake Frontage** \$2,500 to \$4,000 per buildable lot
- **Vacant Residential Land – Lake Frontage** \$2,500 to \$4,000 per buildable lot
- **Vacant Residential Land – Non-Lake Frontage (< 2 acres)** \$2,000 to \$3,500 per buildable lot with direct frontage
- **Vacant Residential Land – Non-Lake Frontage (> 2 acres)** \$250 to \$750 per usable acre

Note: The above benefit ranges consider only the scope of the project. Higher value buildings or larger lots are on the upper end of the ranges. Properties on corners, with one street being improved and the other not, might receive less than the above ranges (for example 50% of the benefit).

CONCLUSION

The market benefit range is based on an analysis of the overall market. No specific properties were appraised at this time. New information provided from owners, including an inspection, could change the preliminary conclusions.

If you have additional questions, please do not hesitate to contact us.

Sincerely,



Ethan Waytas, MAI
Certified General MN 40368613

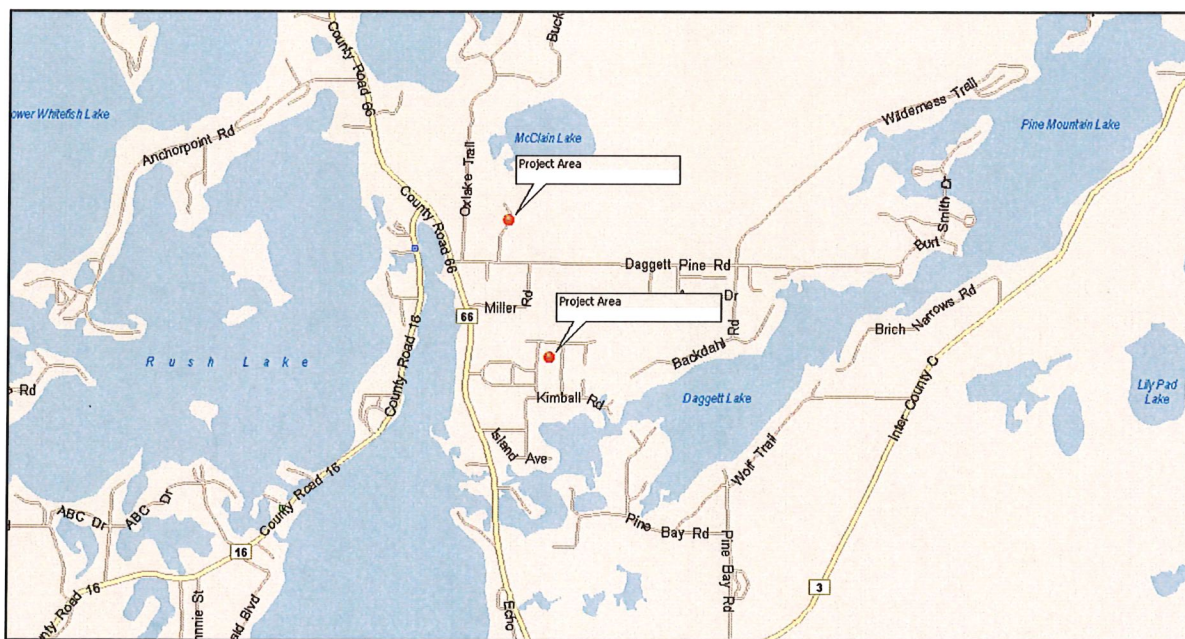


William R. Waytas, SRA
Certified General MN 4000813

Enclosures: Location Map, Aerial Map View of Project, Subject Photos, Qualifications

www.nagellmn.com

A map of Minnesota and surrounding states (North Dakota, South Dakota, Wisconsin, and Iowa) showing major highways and cities. A red dot labeled "Project Area" is located near Brainerd, Minnesota, on Highway 210. The map also shows Lake Superior, Lake Michigan, and Lake Itasca.



AERIAL VIEW OF PROJECT AREA



The red line reflects the indicated project area.

STREET PHOTOGRAPHS



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view

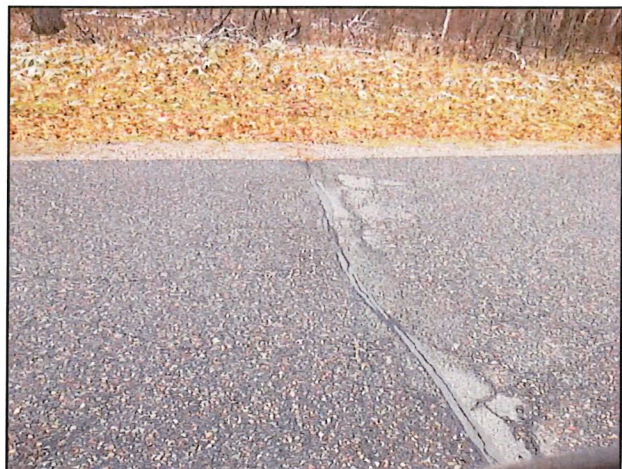


Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view

PRIOR SALES HISTORY

The property at 37639 Egret Road in Crosslake sold on September 6, 2024 for \$286,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14293 Tall Timbers Trail in Crosslake sold on May 12, 2023 for \$252,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14293 Tall Timbers Trail in Crosslake sold on June 5, 2023 for \$240,000. The property was listed on the open market. The sale price is considered market appropriate. There is no available explanation at this time for the change in sale from the prior May 12, 2023 sale above.

The property at 14339 Tall Timbers Trail in Crosslake sold on September 9, 2024 for \$2,000,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 13980 Log Lodge in Crosslake sold on March 31, 2023 for \$390,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at XXXX Bunkhouse Road in Crosslake sold on August 19, 2024 for \$60,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at XXXX Bunkhouse Road in Crosslake sold on May 31, 2024 for \$66,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 13989 Headquarters Drive in Crosslake sold on July 28, 2023 for \$268,420. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14152 Tall Timbers Trail in Crosslake sold on December 31, 2023 for \$87,000. The buyer directly contacted the seller. The sale price cannot be determined if market appropriate at this time.

The property at 37094 Lumberjack Lane in Crosslake sold on August 26, 2022 for \$392,797. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14086 Tall Timbers in Crosslake sold on June 1, 2022 for \$430,277. The property was listed on the open market. The sale price is considered market appropriate.

The property at 13941 Mary Lane in Crosslake sold on December 12, 2023 for \$270,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14139 Tall Timbers Trail in Crosslake sold on August 9, 2024 for \$355,000. The property was listed on the open market. The sale price is considered market appropriate.

DEFINITIONS

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:

(A) buyer and seller are typically motivated;

(B) both parties are well informed or well advised, and acting in what they consider their own best interests;

(C) a reasonable time is allowed for exposure in the open market;

(D) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

(E) 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: Dictionary of Real Estate Appraisal, Seventh Edition, Appraisal Institute

EXTRAORDINARY ASSUMPTIONS & HYPOTHETICAL CONDITIONS

As stated by USPAP;

Extraordinary Assumption: An assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions.

None

Hypothetical Condition: That which is contrary to what exists but is supposed for the purpose of analysis.


The provided conclusions assume the project is completed on the same day as the effective date.


The above noted assumptions might have affected the assignment results.

CERTIFICATION

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

- 1) The statements of fact contained in this report are true and correct.
- 2) The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analysis, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) My compensation for completing this assignment is not contingent upon the development or reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 7) My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- 8) The reported analyses, opinions and conclusions were developed, and this report has been prepared in conformity with the requirements of the Appraisal Institute's Code of Professional Ethics and Standards of Professional Appraisal Practice, which includes the Uniform Standards of Appraisal Practice.
- 9) William R. Waytas, SRA viewed the project area. Ethan Waytas, MAI did not view the project area. Ethan Waytas wrote, analyzed, and selected all the data in the report. William R. Waytas read the report, concurred with the findings, and then co-signed the report.
- 10) No one provided significant professional assistance to the person signing this report.
- 11) In accordance with the competency provision USPAP, I have verified that my knowledge, experience and education are sufficient to allow me to competently complete this appraisal. See attached qualifications.
- 12) As of the date of this report, William R. Waytas and Ethan Waytas have completed the requirements of the continuing education program of the appraisal institute.
- 13) The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representative.
- 14) We **have not** provided services as an appraiser, regarding any of the properties in the project within the 3-year period immediately preceding acceptance to this assignment.


Ethan Waytas, MAI
Certified General MN 40368613
Date: see report


William R. Waytas, SRA
Certified General MN 4000813
Date: see report

QUALIFICATIONS

Appraisal Experience

Presently and since 2006, **Ethan Waytas, MAI** has been employed as an employee of Nagell Appraisal Incorporated, an independent appraisal firm (11 employees) who annually prepare 1,500 +/- appraisal reports of all types. He is currently a full time licensed certified general real estate appraiser, partner, and director of the company's IT department.

Properties appraised:

- **Commercial** - low and high-density multi-family, retail, office, industrial, restaurant, church, strip-mall, fast-food, convenience stores, auto-service and repair, cinema, numerous special use properties, golf courses, and subdivision analysis.
- **Residential** – single-family residences, hobby farms, lakeshore, condominiums, townhouses, REO and land.
- **Eminent Domain** – extensive partial and total acquisition appraisal services provided to numerous governmental agencies and private owners.
- **Special Assessment** – numerous street improvement and utilities projects for both governmental and private owners.
- **Clients** - served include banks, savings and loan associations, trust companies, corporations, governmental bodies, relocation companies, attorneys, REO companies, accountants and private individuals.
- **Area of Service** - most appraisal experience is in the greater Twin Cities Metro Area (typically an hour from downtown metro). Numerous assignments throughout Minnesota.

Testimony

-- Court, commission, mediation testimony, etc. has been given

Professional Membership, Associations & Affiliations

License: Certified General Real Property Appraiser, MN License #40368613
Holds the MAI designation from the Appraisal Institute

Education

- Graduate of the University of Minnesota: College of Science and Engineering, Twin Cities Campus
Bachelor of Science in Computer Science, with distinction, 3.86 GPA.
- **General & Professional Practice Courses & Seminars**
- Basic Appraisal Procedures
 - Basic Appraisal Principles
 - 2012-2013 15-Hour National Uniform Standards of Professional Appraisal Practice
 - General Appraiser Sales Comparison Approach
 - General Appraiser Income Approach – Part 1
 - General Appraiser Income Approach – Part 2
 - Advanced Income Capitalization
 - General Appraiser Report Writing and Case Studies
 - Real Estate Finance, Statistics and Valuation Modeling
 - 2014-2015 7-hour National USPAP Update Course
 - General Appraiser Site Valuation & Cost Approach
 - Advanced Market Analysis and Highest & Best Use
 - Advanced Concepts & Case Studies
 - Quantitative Analysis

Curriculum Vitae -- continued

Appraisal Experience

Presently and since 1985, **William R. Waytas** has been employed as a full time real estate appraiser. Currently a partner and President of the Nagell Appraisal & Consulting, an independent appraisal firm (11 employees) who annually prepare 1,500 +/- appraisal reports of all types. Mr. Waytas was employed with Iver C. Johnson & Company, Ltd., Phoenix, AZ from 1985 to 1987.

Properties appraised:

- **Commercial** - low and high-density multi-family, retail, office, industrial, restaurant, church, strip-mall, fast-food, convenience stores, auto-service and repair, hotel, hotel water park, bed & breakfast, cinema, marina, numerous special use properties, and subdivision analysis.
- **Residential** – single-family residences, hobby farms, lakeshore, condominiums, townhouses, REO and land.
- **Eminent Domain** – extensive partial and total acquisition appraisal services provided to numerous governmental agencies and private owners.
- **Special Assessment** – numerous street improvement and utilities projects for both governmental and private owners.
- **Review** – residential, commercial and land development.
- **Clients** - served include banks, savings and loan associations, trust companies, corporations, governmental bodies, relocation companies, attorneys, REO companies, accountants and private individuals.
- **Area of Service** - most appraisal experience is in the greater Twin Cities Metro Area (typically an hour from downtown metro). Numerous assignments throughout Minnesota.

Professional Membership, Associations & Affiliations

License: Certified General Real Property Appraiser, MN License #4000813.
Appraisal Institute: SRA, Senior Residential Appraiser Designation,
General Associate Member
Employee Relocation Council: CRP Certified Relocation Professional Designation.
International Right-Of-Way Association: Member
HUD/FHA: On Lender Selection Roster and Review Appraiser
DNR: Approved appraiser for Department of Natural Resources

Testimony

-- Court, deposition, commission, arbitration & administrative testimony given.

Mediator

-- Court appointed in Wright County.

Committees

- President of Metro/Minnesota Chapter, 2002, Appraisal Institute.
- Chairman of Residential Admissions, Metro/MN Chapter, AI.
- Chairman Residential Candidate Guidance, Metro/Minnesota Chapter, AI.
- Elm Creek Watershed Commission, Medina representative 3 years.
- Medina Park Commission, 3 years.

Curriculum Vitae -- continued

Education

- Graduate of Bemidji State University, Minnesota. B.S. degree in Bus. Ad.
- During college, summer employment in building trades (residential and commercial).
- Graduate of Cecil Lawter Real Estate School. Past Arizona Real Estate License.
- **General & Professional Practice Courses & Seminars**
- Course 101-Introduction to Appraising Real Property.
- Numerous Standards of Professional Practice Seminar.
- Fair Lending Seminar.
- Eminent Domain & Condemnation Appraising.
- Eminent Domain (An In-Depth Analysis)
- Property Tax Appeal
- Eminent Domain
- Business Practices and Ethics
- Scope of Work
- Construction Disturbances and Temporary Loss of Going Concern
- Uniform Standards for Federal Land Acquisitions (Yellow Book Seminar)
- Partial Interest Valuation Divided (conservation easements, historic preservation easements, life estates, subsurface rights, access easements, air rights, water rights, transferable development rights)
- **Commercial/Industrial/Subdivision Courses & Seminars**
- Capitalization Theory & Techniques
- Highest & Best Use Seminar
- General & Residential State Certification Review Seminar
- Subdivision Analysis Seminar.
- Narrative Report Writing Seminar (general)
- Advanced Income Capitalization Seminar
- Advanced Industrial Valuation
- Appraisal of Local Retail Properties
- Appraising Convenience Stores
- Analyzing Distressed Real Estate
- Evaluating Commercial Construction
- Fundamentals of Separating Real Property, Personal Property and Intangible Business Assets
- **Residential Courses & Seminars**
- Course 102-Applied Residential Appraising
- Narrative Report Writing Seminar (residential)
- HUD Training session local office for FHA appraisals
- Familiar with HUD Handbook 4150.1 REV-1 & other material from local FHA office.
- Appraiser/Underwriter FHA Training
- Residential Property Construction and Inspection
- Numerous other continuing education seminars for state licensing & AI

Speaking Engagements

- Bankers
- Auditors
- Assessors
- Relocation (Panel Discussion)

Publications

- Real Estate Appraisal Practice (book): Acknowledgement
- Articles for Finance & Commerce and Minnesota Real Estate Journal

Report Type

Real Estate Consulting
Letter Report (Restricted Appraisal)

PINE BAY RD

Effective Date

January 24, 2025

Client

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Subject Properties

Street Improvement Project

Pine Bay Road
Crosslake, MN 56442



File # V2411002 – NE Area – Pine Bay Road

Prepared By:

Ethan Waytas, MAI, Appraiser
William R. Waytas, SRA, Appraiser

Nagell Appraisal Incorporated

12805 Highway 55, Suite 300
Plymouth, Minnesota 55441
Tel: 952.544.8966 | Fax: 952.544.8969

NAGELL APPRAISAL INCORPORATED

12805 Highway 55 #300
Plymouth, MN 55441
Established in 1968

Phone 952-544-8966
Fax 952-544-8969

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Report Date: January 25, 2025

To Phil Martin:

Per your request, this is a letter report to assist the city for guidance regarding a street improvement project within the City of Crosslake.

The following information outlines the scope and intent of this document:

Client:	City of Crosslake
Intended User:	City of Crosslake
Note:	Only the client and name intended user can rely upon this report.
Effective Date:	January 24, 2025
Report Type:	Restricted Appraisal (as a restricted appraisal, this report may not contain supporting rationale for all of the opinions and conclusions as stated. This information is retained in the workfile)
Intended Use:	The intended use of this report is for decision-making purposes regarding a road project and part of the overall special assessment process
Value Provided:	Market Value (as is), see rear of report for definition
Interest Provided:	Fee Simple, real estate only (no FF&E, business value, etc.)
Subject Property:	This report provides a summary of special benefit ranges. Specific properties are not identified at this time.
Scope of Work:	The appraiser (Ethan Waytas, MAI) reviewed sales, rents, listings, and costs in the market. The appraiser completed a "desk report" with no personal interior inspection of any properties within the project area. William R. Waytas, SRA drove the project area on November 22, 2024. The market was analyzed to indicate a benefit range that would be applicable to the project. In addition, the appraiser has completed a cursory review of the zoning and future land use plan. Other research includes prior discussions with market participants and discussion with the city regarding the project.

Letter of Transmittal – Continued

Inspection:	William R. Waytas, SRA drove the project area and took photos. These viewings occurred on November 22, 2024. The appraiser also reviewed county information, information on the internet, Google Street View Photos, MLS photos, etc. for preliminary property information. More property information is included in the addenda.
Sales Comparison Approach:	Sales data was analyzed to indicate a market benefit range.
Income Approach:	This approach was not applied at this time, as it is considered less reliable given the project and scope of assignment.
Cost Approach:	This approach was considered regarding new road costs and physical depreciation.
Uses in Project Area:	Most uses appear to be residential, residential condos, and vacant land.
Report Assistance:	Ethan Waytas, MAI wrote the report and analyzed the market data. William R. Waytas, SRA read the report and agreed with the conclusions.
Sales History:	See rear of report for more information.

Note: Relevant information and analysis is retained in the workfile. This restricted appraisal provides a conclusion of market benefit range. If additional property information is provided, including an interior inspection, conclusions could differ from the indicated market benefit range.

PROJECT

The City of Crosslake is proposing a road improvement project along Pine Bay Road. The proposed project is a mill and overlay of the existing surface.

Per request, you desire to know the benefit (if any) as it impacts properties in the project area.

AREA DESCRIPTION

The City of Crosslake is a northern Minnesota Community located just north of Brainerd. The Twin Cities are about 2.5 hours to the south, which makes the area an appealing summer destination for cabin owners. The Whitefish Chain of Lakes is a set of 14 interconnected lakes situated between the communities of Crosslake, Pequot Lakes, and Pine River. The chain has some of the highest valued lakefront in Minnesota. Access to most shopping and surrounding communities is within 30 minutes. Highway 3 is the major road that provides access to surrounding communities. Most existing buildings in the area are of average to good+ quality. No apparent adverse influences.

The population for Crosslake in 2010 was 2,141, up from 1,893 in 2000—a 13.1% increase. The 2020 population is 2,394, an 11.8% increase. The 2023 population estimate for the city is 2,431, an increase of 1.6% from 2020.

The city is comprised of a variety of commercial, industrial, religious, single-family, multi-family, park, and agricultural uses. Most existing buildings in the area are of average quality.

Single family homes generally range in value between \$200,000 and \$800,000+ within city limits. The higher end homes are on the nearby lakes. The average home price over the past 12 months is around \$815,000 (MLS statistics). Most homes are average to good quality.

IDENTIFIED SUBJECT PROPERTIES

At this time, the city has not provided a total number of properties to be assessed. This restricted appraisal only considers property with direct frontage along the improved road. The properties are primarily single-family residential, residential condos, and vacant land.

EXISTING STREETS & UTILITIES

Physical Condition of the Existing Road: The existing road improvements are paved asphalt with gravel/dirt shoulder or no shoulder. The road is showing signs of raveling, alligator cracking, longitudinal cracking, and surface deterioration. The road condition, based on the visual inspection of the streets, is rated to be fair.

Physical Condition of Existing Utilities: The homes within the project area have private well and septic. There is no storm sewer (surface drainage).

Functional Design of the Road: The existing road is paved asphalt and in Fair condition.

Road and utility infrastructure in poor to fair condition do not meet the expectations of typical market participants in this suburban market for re-development, resale price, and/or updating the current uses.

Overall, the existing street is in Fair condition, is beginning to look dated (or function), and reflect likewise on the adjoining properties.

PROPOSED IMPROVEMENTS

The City of Crosslake is proposing a road improvement project along Pine Bay Road. The proposed project is a mill and overlay of the existing surface.

The city writes in the project description:

- "The following road will be improved by placing a 1 ½" bituminous overlay:
- Pine Bay Road (20 feet wide, last improved in 2000)"

The existing utilities (private) would not be modified at this time.

Given the existing condition of the road and drainage, the proposed project is logical.

If any of the above descriptions change, the benefit due to the project could differ.

HIGHEST AND BEST USE

The subject project area is located in the central portion of the city in an area of lake residential, wooded land, and rural residential uses. There is also a golf course.

Existing owners in the project area appear to update their property as needed when site and building components wear out or become dated. Owners in the overall area commonly pave their driveways, either with asphalt or concrete. Therefore, it is logical to update the road infrastructure to the subject properties, as these are essential property characteristics that are expected in the market.

An informed buyer would consider the condition of the road, traffic flow, and traffic management. A well-constructed and good condition road provides aesthetic appeal to a property and efficient/safe traffic flow. Given a choice, a potential informed buyer would likely prefer a newer road with good traffic flow over a deteriorating road with fair traffic flow.

If replacement of components of real estate near the end of their economic life in a home or building is postponed, it can be costlier in the long run; delays in replacing components can result in incurring higher interim maintenance costs and potential difficulty in marketing the property. Also, it is typical for the cost of the replacement of an improvement to increase over time. It is logical and prudent for market participants to update/replace dated components when needed.

The existing improved residential sites that are currently developed would continue to have the same highest and best use before and after the project. The proposed project would increase the appeal of the properties.

For the vacant land, the City has guided the sites for residential. The highest and best use of these vacant sites would be for future residential development. The proposed project would increase the appeal of the vacant sites.

DISCUSSION OF MARKET BENEFIT – MILL & OVERLAY

Listed below are the factors that will be taken into consideration concerning the potential benefit to the properties.

<u>Description</u>	<u>Existing Improvements</u>	<u>Change</u>
1) Road Surface	Fair	New 1.5 inches of asphalt
2) Base Condition	Average	Average
3) Curb	None	None
4) Drainage	Surface	Surface
5) Storm Sewer	None	None
6) City water	None	None
7) City sewer	None	None
8) Sidewalk	None	None
9) Street Lights	None	None
10) Functional Design of Road	Dated	Good, new
11) Traffic Management	Fair	Good
12) Pedestrian Use (biking, walking, etc.)	Fair	Good
13) Median	n/a	n/a
14) Road Proximity to Properties	n/a	n/a
15) Dust	n/a	n/a
16) Visual Impact on Properties	Fair	Good

Based on the preceding grid, the subject properties will improve in 5 of the 16 categories. Market participants generally recognize that roads and utility infrastructure need replacing when nearing the end of a long economic life.

A typical buyer in the subject market commonly prefers a good condition paved road surface versus an inferior paved road. In addition to visual benefit, new street improvements provide better and safer use for pedestrians (biking, walking, stroller, rollerblading, etc.) and drivers. The new streets will enhance potential for new development, redevelopment, and/or updating current properties.

Based on past appraisals, experience, and general market information, it is not uncommon for properties similar to those in the subject market to realize an increase in price for new street improvements.

Discussion of Market Benefit – Continued

Mill & Overlay:

Given the scope of the project, properties in the area with the proposed street improvements could see the following benefits (presented as a range).

The concluded benefit ranges for properties with direct access are:

- | | |
|--|--------------------------------------|
| • Single-Family Residential Homes – < 2.01 acres | \$2,500 to \$4,000 per buildable lot |
| • Single-Family Residential Homes – > 2.01 acres | \$250 to \$750 per usable acre |
| • Single-Family Residential Condos | \$1,000 to \$2,000 per unit |
| • Vacant Residential Land - < 2.01 acres | \$2,000 to \$3,500 per buildable lot |
| • Vacant Residential Land - > 2.01 acres | \$250 to \$750 per usable acre |

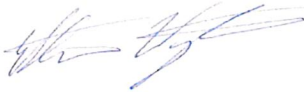
Note: The above benefit ranges consider only the scope of the project. Higher value buildings or larger lots are on the upper end of the ranges. Properties on corners, with one street being improved and the other not, might receive less than the above ranges (for example 50% of the benefit).

CONCLUSION

The market benefit range is based on an analysis of the overall market. No specific properties were appraised at this time. New information provided from owners, including an inspection, could change the preliminary conclusions.

If you have additional questions, please do not hesitate to contact us.

Sincerely,



Ethan Waytas, MAI
Certified General MN 40368613

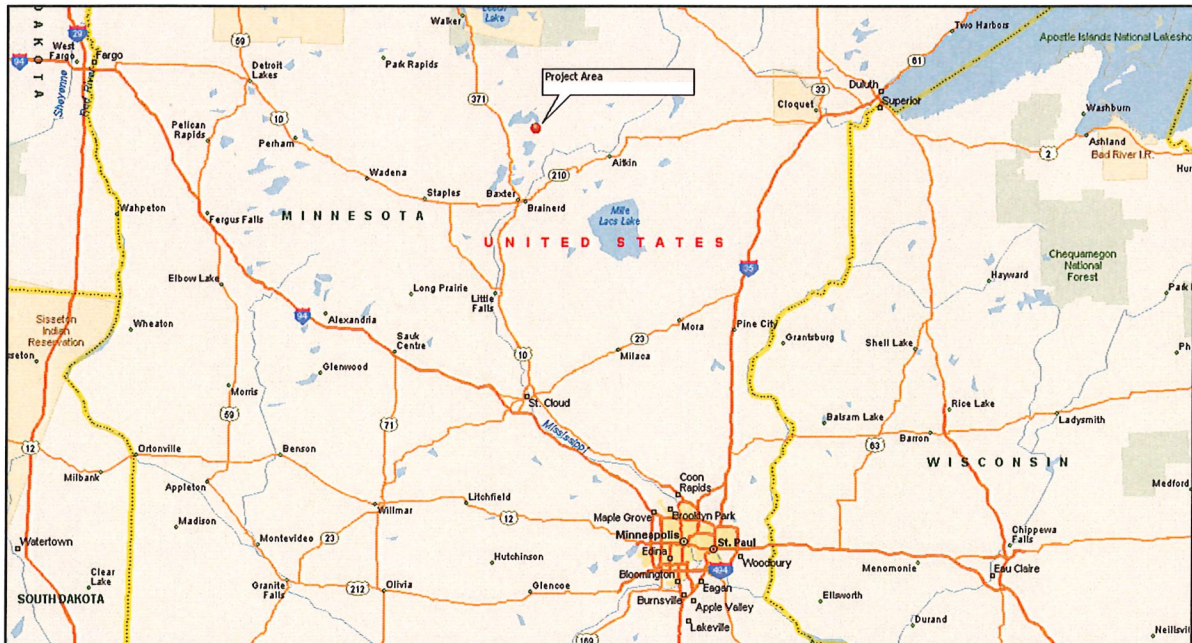


William R. Waytas, SRA
Certified General MN 4000813

Enclosures: Location Map, Aerial Map View of Project, Subject Photos, Qualifications

www.nagellmn.com

LOCATION MAP



PRIOR SALES HISTORY

The property at 34068 Sunrise Island Road in Crosslake sold on August 30, 2023 (PID 14300633) for \$1,600,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 33992 Sunrise Island Road in Crosslake sold on July 28, 2023 for \$948,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 34275 West Shore Drive in Crosslake sold on March 28, 2023 for \$315,000. The property was reportedly not listed on the open market, the assessor indicated this sale is not market appropriate.

The property at 34275 West Shore Drive in Crosslake sold on October 5, 2023 for \$435,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 34080 Sunrise Island Road in Crosslake sold on September 22, 2023 for \$1,000,000. The property was listed on the open market (for sale by owner). The sale price is considered market appropriate.

The property at 34061 Sunrise Island Road in Crosslake sold on October 4, 2022 for \$1,109,000. The property was listed on the open market. The sale price is considered market appropriate.

DEFINITIONS

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:

(A) buyer and seller are typically motivated;

(B) both parties are well informed or well advised, and acting in what they consider their own best interests;

(C) a reasonable time is allowed for exposure in the open market;

(D) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

(E) 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: Dictionary of Real Estate Appraisal, Seventh Edition, Appraisal Institute

EXTRAORDINARY ASSUMPTIONS & HYPOTHETICAL CONDITIONS

As stated by USPAP;

Extraordinary Assumption: An assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions.

None

Hypothetical Condition: That which is contrary to what exists but is supposed for the purpose of analysis.

The provided conclusions assume the project is completed on the same day as the effective date.

The above noted assumptions might have affected the assignment results.

CERTIFICATION

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

- 1) The statements of fact contained in this report are true and correct.
- 2) The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analysis, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) My compensation for completing this assignment is not contingent upon the development or reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 7) My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- 8) The reported analyses, opinions and conclusions were developed, and this report has been prepared in conformity with the requirements of the Appraisal Institute's Code of Professional Ethics and Standards of Professional Appraisal Practice, which includes the Uniform Standards of Appraisal Practice.
- 9) William R. Waytas, SRA viewed the project area. Ethan Waytas, MAI did not view the project area. Ethan Waytas wrote, analyzed, and selected all the data in the report. William R. Waytas read the report, concurred with the findings, and then co-signed the report.
- 10) No one provided significant professional assistance to the person signing this report.
- 11) In accordance with the competency provision USPAP, I have verified that my knowledge, experience and education are sufficient to allow me to competently complete this appraisal. See attached qualifications.
- 12) As of the date of this report, William R. Waytas and Ethan Waytas have completed the requirements of the continuing education program of the appraisal institute.
- 13) The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representative.
- 14) We **have not** provided services as an appraiser, regarding any of the properties in the project within the 3-year period immediately preceding acceptance to this assignment.


Ethan Waytas, MAI
Certified General MN 40368613
Date: see report


William R. Waytas, SRA
Certified General MN 4000813
Date: see report

QUALIFICATIONS

Appraisal Experience

Presently and since 2006, **Ethan Waytas, MAI** has been employed as an employee of Nagell Appraisal Incorporated, an independent appraisal firm (11 employees) who annually prepare 1,500 +/- appraisal reports of all types. He is currently a full time licensed certified general real estate appraiser, partner, and director of the company's IT department.

Properties appraised:

- **Commercial** - low and high-density multi-family, retail, office, industrial, restaurant, church, strip-mall, fast-food, convenience stores, auto-service and repair, cinema, numerous special use properties, golf courses, and subdivision analysis.
- **Residential** – single-family residences, hobby farms, lakeshore, condominiums, townhouses, REO and land.
- **Eminent Domain** – extensive partial and total acquisition appraisal services provided to numerous governmental agencies and private owners.
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-- Court, commission, mediation testimony, etc. has been given

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-- Court appointed in Wright County.

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- Numerous Standards of Professional Practice Seminar.
- Fair Lending Seminar.
- Eminent Domain & Condemnation Appraising.
- Eminent Domain (An In-Depth Analysis)
- Property Tax Appeal
- Eminent Domain
- Business Practices and Ethics
- Scope of Work
- Construction Disturbances and Temporary Loss of Going Concern
- Uniform Standards for Federal Land Acquisitions (Yellow Book Seminar)
- Partial Interest Valuation Divided (conservation easements, historic preservation easements, life estates, subsurface rights, access easements, air rights, water rights, transferable development rights)
- **Commercial/Industrial/Subdivision Courses & Seminars**
- Capitalization Theory & Techniques
- Highest & Best Use Seminar
- General & Residential State Certification Review Seminar
- Subdivision Analysis Seminar.
- Narrative Report Writing Seminar (general)
- Advanced Income Capitalization Seminar
- Advanced Industrial Valuation
- Appraisal of Local Retail Properties
- Appraising Convenience Stores
- Analyzing Distressed Real Estate
- Evaluating Commercial Construction
- Fundamentals of Separating Real Property, Personal Property and Intangible Business Assets
- **Residential Courses & Seminars**
- Course 102-Applied Residential Appraising
- Narrative Report Writing Seminar (residential)
- HUD Training session local office for FHA appraisals
- Familiar with HUD Handbook 4150.1 REV-1 & other material from local FHA office.
- Appraiser/Underwriter FHA Training
- Residential Property Construction and Inspection
- Numerous other continuing education seminars for state licensing & AI

Speaking Engagements

- Bankers
- Auditors
- Assessors
- Relocation (Panel Discussion)

Publications

- Real Estate Appraisal Practice (book): Acknowledgement
- Articles for Finance & Commerce and Minnesota Real Estate Journal

Report Type

Real Estate Consulting
Letter Report (Restricted Appraisal)

SWANN / PIONEER**Effective Date**

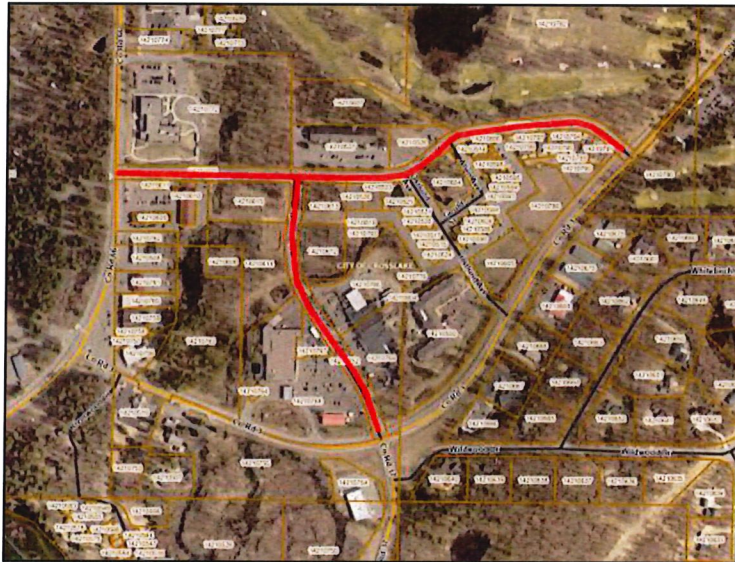
January 24, 2025

Client

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Subject Properties**Street Improvement Project**

Swann Drive and Pioneer Drive
Crosslake, MN 56442



File # V2411002 – NE Area – Swann and Pioneer

Prepared By:

Ethan Waytas, MAI, Appraiser
William R. Waytas, SRA, Appraiser

Nagell Appraisal Incorporated

12805 Highway 55, Suite 300
Plymouth, Minnesota 55441
Tel: 952.544.8966 | Fax: 952.544.8969

NAGELL APPRAISAL INCORPORATED

12805 Highway 55 #300
Plymouth, MN 55441
Established in 1968

Phone 952-544-8966
Fax 952-544-8969

City of Crosslake
Attn: Phil Martin, P.E.
756 Design Road, Suite 200
Baxter, MN 56425

Report Date: January 25, 2025

To Phil Martin:

Per your request, this is a letter report to assist the city for guidance regarding a street improvement project within the City of Crosslake.

The following information outlines the scope and intent of this document:

Client:	City of Crosslake
Intended User:	City of Crosslake
Note:	Only the client and name intended user can rely upon this report.
Effective Date:	January 24, 2025
Report Type:	Restricted Appraisal (as a restricted appraisal, this report may not contain supporting rationale for all of the opinions and conclusions as stated. This information is retained in the workfile)
Intended Use:	The intended use of this report is for decision-making purposes regarding a road project and part of the overall special assessment process
Value Provided:	Market Value (as is), see rear of report for definition
Interest Provided:	Fee Simple, real estate only (no FF&E, business value, etc.)
Subject Property:	This report provides a summary of special benefit ranges. Specific properties are not identified at this time.
Scope of Work:	The appraiser (Ethan Waytas, MAI) reviewed sales, rents, listings, and costs in the market. The appraiser completed a "desk report" with no personal interior inspection of any properties within the project area. William R. Waytas, SRA drove the project area on November 22, 2024. The market was analyzed to indicate a benefit range that would be applicable to the project. In addition, the appraiser has completed a cursory review of the zoning and future land use plan. Other research includes prior discussions with market participants and discussion with the city regarding the project.

Letter of Transmittal – Continued

Inspection:	William R. Waytas, SRA drove the project area and took photos. These viewings occurred on November 22, 2024. The appraiser also reviewed county information, information on the internet, Google Street View Photos, MLS photos, etc. for preliminary property information. More property information is included in the addenda.
Sales Comparison Approach:	Sales data was analyzed to indicate a market benefit range.
Income Approach:	This approach was not applied at this time, as it is considered less reliable given the project and scope of assignment.
Cost Approach:	This approach was considered regarding new road costs and physical depreciation.
Uses in Project Area:	Most uses appear to be residential, residential condos, and vacant land.
Report Assistance:	Ethan Waytas, MAI wrote the report and analyzed the market data. William R. Waytas, SRA read the report and agreed with the conclusions.
Sales History:	See rear of report for more information.

Note: Relevant information and analysis is retained in the workfile. This restricted appraisal provides a conclusion of market benefit range. If additional property information is provided, including an interior inspection, conclusions could differ from the indicated market benefit range.

PROJECT

The City of Crosslake is proposing a road improvement project along Swann Drive and Pioneer Drive. The proposed project is a mill and overlay of the existing surface, along with spot replacement of curb where needed.

Note: A small portion of Swann Drive (near Paul Bunyan Scenic Byway) appears to have been replaced. This benefit letter excludes that portion (which is less than 500').

Per request, you desire to know the benefit (if any) as it impacts properties in the project area.

AREA DESCRIPTION

The City of Crosslake is a northern Minnesota Community located just north of Brainerd. The Twin Cities are about 2.5 hours to the south, which makes the area an appealing summer destination for cabin owners. The Whitefish Chain of Lakes is a set of 14 interconnected lakes situated between the communities of Crosslake, Pequot Lakes, and Pine River. The chain has some of the highest valued lakefront in Minnesota. Access to most shopping and surrounding communities is within 30 minutes. Highway 3 is the major road that provides access to surrounding communities. Most existing buildings in the area are of average to good+ quality. No apparent adverse influences.

The population for Crosslake in 2010 was 2,141, up from 1,893 in 2000—a 13.1% increase. The 2020 population is 2,394, an 11.8% increase. The 2023 population estimate for the city is 2,431, an increase of 1.6% from 2020.

The city is comprised of a variety of commercial, industrial, religious, single-family, multi-family, park, and agricultural uses. Most existing buildings in the area are of average quality.

Single family homes generally range in value between \$200,000 and \$800,000+ within city limits. The higher end homes are on the nearby lakes. The average home price over the past 12 months is around \$815,000 (MLS statistics). Most homes are average to good quality.

IDENTIFIED SUBJECT PROPERTIES

At this time, the city has not provided a total number of properties to be assessed. This restricted appraisal only considers property with direct frontage along the improved road. The properties are a mixture of a school, commercial, vacant land, and residential.

EXISTING STREETS & UTILITIES

Physical Condition of the Existing Road: The existing road improvements are paved asphalt with concrete curb and gutter. The road is showing signs of raveling, alligator cracking, longitudinal cracking, and surface deterioration. The road condition, based on the visual inspection of the streets, is rated to be fair to average, overall Average -.

Physical Condition of Existing Utilities: The homes, land, and properties within the project area have public water and sanitary sewer (there appear to be some wells as well). There is existing storm sewer.

Functional Design of the Road: The existing road is paved asphalt and in Average – condition.

Road and utility infrastructure in poor to fair condition do not meet the expectations of typical market participants in this suburban market for re-development, resale price, and/or updating the current uses. Roads in Average – condition are starting to deteriorate and likewise negatively impact market perception.

Overall, the existing street is in Average – condition, is beginning to look dated (or function), and reflect likewise on the adjoining properties.

PROPOSED IMPROVEMENTS

The City of Crosslake is proposing a road improvement project along Swann Drive and Pioneer Drive. The proposed project is a mill and overlay of the existing surface, along with spot replacement of curb where needed.

Note: A small portion of Swann Drive (near Paul Bunyan Scenic Byway) appears to have been replaced. This benefit letter excludes that portion (which is less than 500').

The city writes in the project description:

"The following road will be improved by placing a 1 ½" bituminous inlay after milling and small segments of curb replacement where deteriorated:

- Swann Drive (33 feet to 35 feet wide, assumed improvement in 2005)
- Pioneer Drive (37 feet wide, last improvement in 2005)"

The existing utilities would not be modified at this time.

Given the existing condition of the road and drainage, the proposed project is logical.

If any of the above descriptions change, the benefit due to the project could differ.

HIGHEST AND BEST USE

The subject project area is located in the central portion of the city in an area of primarily commercial uses and some residential.

Existing owners in the project area appear to update their property as needed when site and building components wear out or become dated. Owners in the overall area commonly pave their driveways, either with asphalt or concrete. Therefore, it is logical to update the road infrastructure to the subject properties, as these are essential property characteristics that are expected in the market.

An informed buyer would consider the condition of the road, traffic flow, and traffic management. A well-constructed and good condition road provides aesthetic appeal to a property and efficient/safe traffic flow. Given a choice, a potential informed buyer would likely prefer a newer road with good traffic flow over a deteriorating road with fair traffic flow.

If replacement of components of real estate near the end of their economic life in a home or building is postponed, it can be costlier in the long run; delays in replacing components can result in incurring higher interim maintenance costs and potential difficulty in marketing the property. Also, it is typical for the cost of the replacement of an improvement to increase over time. It is logical and prudent for market participants to update/replace dated components when needed.

The existing improved sites that are currently developed would continue to have the same highest and best use before and after the project. The proposed project would increase the appeal of the properties.

For the vacant land, the City has guided the sites for residential and commercial. The highest and best use of these vacant sites would be for future residential and commercial development as market demand warrants. The proposed project would increase the appeal of the vacant sites.

DISCUSSION OF MARKET BENEFIT – MILL & OVERLAY

Listed below are the factors that will be taken into consideration concerning the potential benefit to the properties.

<u>Description</u>	<u>Existing Improvements</u>	<u>Change</u>
1) Road Surface	Average –	New 1.5 inches of asphalt
2) Base Condition	Average	Average
3) Curb	Concrete	Replaced as needed
4) Drainage	Surface	Surface
5) Storm Sewer	None	None
6) City water	None	None
7) City sewer	None	None
8) Sidewalk	None	None
9) Street Lights	None	None
10) Functional Design of Road	Dated	Good, new
11) Traffic Management	Fair	Good
12) Pedestrian Use (biking, walking, etc.)	Fair	Good
13) Median	n/a	n/a
14) Road Proximity to Properties	n/a	n/a
15) Dust	n/a	n/a
16) Visual Impact on Properties	Fair	Good

Based on the preceding grid, the subject properties will improve in 6 of the 16 categories. Market participants generally recognize that roads and utility infrastructure need replacing when nearing the end of a long economic life.

A typical buyer in the subject market commonly prefers a good condition paved road surface versus an inferior paved road. In addition to visual benefit, new street improvements provide better and safer use for pedestrians (biking, walking, stroller, rollerblading, etc.) and drivers. The new streets will enhance potential for new development, redevelopment, and/or updating current properties.

Based on past appraisals, experience, and general market information, it is not uncommon for properties similar to those in the subject market to realize an increase in price for new street improvements.

Discussion of Market Benefit – Continued

Mill & Overlay:

Given the scope of the project, properties in the area with the proposed street improvements could see the following benefits (presented as a range).

The concluded benefit ranges for properties with direct access are:

- **Single-Family Residential Homes** \$2,000 to \$3,500 per buildable lot
- **Vacant Commercial Land** \$0.10 to \$0.20 per SF of usable site area
- **Commercial Properties** \$0.15 to \$0.30 per SF of usable site area

Note: The above benefit ranges consider only the scope of the project. Higher value buildings or larger lots are on the upper end of the ranges. Properties on corners, with one street being improved and the other not, might receive less than the above ranges (for example 50% of the benefit).

CONCLUSION

The market benefit range is based on an analysis of the overall market. No specific properties were appraised at this time. New information provided from owners, including an inspection, could change the preliminary conclusions.

If you have additional questions, please do not hesitate to contact us.

Sincerely,



Ethan Waytas, MAI
Certified General MN 40368613



William R. Waytas, SRA
Certified General MN 4000813

Enclosures: Location Map, Aerial Map View of Project, Subject Photos, Qualifications

www.nagellmn.com

LOCATION MAP



Nagell Appraisal Incorporated | 952.544.8966

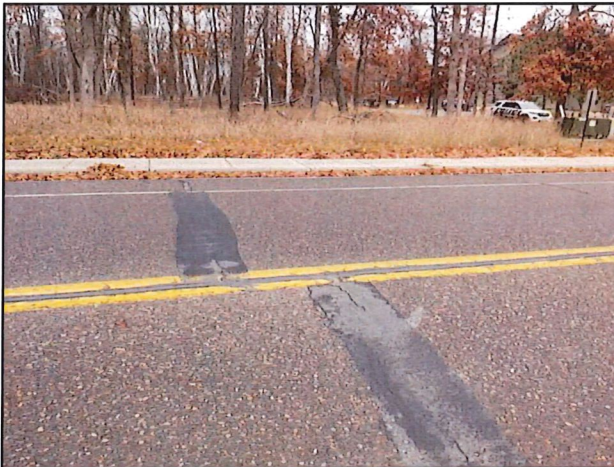
STREET PHOTOGRAPHS



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

Street Photographs – continued



Street view



Street view



Street view



Street view

PRIOR SALES HISTORY

The property at 14387 Swann Drive in Crosslake sold on November 10, 2022 for \$379,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14369 Swann Drive #4 in Crosslake sold on June 7, 2024 for \$535,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14349 Swann Drive in Crosslake sold on March 10, 2022 for \$380,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14349 Swann Drive in Crosslake sold on November 1, 2023 for \$440,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14307 Gould Street in Crosslake sold on May 10, 2023 for \$140,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at 14287 Gould Street in Crosslake sold on June 22, 2023 for \$146,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at XXXX Pioneer Drive in Crosslake sold on September 23, 2024 for \$203,600. The property was listed on the open market. The sale price is considered market appropriate.

The property at 35746 Allen Avenue in Crosslake sold on March 1, 2023 for \$256,000. The property was listed on the open market. The sale price is considered market appropriate.

The property at XXXX Swann Drive in Crosslake sold on June 13, 2024 for \$200,000. The property was listed on the open market. The sale price is considered market appropriate.

DEFINITIONS

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:

(A) buyer and seller are typically motivated;

(B) both parties are well informed or well advised, and acting in what they consider their own best interests;

(C) a reasonable time is allowed for exposure in the open market;

(D) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

(E) 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: Dictionary of Real Estate Appraisal, Seventh Edition, Appraisal Institute

EXTRAORDINARY ASSUMPTIONS & HYPOTHETICAL CONDITIONS

As stated by USPAP;

Extraordinary Assumption: An assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions.

None

Hypothetical Condition: That which is contrary to what exists but is supposed for the purpose of analysis.


The provided conclusions assume the project is completed on the same day as the effective date.


The above noted assumptions might have affected the assignment results.

CERTIFICATION

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

- 1) The statements of fact contained in this report are true and correct.
- 2) The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analysis, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved.
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Certified General MN 40368613
Date: see report


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Date: see report

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-- Court, deposition, commission, arbitration & administrative testimony given.

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- Course 101-Introduction to Appraising Real Property.
- Numerous Standards of Professional Practice Seminar.
- Fair Lending Seminar.
- Eminent Domain & Condemnation Appraising.
- Eminent Domain (An In-Depth Analysis)
- Property Tax Appeal
- Eminent Domain
- Business Practices and Ethics
- Scope of Work
- Construction Disturbances and Temporary Loss of Going Concern
- Uniform Standards for Federal Land Acquisitions (Yellow Book Seminar)
- Partial Interest Valuation Divided (conservation easements, historic preservation easements, life estates, subsurface rights, access easements, air rights, water rights, transferable development rights)
- **Commercial/Industrial/Subdivision Courses & Seminars**
- Capitalization Theory & Techniques
- Highest & Best Use Seminar
- General & Residential State Certification Review Seminar
- Subdivision Analysis Seminar.
- Narrative Report Writing Seminar (general)
- Advanced Income Capitalization Seminar
- Advanced Industrial Valuation
- Appraisal of Local Retail Properties
- Appraising Convenience Stores
- Analyzing Distressed Real Estate
- Evaluating Commercial Construction
- Fundamentals of Separating Real Property, Personal Property and Intangible Business Assets
- **Residential Courses & Seminars**
- Course 102-Applied Residential Appraising
- Narrative Report Writing Seminar (residential)
- HUD Training session local office for FHA appraisals
- Familiar with HUD Handbook 4150.1 REV-1 & other material from local FHA office.
- Appraiser/Underwriter FHA Training
- Residential Property Construction and Inspection
- Numerous other continuing education seminars for state licensing & AI

Speaking Engagements

- Bankers
- Auditors
- Assessors
- Relocation (Panel Discussion)

Publications

- Real Estate Appraisal Practice (book): Acknowledgement
- Articles for Finance & Commerce and Minnesota Real Estate Journal

HARBOR LANE IMPROVEMENTS

2025 PWC Recomm

		Total	City	SF Res <5 ac
				SF Res >5 ac
				Recon
				Resort
		Parcel Number		
PROJECT NAME		PRIMARY PROPERTIES	OWNER NAME	Assessment
Harbor Lane	1	14180500	PENZ, RICKY T & CHRISTIN A	\$ 2,200.00
Harbor Lane	2	14180502	CROW WING COUNTY LAND SERVICES	\$ -
Harbor Lane	3	14180520	ISENSEE, LOREN L & BRENDA M	\$ 3,850.00
Harbor Lane	4	14180521	CASPER, THOMAS E & JANESEA L	\$ 3,850.00
Harbor Lane	5	14180522	CASPER, THOMAS E & JANESEA L	\$ 3,850.00
Harbor Lane	6	14180523	POLLOCK, JEREMY P	\$ 2,200.00
Harbor Lane	7	14180534	POLT, MICHAEL J &	\$ 2,200.00
Harbor Lane	8	14180535	JELINEK, JEFFREY W & MARY	\$ 1,100.00
Harbor Lane	9	14180536	TIMBERLANE OWNERS, ASSOCIATION	\$ 2,200.00
Harbor Lane	10	14180542	TIMBERLANE OWNERS, ASSOCIATION	\$ 1,100.00
Harbor Lane	11	14180543	STEENO, JEFF & TRACY	\$ 1,100.00
Harbor Lane	12	14180544	STOLTE, KATHLEEN M	\$ 1,100.00
Harbor Lane	13	14180545	WHITE, JEFFREY JACOB & HEATHER MARIE	\$ 1,100.00
Harbor Lane	14	14180546	CARMICHAEL, ROBERT C & LORI A	\$ 1,100.00
Harbor Lane	15	14180547	CUMMINGS, DANIEL M & PEGGY	\$ 1,100.00
Harbor Lane	16	14180548	HANSON, ROLF	\$ 1,100.00
Harbor Lane	17	14180549	MCNAMARA, EMILY	\$ 1,100.00
Harbor Lane	18	14180550	MAHLOW FAMILY LIVING TRUST	\$ 1,100.00
Harbor Lane	19	14180551	MOYNAGH, MICHAEL J & MARGARET E	\$ 1,100.00
Harbor Lane	20	14180552	MOYNAGH, JEROME W & MARY C	\$ 1,100.00
Harbor Lane	21	14180553	COMMON AREA	\$ -
Harbor Lane	22	14180561	NICK, LINDA MAE	\$ 2,200.00
Harbor Lane	23	14180562	WOYTCKE, JAMES G	\$ 2,200.00
Harbor Lane	24	14180563	J M & B HOLDINGS LLC	\$ 6,600.00
Harbor Lane	25	14180564	ILLIES, JASON M	\$ 2,200.00
Harbor Lane	26	14180565	MONSON, MICHELLE K TRUST	\$ 2,200.00
Harbor Lane	27	14180566	MONSON, MICHELLE K TRUST	\$ 2,200.00

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Harbor Lane	28	14180567	LARSON, SCOTT A & STACY L	\$ 2,200.00
Harbor Lane	29	14180568	LARSON, SCOTT A & STACY L	\$ 1,100.00
Harbor Lane	30	14180569	LARSON, SCOTT A & STACY L	\$ 2,200.00
Harbor Lane	31	14180570	ISENSEE, LOREN L & BRENDA M	\$ 2,200.00
Harbor Lane	32	14180571	ISENSEE, LOREN L & BRENDA M	\$ 2,200.00
Harbor Lane	33	14180572	LEAVITT, PAUL A & KATHLEEN	\$ 2,200.00
Harbor Lane	34	14180573	BUTLER FAMILY REVOCABLE LIV TRUST EDWARD A & DORIS R BU	\$ 2,200.00
Harbor Lane	35	14180574	WATTERS, SCOTT F & SHANNON M	\$ 2,200.00
Harbor Lane	36	14180575	HEINECKE, JEREMY P & JENNIFER ANNE	\$ 2,200.00
Harbor Lane	37	14180576	VANDER MOLEN, JUDITH W & THOMAS D	\$ 2,200.00
Harbor Lane	38	14180577	HEINECKE, JEREMY P & JENNIFER ANNE	\$ 2,200.00
Harbor Lane	39	14180578	FUHS, DAVID W & CHRISTINE A	\$ 2,200.00
Harbor Lane	40	14180579	THOMPSON, BRIAN	\$ -
Harbor Lane	41	14180579	LANCASTER, JOEL & AMY	\$ 2,200.00
Harbor Lane	42	14180580	GRAY, SCOTT A & ANGELA K	\$ 2,200.00
Harbor Lane	43	14180581	CASPER, THOMAS E & JANELLA L	\$ 2,200.00
Harbor Lane	44	14180582	FITZL, MILTON J REVOCABLE TRUST &	\$ 2,200.00
Harbor Lane	45	14180583	FONTAINE, CRAIG RICHARD DOUGLAS	\$ 1,100.00
Harbor Lane	46	14180584	LEMMERMAN, KATHE L	\$ 1,100.00
Harbor Lane	47	14180585	CIATTI, STEPHEN R & DARCY L	\$ 1,100.00
Harbor Lane	48	14180586	AHO, PATRICK J & MIA C	\$ 1,100.00
Harbor Lane	49	14180608	ARVIG COMMUNICATIONS & TECHNOLOGY	\$ -
Harbor Lane	50	14180623	MOENGEN, ROBERT C & JANICE M	\$ -
Harbor Lane	51	14180626	KAVANAUGH, TIMOTHY A & SUSAN V	\$ -
Harbor Lane	52	14180627	LINDELL, JOHN L & DONNA STACHOWSKI	\$ -
Harbor Lane	53	14180628	WILTSE, DONALD T	\$ -
Harbor Lane	54	14180629	CRIPPS, JEFFERY L	\$ -
Harbor Lane	55	14180630	SMITH, CHRISTOPHER L & TAMARA A	\$ -
Harbor Lane		14180671	easement	\$ -
Harbor Lane	56	14180695	HEINECKE, JEREMY P & JENNIFER ANNE	\$ 1,100.00
Harbor Lane	57	14180696	STANGEL, MATTHEW	\$ 1,925.00
				\$ 92,675.00

OLD LOG LANDING - Preliminary Assessment Roll

		Total	City	Assessed
				\$675,345.00

Project Name		Parcel Number		Name	Assessment
Primary Properties					
Old Log Landing	1	14090500		SMITH, BARBARA L	\$ 2,200.00
Old Log Landing	2	14090501		FLAGG, DENNIS P	\$ 2,200.00
Old Log Landing	3	14090502		CROSS LAKE, EVANGELICAL FREE CHURCH	\$ 2,200.00
Old Log Landing	4	14090576		SCHWALBE, MARY JO & FARLINGER, RANEE W	\$ 3,850.00
Old Log Landing	5	14090582		WALLACE, BARTON L & KATHLEEN	\$ 3,850.00
Old Log Landing	6	14090583		ADAMS, SEAN &	\$ 2,200.00
Old Log Landing	7	14090584		REBER, COLLEEN R TRUST AGR 10-13-06	\$ 2,200.00
Old Log Landing	8	14090585		SCHUMEISTER, JUDITH B REV TRUST	\$ 2,200.00
Old Log Landing	9	14090586		CAPRA, DEAN M	\$ 2,200.00
Old Log Landing	10	14090587		BYFUGLIEN, DUSTIN &	\$ 2,200.00
Old Log Landing	11	14090588		GRAHAM, PATRIC & KRISTIN TRUST	\$ 3,850.00
Old Log Landing	12	14090589		SCHALO, BRANDON L	\$ 2,200.00
Old Log Landing	13	14090590		GLORVICK, SUSAN M LIVING TRUST	\$ 2,200.00
Old Log Landing	14	14090591		SIMON, EILEEN M & ROBERT M	\$ 2,200.00
Old Log Landing	15	14090593		TIMBER, TRAIL ASSOCIATION	\$ 2,200.00
Old Log Landing	16	14090594		HINZE, JON S & MONICA L	\$ 2,200.00
Old Log Landing	17	14090596		LESSARD, JULIE K	\$ 2,200.00
Old Log Landing	18	14090597		WAGNER, GORDON W & NANCY LEE	\$ 2,200.00
Old Log Landing	19	14090598		FAITH, STEVEN R & PATRICIA	\$ 2,200.00
Old Log Landing	20	14090599		ASCHENBRENER, JON D & JENNIFER L	\$ 2,200.00
Old Log Landing	21	14090600		HELMIN, KENNETH & MARY	\$ 2,200.00
Old Log Landing	22	14090601		HUGHES, MICHAEL AND MARIANNE	\$ 2,200.00
Old Log Landing	23	14090602		CORMIER, DANIEL L & WENDY J TRUST AGREEM	\$ 2,200.00
Old Log Landing	24	14090603		KREUTER, SARAH	\$ 2,200.00
Old Log Landing	25	14090604		ARNTSON, OLAF L & NANCY A	\$ 2,200.00
Old Log Landing	26	14090605		BURNHAM, BENJAMIN R & JUDITH A	\$ 2,200.00
Old Log Landing	27	14090606		HAGBERG, DANIEL J	\$ 2,200.00
Old Log Landing	28	14090607		HANNAN, JOSEPH	\$ 2,200.00
Old Log Landing	29	14090608		JAHR, ROBERT A & STEPHANIE	\$ 2,200.00
Old Log Landing	30	14090609		BAIR, CHRISTOPHER E	\$ 2,200.00
Old Log Landing	31	14090610		PALM, JACQUELINE R & CHRISTOPHER P	\$ 2,200.00
Old Log Landing	32	14090611		SCHROEDER, KYLE D & ASHLEY	\$ 2,200.00
Old Log Landing	33	14090612		PLASCH, NATHAN	\$ 2,200.00

OLD LOG LANDING - Preliminary Assessment Roll

		Total	City	Assessed
				\$675,345.00

Project Name		Parcel Number		Name	Assessment
Old Log Landing	34	14090613		SIMONS, GARY R & CATHERINE G	\$ 2,200.00
Old Log Landing	35	14090614		REED, JAMES J & MELANIE J	\$ 2,200.00
Old Log Landing	36	14090615		GWTW LEGACY TRUST	\$ 2,200.00
Old Log Landing	37	14090616		NORGAARD, JERRY E & PAULINE S	\$ 2,200.00
Old Log Landing	38	14090617		NORGAARD, JERRY E & PAULINE S	\$ 2,200.00
Old Log Landing	39	14090618		TRICKEL, RICHARD W & THERESA J	\$ 2,200.00
Old Log Landing	40	14090619		TRICKEL, RICHARD W & THERESA J	\$ 2,200.00
Old Log Landing	41	14090620		GUTZWILLER, ASHLEY & KURT	\$ 2,200.00
Old Log Landing	42	14090621		WEBER, MARK & LISA	\$ 2,200.00
Old Log Landing	43	14090622		LARSON, KIM M	\$ 2,200.00
Old Log Landing	44	14090623		NELSON-FLOHR, ROBERTA A TRUST	\$ 2,200.00
Old Log Landing	45	14090624		MORFORD, W AVERY & MARSHA L	\$ 2,200.00
Old Log Landing	46	14090625		CROSBY, GERALD & PATRICIA FAMILY TRUST	\$ 2,200.00
Old Log Landing	47	14090626		SABART, DOUGLAS R & DARCEL A COPUS	\$ 2,200.00
Old Log Landing	48	14090627		WEGLINSKI, MICHELLE GILSTEAD	\$ 2,200.00
Old Log Landing	49	14090628		DONAHUE, NATHAN R & HARRISON, JESSICA L	\$ 2,200.00
Old Log Landing	50	14090629		SCHUMACHER, LISA M	\$ 2,200.00
Old Log Landing	51	14090630		NYLIN, PAUL H & BONNIE L	\$ 2,200.00
Old Log Landing	52	14090631		SCHROEDER, RYAN & MEGAN	\$ 2,200.00
Old Log Landing	53	14090632		HERZOG, AARON S & PATRICIA M	\$ 2,200.00
Old Log Landing	54	14090633		JENSON, KATHERYN E	\$ 2,200.00
Old Log Landing	55	14090634		DE WITT, MARTIN	\$ 2,200.00
Old Log Landing	56	14090636		BRUNELL, JOEY D & JANET L	\$ 2,200.00
Old Log Landing	57	14090637		OTTOSON, CAROL J	\$ 2,200.00
Old Log Landing	58	14090638		WALLACE, BRAD & CHERIE	\$ 2,200.00
Old Log Landing	59	14090639		ARNTSON, NANCY & OLAF REV TRUST	\$ 2,200.00
Old Log Landing	60	14090640		SENST, NEAL & KAREN A	\$ 2,200.00
Old Log Landing	61	14090641		SWENSON, RONALD J & CAROL M	\$ 2,200.00
Old Log Landing	62	14090642		EKEGREN, GERALD C & MARY T	\$ 2,200.00
Old Log Landing	63	14090643		EKEGREN, GERALD C & MARY T	\$ 2,200.00
Old Log Landing	64	14090644		MEYER, CALVIN & RAYNEE	\$ 2,200.00
Old Log Landing	65	14090645		PETERSON, SHAWN P & KIMBERLY	\$ 2,200.00
Old Log Landing	66	14090646		MARTINSON, MARLYS JOY REVOCABLE TRUST	\$ 2,200.00
Old Log Landing	67	14090647		SENST, ZACHARY S	\$ 2,200.00

OLD LOG LANDING - Preliminary Assessment Roll

		Total	City	Assessed
				\$675,345.00

Project Name		Parcel Number		Name	Assessment
Old Log Landing	68	14090648		RISKA, NORMAN S & PEARL S	\$ 2,200.00
Old Log Landing	69	14090649		TRAUT, NATHAN F	\$ 2,200.00
Old Log Landing	70	14090650		KNAPP, RICHARD C	\$ 2,200.00
Old Log Landing	71	14090651		HANSON, ELLIE T REVOCABLE LIVING TRUST	\$ 2,200.00
Old Log Landing	72	14090652		METRO INC	\$ 2,200.00
Old Log Landing	73	14090653		MYHRE, MICHAEL D & MARCELLA E	\$ 2,200.00
Old Log Landing	74	14090654		MOZEY, JANICE A	\$ 2,200.00
Old Log Landing	75	14090655		CITY OF CROSSLAKE	\$ 2,200.00
Old Log Landing	76	14090656		CITY OF CROSSLAKE	\$ 2,200.00
Old Log Landing	77	14090660		CITY OF CROSSLAKE	\$ 2,200.00
Old Log Landing	78	14090661		SINCLAIR, RICHARD T & PEGGY A	\$ 2,200.00
Old Log Landing	79	14090662		SINCLAIR, RICHARD T & PEGGY A	\$ 2,200.00
Old Log Landing	80	14090663		STEVENS, BRUCE D & LISA L	\$ 2,200.00
Old Log Landing	81	14090664		MILLER, STEVEN G & LINDA M	\$ 2,200.00
Old Log Landing	82	14090665		THOMAS, JOSHUA D & WENDY M	\$ 2,200.00
Old Log Landing	83	14090666		STROMBERG, ERIC L - EIGHT D PROPERTIES, LLC	\$ 2,200.00
Old Log Landing	84	14090667		MAYER, LINDA D &	\$ 2,200.00
Old Log Landing	85	14090668		HILL, JOHN D & KRISTIN J	\$ 2,200.00
Old Log Landing	86	14090669		ETHEL INVESTMENT, GROUP	\$ 2,200.00
Old Log Landing	87	14090670		JOHNSTON, STEVEN R & LISA M TRUST	\$ 2,200.00
Old Log Landing	88	14090671		KRUSMARK, JON & BRENDA	\$ 2,200.00
Old Log Landing	89	14090672		KRUSMARK, JON & BRENDA	\$ 2,200.00
Old Log Landing	90	14090673		CITY OF CROSSLAKE	\$ 2,200.00
Old Log Landing	91	14090677		DEWITT, CHRISTINE D & MARTIN A	\$ 2,200.00
Old Log Landing	92	14090678		DEWITT, CHRISTINE D & MARTIN A	\$ 2,200.00
Old Log Landing	93	14090679		OLD LOG LANDING HOMEOWNERS ASSOCIATION	\$ 2,200.00
Old Log Landing	94	14090698		WILLIAMS, COLIN & ELLIE RH	\$ -
Old Log Landing	95	14090701		PRINDLE, DANIEL G	\$ 2,200.00
Old Log Landing	96	14090710		COULTER, SUZANNE	\$ 2,200.00
Old Log Landing	97	14090711		MARTIN, TIMOTHY A & ANDREA L	\$ 2,200.00
Old Log Landing	98	14090716		WISEMILLER, ELISABETH J 2009 DECLARATION OF TRUST	\$ 2,200.00
Old Log Landing	99	14090717		ROSEN, ROSEMARY & TODD P TRUST	\$ 2,200.00
Old Log Landing	100	14090718		PECK, KURT & KIM TRST AGRMT, KURT J & KIM M PECK, TTEES	\$ 2,200.00
Old Log Landing	101	14090719		BEAL, JACKIE L & LOIS M TRTEES BEAL	\$ 2,200.00

OLD LOG LANDING - Preliminary Assessment Roll

		Total	City	Assessed
				\$675,345.00

Project Name		Parcel Number		Name	Assessment
Old Log Landing	102	14090720		BEAL, JACKIE L & LOIS M TRTEES BEAL	\$ 2,200.00
Old Log Landing	103	14090721		WISEMILLER, ELISABETH J TRUSTEE	\$ 2,200.00
Old Log Landing	104	14090722		WISEMILLER, ELISABETH J TRUSTEE	\$ 2,200.00
Old Log Landing	105	14090723		WISEMILLER, ELISABETH J TRUSTEE	\$ 2,200.00
Old Log Landing	106	14090724		HARRIS, MICHAEL R (1/3 INT) C/O THOMAS HARRIS	\$ 2,200.00
Old Log Landing	107	14090725		HEINRICH, STEPHANIE	\$ 2,200.00
Old Log Landing	108	14090726		HEINRICH, STEPHANIE	\$ 2,200.00
Old Log Landing	109	14090727		BEAL, JACKIE L & LOIS M TRTEES BEAL	\$ 2,200.00
Old Log Landing	110	14090728		GEMMILL, JAMES H AND	\$ 2,200.00
Old Log Landing	111	14090729		BEAL, JACKIE L & LOIS M TRUST(1/2)	\$ 2,200.00
Old Log Landing	112	14090730		BEAL, JACKIE L & LOIS M TRUST(1/2)	\$ 2,200.00
Old Log Landing	113	14090731		BLAHNA, CHRISTOPHER & ALISSA NORQUIST	\$ 2,200.00
Old Log Landing	114	14090732		SMITH, BARBARA L	\$ 2,200.00
Old Log Landing	115	14090733		CRAIG, DONALD L REV TRUST AGR (1/2)	\$ 2,200.00
Old Log Landing	116	14090734		CRAIG, CORINNE M REV TRUST AGR(1/2)	\$ 2,200.00
Old Log Landing	117	14090735		TENVOORDE, DEOBRAH A	\$ 2,200.00
Old Log Landing	118	14090736		BERNING, NANCY J	\$ 2,200.00
Old Log Landing	119	14090748		CROSSLAKE, EVANGELICAL LUTHERAN CHU	\$ 3,850.00
Old Log Landing	120	1409P000		NOLDAN, MARGARET M TRUST	\$ 3,850.00
Old Log Landing	121	14160658		NELSON, STEVEN J & LUANN S	\$ 2,200.00
Old Log Landing	122	14160737		RUTT, MICHAEL J &	\$ 2,200.00
Old Log Landing	123	14160738		RUTT, MICHAEL J &	\$ 2,200.00
Old Log Landing	124	14160739		HANSON, RONALD D & MICHELLE N	\$ 2,200.00
Old Log Landing	125	14160740		REED, JAMES J & MELANIE J TRUST	\$ 2,200.00
Old Log Landing	126	14160741		HANSON, WALLACE L & DORIS J LIVING TRUST	\$ 2,200.00
Old Log Landing	127	14160742		BRONCE, PATRICK C REVOCABLE TRUST	\$ 2,200.00
				TOTAL ASSESSMENTS	\$ 285,450.00

EGRET - Preliminary Assessment Roll

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$28,600		\$711,395.00

Project Name		Parcel Number		Name	Assessment
Primary Properties					
EGRET	1	14090529		ARVIG, GREGORY G REV TRUST	\$ 2,200.00
EGRET	2	14090530		LIAN, RICKIE J & PEGGY S	\$ 2,200.00
EGRET	3	14090531		EVAVOLD, LINDA K	\$ 2,200.00
EGRET	4	14090565		HOAG, SADIE H	\$ 2,200.00
EGRET	5	14090566		ANDERSON, MARK J & LINDA L	\$ 2,200.00
EGRET	6	14090567		MAX, JEREMY M & JENNIFER D	\$ 2,200.00
EGRET	7	14090568		HALVERSON, JEFFREY & THERESA	\$ 2,200.00
EGRET	8	14090569		CASWELL, GREGORY J & LOREENE K	\$ 2,200.00
EGRET	9	14090570		CRANE, SANDRA R LIVING TRUST	\$ -
EGRET	10	14090571		CORBIN, DONALD & SHARON	\$ 2,200.00
EGRET	11	14090572		STEWART, SCOTT & TRACY	\$ 2,200.00
EGRET	12	14090573		HALE, SAMANTHA R	\$ 2,200.00
EGRET	13	14090574		GREER, TIMOTHY & VANESSA J	\$ 2,200.00
EGRET	14	14090575		THULL, COURTNEY	\$ 2,200.00
				DIRECT ASSESSMENT	\$ 28,600.00

PINE BAY ROAD - Preliminary Assessment Roll

	Total	City	Assessed
Bituminous Mill & Overlay (Est)			\$675,345.00

Project Name		Parcel Number		Name	Assessment
		Primary Properties			
PINE BAY ROAD	1	14150503		KENDALL, MARY K	\$ 550.00
PINE BAY ROAD	2	14150504		RUDBERG, DAVID J TRUST	\$ 550.00
PINE BAY ROAD	3	14150505		SCHUELER, DOROTHY & BRAD	\$ 550.00
PINE BAY ROAD	4	14150506		MCCHESNEY, JOHN R	\$ 550.00
PINE BAY ROAD	5	14150507		LAVEN, ROBERT E	\$ 550.00
PINE BAY ROAD	6	14150508		CORBIN, SHARON J	\$ 550.00
PINE BAY ROAD	7	14150509		THOMPSON, CAROLYN J LIVING TRUST	\$ 550.00
PINE BAY ROAD	8	14150510		DARNELL, ELGENE V & JANICE M FAMILY TRUST	\$ 550.00
PINE BAY ROAD	9	14150511		PITKIN, LOWELL D TRUST	\$ 550.00
PINE BAY ROAD	10	14150512		JAMISON, DUANE B TRUST(UND 1/2 INT)	\$ 550.00
PINE BAY ROAD	11	14150513		MEECH, LOYAL & GLENDA PALSMA-MEECH	\$ 550.00
PINE BAY ROAD	12	14150514		DEBOER, GERALD & SHANNA	\$ 550.00
PINE BAY ROAD	13	14150515		HARMDIERKS, RUTH A	\$ 550.00
PINE BAY ROAD	14	14150516		RICHES, MAXINE B LIVING TRUST	\$ 550.00
PINE BAY ROAD	15	14150517		TYO, JAMES & KATHLEEN TRUST AGREEMENT	\$ 550.00
PINE BAY ROAD	16	14150518		PHILLIPS, DONALD GARY & SUSAN CAROL	\$ 550.00
PINE BAY ROAD	17	14150500		COMMON AREA	\$ -
PINE BAY ROAD	18	14150549		CROSSWOODS PROPERTIES LLC	\$ 3,850.00
PINE BAY ROAD	19	14150557		STATE OF MINNESOTA ADMIN BLDG, REAL ESTATE & CONSTRUCTION SERVICES	\$ 3,850.00
PINE BAY ROAD	20	14150570		CHASE, JOSEPH A & HOLLY	\$ -
PINE BAY ROAD	21	14150582		WEINZETL, JOHN AND BARBARA	\$ -
PINE BAY ROAD	22	14160587		RATZLOW, NORMAN J & SHEILA	\$ 2,200.00
PINE BAY ROAD	23	14160588		GARIN, ROBERT B & KARLA	\$ -
PINE BAY ROAD	24	14160708		GARIN, CYNTHIA JOHNSON &	\$ -
PINE BAY ROAD	25	14160763		CROSSWOODS GOLF COURSE INC	\$ 3,850.00
PINE BAY ROAD	26	14160773		STATE OF MINNESOTA ADMIN BLDG, REAL ESTATE & CONSTRUCTION SERVICES	\$ 3,850.00
Direct Assessment					\$ 26,400.00

ROBERT STREET - Preliminary Assessment Roll

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$101,750		\$711,395.00

Project Name	Parcel Number	Name	Assessment	
Primary Properties				
ROBERT	1	14170563	FRASER, THOMAS & MELANIE TRUST AGR	\$ 3,850.00
ROBERT	2	14170572	WALLACE, JAMES B & BARBARA	\$ 2,200.00
ROBERT	3	14170576	MILLER, MARK C	\$ 2,200.00
ROBERT	4	14170577	MURPHY, DONALD L	\$ 2,200.00
ROBERT	5	14170578	TRIPPE, JEFFREY P & JOLENE	\$ 2,200.00
ROBERT	6	14170579	TRIPPE, JEFFREY P & JOLENE	\$ 2,200.00
ROBERT	7	14170580	TRIPPE, JEFFREY P & JOLENE	\$ 2,200.00
ROBERT	8	14170581	TRIPPE, JEFFREY P & JOLENE	\$ 2,200.00
ROBERT	9	14170582	WOODY, GERALD JOSEPH & CAROLE ANN TRUST	\$ -
ROBERT	10	14170583	WOODY, GERALD JOSEPH & CAROLE ANN TRUST	\$ 2,200.00
ROBERT	11	14170584	ALDRIDGE PROPERTIES LLC	\$ 2,200.00
ROBERT	12	14170585	ALDRIDGE PROPERTIES LLC	\$ 2,200.00
ROBERT	13	14170586	ALDRIDGE PROPERTIES LLC	\$ -
ROBERT	14	14170587	HAINES, CODY J	\$ 2,200.00
ROBERT	15	14170588	HAINES, CODY J	\$ 2,200.00
ROBERT	16	14170589	ULLAND, HANS L	\$ 2,200.00
ROBERT	17	14170590	ULLAND, HANS L	\$ 2,200.00
ROBERT	18	14170591	ULLAND, HANS L & KRISTIN M	\$ 2,200.00
ROBERT	19	14170592	SWENSON, DONALD REVOCABLE LIVING TRUST	\$ 2,200.00
ROBERT	20	14170593	WEBER, JAMES & JANIS TRUST	\$ 2,200.00
ROBERT	21	14170594	SOUTHWESTERN LAND LLP	\$ 2,200.00
ROBERT	22	14170595	EGAN, EDWARD A IDG TRST (1/2 INT)	\$ 2,200.00
ROBERT	23	14170596	TRIPPE, JEFFREY P & JOLENE	\$ -
ROBERT	24	14170597	TRIPPE, JEFFREY P & JOLENE	\$ 2,200.00
ROBERT	25	14170598	SHAUGHNESSY, DONALD F	\$ 2,200.00
ROBERT	26	14170599	GRUBB, JON D & LEAH A	\$ 2,200.00
ROBERT	27	14170600	HANKEN, ORVILLE A &GERMAINE C DISC TRUST	\$ 2,200.00
ROBERT	28	14170601	REDPATH, JULIANNE V & JAMES B	\$ 2,200.00
ROBERT	29	14170602	WHELDON, KRISTEN J (1/2 INT) &	\$ 2,200.00

ROBERT STREET - Preliminary Assessment Roll

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$101,750		\$711,395.00

Project Name		Parcel Number		Name	Assessment
ROBERT	30	14170603		USITALO, KAREN S & CARL A STEFFEN	\$ 2,200.00
ROBERT	31	14170604		KRAFT, ROY & CAROL REV TRUST	\$ 2,200.00
ROBERT	32	14170605		SPANG, KEVIN E REVOCABLE TRUST	\$ 2,200.00
ROBERT	33	14170606		SPANG, KEVIN E REVOCABLE TRUST	\$ 2,200.00
ROBERT	34	14170607		ECKMAN, MANDY S REV TRUST	\$ 2,200.00
ROBERT	35	14170608		FRASER, THOMAS & MELANIE TRUST AGR	\$ 2,200.00
ROBERT	36	14170609		NELSON, DAVID & GAIL FAMILY TRUST	\$ 2,200.00
ROBERT	37	14170632		VANNELLI, ROSALIND T	\$ -
ROBERT	38	1417P000		GOTTWALK, JAMES	\$ 2,200.00
ROBERT	39	14190526		ENGSTROM, WENDY L	\$ -
ROBERT	40	14190643		TAX FORFEITED - CROW WING COUNTY LAND SERVICES	\$ -
ROBERT	41	14190645		KCR INVESTMENTS LIMITED	\$ -
ROBERT	42	14200533		OLSON, KARIN L & GRAHAM E	\$ -
ROBERT	43	14200534		OLSON, KARIN L & GRAHAM E	\$ 2,200.00
ROBERT	44	14200535		CHELL, NATALIE SAWYER	\$ 2,200.00
ROBERT	45	14200536		SUTHERLAND, LEANN VM REV TRUST 1/2 INT	\$ 2,200.00
ROBERT	46	14200537		CHELL, BENJAMIN JON & NATALIE	\$ -
ROBERT	47	14200538		CEDERBERG, BARBARA M REV TRUST AGMT	\$ 2,200.00
ROBERT	48	14200539		SUTHERLAND, LEANN VM REV TRUST 1/2 INT	\$ 2,200.00
ROBERT	49	14200540		CHELL, NATALIE SAWYER	\$ 2,200.00
ROBERT	50	14200541		OLSON, KARIN L & GRAHAM E	\$ 2,200.00
ROBERT	51	14200542		HIGGINS, TOM C &	\$ 2,200.00
ROBERT	52	14200543		ENGSTROM, WENDY L	\$ 2,200.00
ROBERT	53	14200544		WOLFE FAMILY CABIN TRUST 12-11-12	\$ 2,200.00
Direct Assessments					\$ 98,450.00

SUNSET DRIVE - Preliminary Assessment Roll

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$23,650		\$711,395.00

Project Name		Parcel Number		Name	Assessment
		Primary Properties			
SUNSET DRIVE	1	14190501		SCHAREN BROICH, LUCAS J & LORI L	\$ -
SUNSET DRIVE	2	14190507		SCHAREN BROICH, LUCAS	\$ 2,200.00
SUNSET DRIVE	3	14190508		SCHAREN BROICH, LUCAS	\$ 2,200.00
SUNSET DRIVE	4	14190509		SCHAREN BROICH, LUCAS	\$ 2,200.00
SUNSET DRIVE	5	14190510		SCHAREN BROICH, LUCAS	\$ 2,200.00
SUNSET DRIVE	6	14190515		MONSON, MICHAEL A & JANE A	\$ 2,200.00
SUNSET DRIVE	7	14190516		NYBERG, SEAN A	\$ 2,200.00
SUNSET DRIVE	8	14190517		SMITH, LARRY D & GAIL J	\$ 2,200.00
SUNSET DRIVE	9	14190525		KENT, LISA R REVOCABLE TRUST	\$ -
SUNSET DRIVE	10	14190631		C SERPES, LISA M	\$ 3,850.00
				DIRECT ASSESSMENT	\$ 19,250.00
SECONDARY BENEFIT - PLEASANT VIEW					
SUNSET DRIVE	1	14190521		INGBERG, DEVLAN & ELISA & KATHLEEN	\$ 1,100.00
SUNSET DRIVE	2	14190520		OLSSON, STEVEN E	\$ 1,100.00
SUNSET DRIVE	3	14190519		OLSSON, STEVEN E	\$ 1,100.00
SUNSET DRIVE	4	14190518		OLSSON, STEVEN E	\$ 1,100.00
				INDIRECT ASSESSMENT	\$ 4,400.00
				TOTAL ASSESSMENTS	\$ 23,650.00

SUNRISE ISLAND ROAD

		Total	City	Assessed
				\$675,345.00

Project Name		Parcel Number	Name	Assessment
		Primary Properties		
Sunrise Island Road	1	14300608	SCHARENBROICH, MARK J & SUSAN	\$ -
Sunrise Island Road	2	14300609	VOGT, ROSEMARY M REVOCABLE TRUST	\$ -
Sunrise Island Road	3	14300626	DIMKE, SUSAN M TRUST DATED 1-24-12	\$ 2,200.00
Sunrise Island Road	4	14300627	AUTH, KIMBERLY J REVOCABLE TRUST	\$ 2,200.00
Sunrise Island Road	5	14300628	LOTZE, JOYCE I TRUST UAD 2/12/2007	\$ 2,200.00
Sunrise Island Road	6	14300629	CARTER, RON & CHRISTINE	\$ 2,200.00
Sunrise Island Road	7	14300630	WBROS LLC	\$ 2,200.00
Sunrise Island Road	8	14300631	WIENER CROSSLAKE LLC	\$ 2,200.00
Sunrise Island Road	9	14300632	WIENER CROSSLAKE LLC	\$ 2,200.00
Sunrise Island Road	10	14300633	WIENER CROSSLAKE LLC	\$ 2,200.00
Sunrise Island Road	11	14300634	HAYLANDO LLC	\$ 2,200.00
Sunrise Island Road	12	14300635	HAYES, DOROTHY O TRUSTEE DOROTHY HA	\$ 2,200.00
Sunrise Island Road	13	14300636	CAMP SOTA LLC	\$ 2,200.00
Sunrise Island Road	14	14300637	KAPALA, KEITH A & SHELIA	\$ 2,200.00
Sunrise Island Road	15	14300638	COTAY PROPERTIES LLC	\$ 2,200.00
Sunrise Island Road	16	14300639	PLE SUNRISE ISLAND PROPERTY LLC	\$ 2,200.00
Sunrise Island Road	17	14300644	FUHRMAN LIVING TRUST	\$ 2,200.00
Sunrise Island Road	18	14300645	HALL, CHERYL A	\$ 2,200.00
Sunrise Island Road	19	14300646	WALLER, DENNIS & GLYNN R	\$ 2,200.00
Sunrise Island Road	20	14300647	VOGT, ROSEMARY M REVOCABLE TRUST	\$ 2,200.00
			DIRECT ASSESSMENTS	\$ 39,600.00
		INDIRECT ASSESSMENTS		
Sunrise Island Road	21	14300643	WESLEY, JOSEPH R REV TRUST	\$ 1,100.00
Sunrise Island Road	22	14300642	WESLEY, JOSEPH R REV TRUST	\$ -
Sunrise Island Road	23	14300641	ROCKWELL, DAVID C & ELIZABETH	\$ 1,100.00
Sunrise Island Road	24	14310732	SCHARENBROICH, MARK J & SUSAN	\$ 1,100.00
			INDIRECT ASSESSMENTS	\$ 3,300.00
			TOTAL ASSESSMENTS	\$ 42,900.00

SWANN & PIONEER DRIVE

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$73,920		\$711,395.00

Project Name	Parcel Number	Name	Assessment
	Primary Properties		
SWANN & PIONEER DRIVE	1 14210512	BIRKELAND LARSON PARTNERSHIP LLC	\$ -
SWANN & PIONEER DRIVE	2 14210513	CROSSWOODS DEVELOPMENT LLC	\$ -
SWANN & PIONEER DRIVE	3 14210523	SKYOTA PROPERTIES LLC	\$ 2,200.00
SWANN & PIONEER DRIVE	4 14210525	COMMON AREA	\$ 2,200.00
SWANN & PIONEER DRIVE	5 14210526	SKYOTA PROPERTIES LLC	\$ 2,200.00
SWANN & PIONEER DRIVE	6 14210527	WHITEFISH LODGE PROPERTIES LLC	\$ 6,600.00
SWANN & PIONEER DRIVE	7 14210528	CROSSWOODS DEVELOPMENT LLC	\$ 2,200.00
SWANN & PIONEER DRIVE	8 14210604	CROSSWOODS DEVELOPMENT LLC	\$ 550.00
SWANN & PIONEER DRIVE	9 14210608	PINE PEAKS OWNERS' ASSOCIATION	\$ 220.00
SWANN & PIONEER DRIVE	10 14210610	RJP GROUP LLC	\$ -
SWANN & PIONEER DRIVE	11 14210611	KINGFISH HOLDINGS LLC	\$ -
SWANN & PIONEER DRIVE	12 14210612	JMD PROPERTIES LLC	\$ 4,400.00
SWANN & PIONEER DRIVE	13 14210613	REED, SHARON K LIVING TRUST (1/2) & REED, WILLIAM J LIVING TRUST (1/2)	\$ 2,200.00
SWANN & PIONEER DRIVE	14 14210614	NATIONAL LOON CENTER FOUNDATION INC	\$ 4,400.00
SWANN & PIONEER DRIVE	15 14210615	NATIONAL LOON CENTER FOUNDATION INC	\$ 4,400.00
SWANN & PIONEER DRIVE	16 14210752	CITY OF CROSSLAKE	\$ -
SWANN & PIONEER DRIVE	17 14210766	SOLLER-KRAJICEK LLC	\$ 3,300.00
SWANN & PIONEER DRIVE	18 14210767	REED'S COUNTRY MARKET	\$ 2,200.00
SWANN & PIONEER DRIVE	19 14210768	REED'S COUNTRY MARKET INC	\$ 6,600.00
SWANN & PIONEER DRIVE	20 14210769	SOLLER-KRAJICEK LLC	6,600.00
SWANN & PIONEER DRIVE	21 14210771	CROSSWOODS DEVELOPMENT LLC	\$ -
SWANN & PIONEER DRIVE	22 14210772	LAKES AREA KIDS ENRICHMENT FOUNDAT	\$ 11,000.00
SWANN & PIONEER DRIVE	23 14210781	CROSSWOODS DEVELOPMENT LLC	\$ -
SWANN & PIONEER DRIVE	24 14210782	STONE, JOHN M & DOLORES M	\$ 3,850.00
SWANN & PIONEER DRIVE	25 14210791	HEINECKE, MICHAEL & ALICE	\$ 1,100.00

SWANN & PIONEER DRIVE

	Total	City	Assessed
Bituminous Mill & Overlay (Est)	\$73,920		\$711,395.00

Project Name		Parcel Number		Name	Assessment
SWANN & PIONEER DRIVE	26	14210792		MOWERS, CURTIS S & GAIL M	\$ 1,100.00
SWANN & PIONEER DRIVE	27	14210793		BERG, MARY ANN	\$ 1,100.00
SWANN & PIONEER DRIVE	28	14210794		ROY, ROBERT J TRUST AGREEMENT	\$ 1,100.00
SWANN & PIONEER DRIVE	29	14210795		SKIBA, WAYNE C & KATHLEEN	\$ 1,100.00
SWANN & PIONEER DRIVE	30	14210796		KOTVAL, CHRISTOPHER C & LISA M	\$ 1,100.00
SWANN & PIONEER DRIVE	31	14210797		NELSON, TRACY J	\$ 1,100.00
SWANN & PIONEER DRIVE	32	14210798		ENGLERT, JULIE A LIVING TRUST	\$ 1,100.00
SWANN & PIONEER DRIVE	33	14210800			
TOTAL ASSESSMENTS					\$ 73,920.00

YEAR 2 (2025)ROAD IMPROVEMENTS

PUBLIC HEARING

City of Crosslake

Crosslake City Hall
September 24, 2025



Presentation

- ☐ Background
- ☐ Improvement, Scope, Cost
- ☐ Improvements Assessment
- ☐ Market Value Benefit
- ☐ Market Value Benefit Assessment
- ☐ Public Input



Background

- ☐ 5-yr Road Improvement Plan
 - ☐ Funding – Bond Sale (Mn Stat 475)
 - ☐ Prioritized Pavement Preservation
 - ☐ Annual Cost Target ~ \$1,000,000
 - ☐ Public Hearing & Adoption October 9, 2023
 - ☐ Partner with Crow Wing County
 - ☐ Year 1 completed in 2024
 - ☐ Year 2 completed in 2025
 - ☐ Aggregate Chipseal Maintenance
 - ☐ Not assessed
 - ✓ Bituminous Overlay and Reconstruction
 - ☐ Assessed



Year 2 (2025) Improvement, Scope, Cost

- ☐ 17 road segments were improved
 - ☐ Residential, commercial, and public zoned land
 - ☐ Bituminous Improvements
 - ☐ Overlay
 - ☐ Mill & Overlay (Pioneer and Swann)
 - ☐ Reconstruction & Overlay (Harbor Lane)
 - ☐ Trail constructed (Harbor Lane)
 - ☐ Swing Type Mailbox Post Replacement
- ☐ Estimated Total Cost = \$1,341,834.45



Improvements Assessment

- ☐ Assessment - Mn Statute 429
- ☐ City Ordinance No. 358: Assessment to each parcel at a rate that does not exceed the “market value benefit”
 - ☐ Considers opinion of market value benefit & City’s past practice
- ☐ Assessment Payment
 - ☐ After Final Assessment Adopted – in full (interest free if within 30 days) or over time as determined by Council



Improvements Assessment

☐ Appeal

- ☐ No appeal to district court may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the municipal clerk prior to the assessment hearing or presented to the presiding officer at the hearing.

☐ Deferment

- ☐ The council may, in its discretion, defer the payment of this special assessment for any homestead property owned by a person 65 years of age or older, one retired by virtue of a permanent and total disability, or a member of the National Guard or other reserves ordered to active military service for whom it would be a hardship to make the payments.



Market Value Benefit Opinion – June 2024

Nagel Opinion of Market Benefit Ranges - June 2024			
Mill & Overlay Improvement	Low	High	Basis
SF Res Home - Lake	\$2,500.00	\$4,000.00	per bld lot
SF Res Home - No Lake	\$2,000.00	\$3,500.00	per bld lot
Resort - Lake	\$15,000.00	\$20,000.00	
Vacant Res Land - Lake	\$2,500.00	\$3,500.00	per bld lot
Vacant Res Land - No Lake	\$1,500.00	\$3,000.00	per bld lot
Reconstruction Improvement	Low	High	Basis
SF Res Home - No Lake	\$6,000	\$10,000	per bld lot
Resort - Lake	\$15,000.00	\$20,000.00	
Vacant Land - No Lake	\$5,000.00	\$9,000.00	per bld lot



Market Value Benefit Opinion – January 2025

Nagel Opinion of Market Benefit Ranges - January 2025			
Swann & Pioneer Area	Low	High	Basis
SF Res Homes	\$2,000.00	\$ 3,500.00	per bld lot
Vac Comm Land	\$ 0.10	\$ 0.20	per SF useable site area
Comm Properties	\$ 0.15	\$ 0.30	per SF useable site area
Robert, Sunset, Sunrise Area	Low	High	Basis
SF Res Homes - Lake	\$3,000.00	\$ 4,500.00	per bld lot
SF Res Homes - No Lake	\$2,500.00	\$ 4,000.00	per bld lot
Vacant Res Land - Lake	\$2,500.00	\$ 4,000.00	per bld lot
Vacant Res Land - No Lake	\$2,000.00	\$ 3,500.00	per bld lot
Pine Bay	Low	High	Basis
SF Res Homes < 2.01 ac	\$2,500.00	\$ 4,000.00	per bld lot
SF Res Homes > 2.01 ac	\$ 250.00	\$ 750.00	per useable acre
SF Res Condos	\$1,000.00	\$ 2,000.00	per unit
Vacant Res Land < 2.01 ac	\$2,000.00	\$ 3,500.00	per bld lot
Vacant Res Land > 2.01 ac	\$ 250.00	\$ 750.00	per useable acre
Egret, Miller, OLL Area	Low	High	Basis
SF Res Homes - Lake	\$3,000.00	\$ 4,500.00	per bld lot
SF Res Homes - No Lake	\$2,500.00	\$ 4,000.00	per bld lot
Vacant Res Land - Lake	\$2,500.00	\$ 4,000.00	per bld lot
Vacant Res Land - No Lake (< 2 ac)	\$2,000.00	\$ 3,500.00	per bld lot
Vacant Res Land - No Lake (> 2 ac)	\$ 250.00	\$ 750.00	per useable acre



Market Value Benefit Assessment

- ☐ Benefit Range
- ☐ City Assessment History
- ☐ Primary Benefit (adjacent)
 - ☐ 50% for Secondary Benefit
- ☐ Total Assessed = \$711,395
 - ☐ 53% of total cost
 - ☐ 319 parcels in total
 - ☐ \$2,200 (assumed 10-yr, 4.75%)
 - ☐ \$281.46/yr

YEAR 2 ROAD IMPPROVEMENT	
PROPOSED 2025 PARCEL ASSESSMENT	
<u>Mill & Overlay Improvement</u>	
Residential < 5 ac	\$2,200
Residential Common Wall	\$1,100
Residential > 5 ac	\$3,850
SF Res Condo	\$550
Commercial 1 ac or less	\$2,200
Commercial > 1 acre*	\$2,200 multiples
* Ex. 2.1 acre = 3 X \$2,200	\$6,600
Resort / Lodging	\$6,600
<u>Reconstruction Improvement</u>	
Residential	\$6,000



Public Input

***Please state your name and address for the record before
providing your input.***

Thank you for attending.



4.
a.

September 18, 2025

Ms. Lori Conway
City Administrator
City of Crosslake
37028 County Road 66
Crosslake, MN 56442

Dear Ms. Conway,

My name is Jerry Moynagh, Treasurer of Timberlane Homeowners Association ("TOA"), owners of several parcels related to the Harbor Lane Road project. I own one of the other secondary assessed properties, as well. I am writing this letter as instructed by Phil Martin of Bolton & Menk, Inc, to describe TOA's position related to the following parcels. He and I exchanged emails and had a phone conversation to ensure TOA is following the appropriate protocol regarding our position. We expect to have representation from TOA at the September 24 Crosslake City Council meeting if it is not resolved prior to this meeting.

The black text below are Phil's assessment, the red text are comments by Jerry Moynagh:

PID 14180536 – Common area directly adjacent to Harbor Lane. Proposed direct assessment for SF residential lot at \$2,200. – this is common area, it is an Outlot according to the Crosslake City Planner and is unbuildable (based on prior phone conversation with the city planner in August and subject to city verification). This lot is utilized for trailer storage, parking, trash collection, and contains a shed and a fish house...the same use since at least 1970. The association accepts whatever treatment is appropriate and wishes that it be treated the same as other similar parcels. Since there is a gravel driveway to the lot, we understand how \$2200 could be the number. Since the lot is an outlot, might \$1100 or \$0 be more appropriate? TOA accepts whatever the city deems appropriate.

PID 14180542 – Our thought was that this was a secondary benefit lot. Considering the size and shape, I think a case could be made that it doesn't receive the benefit and should not be assessed. – We agree that the assessment on this parcel should be \$0 as opposed to \$1,100.

PID 14180553 – Common area at lake and not buildable. No assessment. -Agreed

We look forward to the City of Crosslake's assessment. Feel free to call me at 651-470-8873 if there are any further questions.

Sincerely,

Jerry Moynagh Treasurer TOA
R. Charles Carmichael President TOA

Lori Conway

From: Phil Martin <Phillip.Martin@bolton-menk.com>
Sent: Friday, September 12, 2025 11:40 AM
To: Moynaghjerry@yahoo.com
Cc: Sharyl Murphy; Patrick Wehner; Lori Conway
Subject: FW: Harbor Lane Assessments - Common Areas

Mr. Moynagh,

I received this email from Sharyl below with your questions. I reviewed and provided my thoughts below.

PID 14180536 – Common area directly adjacent to Harbor Lane. Proposed direct assessment for SF residential lot at \$2,200.

PID 14180542 – Our thought was that this was a secondary benefit lot. Considering the size and shape, I think a case could be made that it doesn't receive the benefit and should not be assessed.

PID 14180552 – Secondary benefit since not directly adjacent to Harbor Lane. That is assessed as half of the SF residential parcel (i.e. ½ of \$2,200) which equals \$1,100.

PID 14180553 – Common area at lake and not buildable. No assessment.

If you have a request for the City to consider, please make it at the time of the meeting or in advance so the City can act on it.

Please feel free to contact me if you have questions.



Phil Martin, PE (MN)
Municipal Practice Leader | Principal
Bolton & Menk, Inc.

📍 7656 Design Road Suite 200, Baxter, Minnesota, 56425-8676

☎ (218) 297-8385

📠 (218) 821-7265

✉ phillip.martin@bolton-menk.com

🌐 www.Bolton-Menk.com

From: Sharyl Murphy <smurphy@cityofcrosslake.org>
Sent: Wednesday, September 10, 2025 2:57 PM
To: Phil Martin <Phillip.Martin@bolton-menk.com>
Subject: Harbor Lane Assessments - Common Areas

Lori Conway

From: Tom Swenson <swensonmn@gmail.com>
Sent: Sunday, September 21, 2025 11:15 AM
To: Jackson Purfeerst; Robin Sylvester; Sandy Farder
Cc: Lori Conway; Phil Martin
Subject: Timber Lane Assessment



IRONSCALES finds this email suspicious! We know Tom Swenson by name, but the email was sent from an unfamiliar address swensonmn@gmail.com | [Know this sender?](#)

Attached is an aerial photo and a photo showing the gravel driveway providing access to the lot from Harbor Lane. The Association will be making the argument that it shouldn't be assessed because it is an outlot. The lot is owned equally by the association members and is being used by the Association members to store boats and trailers and even an enclosed garbage dumpster is located on this parcel. There are 2 smaller outlets owned by members of the Association which should have the assessments removed due to their small area, but the parcel in the attached photos clearly benefits from the new road and should receive the full \$2,200 assessment. If you have time before the assessment hearing, please try and view the parcel. Tom

Lori Conway

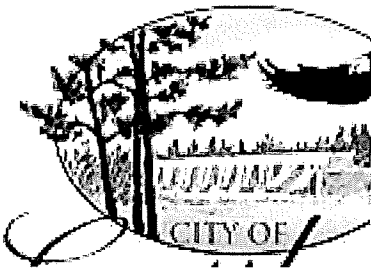
From: Jody Grund
Sent: Friday, September 19, 2025 10:58 AM
To: Lori Conway
Subject: RE: Harbor Lane Special Assessment - Timberlane Owners Association

Lori,

On the plat this parcel (14180536) is an outlot. Outlot's are not buildable. (PID 14180542) is too small to build on.

Thank you,

Jody Grund
Planning and Zoning Director
Crosslake
218-692-9805

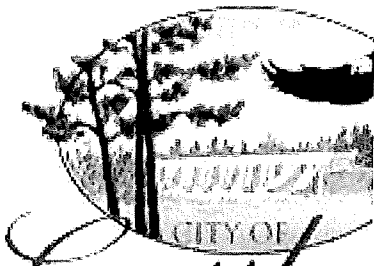


From: Lori Conway <lconway@cityofcrosslake.org>
Sent: Thursday, September 18, 2025 1:07 PM
To: Jody Grund <jgrund@cityofcrosslake.org>
Subject: FW: Harbor Lane Special Assessment - Timberlane Owners Association

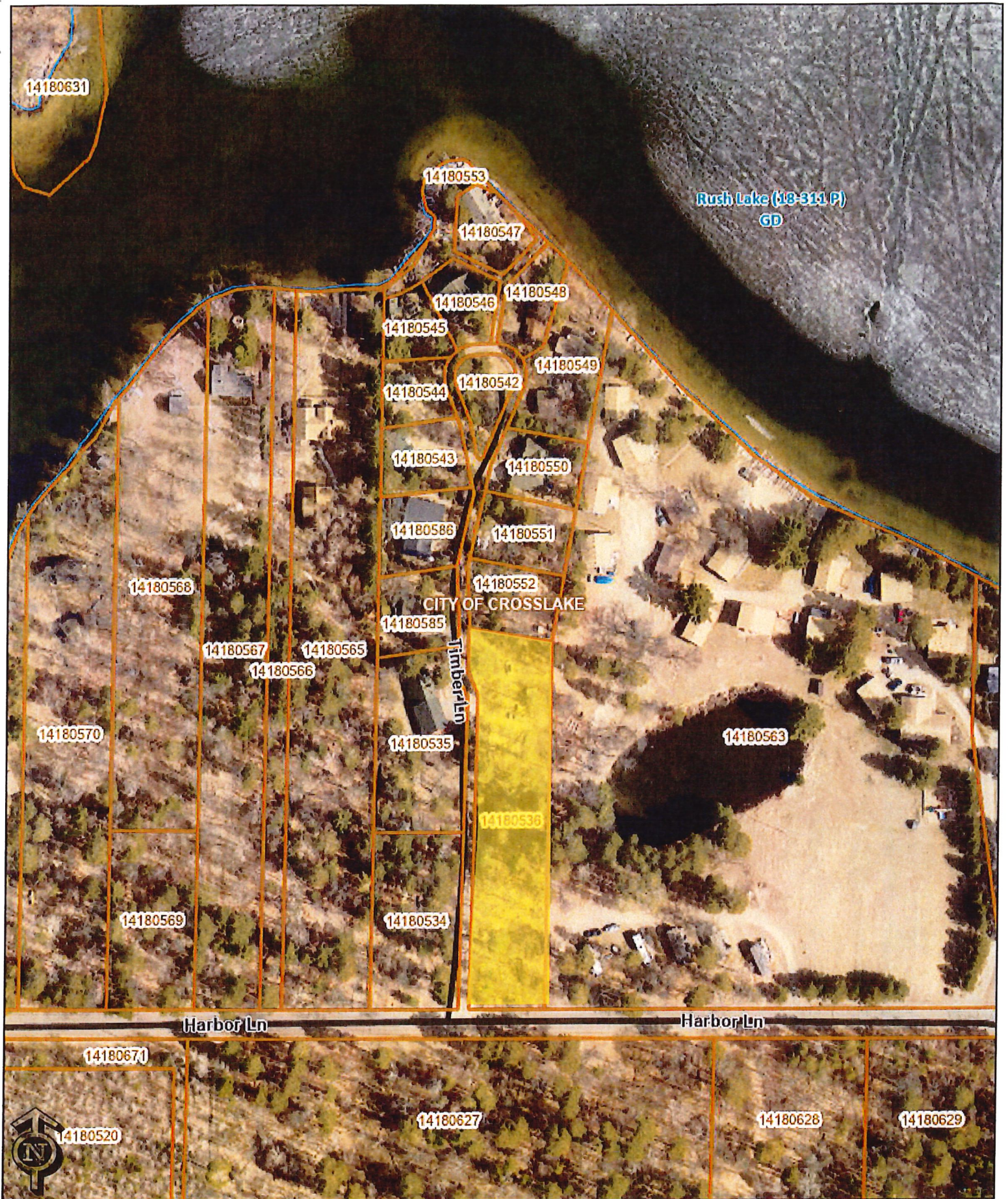
Please review and give me your understanding – while it says Unbuildable I would still like to know your thoughts.

Thank you.

Lori A Conway
City Administrator
1-218-692-9803







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

Timberlane

Date: 9/16/2025 Time: 3:57 PM



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Timberlane

Date: 9/16/2025 Time: 3:57 PM

4.
b,

Jeremy and Jennifer Heinecke

11832 Harbor LN

Crosslake MN 56442

jphtige1123@gmail.com

621-210-5045

Date: 9/20/2025

City of Crosslake

Planning & Zoning Department / Assessing Office

37028 County Road 66

Crosslake, MN 56442

RE: Objection to Assessment of Parcels #14180575 and #141805877

Dear City Clerk's Office,

I am writing to formally object to the assessment of two adjoining properties under my ownership—Parcel #14180575 and Parcel #141805877. Both parcels have been assessed separately at \$2,200 each, totaling \$4,400. I respectfully request that these parcels be treated as a single property for the purposes of assessment.

The two parcels are directly adjoining and together form a continuous 95-foot-wide property. It is also considered one address with one Fire number 11832. This combined frontage is comparable in size and use to other nearby single-lot properties, many of which have been assessed as one parcel and charged a single assessment fee. Therefore, it appears inconsistent and inequitable that my two parcels are being assessed separately.

Given their combined usage, dimensions, and alignment with neighboring properties that are treated as one for assessment purposes, I believe it is reasonable and appropriate to consolidate the assessment into a single charge. I respectfully request a reassessment or adjustment to reflect this.

Please confirm receipt of this letter and advise on the next steps in the appeal or review process. I would be happy to provide additional documentation, meet in person, or attend any necessary hearings to support this request.

Thank you for your time and consideration.

Sincerely,


Jeremy Heinecke


Jennifer Heinecke

Lori Conway

From: Phil Martin <Phillip.Martin@bolton-menk.com>
Sent: Wednesday, September 24, 2025 10:56 AM
To: Sharyl Murphy
Cc: Lori Conway
Subject: FW: Attn: City of Crosslake Planning and Zoning

You could respond as follows:

Your letter and your follow up comments will be considered in addition to the review provided by the City P&Z staff by the City Council. The Council will determine how they want to proceed.



Phil Martin, PE (MN)
Municipal Practice Leader | Principal
Bolton & Menk, Inc.

📍 7656 Design Road Suite 200, Baxter, Minnesota, 56425-8676

☎ (218) 297-8385

📞 (218) 821-7265

✉ phillip.martin@bolton-menk.com

🌐 www.Bolton-Menk.com

From: Jerry Heinecke <jphtige1123@gmail.com>
Sent: Wednesday, September 24, 2025 10:34 AM
To: Sharyl Murphy <smurphy@cityofcrosslake.org>
Cc: Phil Martin <Phillip.Martin@bolton-menk.com>; Lori Conway <lconway@cityofcrosslake.org>; tomswen@crosslake.net; Cheryl Stuckmayer <cstuckmayer@cityofcrosslake.org>; Jody Grund <jgrund@cityofcrosslake.org>
Subject: Re: Attn: City of Crosslake Planning and Zoning

*** WARNING: This email is from outside the company. Proceed with Caution***

Jody,

Thank you for your response. I don't believe that the lots could be sold individually for a few reasons. We purchased the property as one in 2019. 2 of the structures on property cross over the dividing line. They share a sewage system that is on one of the parcels. The second parcel is only 40 feet in width, which would limit greatly what can be done from a setback standpoint.

I ask that you please reconsider or let me know what next steps are?

Thank You,

Jerry Heinecke

On Wed, Sep 24, 2025 at 10:03 AM Sharyl Murphy <smurphy@cityofcrosslake.org> wrote:

Good morning Jerry,

Please see below from Jody Grund our Planning and Zoning Director.

Please let us know if you have any questions.

Thank You!

Sharyl Murphy

Deputy Clerk/City Treasurer

218-692-2698

Good morning Phil,

We view these lots as two separate nonconforming lots based on our research. They can be sold separately based on Chapter 26-137 paragraph 8.

(8) Notwithstanding paragraph (6), contiguous nonconforming lots of record in shoreland areas under a common ownership must be able to be sold or purchased individually if each lot contained a habitable residential dwelling at the time the lots came under common ownership and the lots are suitable for, or served by, a sewage treatment system consistent with the requirements of Minnesota Statutes, Chapter 115.55 and Minnesota Rules, Chapter 7080, or connected to a public sewer.

Jody Grund

Planning and Zoning Director

Crosslake

218-692-9805

Sharyl Murphy

City of Crosslake/City Treasurer

13888 Daggett Bay Road



4.C.

September 23, 2025

City of Crosslake
13888 Daggett Bay Road
Crosslake, MN 56442

Re: Year 2 (2025) Road Improvements

City of Crosslake City Council:

The Lakes Area Kids Enrichment (LAKE) Foundation received the Notice of Hearing on Proposed Assessment relating to Year 2 (2025) Road Improvements. The LAKE Foundation owns property at 35808 County Road 66 (Parcel 14210772), at the corner of CSAH 66 & Swann Drive. Our property is the home of the Crosslake Community School. The road improvements include Swann Drive which runs along the south side of our property.

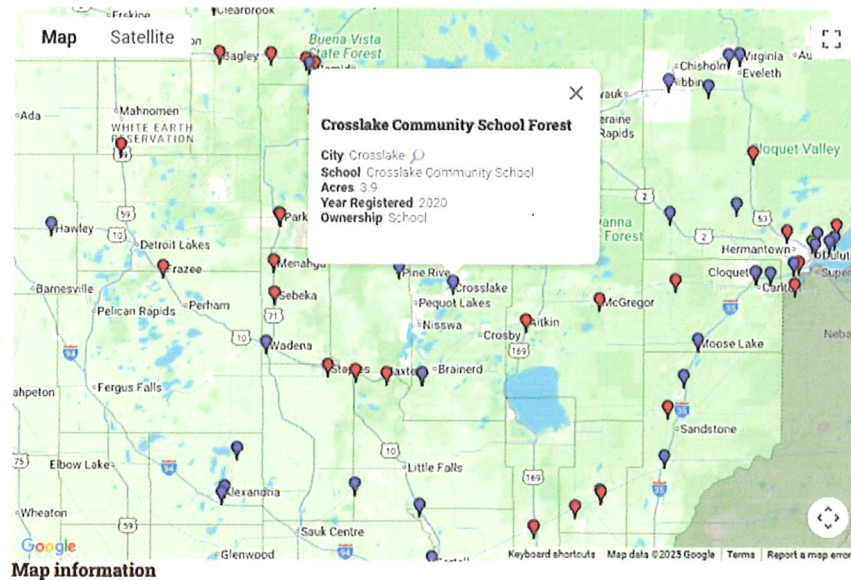
The LAKE Foundation is a 501(c)(3) nonprofit organization and was established to build a new facility for the Crosslake Community School which opened in 2018. The Crosslake Community School is celebrating its 25-year anniversary and is a cornerstone of the Crosslake community. Currently the school has 130 seat-based students, and 404 online students.

The purpose of our letter is to request City Council consideration to exempt the LAKE Foundation from the proposed road assessment in the amount of \$11,000. We greatly appreciate the City's proactive approach in maintaining its infrastructure and acknowledge the time and effort the City puts into projects like this. However, the proposed assessment is significant and would impact our foundation's ability to reinvest in the school and other community programs.

Along with the nonprofit status of our organization, we also wanted to highlight that the wooded area (3.9 acres) on the east side of our property is designated as a school forest. The designation was granted by the MN Department of Natural Resources and is reflected on their website: <https://www.dnr.state.mn.us/schoolforest/listing.html>



School Forests locations in Minnesota



In addition to supporting the ongoing needs of the Crosslake Community School, the LAKE Foundation has also been active in the community. We have established a scholarship program for high school seniors, have taken a lead role in the Crosslake Trails Initiative, and are seeking other opportunities to give back to youth programs in the Crosslake and surrounding area. We appreciate our continued partnership with the City, along with various organizations such as the PAL Foundation and local businesses.

The LAKE Foundation appreciates the City Council's consideration to exempt our property from the proposed assessment for Year 2 (2025) Road Improvements.

Sincerely,

Richard Eide
President, The LAKE Foundation

6.

**CITY OF CROSSLAKE, MINNESOTA
RESOLUTION NO. 25-____
RESOLUTION ADOPTING ASSESSMENT**

WHEREAS, pursuant to proper notice duly given as required by law, the Council has met and heard and passed upon all objections to proposed assessment for the improvements associated with Year 2 of the City of Crosslake 5-Year Road Improvement Plan which includes the following road segments: Egret Road, Miller Road, Tall Timbers Trail, Backdahl Road (west of Wilderness Trail), Blacksmith Place, Bunkhouse Road, Lumberjack Lane, Log Landing, Headquarters Drive, Kimball Road (from Brook Street to Bunkhouse Road), Swann Drive, Pioneer Drive, Pine Bay Road, Robert Street, Sunset Drive, Sunrise Island Road, and Harbor Lane; and

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF CROSSLAKE, MINNESOTA:

1. Such proposed assessments, a copy of which is attached hereto and made part hereof, is hereby accepted and shall constitute the special assessment against the lands named therein, and each tract of land therein included is hereby found to be benefited by the proposed improvement in the amount of the assessment levied against it.
2. Such assessment shall be payable in equal annual installments extending over a period of 10 years, the first of the installments to be payable on or before the first Monday of January 2026 and shall bear interest at the rate of 4.75% per annum from the date of the adoption of this assessment resolution. To the first installment shall be added interest on the entire assessment from the date of this resolution until December 31, 2025. To each subsequent installment when due shall be added interest for one year on all unpaid installments.
3. The owner of any property so assessed may, at any time prior to certification of the assessment to the County Auditor, pay the whole of the assessment on such property, with interest accrued to the date of payment, to the City of Crosslake, except that no interest shall be charged if the entire assessment is paid within 30 days from the adoption of this resolution; and he/she may, at any time thereafter, pay to the County Auditor the entire amount of the assessment remaining unpaid, with interest accrued to December 31st of the year in which such payment is made. Such payment must be made before November 15th or interest will be charged through December 31st of the next succeeding year.
4. The City Administrator shall forthwith transmit a certified duplicate of this assessment to the County Auditor to be extended on the property tax list of the County. Such assessments shall be collected and paid over in the same manner as other municipal taxes.

Adopted by the Crosslake City Council this 24th day of September, 2025.

Jackson Purfeerst
Mayor

Lori A. Conway
City Administrator