

Notice of Board of Review Determination

Under state law (sec. 70.47(12), Wis. Stats.), your property assessment for the current year 2019 as finalized by the Board of Review (BOR) is listed below.

Property owner

Rachel Heiss
4935 Silver Morning Lane
La Crosse, WI 54601

General information

Date issued 6 - 5 - 2019
Parcel no. 17-50772-100
Address 4935 Silver Morning Lane
Legal description

☐ Town ☐ Village ☒ City

Municipality La Crosse

Assessment information

20 <u>19</u> Original Assessment		20 <u>19</u> Final Assessment (determined by BOR)	
Land	\$ 59,700	Land	\$ 59,700
Improvements	\$ 445,600	Improvements	\$ 365,300
Personal property	\$	Personal property	\$
Personal property	\$	Personal property	\$
Personal property	\$	Personal property	\$
Total personal property	\$	Total personal property	\$
Total all property	\$ 505,300	Total all property	\$ 425,000

Appeal information

If you are not satisfied with the BOR's decision, there are appeal options available. **Note:** Each appeal option has filing requirements. For more information on the appeal process, review the Property Assessment Appeal Guide. Visit revenue.wi.gov and search keyword "Assessment Appeal."

Appeal to:

Department of Revenue (DOR) – must file within 20 days after receipt of the BOR's determination notice or within 30 days after the date specified on the affidavit if there is no return receipt. A \$100 filing fee is required. The fair market value of the items or parcels cannot exceed \$1 million dollars. DOR may revalue the property any time before November 1 of the assessment year or within 60 days after receiving the appeal, whichever is later. If adjusted, the value is substituted for the original value and taxes paid accordingly. (sec. 70.85, Wis. Stats.)

Circuit Court - Action for Certiorari – must file within 90 days after receiving the determination notice. The Court decides based on the written record from the BOR. You cannot submit new evidence. (sec. 70.47(13), Wis. Stats.)

Municipality - Excessive Assessment – must first appeal to the BOR and have not appealed the BOR's decision to Circuit Court or to DOR. You cannot claim an excessive assessment under sec. 74.37, Wis. Stats., unless the tax is timely paid. A claim under section 74.37 must be filed with the municipality by January 31 of the year the tax is payable.

**City of La Crosse
Board of Review
Findings of Fact, Determinations and Decision**

A. PROPERTY IDENTIFICATION AND FINDINGS OF FACT

Assessment Year: 20 19

Tax Key Number: 17-50772-100

Personal Property Account
Number(If applicable)

Property Address: 4935 Silver Morning Ln.

Property Owner: Rachel Heiss

Mailing Address: 4935 Silver Morning Ln., La Crosse, WI 54601

January 1, 20 19

Assessment Value: 505,300

Land: 59,700

Improvements: 445,600

Total: 505,300

Hearing Date: June 4, 2019

Time: 11:40 a.m.

Objector Received written confirmation of Hearing Date: Yes: ☒ No: ☐

(OR)

Both Objector and Assessor waived 48-hour notice of hearing: Yes: ☐ No: ☐

{Note: Taxpayer must have filed written objection before or at Board of Review}

Check one of the following:

- ☒ Timely notice of "Intent to File an Objection" was provided by objector to clerk (either in writing or orally) at least 48 hours prior to first full session of Board of Review

(OR)

- ☐ Waiver was granted by Board of Review for:

☐ Good Cause or

☐ Extraordinary Circumstances

Board members present:

Nick Passe, Dan Ryan, Kenna Christians, Mike Brown, Susan Dillenbeck

Board members removed (if any):

Kenna Christians

Board Counsel present:

Property Owner/Objector's
Attorney or Representative:

Sara Korte

Board Members with certified training (must have at least one):

Nick Passe, Mike Brown, Susan Dillenbeck

B. TESTIMONY

The following individuals were sworn as witnesses by the Board of Review Clerk {include Property Owner/Objector (or his/her representative, if testifying) and Assessor}:

Josh Benrud, Rachel Heiss, Sara Korte, and Wendy Pertzsch

1. Sworn testimony by Property Owner/Objector: Rachel Heiss included:

a) A recent sale of the subject property: Yes: ☒ No: ☐

If yes: The subject property was sold for \$ 405,000 Date of sale 2016

b) Recent sales of comparable properties: Yes: ☒ No: ☐

If yes: A total number of 5 other properties were presented:

Addresses of other properties:

Testimony by Wendy Pertzsch
4805 Silver Morning Ln.
4710 Southfield Green
W5576 Southdale Dr.
207 Country Club Ct.
5241 Brackenwood Ct.

c) Other factors or reasons (if presented): Yes: ☒ No: ☐

If yes: List of summary factors or reasons presented by property owner/objector (if evidence presented only available to one side - list corroboration of that evidence):

Opinion of value is \$419,000. Bought house in 2016. It met her needs; bigger than she needs. Close to where family is. Went to Des Moines to sell house and moved in in April 2017 and shortly after received notice that assessment had increased to \$441,000. Called assessor who came out and measured and it wasn't as big as thought and reduced it to \$417,900. Another assessment was \$541,000. Went to assessor who looked at it and discovered a change in bathroom; reduced to \$505,000, which is still \$100,000 more than paid for it three years ago. Looked at comparables and there is one that is similar to her house with Grade of A. Looked at it because her house was worth \$79,000 more because of neighborhood. On Brackenwood Court it looks like hers and sold in April for \$420,000. Called assessor again. A couple other houses in Waterford Valley and they were given B1 class grade and hers was A which seemed to make a difference, which puzzles her because all houses there are nice. Called assessor and lady answered questions and said grade has to do with the overall finish, etc. Previous owners had upgraded house to sell it. They did not use high quality materials - toilet from Menards, kitchen had painted laminate, cement. Paint and laminate were coming off; replaced that with granite. All other countertops in house are laminate. House built in 1999; bought in 2016 for \$405,000. Sat on market for 14 months before she bought. Brackenwood home sold in 21 days. Houses on south side historically sell better than the ones on Brackenwood, she was told. The average house in La Crosse may have been undervalued, but she doesn't think hers was. First notice received in 2019 was \$518,000, and reduced to \$505,000.

2. Sworn testimony on behalf of property owner/objector was presented by the following other witnesses (if any):

Wendy Pertzsch, realtor

Summary of testimony of other witnesses for objector (if any):

Sold home to Rachel in 2016. Knowing homes as well as she does the value increase for Rachel's home is high. She could not sell hers for \$517,000. She prepared market analysis for her and it was \$395,000-\$419,000 with suggested selling price between that range. Would list it at \$425,000 today because it is an upper-end home. Standard market time could be three months to a year. Would probably fetch between \$400,000-\$419,000. When you get in \$300,000+ price range, the increase isn't as phenomenal as others. Under \$250,000 probably has a huge increase because there is nothing out there. Homes above \$300,000 - there are more homes available. If assessed value is high in comparison to the list price, it is a hindrance in selling the property. They are looking at the tax dollars. The City comps are all comparable as far as neighborhoods.

3. Sworn testimony by Assessor Josh Benrud included:

a) Estimated level of assessment for the current year is 100 %

b) A recent sale of the subject property: Yes: ☒ No: ☐

If yes: The subject property was sold for \$ 405,000 Date of sale 8/18/2016

c) Recent sales of comparable properties: Yes: ☒ No: ☐

If yes: A total number of 5 other properties were presented:

Addresses of other properties:

4710 Southfield Green
4805 Silver Morning Ln.
5241 Brackenwood Ct.
315 29th St. S.
3020 Ebner Coulee Rd.

d) Other factors or reasons (if presented): Yes: ☒ No: ☐

If yes: List of summary factors or reasons presented by Assessor::

From purchase price three years ago, the increase on objection form is 3.4% over the course of three years. We're not seeing that in the market; the market is high. There are other things to consider in the purchase price of home, motivations of seller. Referring to his Report on page 1 of 3, total living area is 4,077 sq. ft. for a building assessed value of \$445,600 - improvements on the property, as noted at top of sheet. Other considerations - three years ago, the market is hot, real estate was increasing. Data was corrected in old software program; did not count bathrooms, counted fixtures. Made an adjustment to \$505,000. Have comparables and are still looking at the 2019 sales and the market is not slowing down. \$505,300 should be sustained. Had a software conversion that changed it, counting fixtures vs bathrooms. Adjustments for fixtures and bathroom count would be minimal. When it converted over the bathroom counted for three fixtures, with wet bar, double vanity, whirlpool tub, the fixture count converted and made the correction. Through statistical analysis of arms length sales the market adjustments applied to her home and other comparables is the reason for the increase. The previous assessment in 2017 was at a different ratio. Took a look at how assessments compared with fair market value to sold arms length transactions and made adjustments accordingly. Sales comparison sheet is supplemental secondary approach similar to a private appraisal, making adjustments to equalize to the subject. Brackenwood property sold for \$420,000 in April and has a comparison to equalize of \$492,700 to Ms. Heiss. We have to look at all sales, not just one sale. It is within her range. Effective age and condition adjustments are taken into consideration. Sales comparison grid sheet looks at the variations in the properties and made adjustments. They consider how they are maintained. Adjustment for neighborhoods in the grid. They look for the most comparable property; don't chase sales. Looking for least amount of adjustments. Look at data in higher end homes, that amount of adjustment is not unwarranted. There are less sales in the higher end properties. These are good comps. List price on homes is up to the opinion on the realtor who supplies the list price. Assessed value is based on historical sale of previous years; market adjustments are broad and general to get within a range.

4. Sworn testimony (if any) on behalf of the assessor was presented by:

5. Summary of testimony of other witnesses for assessor (if any):



C. DETERMINATIONS

1. The assessor's estimated level of assessment* of the municipality has been determined to be

100 %

2. The Board of Review finds that there was a recent sale of the subject property: Yes: ☒ No: ☐

a) The sale was an arm's-length transaction. Yes: ☒ No: ☐

b) The sale was representative of the value as of January 1 Yes: ☐ No: ☒

c) The Board finds that the sale supports the assessment. Yes: ☐ No: ☒

d) If all answers are 'yes':

d1. What is the sale price?

d2. What if any adjustments, based on the evidence presented, should be made for such considerations as time between the date of sale and the January 1 assessment date, non-market class value in the selling price (ag-use value and fractionally assessed classes), and/or other physical changes that occurred to the property between the sale date and the January 1 assessment date?

d3. What is the full market value?

If responses in 2 through 2c were "yes", upon completion of the section, proceed to section D, Decision, check all that apply and determine the assessed value.

* The relationship between the assessed value and the equalized value of non-manufacturing property minus corrections for prior year over or under charges within a municipality--town, city, or village. For example if the assessed value of all property subject to property tax in the municipality is \$2,700,000 and the equalized value (with no prior corrections) in the municipality is \$3,000,000 then the assessment level is said to be 90% ($\$2,700,000/\$3,000,000 = .90$ or 90%).

3. The Board of Review finds that there are recent sales of comparable properties: Yes: ☒ No: ☐

If Yes, answer the following:

Property Owner

a) Did the Property Owner present testimony of recent sales of comparable properties in the market area: Yes: ☒ No: ☐

b) If yes, were the attributes satisfactorily adjusted for their differences from the subject and their contribution to value? Yes: ☐ No: ☒

Assessor

c) Did the Assessor present testimony of recent sales of comparable properties in the market area: Yes: ☒ No: ☐

d) If yes, were the attributes satisfactorily adjusted for their differences from the subject and their contribution to value? Yes: ☒ No: ☐

Conclusion

e) LIST THE PROPERTIES AND VALUES THAT THE BOARD OF REVIEW RELIES ON TO MAKE ITS DETERMINATION AS TO FAIR MARKET VALUE:

NA

4. The Board of Review finds that the assessment should be based on other factors: Yes: ☒ No: ☐

If Yes, list the factors that the Board of Review relies on to make its determination as to fair market value:

Sale of home and realtor's report.

What was the most credible evidence presented:

Sale price and realtor report.

D. DECISION (Motion must be made and seconded.)

1.

Moves: Exercising its judgment and discretion, pursuant to Sec. 70.47(9)(a) of Wis. Statutes, the Board of Review by majority and roll call vote hereby determines:

Seconds, (mark all that apply):

- ☐ that the Assessor's valuation is correct;
- ☐ that the Assessor presented evidence of the fair market value of the subject property using assessment methods which conform to the statutory requirements and which are outlined in the Wisconsin Property Assessment Manual;
- ☐ that the Assessor presented evidence of the proper classification of the subject property using assessment methods which conform to the statutory requirements and which are outlined in the Wisconsin Property Assessment Manual;
- ☐ that the proper use values were applied to the agricultural land;
- ☐ that the proper fractional assessments were applied to undeveloped land and agricultural forest land classifications;
- ☐ that the property owner did not present sufficient evidence to rebut the presumption of correctness granted by law to the Assessor;
- ☐ that the Assessor's valuation is reasonable in light of all the relevant evidence;
- ☐ and sustains the same valuation as set by the Assessor;
- ☐ (in certain cases), It is not relevant to present assessments of other properties as a basis for the market value of the appeal property.

OR

2.

Brown

Moves: Exercising its judgment and discretion, pursuant to Sec. 70.47(9)(a), of Wis. Statutes, the Board of Review, by majority and roll call vote hereby determines:

Dillenbeck

Seconds, (mark all that apply):

- ☒ that the Assessor's valuation is incorrect;
- ☒ that the property owner has presented sufficient evidence to rebut the presumption of correctness granted by law to the Assessor;
- ☒ that the property owner valuation is reasonable in light of the relevant evidence;
- ☒ that the fair market value of the property is:

Land: \$59,700

Improvements: \$365,300

Total: \$425,000

- ☒ that the level of assessment of the municipality is at 100%

- ☒ and hereby sets the new assessment at

Land: \$59,700

Improvements: \$365,300

Total: \$425,000

I, **Teri Lehrke** Clerk of the Board of Review, do hereby certify that the members of the Board of Review voted as follows:

Name of Board of Review Member:	Yes	No
Nick Passe	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Dan Ryan	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
Mike Brown	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Susan Dillenbeck	<input checked="" type="checkbox"/>	<input type="checkbox"/>

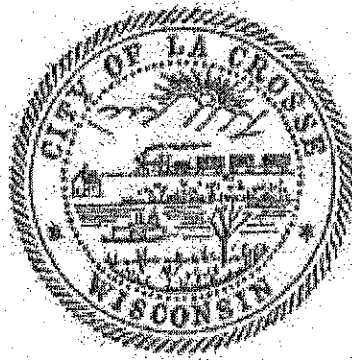
to adopt these Findings of Fact, Determinations and Decision on this 4th day of June, 2019.

Teri Lehrke

Clerk of Board of Review

2019

**CITY OF LA CROSSE
BOARD OF REVIEW**

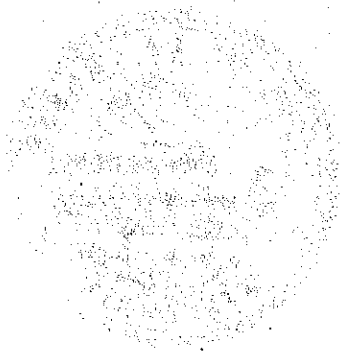


Appeal by Rachel Heiss
4935 Silver Morning Ln
La Crosse, WI 54601

Report Prepared by Joshua Benrud – State Certified Assessor II & III

2014

CITY OF LA CROSSE
BOARD OF REVIEW



Report of Review for
2013-2014 term
to the Board of Review

Report of Review for 2013-2014 term to the Board of Review

Subject Description:



- A. Picture- [Image]
- B. Address- 4935 Silver Morning Dr
- C. Site- LEVEL-WITH WALK OUT BASEMENT
- D. Building- RANCH
- E. Other Improvements-
- F. Last time inspected- 05/03/2019
- G. Building Permits- NA

Assessments are determined using a market modified cost approach, as part of a mass appraisal system. As further support for the assessment, a market comparison approach was done using comparable recent arm's length sales.

Sales Analysis:

- A. Subject Sale- \$405,000 8/18/2016
- B. Comp #1- 4710 Southfield Grn
- C. Comp #2- 4805 Silver Morning Ln
- D. Comp #3- 5241 Brackenwood Ct.
- E. Comp #4- 315 29th St S.
- F. Comp #5- 3020 Ebner Coulee Rd
- G. Conclusion- All 5 Comps deemed reliable Valid Arm's Length Sales.
-Indicated value range of \$334,000-420,000

Income Approach- Since properties of this type are not typically bought and sold as income producing, the income approach is not deemed applicable in the appraisal of the subject property.

Introduction

Name: Joshua Benrud

Position: Residential Property Appraiser- Office of City Assessor

- I. Certified Property Appraiser- State of Wisconsin
- II. Certified Assessor I- State of Wisconsin
- III. Certified Assessor II- State of Wisconsin
- IV. Certified Assessor III- State of Wisconsin
- V. Wisconsin Real Estate License
- VI. Member of WAAO- Wisconsin Association of Assessing Officers
- VII. Completed Appraisal Coursework from
 - a. Wisconsin Dept. of Revenue
 - b. Institute For Municipal Assessors
 - c. IAAO-International Association of Assessing Officers
 - Introduction to the Cost Approach to Value
 - Introduction to the Sales Comparison Approach
 - Mass Appraisal of Residential Property
 - Residential Modeling Concepts
 - 121 Hours Continuing Education

Purpose/Market Value:

Market value is 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.

Determine Market Value of Subject Property:

- A. Highest and Best Use- Single family Residential
- B. Land Value= \$ 59,700
- C. Improvement Value= \$445,600
- D. Total= \$505,300

Conclusion- Based on my training, knowledge, education, and experience, along with the comparable properties in this report, it is my opinion that the market value of the subject property is- \$505,300.

selection based on my training, knowledge, education, and experience. I am
not a doctor and I am not a nurse. I am a person who has a strong
belief in the value of the subject matter.

2019 Property Records for City of La Crosse, La Crosse County

May 21, 2019

Tax key number: 017-050772-100

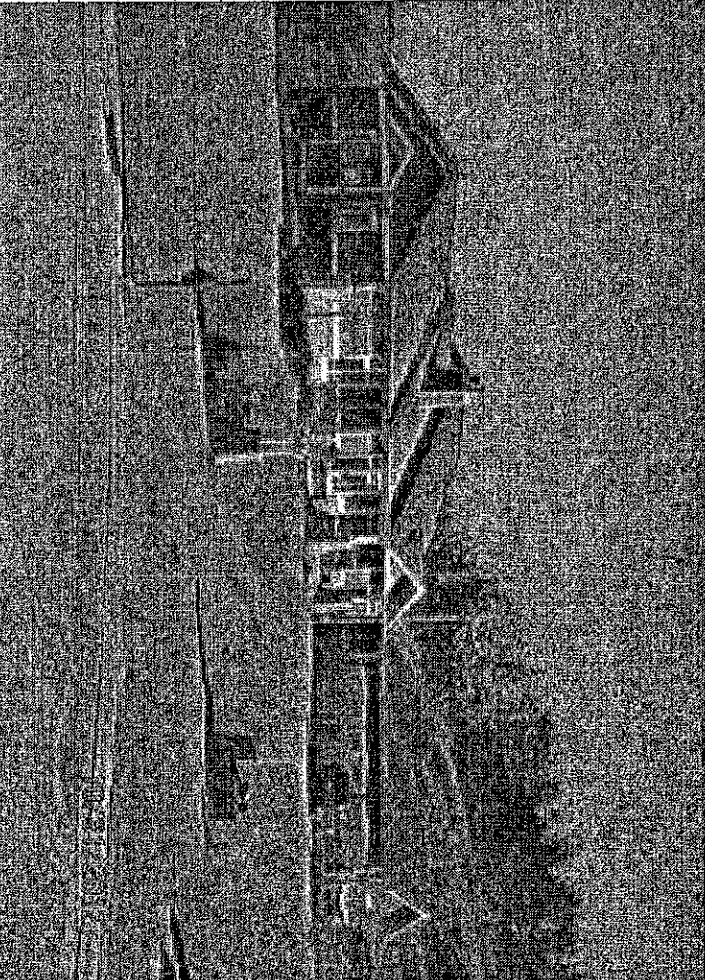
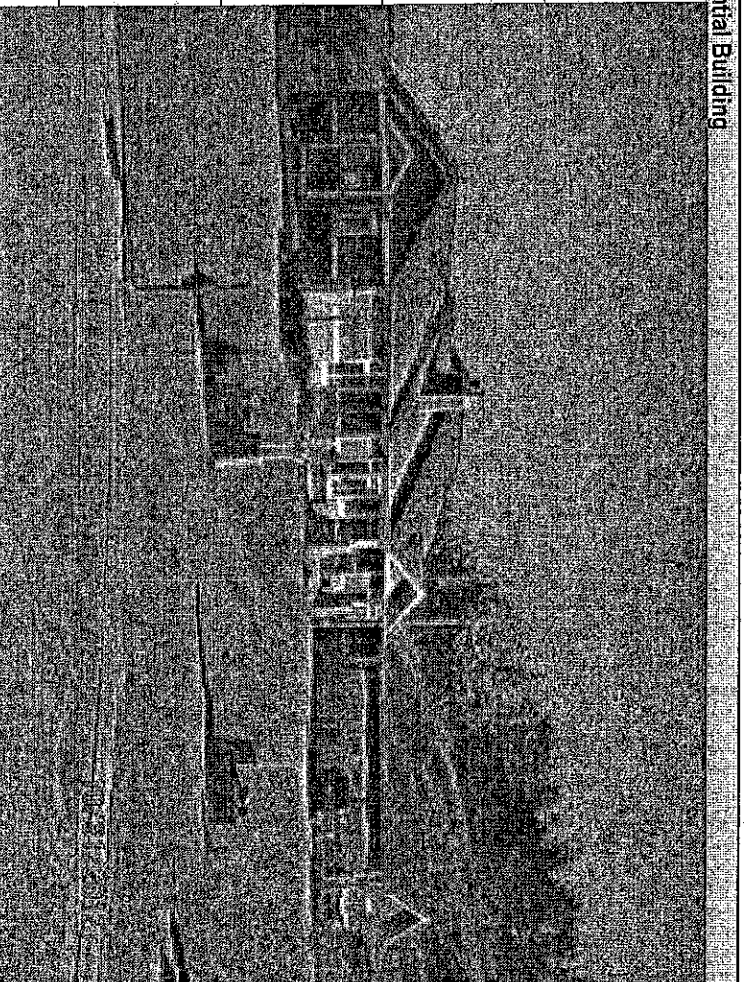
Property address: 4935 Silver Morning Ln

Traffic / water / sanitary: Cul de sac / City water / Sewer
 Legal description: WATERFORD VALLEY-PHASE TWO LOT 10 BLOCK 7 LOT SZ. 33905 SF

Summary of Assessment		
Land		\$59,700
Improvements		\$445,600
Total value		\$505,300

Land									
Qty	Land Use	Width	Depth	Square Feet	Acres	Water Frontage	Description	Assess Value	
1	Residential			33,905	0.778	None	Irregular	\$59,700	

Residential Building			
Year built:	1999	Full basement:	2,657 SF
Year remodeled:		Crawl space:	
Stories:	1 story	Rec room (rating):	
Style:	Modern Single Story	Fin bsmt living area:	1,260 SF
Use:	Single family	First floor:	2,817 SF
Exterior wall:	Wood	Second floor:	
Masonry adjust:		Third floor:	
Roof type:	Asphalt shingles	Finished attic:	
Heating:	Gas, forced air	Unfinished attic:	
Cooling:	A/C, same ducts	Unfinished area:	
Bedrooms:	3	Open porch	130 SF
Family rooms:	1	Garage	960 SF
Baths:	4 full, 0 half	Open porch	66 SF
Other rooms:	4	Deck	174 SF
Whirl / hot tubs:			
Add'l plumb fixt:	4		
Masonry FPS:	2 stacks, 1 openings		
Metal FPS:			
Gas only FPS:		Grade:	A
Bsmt garage:		Condition:	Average
Shed dormers:		Energy adjustment:	No
Gable/hip dormt:		Percent complete:	100%



Total living area is 4,077 SF; building assessed value is \$445,600

2019 Property Records for City of La Crosse, La Crosse County

May 21, 2019

Building Permits			
Issued	Permit #	Purpose	Completed

Sales History		
Date	Price	Type
8/18/2016	\$ 405,000	Valid improved sale
12/5/2014	\$ 418,100	Not a market sale
5/12/2009	\$ 406,000	Valid improved sale
5/5/2004	\$ 430,000	Valid improved sale
4/30/1998	\$ 53,900	Valid improved sale

10

Address: 4935 SILVER MORNING LN La Crosse, Wisconsin 54601-2289 Taxed by: La Crosse

MLS #: 1470622



Property Type: Single-Family
Status: Sold
Tax Key: 017050772100
County: La Crosse

List Price: \$429,900
Taxes: \$11,767
Tax Year: 2015
Est. Acreage: 0.78

Bedrooms: 4
Total Bathrooms: 4
Total Full/Half Baths: 4 / 0
F/H Baths Main: 3 / 0
F/H Baths Upper:
F/H Baths Lower: 1
Garage Spaces: 3.5
Garage Type: Attached

Rooms: 12
Est. Total Sq. Ft.: 4,500
Est Fin Above Grade SqFt: 3,325
Est Fin Below Grade SqFt: 1,175
Est. Year Built: 1999
Lot Description: .78 ACRES
Zoning: RES

Flood Plain: No**Days On Market:** 85

Directions: US HWY 14/16 SOUTH EAST TO WATERFORD VALLEY ON LEFT. WATERFORD VALLEY RD TO LEFT ON STONE BRIDGE TO LEFT ON SILVER MORNING. LAST HOUSE ON LEFT AT END OF THE ROAD.

School District: La Crosse	Name	Dim	Level	Name	Dim	Level
Subdivision: WATERFORD VALLEY	Master Bedroom	20 x 13	Main	Living/Great Room	16 x 16	Main
	Bedroom 2	12 x 11	Main	Kitchen	14 x 19	Main
	Bedroom 3	15 x 11	Main	Family Room	47 x 21	Lower
	Bedroom 4	19 x 14	Lower	Dining Room	16 x 14	Main
	Mud Room	10 x 11	Main	Laundry Room	10 x 11	Main
	Sun/Four Season Room	17 x 11	Main	Other Room	18 x 11	Lower

Type: Subdivision; Association	Documents: Seller Condition; Tax Bill; Restrictions/Covenants; Deed Restrictions; Seller Updates
Lot Description: Cul-de-sac	Appliances Incl.: Oven/Range; Refrigerator; Disposal; Dishwasher; Microwave; Water Softener-owned; Other
Style: Exposed Basement	Misc. Exterior: Patio; Deck; Electronic Pet Containment
Architecture: Ranch	Misc. Interior: Natural Fireplace; 2 or more Fireplaces; Walk-in Closet; Wet Bar; Cable TV Available; Wood or Sim. Wood Floors; Kitchen Island
Garage: Electric Door Opener	Water/Waste: Municipal Water; Municipal Sewer
Driveway: Paved	Municipality: City
Exterior: Wood	Accessibility: Bedroom on Main Level; Laundry on Main Level; Full Bath on Main Level; Open Floor Plan; Level Drive
Basement: Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; 8+ Ceiling; Partial Finished	
Heating Fuel: Natural Gas	
H/C Type: Radiant; Central Air; Zoned Heating; Whole House Fan	
Bath Description: Off MBR; MBR Bath Walk-in Shower; Shower Stall; Ceramic Tile	

Remarks: WATERFORD VALLEY AT IT'S FINEST! COME SEE THIS DELIGHTFULLY UPDATED 4 BR/4BA FLOWING RANCH SET ON A PRIVATE CUL DE SAC CONSERVATION LOT. ENJOY THE GOURMET CHEFS KITCHEN, FORMAL DINING, SUN ROOM OVERLOOKING THE VALLEY, WALKOUT LOWER LEVEL FAMILY ROOM. TWO WOOD BURNING FIREPLACES, COVERED PATIO AND DECK. RECENT UPDATES INCLUDED NEW CUSTOM CONCRETE KITCHEN COUNTERS, BATHROOM UPDATES, MAPLE FLOORS REFINISHED, FRESH PAINT, CARPET IN FAMILY ROOM ETC. AMENITIES INCLUDE: POOL, TENNIS, BASKETBALL, BEAUTIFUL POND, HIKING TRAILS! COME LIVE THE GOOD LIFE IN WATERFORD VALLEY!
Private Remarks: SEE LIST OF RECENT UPDATES/UPGRADES COMPLETED. SELLER DOWNSIZED TO SMALLER HOME IN TOWN. ASSOCIATION DUES OF \$100 PER MONTH. LISTING WAS WITHHELD FROM MLS UNTIL 4/14/16 TO ALLOW TIME FOR STAGING. I LOOK FORWARD TO WORKING WITH EVERYONE TO GET THIS FINE HOME SOLD QUICKLY FOR MY SELLER!

Showing Information: VACANT WITH LOCKBOX. LOCKBOX FRONT DOOR. CALL/TEXT AGENT ERIC BEFORE SHOWING. 608-790-5225

Inclusions: OVEN, STOVE TOP, REFRIGERATOR, DISPOSAL, DISHWASHER, MICROWAVE, TRASH COMPACTOR, WATER SOFTENER.

Exclusions: SELLERS PERSONAL PROPERTY AND STAGING ITEMS

Sub Agent Comm: 2.4 %	Excl. Agency Contract: N	Broker Owned: N	Electronic Consent: Yes
Buyer Agent Comm: 2.4 %	Var. Comm.: N		Listing Date: 04/04/2016
Limited/Unserviced: No	Named Prospects: Y	Concessions: No	Expiration Date: 10/04/2016
Sold Price: \$405,000	Closing Date: 08/18/2016	Pending Date: 06/27/2016	Terms of Sale: Conventional

Listing Office: Gerrard-Hoeschler, REALTORS:
 5006ofs
Ph: 608-782-2300
Fax: 608-785-2400
URL: http://www.ghrealtors.com

Listing Agent: Eric Seeger : I73380
Ph: Cell:
Fax:
Email:

LA Address:
LO License #: 834038-91
LA License #:

Selling Office: RE/MAX First Choice 505801 **Ph:** 608-781-7629
URL: http://www.remax-firstchoice-onwi.com
License #: 834617-91

Selling Agent: Wendy L. Pertsch, Premier Real Estate Group CRS, GRI, ABR
 I38049 **Ph:** 608-780-7752
Email: pertschwendy@gmail.com
License #: 46641-90

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RECEIVED
JAN 10 1968

TO THE DIRECTOR
FEDERAL BUREAU OF INVESTIGATION
WASHINGTON, D.C.

FROM THE DIRECTOR
BUREAU OF PRISONS
WASHINGTON, D.C.

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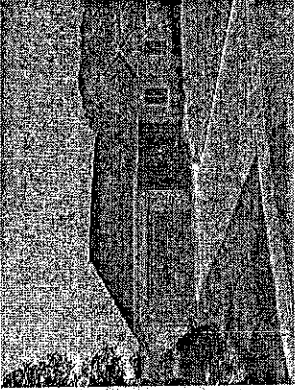
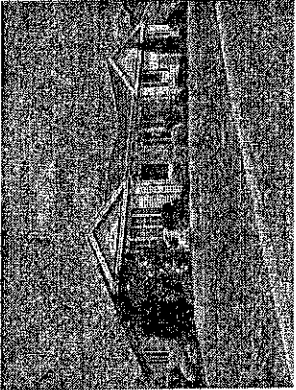
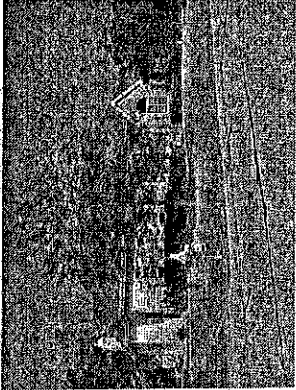
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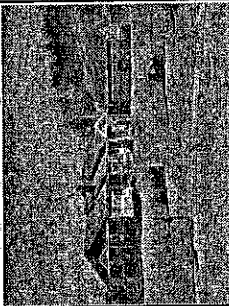
City of La Crosse, La Crosse County
2019 Sales Comparison

Tax key number: 017-050772-100

Property address: 4935 Silver Morning Ln, City of La Crosse

Estimated fair market value: \$505,300 *
Comparable market value: \$508,100 (+0.6%) *

Tax key number Site address	Subject Property	Comparison 1		Comparison 2		Comparison 3	
		50771-080 4710 Southfield Grn	50772-010 4805 Silver Morning Ln	10414-030 5241 Brackenwood Ct			
Summary of Comparison Sale date and price Net adjustments Comparable value Comparability rating Gross adjustments Composite rating Adjustments to last valid sale Neighborhood group Neighborhood Flood plain Traffic Land Residential Buildings Single family Use Above grade area Below grade area Style Grade Yr built/Age/Est age Exterior wall Stories	50772-100 4935 Silver Morning Ln						
		Oct 2018	Aug 2018	Apr 2019			
		\$364,900 \$136,100 \$501,000 90 55% 79	\$334,000 \$192,300 \$526,300 90 78% 73	\$420,000 \$72,700 \$492,700 46 33% 51			
	Josh Southside Waterford Cul de sac	Josh Southside Waterford Cul de sac	Josh Southside Waterford Cul de sac	Shannon Neumann Oneota 1 Cul de sac			
	33,905 square feet	16,385 square feet	10,791 square feet	29,993 square feet			
		\$19,400	\$32,700	\$1,000			
	Single family 2,817 SF 2,657 SF Modern Single Story	Single family 2,148 SF 1,918 SF Ranch	Single family 1,862 SF 1,610 SF Ranch	Single family 2,597 SF 2,597 SF Modern Single Story			
	A	B+	B+	A			
	1999 / 20 / 18	1997 / 22 / 11	1997 / 22 / 11	1992 / 27 / 15			
	Wood 1 story	Stucco 1 story	Wood 1 story	Wood 1 story			

Subject Property		Comparison 4	Comparison 5	Comparison 6
50772-100 4935 Silver Morning Ln		50779-381 315 29th St S Mar 2018 \$389,750 \$105,300 \$495,050 44 75% 39	50779-394 3020 Ebner Coulee Rd Jul 2018 \$412,000 \$110,300 \$522,300 38 61% 38	
Summary of Comparison Sale date and price Net adjustments Comparable value Comparability rating Gross adjustments Composite rating Adjustments to last valid sale Neighborhood group Neighborhood Flood plain Traffic Land Residential Buildings Single family Use Above grade area Below grade area Style Grade Yr built/Age/Eff age Exterior wall Stories First floor SF Full basement SF FBLA Bedrooms Bathrooms		Josh Southside Waterford Cul de sac 33,905 square feet Single family 2,817 SF 2,657 SF Modern Single Story A 1999 / 20 / 18 Wood 1 story 2,817 SF 2,657 SF 1,260 SF 3 4 full/0 half	Shannon Neumann GrandadView Est \$34,400 1 lot -\$20,300 Single family 1,861 SF 1,841 SF Modern Single Story B+ 2008 / 11 / 3 Alum/Vinyl/Masonry 1 story 1,861 SF 1,841 SF 1,625 SF 3 3 full/0 half	Shannon Neumann GrandadView Est \$33,800 1 lot -\$20,300 Single family 2,234 SF 2,234 SF Ranch B 2007 / 12 / 11 Alum/Vinyl 1 story 2,234 SF 2,234 SF 1,964 SF 3 3 full/0 half

Condition (CDU)	Average 1 masny/0 mtl/0 gas	Average 0 masny/0 mtl/1 gas	Average 0 masny/0 mtl/1 gas	Average 0 masny/0 mtl/1 gas	
Fireplaces			\$11,600	\$11,600	
Additional fixtures		5	-\$1,500	\$2,800	
Attached garage	960 SF	840 SF	\$3,100	\$3,800	
Open porch	196 SF	134 SF	\$2,500	\$3,100	
Deck	174 SF	220 SF	-\$600	-\$3,000	
Utility shed, residential					

* Any allocation of the total value estimated in this report between land and the improvements applies only under the stated program of utilization. The separate values must not be used individually & invalid if so used.

City of La Crosse, La Crosse County
2019 Market Valuation Detail

Tax key number: 017-050772-100
 Property address: 4935 Silver Morning Ln, City of La Crosse, La Crosse County

Land	Item Valued	Value Breakdown	\$ Value
Residential land (33,905 square feet)	Base value of land in the 'Waterford' neighborhood	33,905 SF at \$1.76 per SF	\$59,726
Total market value of Residential land (33,905 square feet)*:			\$59,700
Total square fee:			33,905
\$ per square foot:			\$1.76

1 story wood modern single story

Category	Item Description	Cost Breakdown	\$ Value
Replacement Cost New	Grade: A	Factor = 1.550 (+55.0%)	
	Exterior wall: Wood	Factor = 1.000 (+0%)	
	Roof type: Asphalt shingles	Factor = 1.000 (+0%)	
	Heating type: Gas, forced air	Factor = 1.000 (+0%)	
	Cooling type: A/C, same ducts	Factor = 1.000 (+0%)	
	Equipment rating: Average	Factor = 1.000 (+0%)	
	Kitchen rating: Average	Factor = 1.000 (+0%)	
	Bath rating: Average	Factor = 1.000 (+0%)	
	Interior rating: Average	Factor = 1.000 (+0%)	
	Exterior rating: Average	Factor = 1.000 (+0%)	
	Local modifier	Factor = 1.450 (+45.0%)	
	Finished basement living area	1,260 SF at \$40.85 per SF	\$51,477
	First floor	2,817 SF at \$145.78 per SF	\$410,668
	Basement adjustment	2,657 SF full, 0 SF crawl	-\$3,717
	Cooling adjustment	A/C, same ducts	\$9,141
	Plumbing adjustment	+13 fixtures, 0 rough-ins	\$26,296
	Masonry fireplace	2 stacks, 0 add'l stories, 1 opening	\$20,508
	Open porch, Frame, lower	130 SF at \$48.46 per SF	\$6,300
	Garage, Frame or cb	960 SF at \$37.13 per SF	\$35,641
	Open porch, Frame, lower	66 SF at \$54.18 per SF	\$3,576
	Deck, Fir or pine	174 SF at \$25.95 per SF	\$4,515
	Replacement Cost New		\$564,405
Physical Depreciation	Main structure, Yr built=1999, Eff yr built=2001 (eff age=18 as of 2019), CDU=AV	23.35% of \$514,373	-\$120,106
	130 SF Open porch, Yr built=1999, Eff yr built=2001 (eff age=18 as of 2019), Condition=AV	23.35% of \$6,300	-\$1,471
	960 SF Garage, Yr built=1999, Eff yr built=2001 (eff age=18 as of 2019), Condition=AV	23.35% of \$35,641	-\$8,322
	66 SF Open porch, Yr built=1999, Eff yr built=2001 (eff age=18 as of 2019), Condition=AV	23.35% of \$3,576	-\$835
	174 SF Deck, Yr built=1999, Eff yr built=2001 (eff age=18 as of 2019), Condition=AV	23.35% of \$4,515	-\$1,054
	Physical Depreciation		-\$131,788
Market Adjustments	Neighborhood group: Josh Southside	Factor = 1.000 (+0%)	
	Neighborhood: Waterford	Factor = 1.000 (+0%)	
	Traffic: Cul de sac	Factor = 1.000 (+0%)	
	Water: City water	Factor = 1.000 (+0%)	
	Sanitary: Sewer	Factor = 1.000 (+0%)	
	Story: 1 story	Factor = 1.030 (+3.0%)	
	Style: Modern Single Story	Factor = 1.000 (+0%)	
	Use: Single family	Factor = 1.000 (+0%)	
	Net market modifier	Factor = 1.030 (+3.0%)	\$12,979
	Market Adjustments		\$12,979

City of La Crosse, La Crosse County
2019 Market Valuation Detail

Total market value of 1 story wood modern single story*: \$445,600

Total SFLA: 4,077

\$ per SF: \$109.30

Summary of Market Value	
Land	\$59,700
Improvements	\$445,600
Total	\$505,300

Summary of Last Valid Sale	
Sale date	8/18/2016
Sale price	\$405,000

* All market values shown are as of Jan 1, 2019. Any allocation of the total value estimated in this report between land and the improvements applies only under the stated program of utilization. The separate values must not be used individually and are invalid if so used.

2019 – Property Assessment Appeal Guide for Wisconsin Real Property Owners

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Objection to Real Property Assessment

To file an appeal on your property assessment, you must provide the Board of Review (BOR) clerk written or oral notice of your objection under state law (sec. 70.47(7)(a), Wis. Stats.). You must also complete this entire form and submit it to your municipal clerk. To review the best evidence of property value, see the Wisconsin Department of Revenue's *Property Assessment Appeal Guide for Wisconsin Real Property Owners*.

Complete all sections:

Section 1: Property Owner / Agent Information

Property owner name (on changed assessment notice) Rachel H. Helsa				Agent name (if applicable) Sarah E. Korte			
Owner mailing address 4935 Silver Morning Lane				Agent mailing address 201 Main Street, Suite 700, PO Box 786			
City La Crosse	State WI	Zip 54601		City La Crosse	State WI	Zip 54602	
Owner phone (608) 784 - 0991	Email rthelshd@hotmail.com			Owner phone () -	Email skorte@msm-law.com		

Section 2: Assessment Information and Opinion of Value

Property address 4935 Silver Morning Lane			Legal description or parcel no. (on changed assessment notice) WATERFORD VALLEY-PHASE TWO LOT 13 BLOCK 7 LOT 82: 33025 SF		
City La Crosse	State WI	Zip 54601			
Assessment shown on notice - Total \$505,300			Your opinion of assessed value - Total \$419,000		

If this property contains non-market value class acreage, provide your opinion of the taxable value breakdown:

Statutory Class	Acres	\$ Per Acre	Full Taxable Value
Residential total market value	.78	\$59,857.14 (with buildings and improvements)	Same
Commercial total market value			
Agricultural classification: # of tillable acres		@ \$ acre use value	
# of pasture acres		@ \$ acre use value	
# of specialty acres		@ \$ acre use value	
Undeveloped classification # of acres		@ \$ acre @ 50% of market value	
Agricultural forest classification # of acres		@ \$ acre @ 50% of market value	
Forest classification # of acres		@ \$ acre @ market value	
Class 7 "Other" total market value		market value	
Managed forest land acres		@ \$ acre @ 50% of market value	
Managed forest land acres		@ \$ acre @ market value	

Section 3: Reason for Objection and Basis of Estimate

Reason(s) for your objection: (Attach additional sheets if needed) See attached cover letter	Basis for your opinion of assessed value: (Attach additional sheets if needed) See attached cover letter and attachments
---	---

Section 4: Other Property Information

A. Within the last 10 years, did you acquire the property? ☒ Yes ☐ No
If Yes, provide acquisition price \$ 405,000 Date 8 - 26 - 2016 ☒ Purchase ☐ Trade ☐ Gift ☐ Inheritance

B. Within the last 10 years, did you change this property (ex: remodel, addition)? ☒ Yes ☐ No
If Yes, describe Replaced laminate kitchen countertops with granite, added matching backsplash.
Date of changes 7 - 18 - 17 Cost of changes \$ 13,350.25 Does this cost include the value of all labor (including your own)? ☒ Yes ☐ No

C. Within the last five years, was this property listed/offered for sale? ☒ Yes ☐ No
If Yes, how long was the property listed (provide dates) 6 - 18 - 15 to 8 - - 2016
Asking price \$ \$474,900 - \$419,900 List all offers received Unknown, my offer of \$405,000 was accepted.

D. Within the last five years, was this property appraised? ☒ Yes ☐ No
If Yes, provide: Date 5 - 5 - 2017 Value \$417,900 Purpose of appraisal La Crosse Real Estate Assessment
If this property had more than one appraisal, provide the requested information for each appraisal.

Section 5: BOR Hearing Information

A. If you are requesting that a BOR member(s) be removed from your hearing, provide the name(s):
Note: This does not apply in first or second class cities.

B. Provide a reasonable estimate of the amount of time you need at the hearing 25 minutes.

Property owner or Agent signature Rachel H. Helsa	Date (mm-dd-yyyy) 05-15-2019
--	---------------------------------

PA-1139A (4-10-18)

Wisconsin Department of Revenue

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CITY ASSESSOR

Objection to Real Property Assessment

To file an appeal on your property assessment, you must provide the Board of Review (BOR) clerk written or oral notice of your intention under state law (sec. 70.47(7)(a), Wis. Stats.). You must also complete this entire form and submit it to your municipal clerk. To review the best evidence of property value, see the Wisconsin Department of Revenue's *Property Assessment Appeal Guide for Wisconsin Real Property Owners*.

Complete all sections:

Section 1: Property Owner / Agent Information				* If agent, submit written authorization (Form PA-105) with this form			
Property owner name (on changed assessment notice) Rachel H. Hels				Agent name (if applicable) Sarah E. Korte			
Owner mailing address 4935 Silver Morning Lane				Agent mailing address 201 Main Street, Suite 700, PO Box 786			
City La Crosse	State WI	Zip 54601		City La Crosse	State WI	Zip 54602	
Owner phone (608) 784 - 0991	Email rhelsphd@hotmail.com			Owner phone () -	Email skorte@msm-law.com		
Section 2: Assessment Information and Opinion of Value							
Property address 4935 Silver Morning Lane				Legal description or parcel no. (on changed assessment notice) WATERFORD VALLEY-PHASE TWO LOT 10 BLOCK 7 LOT 02: 03005 3F			
City La Crosse	State WI	Zip 54601					
Assessment shown on notice - Total \$505,300				Your opinion of assessed value - Total \$419,000			

If this property contains non-market value class acreage, provide your opinion of the taxable value breakdown:

Statutory Class	Acres	\$ Per Acre	Full Taxable Value
Residential total market value	.78	\$59,857.14 (with buildings and improvements)	Same
Commercial total market value			
Agricultural classification: # of tillable acres		@ \$ acre use value	
# of pasture acres		@ \$ acre use value	
# of specialty acres		@ \$ acre use value	
Undeveloped classification # of acres		@ \$ acre @ 50% of market value	
Agricultural forest classification # of acres		@ \$ acre @ 50% of market value	
Forest classification # of acres		@ \$ acre @ market value	
Class 7 "Other" total market value		market value	
Managed forest land acres		@ \$ acre @ 50% of market value	
Managed forest land acres		@ \$ acre @ market value	

Section 3: Reason for Objection and Basis of Estimate	
Reason(s) for your objection: (Attach additional sheets if needed) See attached cover letter	Basis for your opinion of assessed value: (Attach additional sheets if needed) See attached cover letter and attachments

Section 4: Other Property Information

A. Within the last 10 years, did you acquire the property? ☒ Yes ☐ No
If Yes, provide acquisition price \$ 405,000 Date 8 - 26 - 2018 ☒ Purchase ☐ Trade ☐ Gift ☐ Inheritance
(mm-dd-yyyy)

B. Within the last 10 years, did you change this property (ex: remodel, addition)? ☒ Yes ☐ No
If Yes, describe Replaced laminate kitchen countertops with granite, added matching backsplash.
Date of changes 7 - 18 - 17 Cost of changes \$ 13,350.25 Does this cost include the value of all labor (including your own)? ☒ Yes ☐ No
(mm-dd-yyyy)

C. Within the last five years, was this property listed/offered for sale? ☒ Yes ☐ No
If Yes, how long was the property listed (provide dates) 6 - 18 - 15 to 8 - - 2016
(mm-dd-yyyy) (mm-dd-yyyy)
Asking price \$ \$474,900 - \$419,900 List all offers received Unknown, my offer of \$405,000 was accepted.

D. Within the last five years, was this property appraised? ☒ Yes ☐ No
If Yes, provide: Date 5 - 5 - 2017 Value \$417,900 Purpose of appraisal La Crosse Real Estate Assessment
(mm-dd-yyyy)
If this property had more than one appraisal, provide the requested information for each appraisal.

Section 5: BOR Hearing Information

A. If you are requesting that a BOR member(s) be removed from your hearing, provide the name(s):
Note: This does not apply in first or second class cities.

B. Provide a reasonable estimate of the amount of time you need at the hearing 25 minutes.

Property owner or Agent signature <i>Rachel H. Hels</i>	Date (mm-dd-yyyy) 05-15-2019
--	---------------------------------

PA-113A (R-10-18)

Wisconsin Department of Revenue

Leon E. Sheehan (1960-2010)
James Naugler
G. Jeffrey George*
David F. Stickler
Joseph J. Skemp, Jr. *
Kara M. Burgos §
Matthew R. Cromheecke*
Nathan P. Skemp*
Sarah E. Korte*

* also licensed in Minnesota
§ Court Commissioner



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Financial/HR Manager
Jessica D. Hall

Paralegals
Tiffany Bolduan
Libby Hauser
Brittany Dahl

May 16, 2019

City of La Crosse Board of Review
City of La Crosse Assessors Office
400 La Crosse St.
La Crosse, WI 54601

Teri Lehrke
City of La Crosse Municipal Clerk
2nd Floor
400 La Crosse St.
La Crosse, WI 54601

Re: **Objection to Real Property Assessment by Rachel H. Heiss**
4935 Silver Morning Lane, La Crosse, WI 54601

Dear Board of Review:

Please find enclosed Rachel H. Heiss' Objection to Real Property Assessment form, as required by Wis. Stat. 70.47(7)(a). Her form is accompanied by these supporting documents:

1. 2019 Corrected Notice of Assessment (May 6, 2019) with accompanying 2019 Sales Comparison and 2019 Property Records for City of La Crosse, La Crosse County
2. Comparable Market Analysis (May 8, 2019), by Wendy L. Pertzsch
3. Notice of Real Estate Assessment (May 5, 2017)
4. Telephone testimony of Wendy L. Pertzsch
5. WireData Report (May 3, 2017), showing sale history
6. Zillow report (2019), showing sale history
7. Agent Authorization

Ms. Heiss' primary reason for objecting to the City's assessment is that the sale price of the home has historically been decreasing. It was built in 1999, and sold in 2004 for \$430,000, in 2009 for \$406,000, and to Ms. Heiss in 2016 for \$405,000.¹ It sat on the market for 14 months before Ms. Heiss purchased it. No major improvements have been made to the home. It has actually begun to require repairs as it increases in age.

The home was recently assessed. The City of La Crosse assessed the property in 2017 at \$417,900 (up from \$411,200). Now, suddenly, the City of La Crosse has assessed the property at \$505,300. This is an

¹ In 2014 it was quitclaimed for \$418,100 (to settle a divorce so not an accurate market value).

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increase of \$87,400. The City does not explain how the home increased in value so significantly in such a short period of time.

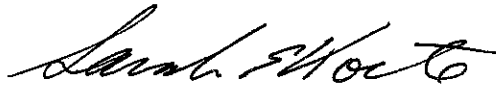
Ms. Heiss believes that the home is actually worth approximately \$419,000. Her realtor estimates that with current market conditions, the home would sell for between \$395,000 and \$419,000. Ms. Heiss provides a Comparable Market Analysis prepared by the realtor, which backs up this estimate.

Most notable in the Comparable Market Analysis is comparable 5241 Brackenwood Ct, La Crosse. This home is most similar to Ms. Heiss' home and it sold on April 30, 2019 for \$420,000.

Ms. Heiss thanks you in advance for your time and appreciates the opportunity to speak with you on May 20, 2019, or as soon as you are able to hear her comments.

Very truly yours,

MOEN SHEEHAN MEYER, LTD.



Sarah E. Korte
skorte@msm-law.com
SEK/ms
Enclosures
cc. Client

City of La Crosse Assessors Office

400 La Crosse St
La Crosse, WI 54601

Phone: (608)789-7525

May 6, 2019

2019 Corrected Notice of Assessment

This is not a tax bill

Under state law: §70.365 and §70.43 (correction) or §70.44 (omitted) Wisconsin Statutes, your corrected property assessment for 2019 is shown below.

Rachel H. Heiss
4935 Silver Morning Ln
La Crosse, WI 54601

Tax key number: 017-050772-100 located in the City of La Crosse, La Crosse County
Legal description: WATERFORD VALLEY-PHASE TWO LOT 10 BLOCK 7 LOT SZ: 33905 SF
Property address: 4935 Silver Morning Ln

Year	General Property			PFC/MFL
	Land	Buildings / Impts	Total	Total
2018 Assessment	\$55,600	\$362,300	\$417,900	\$0
Corrected 2019 Assessment	\$59,700	\$445,600	\$505,300	\$0
Net change in assessment from 2018 to 2019			\$87,400	\$0

Reasons for Change	
Land	Revalue
Buildings/Impts	Revalue / Amended Notice

If an Agricultural Land Conversion Charge Form PR-298 is enclosed, you must pay a conversion charge under state law (sec 74.485 of the Wisconsin Statutes).

Open Book: May 6-10, 2019, 8:30 AM to 5:00 PM
Board of Review: Monday May 20th 10:00 AM, 400 La Crosse St. City Hall council Chambers

Assessment Objection Procedure

Wisconsin law requires that all taxable property (except agricultural, agricultural forest and undeveloped) is assessed at full market value as of January 1st each year. Assessments at a percentage of full market value are acceptable when applied uniformly. To determine if your assessment is fair, you must analyze it in relation to full market value. This is done by dividing your assessment by the general level of assessment for your municipality, which is estimated to be 100.00%.

To Appeal Your Assessment

First, discuss with your local assessor. Minor errors and misunderstandings can often be corrected with the assessor instead of making a formal appeal.

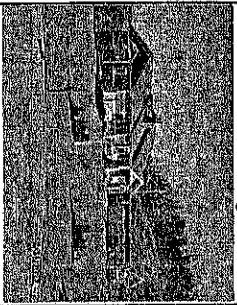
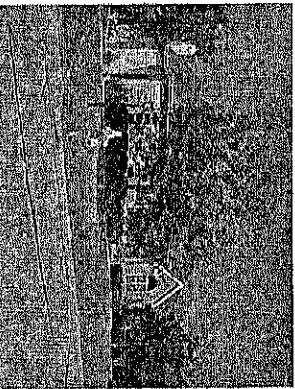

To file a formal appeal, give notice of your intent to appeal by contacting the Board of Review (BOR) clerk at least 48 hours before the BOR begins. Complete and file your appeal form with the BOR clerk no later than the first two hours of the BOR's first meeting. Make sure you file a completed form or the BOR may not review your appeal.

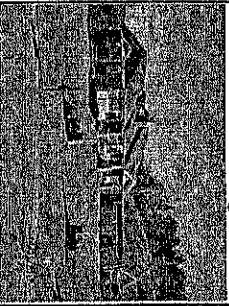
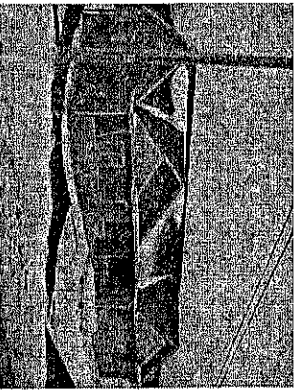

For more information on the appeal process, review the 'Property Assessment Appeal Guide for Wisconsin Real Property Owners'. This guide can be found at www.revenue.wi.gov by searching for the keywords "Assessment Appeal". You can also request a copy by contacting the Department of Revenue, Office of Technical and Assessment Services, Box 8971, Madison WI 53708-8971.

City of La Crosse, La Crosse County
2019 Sales Comparison

Tax key number: 017-050772-100
Property address: 4935 Silver Morning Ln, City of La Crosse

Estimated fair market value: \$505,300 *
Comparable market value: \$509,900 (+0.9%) *

Tax key number Site address	Subject Property	Comparison 1	Comparison 2	Comparison 3
50772-100 4935 Silver Morning Ln		10414-030 5241 Brackenwood Ct <i>After Pool - 30</i> Feb 2019 (listing) \$432,000 \$432,000 \$72,700 \$507,600 93 32% 87	 50779-381 315 29th St S Mar 2018 \$389,750 \$105,400 \$495,150 88 75% 72	 50771-080 4710 Southfield Grm Oct 2018 \$364,900 \$136,100 \$501,000 81 55% 72
Summary of Comparison Sale date and price Net adjustments Comparable value Comparability rating Gross adjustments Composite rating Adjustments to last valid sale Sale price time adjustment Neighborhood group Neighborhood Flood plain Traffic Land Residential Buildings Single family Use Above grade area Below grade area Style Grade Yr built/Age/Eff age Exterior wall	Josh Southside Waterford	Shannon Neumann Oneota 1	Shannon Neumann Granddaddy Est	Josh Southside Waterford
	Cul de sac	Cul de sac		Cul de sac
	33,905 square feet	29,993 square feet	1 lot	16,385 square feet
		\$1,000	-\$20,300	\$19,400
Single family	2,817 SF	Single family 2,597 SF	Single family 1,861 SF	Single family 2,148 SF
	2,657 SF	2,597 SF	1,841 SF	1,918 SF
Modern Single Story	Modern Single Story	Modern Single Story	Modern Single Story	Ranch
A	A	B+	B+	B+
1999 / 20 / 18	1992 / 27 / 15	2008 / 11 / 3	1997 / 22 / 11	
Wood	Wood	Alum/Viny+Masonry	Stucco	
		-\$12,700	-\$59,500 -\$60,300 -\$1,000	\$63,200 -\$30,100

Tax key number Site address	Subject Property	Comparison 4		Comparison 5	Comparison 6
	50772-100 4935 Silver Morning Ln 	50779-394 3020 Ehrer Coulee Rd 	50772-010 4805 Silver Morning Ln 		
Summary of Comparison Sale date and price Net adjustments Comparable value Comparability rating Gross adjustments Composite rating Adjustments to last valid sale					
Sale price time adjustment Neighborhood group Neighborhood Flood plain Traffic Land Residential Buildings Use Above grade area Below grade area Style Grade Yr built/Age/Eff age Exterior wall Stories First floor SF Full basement SF FB/LA Bedrooms		Jul 2018 \$412,000 \$110,300 \$522,300 77 61% 67	Aug 2018 \$334,000 \$192,300 \$526,300 81 78% 66		
	Josh Southside Waterford	Shannon Neumann Grandview Est \$33,800	Josh Southside Waterford		
	Cul de sac 33,905 square feet	1 lot -\$20,300	Cul de sac 10,791 square feet \$32,700		
	Single family 2,817 SF 2,657 SF	Single family 2,234 SF 2,234 SF	Single family 1,862 SF 1,610 SF		
	Modern Single Story A 1999 / 20 / 18 Wood	Ranch B 2007 / 12 / 11 Aluminum/	Ranch B+ 1997 / 22 / 11 Wood		
	1 story 2,817 SF 2,657 SF 1,260 SF	1 story 2,234 SF 2,234 SF 1,964 SF	1 story 1,862 SF 1,610 SF 976 SF		
	\$41,700 \$7,200 -\$18,800	\$73,100 -\$29,000	\$54,800 -\$26,100		
	3	3	4		

Bathrooms Condition (CDU) Fireplaces Additional fixtures Attached garage Open porch Deck Utility shed, residential	4 full/0 half	3 full/0 half	3 full/0 half	
	Average	Average	Average	
	1 masn/0 mt/0 gas	0 masn/0 mt/1 gas	0 masn/0 mt/1 gas	
	960 SF 196 SF 174 SF	2 816 SF 110 SF 459 SF	2 506 SF 441 SF 140 SF 77 SF	\$4,300 \$11,600 \$2,800 \$3,800 \$3,100 -\$3,000 \$4,800 \$12,900 \$3,200 \$11,600 -\$7,100 \$500 -\$1,000

* Any allocation of the total value estimated in this report between land and the improvements applies only under the stated program of utilization. The separate values must not be used individually or invalid if so used.


Tax key number: 017-050772-100

Property address: 4935 Silver Morning Ln

Traffic / water / sanitary: Cul de sac / City water / Sewer
Legal description: WATERFORD VALLEY-PHASE TWO LOT 10 BLOCK 7 LOT S2: 33905 SF

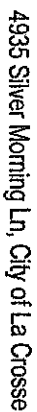
Summary of Assessment	
Land	\$59,700
Improvements	\$445,600
Total value	\$505,300

Qty	Land Use	Width	Depth	Square Feet	Acres	Water Frontage	Description	Assess. Value
1	Residential			33,905	0.778	None	Irregular	\$59,700

Residential Building				Land				
Year built:	1999	Full basement:	2,657 SF					
Year remodeled:		Crawl space:						
Stories:	1 story	Rec room (rattng):						
Style:	Modern Single Story	Fin bsmt living area:	1,260 SF					
Use:	Single family	First floor:	2,817 SF					
Exterior wall:	Wood	Second floor:						
Masonry adjust:		Third floor:						
Roof type:	Asphalt shingles	Finished attic:						
Heating:	Gas, forced air	Unfinished attic:						
Cooling:	A/C, same ducts	Unfinished area:						
Bedrooms:	3	Open porch	130 SF					
Family rooms:	1	Garage	960 SF					
Baths:	4 full, 0 half	Open porch	66 SF					
Other rooms:	4	Deck	174 SF					
Whirl / hot tubs:								
Add'l plumb fixt:	4							
Masonry FPS:	2 stacks, 1 openings							
Metal FPS:								
Gas only FPS:		Grade:	A					
Bsmt garage:		Condition:	Average					
Shed dormers:		Energy adjustment:	No					
Gable/hip dorm:		Percent complete:	100%					

Total living area is 4,077 SF; building assessed value is \$445,600

May 6, 2019



2019 Property Records for City of La Crosse, La Crosse County

May 6, 2019

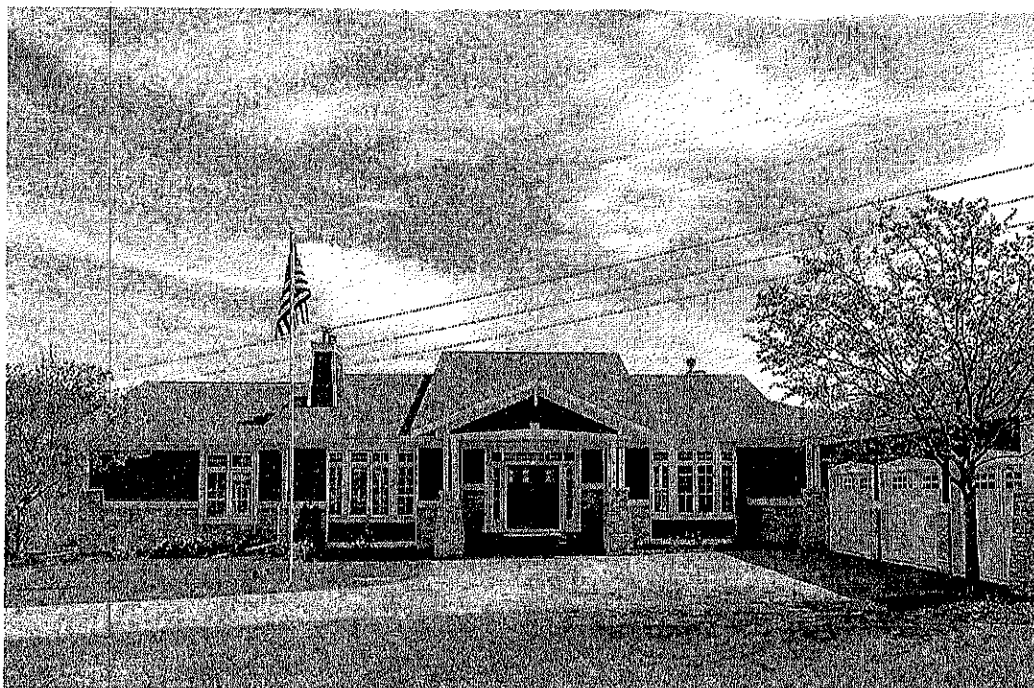
Building Permits			
Issued	Permit #	Purpose	Completed

Sales History		
Date	Price	Type
8/18/2016	\$ 405,000	Valid improved sale
12/5/2014	\$ 418,100	Not a market sale
5/12/2009	\$ 406,000	Valid improved sale
5/5/2004	\$ 430,000	Valid improved sale
4/30/1998	\$ 53,900	Valid improved sale

Comparable Market Analysis

4935 SILVER MORNING LN, La Crosse, WI, 54601

Prepared for Rachel Heiss—Wednesday, May 8, 2019



Wendy L Pertzsch, Premier Real Estate Group, CRS, GRI, ABR
RE/MAX First Choice
3210 State Rd.
La Crosse, WI 54601
608-780-7752
pertzschwendy@gmail.com

COMMENTS

It is of my professional opinion that a market value for your property based on sold comparable executive homes going back to April 15, 2018 and keeping in mind current market conditions would be a range between \$395,000 and \$419,000. We could begin a market price of \$425,000 keeping in mind the median for the homes used is suggesting a selling price of \$381,880 and that means price adjustments may be required due to lack of interest based on price. That being said your current assessed value of \$517,900 is grossly overpriced in my opinion. I do not believe I would be able to sell your property at that price based on most recent like for like area sales and it could take many years before these classified luxury homes would catch up to the city assessment.

Being in the real estate business since 1984 I can strongly state that our upper end homes typically starting at the \$300,000 range may take a while to sell depending on market conditions and locations pending the real estate property taxes. When we get over that half a million mark it is really only a select few that can afford that price range for our area regardless of what the market is doing and many buyers will steer away from homes with higher taxes to offset their monthly mortgage payments. Property taxes can be a major determination in the buying process.

CMA Prepared for Rachel Heiss by Wendy L Pertzsch, Premier Real Estate Group 4935 SILVER MORNING LN , La Crosse WI 54601





Subject







Address	4935 SILVER MORNING LN , La Crosse, WI 54601
Type	Subdivision; Association
County	LAC
# of Rooms	12
Bedrooms	4
Full Baths	4
Half Baths	0
Est. Total Sq. Ft.	4500.00 4017
Architecture	Ranch
Est. Square Footage	
Exterior	Wood
Style	Exposed Basement
Lot Description	.78 ACRES
Est. Acreage	0.78
Subdivision	WATERFORD VALLEY
Water Features	
Body of Water	
School District	La Crosse
Taxes	11767.00
Tax Year	2015
Est. Year Built	1999
Garage Spaces	3.50
Garage Type	A
Basement	Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; 8+ Ceiling; Partial Finished
Heating Fuel	Natural Gas

CMA Prepared for Rachel Heiss by Wendy L Pertzsch, Premier Real Estate Group 4935 SILVER MORNING LN , La Crosse WI 54601

Comparable Properties

Subject	1563771	1602777	1575547
			
4935 SILVER MORNING LN La Crosse WI 54601	4805 Silver Morning LN La Crosse WI	4710 Southfield GRN La Crosse WI	W5576 SOUTHDAL DR Shelby WI
Distance From Subject	0.16	0.23	2.27
List Price	\$334,000	\$364,900	\$387,500
Original List Price	\$345,000	\$364,900	\$387,500
Sold Price	\$334,000	\$364,900	\$383,000
Status	Sold	Sold	Sold
Status Date	08/31/2018	10/10/2018	06/06/2018
Days on Market	181	3	4
Cumulative Days on Market	181	304	4
Adjustment		+/-	+/-
Type	Subdivision; Association	Subdivision; Association	Subdivision; Association
County	LAC	La Crosse	La Crosse
# of Rooms	12	12	13
Bedrooms	4	4	4
Full Baths	4	3	3
Half Baths	0	0	1
Est. Total Sq. Ft.	4,500 4,011	2,812	3,388
Architecture	Ranch	Ranch	Ranch
Est. Square Footage			
Exterior	Wood	Vinyl	Stucco
Style	Exposed Basement	1 Story; Exposed Basement	1 Story; Exposed Basement
Lot Description	.78 ACRES		
Est. Acreage	0.78	0.25	0.38
Subdivision	WATERFORD VALLEY		
Water Features		Pond	Pond
Body of Water			
School District	La Crosse	La Crosse	La Crosse
Taxes	11,767	7,974	9,276
Tax Year	2015	2016	2017
Est. Year Built	1999	1997	1997
Garage Spaces	3.5	2	3
Garage Type	A	Attached	Attached
Basement	Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; 8+ Ceiling; Partial Finished	Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; Radon Mitigation; Finished	Full; Poured Concrete; Shower; Full Size Windows; Finished
Heating Fuel	Natural Gas	Natural Gas; Electric	Natural Gas

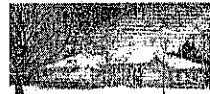
Subject		1563771	1602777	1576547
				
4935 SILVER MORNING LN La Crosse WI 54601		4805 Silver Morning LN La Crosse WI	4710 Southfield GRN La Crosse WI	W5576 SOUTHDAL DR Shelby WI
Adjusted Price	\$381,880	\$334,000	\$364,900	\$383,000



Subject

1569338

1622047



4935 SILVER MORNING
LN
La Crosse WI 54601

207 Country Club Ct
La Crosse WI

5241 Brackenwood Ct
La Crosse WI

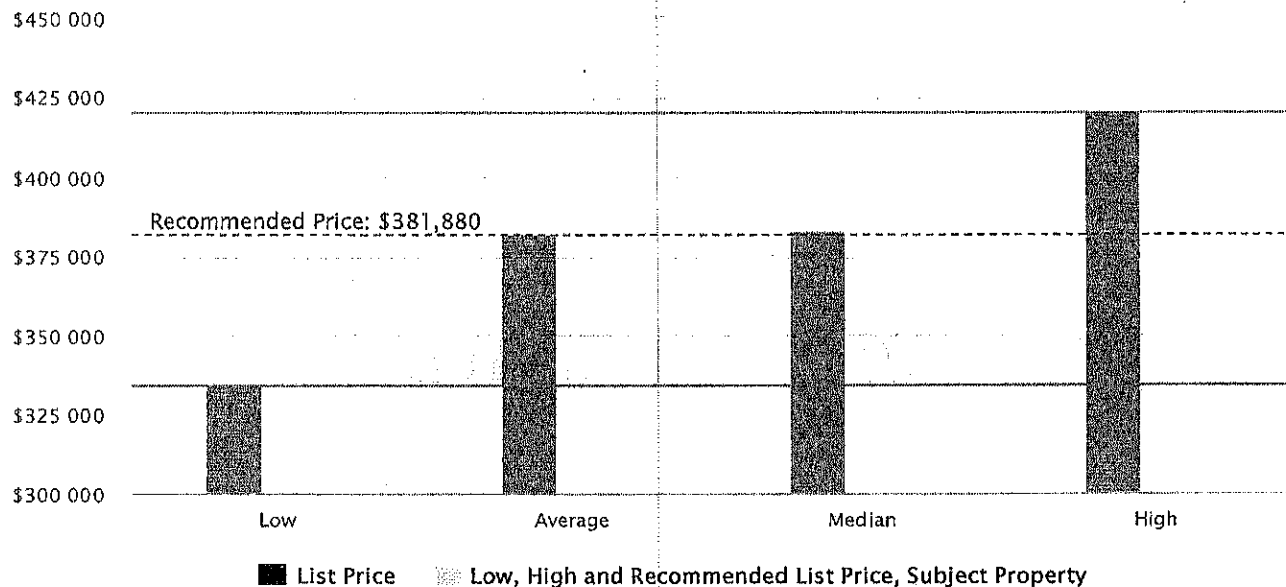
Distance From Subject		3.91	6.93	
List Price		\$449,900	\$434,900 434,900	
Original List Price		\$479,000	\$434,900	
Sold Price		\$407,500	\$420,000	
Status		Sold	Sold	
Status Date		12/02/2018	05/01/2019	
Days on Market		228	22	
Cumulative Days on Market		228	22	
Adjustment				
Type	Subdivision; Association	Subdivision	Subdivision	
County	LAC	La Crosse	La Crosse	
# of Rooms	12	0	0	
Bedrooms	4	5	5	
Full Baths	4	4	3	
Half Baths	0	1	1	
Est. Total Sq. Ft.	4,500	4,400	4,119	
Architecture	Ranch	Other	Ranch	
Est. Square Footage				
Exterior	Wood	Brick; Wood	Brick; Wood	
Style	Exposed Basement	2 Story	1 Story	
Lot Description	.78 ACRES		.69 Acres	
Est. Acreage	0.78	0.26	0.69	
Subdivision	WATERFORD VALLEY			
Water Features				
Body of Water				
School District	La Crosse	La Crosse	La Crosse	
Taxes	11,767	11,074	10,270	
Tax Year	2015	2017	2017	
Est. Year Built	1999	1991	1993	
Garage Spaces	3.5	3	3	
Garage Type	A	Attached	Attached	
Basement	Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; 8+ Ceiling; Partial Finished	Full; Poured Concrete; Shower; 8+ Ceiling; Sump Pump; Finished	Full; Poured Concrete; Full Size Windows; 8+ Ceiling; Finished	
Heating Fuel	Natural Gas	Natural Gas	Natural Gas	
Adjusted Price	\$381,880	\$407,500	\$420,000	

CMA Prepared for Rachel Heiss by Wendy L Pertzsch, Premier Real Estate Group 4935 SILVER MORNING LN , La Crosse WI 54601

Price Analysis

Low, Average, Median, and High List Prices

All Listings



Summary of Sold Listings

MLS #	Address	List Price	DOM	CDOM	Sold Date	Sold Price	Total Adjustments	Adjusted Price
1563771	4805 Silver Morning LN, La Crosse WI	\$334,000	181	181	08/31/2018	\$334,000	-	\$334,000
1602777	4710 Southfield GRN, La Crosse WI	\$364,900	3	304	10/10/2018	\$364,900	-	\$364,900
1575547	W5576 SOUTHDALE DR, Shelby WI	\$387,500	4	4	06/06/2018	\$383,000	-	\$383,000
1569338	207 Country Club Ct, La Crosse WI	\$449,900	228	228	11/26/2018	\$407,500	-	\$407,500
1622047	5241 Brackenwood Ct, La Crosse WI	\$434,900	22	22	04/30/2019	\$420,000	-	\$420,000

Low, Average, Median, and High Comparisons

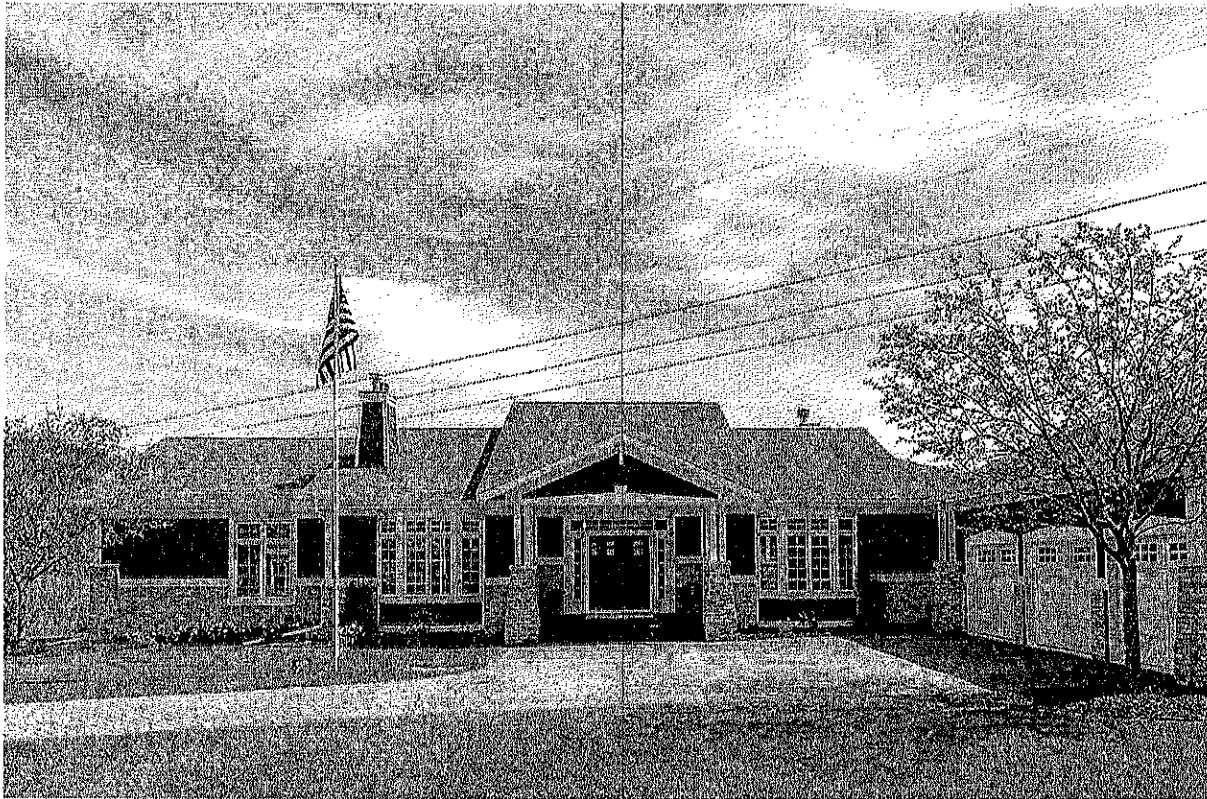
	Sold	Overall
Low	\$334,000	\$334,000
Average	\$361,880	\$381,880
Median	\$383,000	\$383,000
High	\$420,000	\$420,000

Overall Market Analysis (Unadjusted)


Status	#	List Vol.	Avg. List Price	Sold Vol.	Avg. Sold Price	Avg. Sale/List Price	Avg. Est. Total Sq. Ft.	Avg. List \$/Est. Total Sq. Ft.	Avg. Sold \$/Est. Total Sq. Ft.	Avg. DOM	Avg. CDOM
Sold	5	1,971,200	394,240	1,909,400	381,880	0.97	3,712	107.05	104.16	88	148
Overall	5	1,971,200	394,240	1,909,400	381,880	0.97	3,712	107.05	104.16	88	148

CMA Prepared for Rachel Heiss by Wendy L. Pertzsch, Premier Real Estate Group 4935 SILVER MORNING LN , La Crosse WI 54601

Listing Price Recommendation

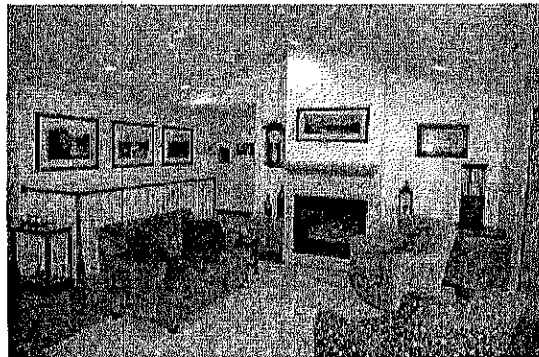


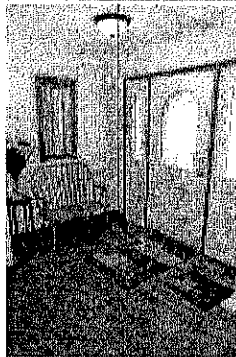
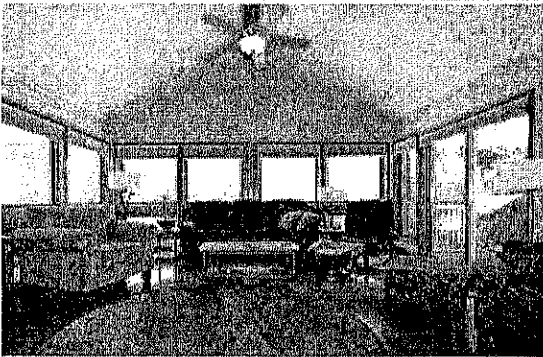
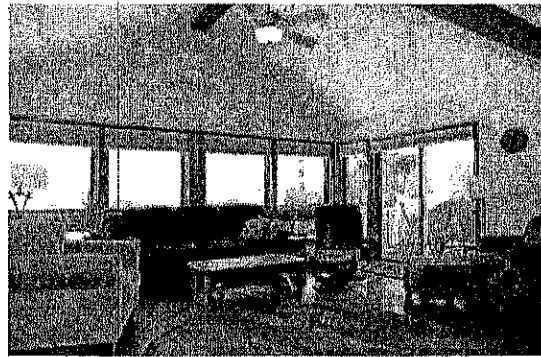
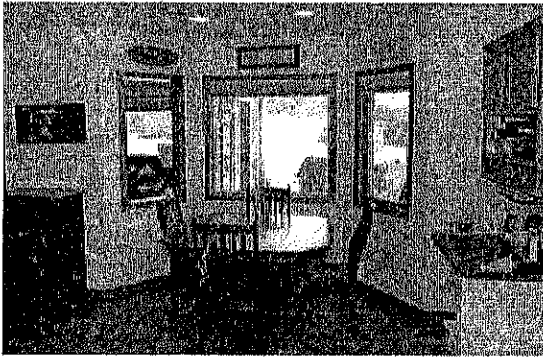
Low		\$334,000
High		\$420,000
Recommended		\$381,880

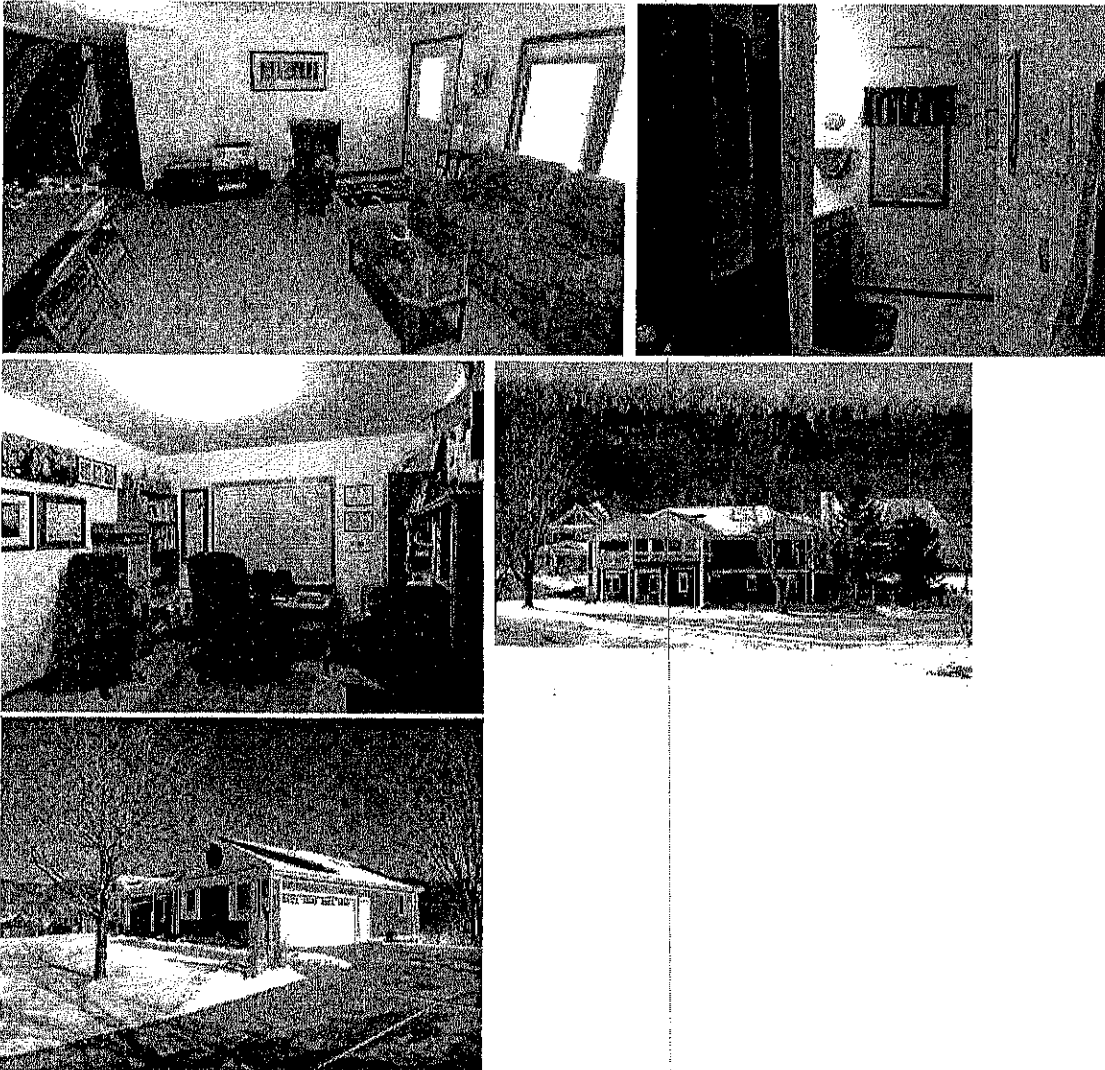
Address: 4805 Silver Morning LN La Crosse, Wisconsin 54601-2283 Taxed by: La Crosse		MLS #: 1563771																																					
	Property Type: Single-Family Status: Sold Tax Key: 017050772010 County: La Crosse																																						
	Bedrooms: 4 Total Bathrooms: 3 Total Full/Half Baths: 3 / 0 F/H Baths Main: 2 / 0 F/H Baths Upper: F/H Baths Lower: 1 Garage Spaces: 2 Garage Type: Attached																																						
	List Price: \$334,000 Taxes: \$7,974 Tax Year: 2016 Est. Acreage: 0.25																																						
	Rooms: 12 Est. Total Sq. Ft.: 2,812 Est Fin Above Grade SqFt: 1,824 Est Fin Below Grade SqFt: 988 Est. Year Built: 1997 Zoning: Residential																																						
Flood Plain: No		Days On Market: 181																																					
Directions: Hwy 14/61 South to Waterford Valley. Left on Stonebridge, left on Silver Morning Ln. House on the left hand side. Coordinates: 440N 1770W																																							
School District: La Crosse	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Name</th> <th style="width: 15%;">Dim</th> <th style="width: 15%;">Level</th> <th style="width: 25%;">Name</th> <th style="width: 15%;">Dim</th> <th style="width: 15%;">Level</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>16 x 12</td> <td>Main</td> <td>Living/Great Room</td> <td>19 x 17</td> <td>Main</td> </tr> <tr> <td>Bedroom 2</td> <td>11 x 10</td> <td>Main</td> <td>Kitchen</td> <td>17 x 13</td> <td>Main</td> </tr> <tr> <td>Bedroom 3</td> <td>12 x 12</td> <td>Lower</td> <td>Family Room</td> <td>26 x 15</td> <td>Lower</td> </tr> <tr> <td>Bedroom 4</td> <td>12 x 10</td> <td>Lower</td> <td>Dining Room</td> <td>16 x 13</td> <td>Main</td> </tr> <tr> <td>Sun/Four Season Room</td> <td>17 x 14</td> <td>Main</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Name	Dim	Level	Name	Dim	Level	Master Bedroom	16 x 12	Main	Living/Great Room	19 x 17	Main	Bedroom 2	11 x 10	Main	Kitchen	17 x 13	Main	Bedroom 3	12 x 12	Lower	Family Room	26 x 15	Lower	Bedroom 4	12 x 10	Lower	Dining Room	16 x 13	Main	Sun/Four Season Room	17 x 14	Main			
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Sun/Four Season Room	17 x 14	Main																																					
<table style="width: 100%;"> <tr> <td style="width: 33%; vertical-align: top;"> Type: Subdivision; Association Water Features: Pond Lot Description: View of Water Style: 1 Story; Exposed Basement Architecture: Ranch Garage: Electric Door Opener Driveway: Paved; Parking Space Outbuildings: Storage Shed Exterior: Vinyl Basement: Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; Radon Mitigation; Finished Heating Fuel: Natural Gas; Electric H/C Type: Forced Air; Central Air Bath Description: Off MBR; At least one Bathtub; Shower Stall; Ceramic Tile </td> <td style="width: 33%; vertical-align: top;"> Documents: Seller Condition Appliances Incl.: Oven/Range; Refrigerator; Disposal; Dishwasher; Microwave Misc. Exterior: Patio; Deck Misc. Interior: Gas Fireplace; 2 or more Fireplaces; Walk-in Closet; Cable TV Available; Vaulted Ceiling; High Speed Internet Available; Wood or Sim. Wood Floors Water/Waste: Municipal Water; Municipal Sewer Municipality: City Accessibility: Bedroom on Main Level; Laundry on Main Level; Full Bath on Main Level; Open Floor Plan; Stall Shower </td> <td style="width: 33%;"></td> </tr> </table>				Type: Subdivision; Association Water Features: Pond Lot Description: View of Water Style: 1 Story; Exposed Basement Architecture: Ranch Garage: Electric Door Opener Driveway: Paved; Parking Space Outbuildings: Storage Shed Exterior: Vinyl Basement: Full; Walk Out/Outer Door; Poured Concrete; Shower; Full Size Windows; Radon Mitigation; Finished Heating Fuel: Natural Gas; Electric H/C Type: Forced Air; Central Air Bath Description: Off MBR; At least one Bathtub; Shower Stall; Ceramic Tile	Documents: Seller Condition Appliances Incl.: Oven/Range; Refrigerator; Disposal; Dishwasher; Microwave Misc. Exterior: Patio; Deck Misc. Interior: Gas Fireplace; 2 or more Fireplaces; Walk-in Closet; Cable TV Available; Vaulted Ceiling; High Speed Internet Available; Wood or Sim. Wood Floors Water/Waste: Municipal Water; Municipal Sewer Municipality: City Accessibility: Bedroom on Main Level; Laundry on Main Level; Full Bath on Main Level; Open Floor Plan; Stall Shower																																		
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Remarks: 4 Bed Walk-out Ranch in Waterford Valley. Open floor plan. Main flr features 2 bed (inc. master suite), full bath, formal DR and LR w/gas firepl. Kit w/breakfast bar, stainless appliances. Newer 4 season room add. off back w/vaulted ceiling. Lg windows open up a picturesque view overlooking pond and beautiful valleys. Hickory hrdwd flrs, slx panel doors. LL Finished w/ 2 more bed, full bath. Fam room w/free standing gas firepl. Much storage. Walk-out to poured patio and built in shed. Private deck. 2 car att garage. The perfect home for entertaining and enjoying the peaceful serenity of nature Inclusions: oven/range, refrigerator, dishwasher, disposal, microwave, window treatments. Exclusions: Sellers personal property, 6 bar stools in kitchen.																																							
Sold Price: \$334,000		Closing Date: 08/31/2018																																					
Listing Office: Gerrard-Hoeschler, REALTORS: 5006ofs		Transaction Type: Arms Length																																					

Address: 4805 Silver Morning LN, La Crosse, WI 54601 County: La Crosse

MLS #: 1563771








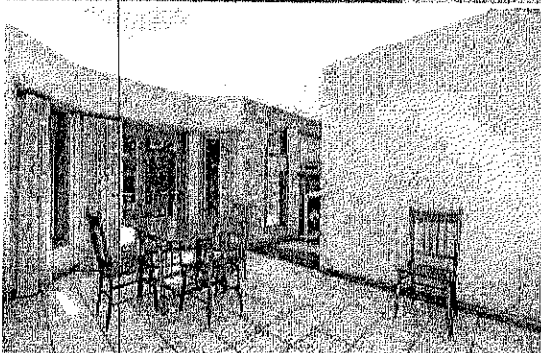
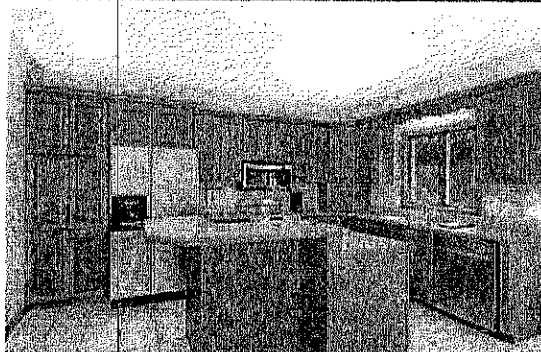
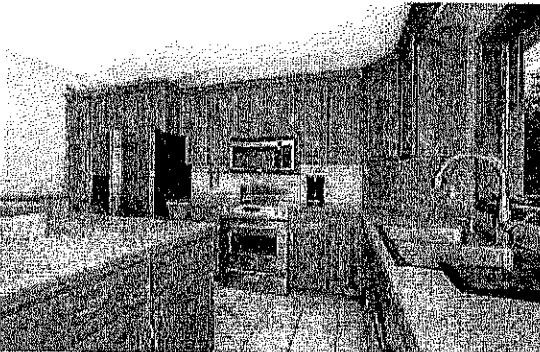
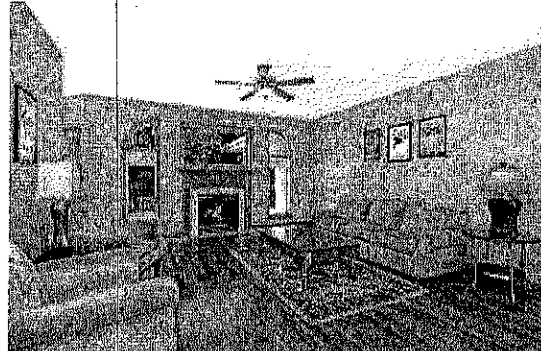
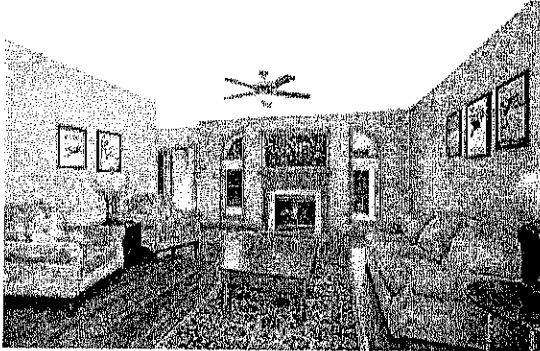
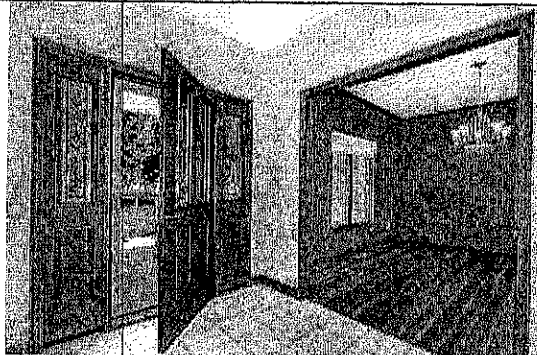
The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal housing opportunity listing. Copyright 2019 by Multiple Listing Service, Inc. See copyright notice.

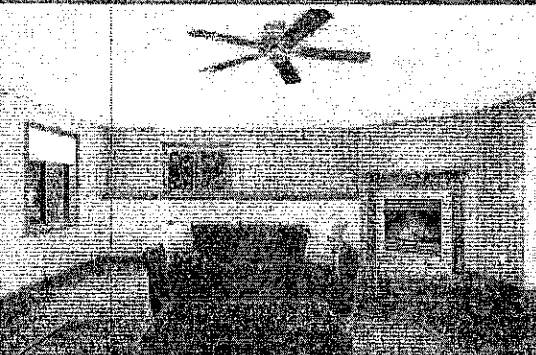
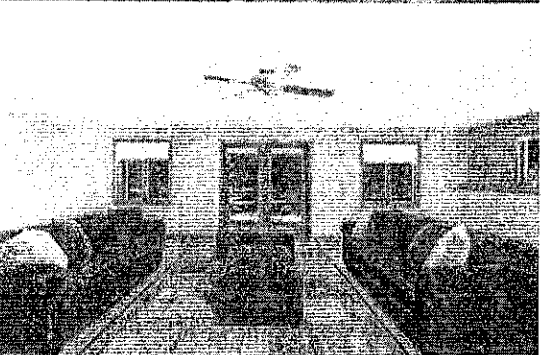
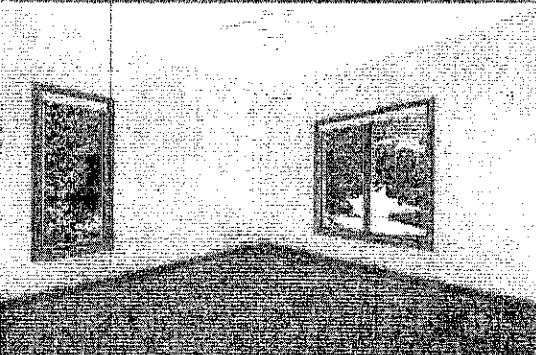
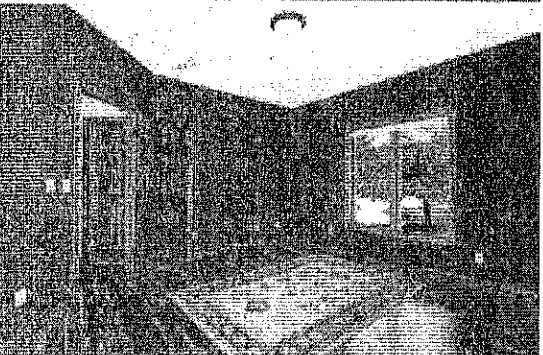
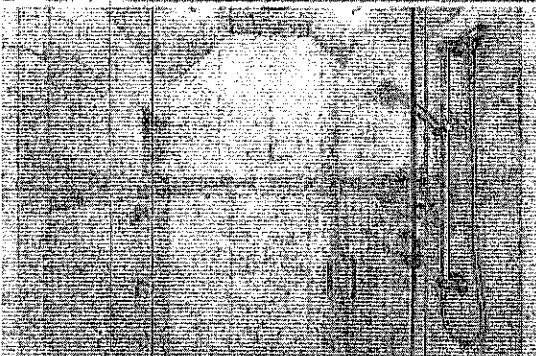
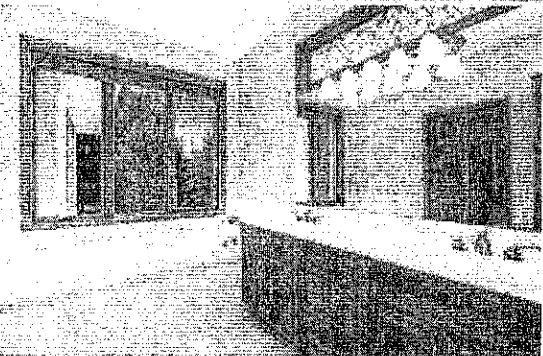
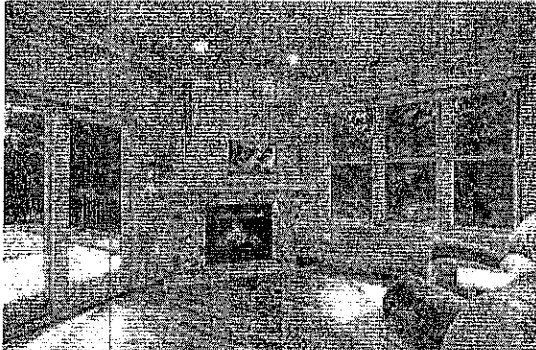
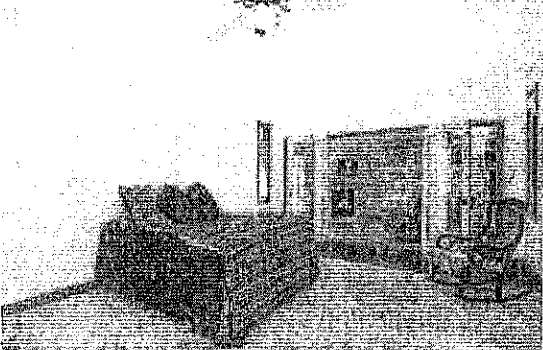
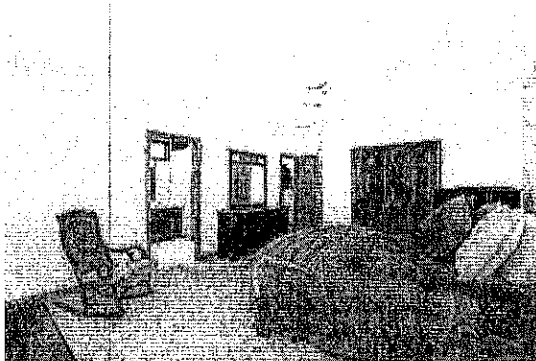
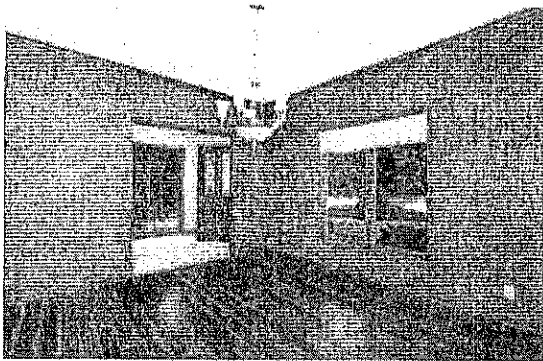
Prepared by Wendy L. Pertzsch, CRS, GRI, ABR, Premier Real Estate Group on Thursday, May 09, 2019 4:23 PM.

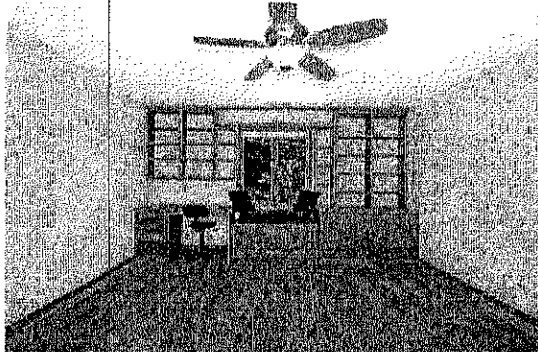
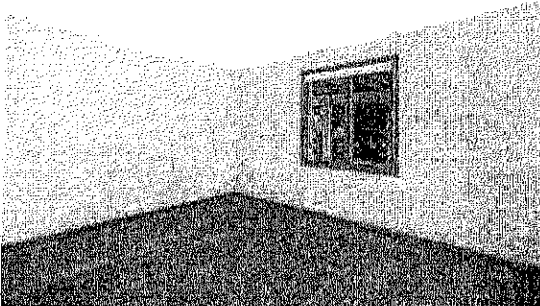
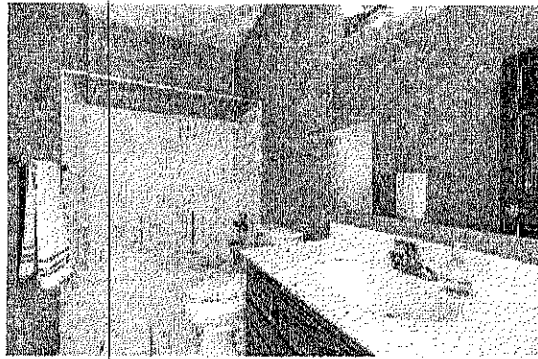
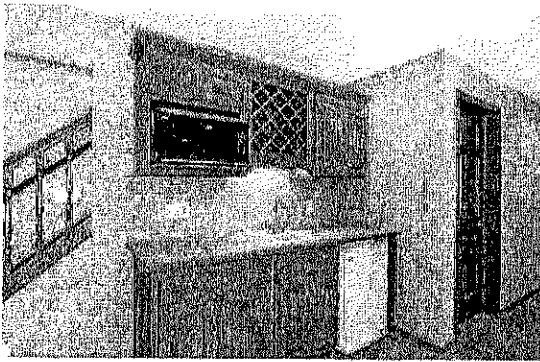
Address: 4710 Southfield GRN La Crosse, Wisconsin 54601 Taxed by: La Crosse		MLS #: 160277																																							
	Property Type: Single-Family Status: Sold Tax Key: 017050771080 County: La Crosse		List Price: \$364,900 Taxes: \$9,276 Tax Year: 2017 Est. Acreage: 0.38																																						
	Bedrooms: 4 Total Bathrooms: 3.5 Total Full/Half Baths: 3 / 1 F/H Baths Main: 2 / 1 F/H Baths Upper: F/H Baths Lower: 1 Garage Spaces: 3 Garage Type: Attached		Rooms: 13 Est. Total Sq. Ft.: 3,388 Est Fin Above Grade SqFt: 2,148 Est Fin Below Grade SqFt: 1,240 Est. Year Built: 1997 Zoning: RES																																						
	Flood Plain: No		Days On Market: 3																																						
	Directions: SOUTH LACROSSE HWY 14/61, LEFT ON WATERFORD VALLEY ROAD, RIGHT ON SOUTHFIELD GREEN Coordinates:																																								
School District: La Crosse HOA Dues/Yr.: \$1600	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>Level</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>18 x 14</td> <td>Main</td> </tr> <tr> <td>Bedroom 2</td> <td>12 x 12</td> <td>Main</td> </tr> <tr> <td>Bedroom 3</td> <td>15 x 15</td> <td>Lower</td> </tr> <tr> <td>Bedroom 4</td> <td>14 x 13</td> <td>Lower</td> </tr> <tr> <td>Den/Office</td> <td>12 x 12</td> <td>Main</td> </tr> <tr> <td>Sun/Four Season Room</td> <td>12 x 14</td> <td>Main</td> </tr> </tbody> </table>	Name	Dim	Level	Master Bedroom	18 x 14	Main	Bedroom 2	12 x 12	Main	Bedroom 3	15 x 15	Lower	Bedroom 4	14 x 13	Lower	Den/Office	12 x 12	Main	Sun/Four Season Room	12 x 14	Main	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>Level</th> </tr> </thead> <tbody> <tr> <td>Living/Great Room</td> <td>21 x 17</td> <td>Main</td> </tr> <tr> <td>Kitchen</td> <td>15 x 21</td> <td>Main</td> </tr> <tr> <td>Family Room</td> <td>28 x 20</td> <td>Lower</td> </tr> <tr> <td>Dining Room</td> <td>13 x 11</td> <td>Main</td> </tr> <tr> <td>Laundry Room</td> <td>6 x 6</td> <td>Main</td> </tr> </tbody> </table>	Name	Dim	Level	Living/Great Room	21 x 17	Main	Kitchen	15 x 21	Main	Family Room	28 x 20	Lower	Dining Room	13 x 11	Main	Laundry Room	6 x 6	Main
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Laundry Room	6 x 6	Main																																							
Type: Subdivision; Association Water Features: Pond Lot Description: Cul-de-sac Style: 1 Story; Exposed Basement Architecture: Ranch Garage: Electric Door Opener Driveway: Paved; Parking Space Exterior: Stucco Basement: Full; Poured Concrete; Shower; Full Size Windows; Finished Heating Fuel: Natural Gas H/C Type: Forced Air; Central Air Bath Description: Off MBR; MBR Bath Walk-in Shower; MBR Bath Separate Tub; Shower Stall; Jetted Tub; Ceramic Tile		Documents: Seller Condition; Restrictions/Covenants Appliances Incl.: Oven/Range; Refrigerator; Disposal; Dishwasher; Microwave; Washer; Dryer Misc. Interior: Gas Fireplace; 2 or more Fireplaces; Walk-in Closet; Wet Bar; Pantry; Cable TV Available; Vaulted Ceiling; Hot Tub; High Speed Internet Available; Wood or Sim. Wood Floors; Kitchen Island Water/Waste: Municipal Water; Municipal Sewer Municipality: City Accessibility: Bedroom on Main Level; Laundry on Main Level; Full Bath on Main Level; Open Floor Plan; Stall Shower; Level Drive																																							
Remarks: BEAUTIFUL 4 BEDROOM 3 1/2 BATH WALK-OUT RANCH IN STUNNING WATERFORD VALLEY. SPACIOUS HOME WITH FORMAL DINING ROOM, MAIN FLOOR OFFICE/DEN & MAIN FLOOR LAUNDRY ROOM. LARGE MASTER SUITE WITH TRAY CEILINGS WITH ATTACHED 4 SEASON ROOM WITH A GAS FIREPLACE, BATH W/ SOAKING TUB AND TILED WALK-IN SHOWER. LARGE MAINTENANCE FREE DECK. STAINLESS STEEL APPLIANCES, FINISHED LOWER LEVEL WITH SPACIOUS FAMILY ROOM, WET BAR, 2 LARGE BEDROOMS & FULL BATH. EXPERIENCE ALL WATERFORD VALLEY HAS TO OFFER INCLUDING COMMUNITY POOL W/POOL HOUSE, TENNIS COURT, BASKETBALL COURT, 2 PONDS, COMMUNITY GARDEN AND MILES OF GROOMED HIKING TRAILS.																																									
Sold Price: \$364,900		Closing Date: 10/10/2018																																							
Listing Office: Gerrard-Hoeschler, REALTORS; 5006ofs		Transaction Type: Arms Length																																							

Address: 4710 Southfield GRN, La Crosse, WI 54601 County: La Crosse

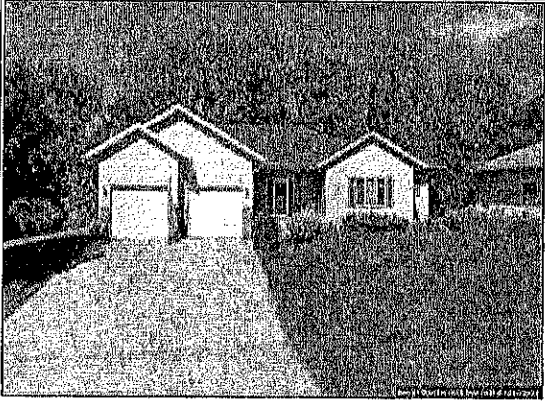
MLS #: 1602777







The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal housing opportunity listing. Copyright 2019 by Multiple Listing Service, Inc. See copyright notice.
Prepared by Wendy L Pertzsch, CRS, GRI, ABR, Premier Real Estate Group on Thursday, May 09, 2019 4:23 PM.

Address: W5576 SOUTHDAL DR La Crosse, Wisconsin 54601-7147 Taxed by: Shelby		MLS #: 1575547																																																	
	Property Type: Single-Family Status: Sold Tax Key: 011002497000 County: La Crosse																																																		
	Bedrooms: 4 Total Bathrooms: 2.5 Total Full/Half Baths: 2 / 1 F/H Baths Main: 1 / 1 F/H Baths Upper: F/H Baths Lower: 1 Garage Spaces: 2.5 Garage Type: Attached																																																		
	List Price: \$387,500 Taxes: \$5,429 Tax Year: 2017 Est. Acreage: 0.64																																																		
	Rooms: 10 Est. Total Sq. Ft.: 3,840 Est Fin Above Grade SqFt: 1,932 Est Fin Below Grade SqFt: 1,280 Est. Year Built: 2002 Lot Description: 100' x 277' Zoning: RES																																																		
Flood Plain: No Days On Market: 4																																																			
Directions: HWY 33 EAST, JUST PAST PAMMEL CREEK PARK, RIGHT ON SOUTHDAL DR. Coordinates:																																																			
School District: La Crosse High School: Central Middle School: La Crosse Elem. School: State Road Subdivision: CREEKSIDE MEADOWS	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Name</th> <th style="width: 15%;">Dim</th> <th style="width: 15%;">Level</th> <th style="width: 25%;">Name</th> <th style="width: 15%;">Dim</th> <th style="width: 15%;">Level</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>15 x 15</td> <td>Main</td> <td>Living/Great Room</td> <td>17 x 20</td> <td>Main</td> </tr> <tr> <td>Bedroom 2</td> <td>12 x 16</td> <td>Lower</td> <td>Kitchen</td> <td>14 x 17</td> <td>Main</td> </tr> <tr> <td>Bedroom 3</td> <td>12 x 14</td> <td>Lower</td> <td>Family Room</td> <td>22 x 23</td> <td>Lower</td> </tr> <tr> <td>Den/Office</td> <td>12 x 16</td> <td>Main</td> <td>Dining Room</td> <td>10 x 16</td> <td>Main</td> </tr> <tr> <td>Three Season Room</td> <td>12 x 15</td> <td>Main</td> <td>Laundry Room</td> <td>8 x 8</td> <td>Main</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Exercise Room</td> <td>12 x 16</td> <td>Lower</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Foyer</td> <td>8 x 11</td> <td>Main</td> </tr> </tbody> </table>			Name	Dim	Level	Name	Dim	Level	Master Bedroom	15 x 15	Main	Living/Great Room	17 x 20	Main	Bedroom 2	12 x 16	Lower	Kitchen	14 x 17	Main	Bedroom 3	12 x 14	Lower	Family Room	22 x 23	Lower	Den/Office	12 x 16	Main	Dining Room	10 x 16	Main	Three Season Room	12 x 15	Main	Laundry Room	8 x 8	Main				Exercise Room	12 x 16	Lower				Foyer	8 x 11	Main
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Lot Description: Cul-de-sac Style: 1 Story; Exposed Basement Architecture: Ranch; Contemporary Garage: Electric Door Opener Driveway: Paved Exterior: Brick; Vinyl; Low Maintenance Trim Basement: Full; Walk Out/Outer Door; Poured Concrete; Full Size Windows; 8+ Ceiling; Finished Heating Fuel: Natural Gas H/C Type: Forced Air; Central Air Bath Description: Off MBR; MBR Bath Walk-In Shower; At least one Bathtub; Shower Over Tub; Ceramic Tile	Documents: Seller Condition; Tax Bill; Prior Title Policy; Restrictions/Covenants; Other; Seller Updates Appliances Incl.: Oven/Range; Refrigerator; Disposal; Dishwasher; Microwave; Washer; Dryer; Water Softener-owned; Freezer Misc. Exterior: Deck Misc. Interior: Gas Fireplace; Walk-in Closet; Security System; Pantry; Cable TV Available; Hot Tub; High Speed Internet Available; Wood or Sim. Wood Floors; Kitchen Island Water/Waste: Municipal Sewer; Private Well Municipality: Town Accessibility: Bedroom on Main Level; Laundry on Main Level; Full Bath on Main Level; Open Floor Plan; Stall Shower; Level Drive Green Features: Low E Windows																																																		
Remarks: SPECTACULAR HOME, LOCATED IN HIGHLY DESIRED NEIGHBORHOOD. SPACIOUS OPEN FLOOR PLAN W/ PICTURESQUE, PARK LIKE BACKYARD, THE QUIET OF THE BABBLING PAMMEL CREEK IS YOUR BACK DROP! GREAT ROOM HAS OPEN CONCEPT FOR ENTERTAINING, W/ GAS FIREPLACE, WALK-IN PANTRY, & MAIN FLOOR LAUNDRY ROOM OFF GARAGE ENTRANCE. MASTER SUITE W/ PRIVATE BATH COMPLETE W/ DOUBLE SINKS, WALK-IN TILE SHOWER, AND HUGE 7' X 15' WALK-IN CLOSET. LARGE OFFICE OFF FRONT FOYER, AND OPEN STAIRCASE TO FINISHED WALK-OUT BASEMENT. LARGE FAMILY ROOM, 2 GUEST BEDROOMS, AN EXERCISE/PLAYROOM, FULL BATH, AND GREAT STORAGE ROOM. Inclusions: GAS COOK-TOP, OVEN, REFRIGERATOR, DISHWASHER, DISPOSAL, MICROWAVE, WASHER, DRYER, HOT TUB, WATER SOFTENER, FREEZER IN PANTRY.																																																			
Sold Price: \$383,000 Closing Date: 06/06/2018																																																			
Listing Office: RE/MAX First Choice: 5058																																																			

1. The first part of the document is a list of the names of the persons who have been named in the proceedings.

2. The second part of the document is a list of the names of the persons who have been named in the proceedings.

3. The third part of the document is a list of the names of the persons who have been named in the proceedings.

4. The fourth part of the document is a list of the names of the persons who have been named in the proceedings.

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6. The sixth part of the document is a list of the names of the persons who have been named in the proceedings.

7. The seventh part of the document is a list of the names of the persons who have been named in the proceedings.

8. The eighth part of the document is a list of the names of the persons who have been named in the proceedings.

9. The ninth part of the document is a list of the names of the persons who have been named in the proceedings.

10. The tenth part of the document is a list of the names of the persons who have been named in the proceedings.

11. The eleventh part of the document is a list of the names of the persons who have been named in the proceedings.

12. The twelfth part of the document is a list of the names of the persons who have been named in the proceedings.

13. The thirteenth part of the document is a list of the names of the persons who have been named in the proceedings.

14. The fourteenth part of the document is a list of the names of the persons who have been named in the proceedings.

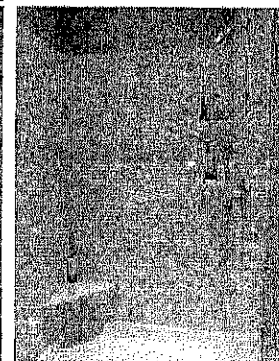
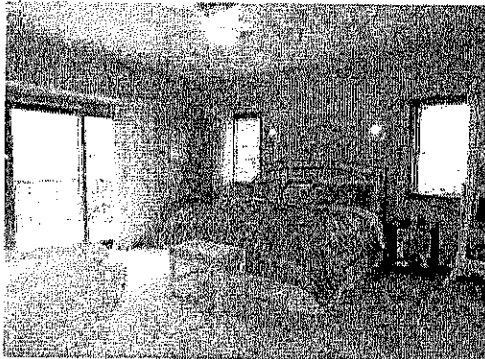
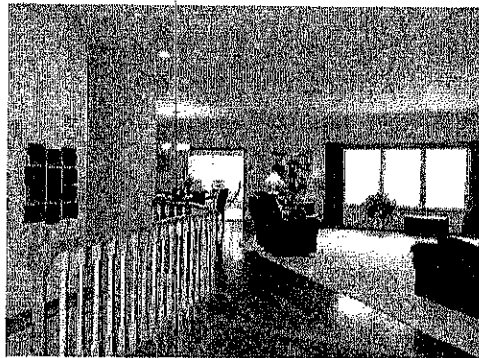
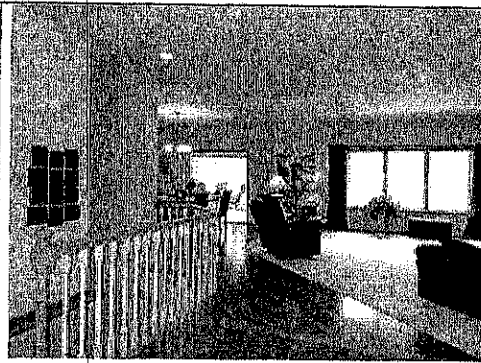
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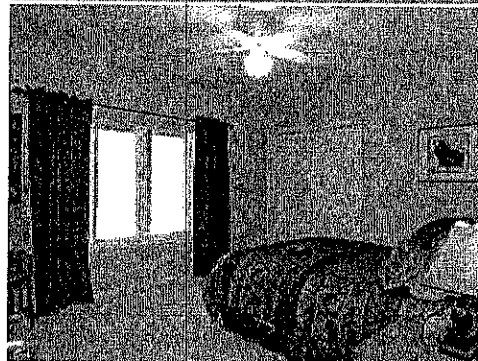
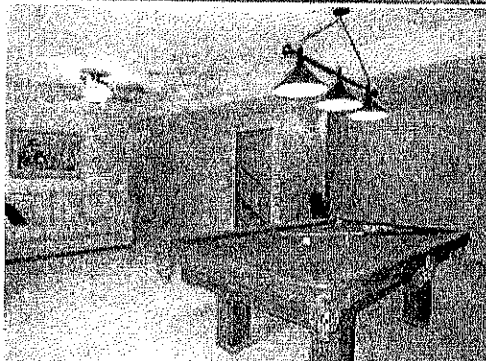
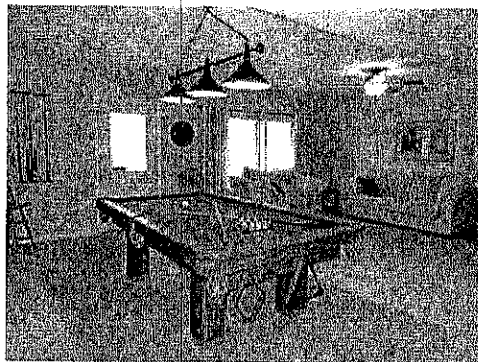
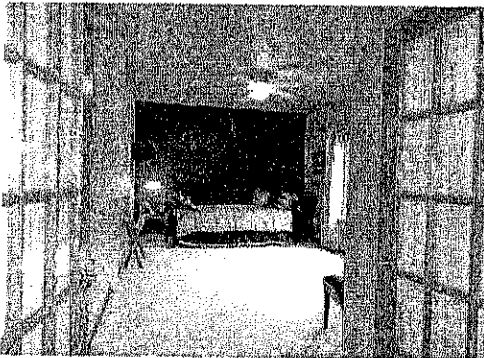
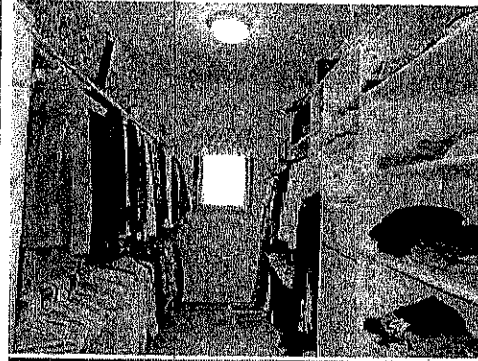
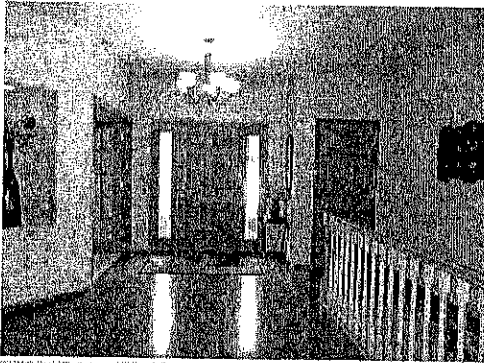
16. The sixteenth part of the document is a list of the names of the persons who have been named in the proceedings.

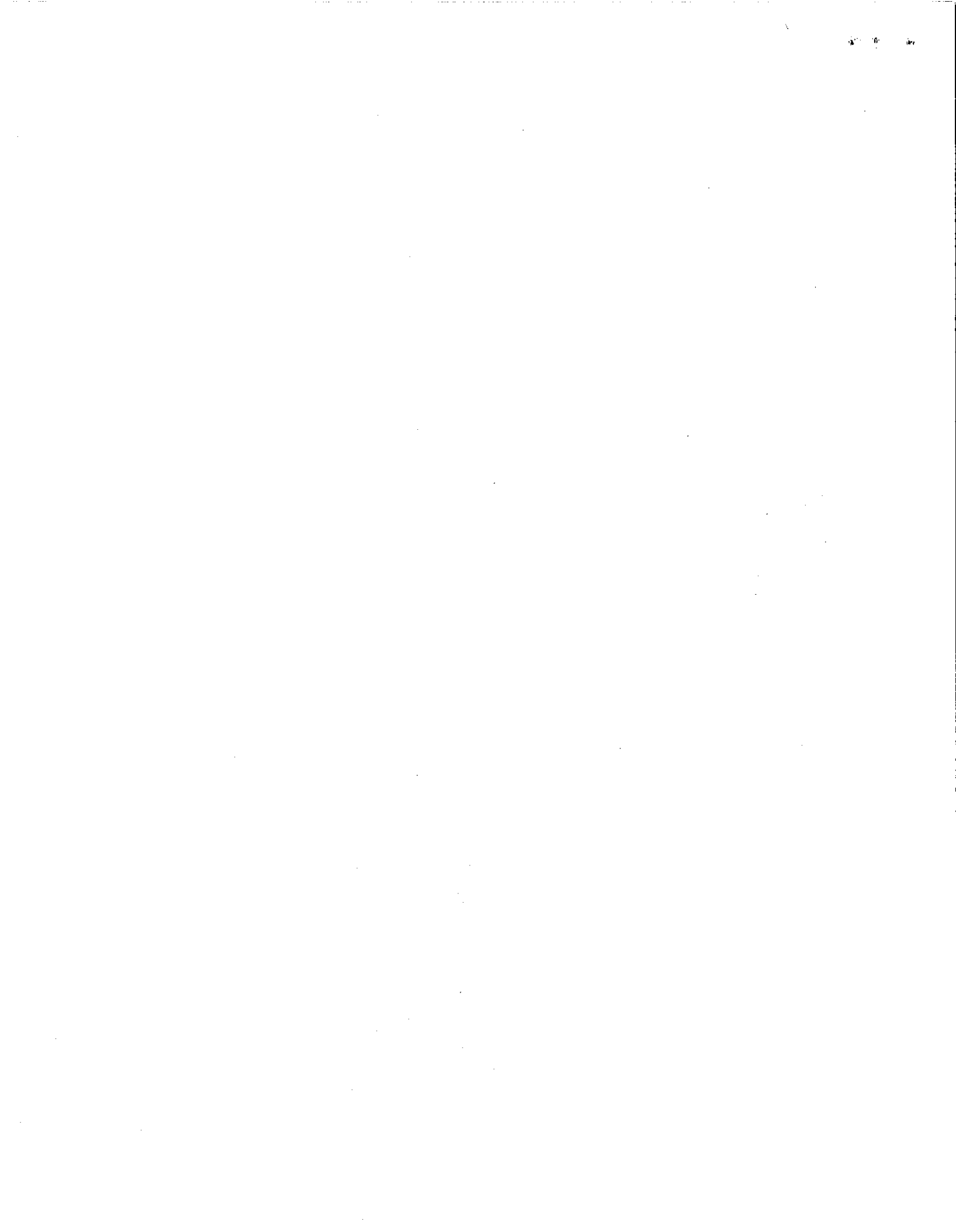
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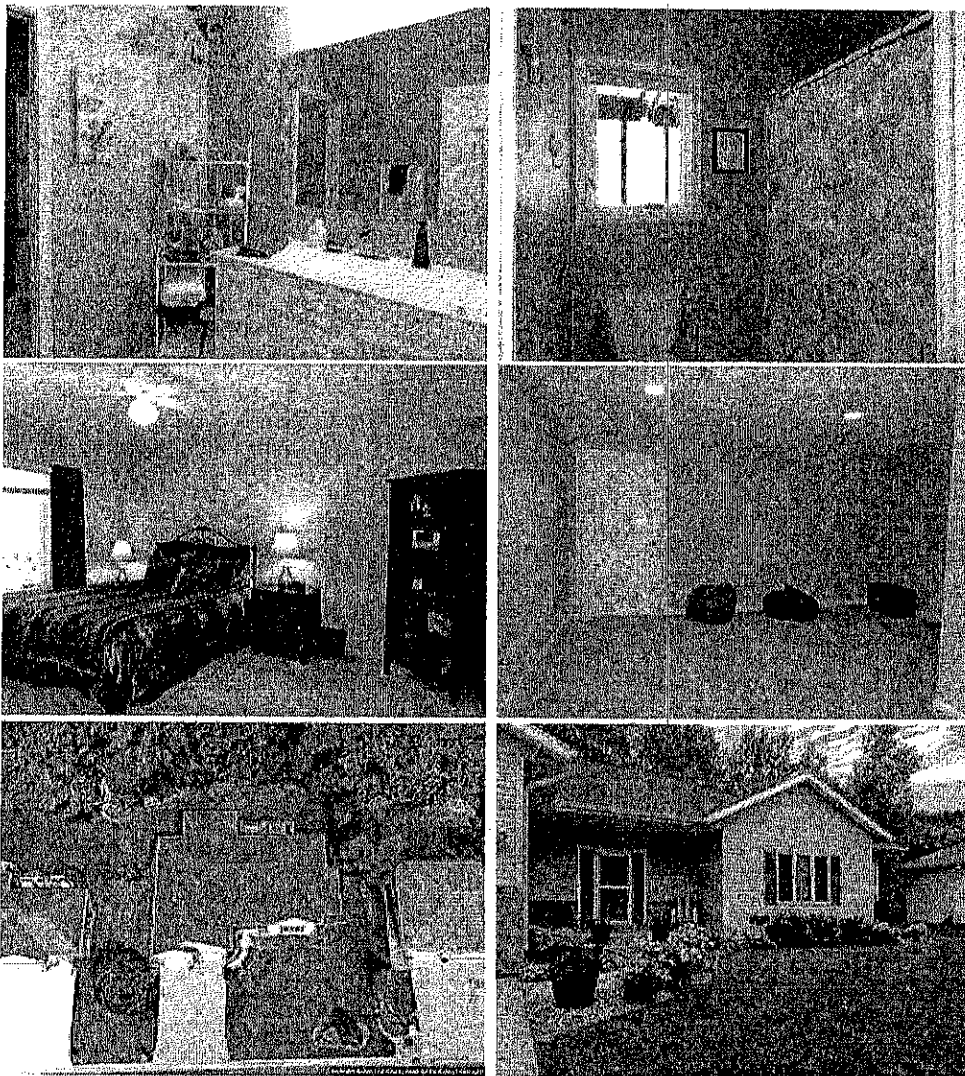
Address: W5576 SOUTHDALE DR, Shelby, WI 54601 County: La Crosse

MLS #: 1575547









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Prepared by Wendy L. Pertsch, CRS, GRI, ABR, Premier Real Estate Group on Thursday, May 09, 2019 4:23 PM.


The first part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1.1) as $t \rightarrow \infty$. In the second part, we study the stability of the solutions of the system (1.1) with respect to the initial conditions.

In the third part, we study the stability of the solutions of the system (1.1) with respect to the parameters. In the fourth part, we study the stability of the solutions of the system (1.1) with respect to the initial conditions and the parameters.

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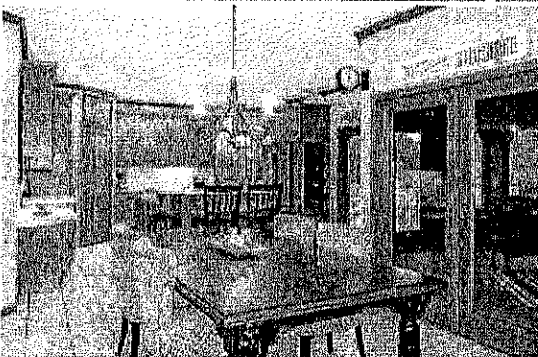
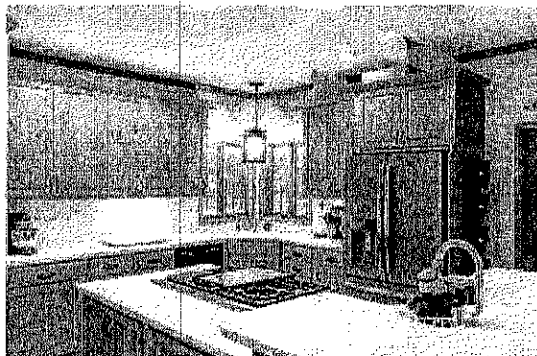
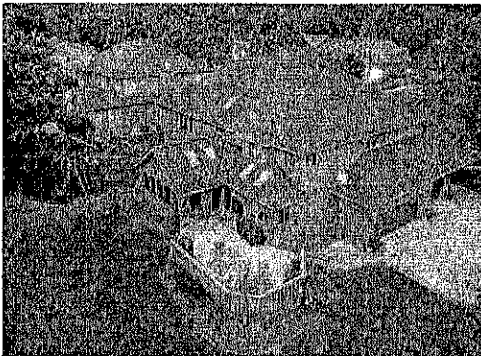
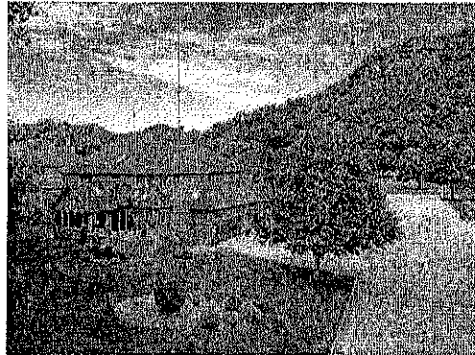
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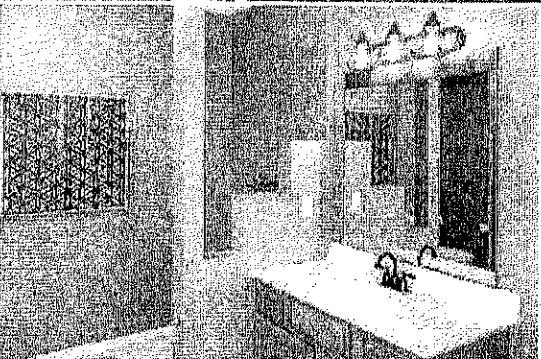
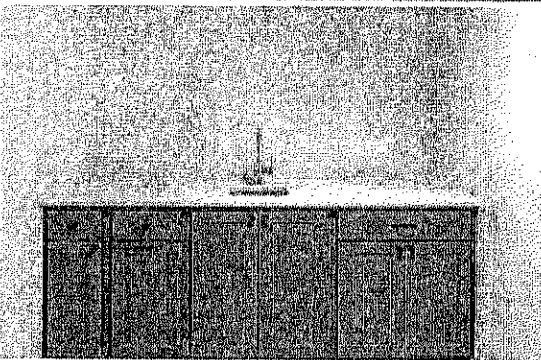
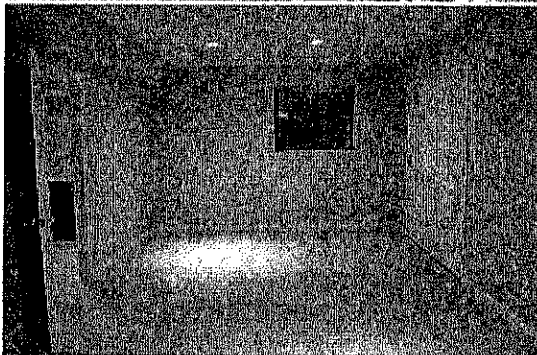
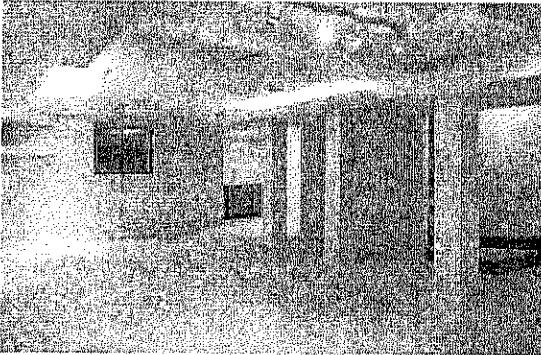
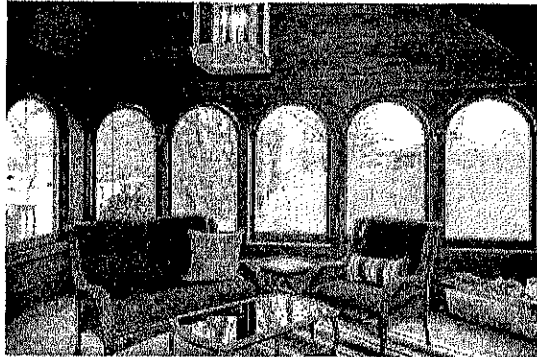
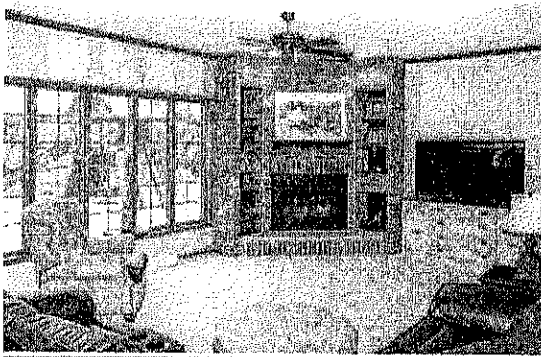
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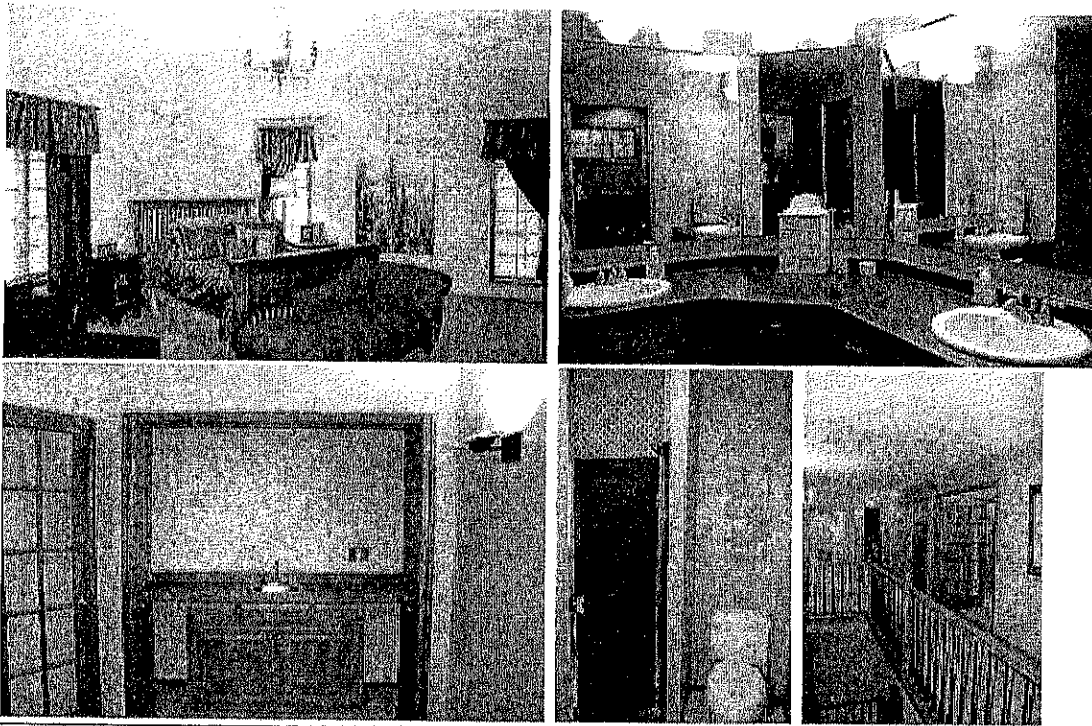
Address: 207 Country Club Ct La Crosse, Wisconsin 54601-3908 Taxed by: La Crosse		MLS #: 1569338																															
	Property Type: Single-Family Status: Sold Tax Key: 017020400010 County: La Crosse		List Price: \$449,900 Taxes: \$11,074 Tax Year: 2017 Est. Acreage: 0.26																														
	Bedrooms: 5 Total Bathrooms: 4.5 Total Full/Half Baths: 4 / 1 F/H Baths Main: 0 / 1 F/H Baths Upper: 3 / 0 F/H Baths Lower: 1 / 0 Garage Spaces: 3 Garage Type: Attached		Rooms: Est. Total Sq. Ft.: 4,400 Est. Year Built: 1991 Zoning: Residential																														
Directions: East end of State Street, left on Country Club Ct. Coordinates:		Flood Plain: No Days On Market: 228																															
School District: La Crosse		<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>Level</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>15 x 19</td> <td>Upper</td> </tr> <tr> <td>Bedroom 2</td> <td>11 x 13</td> <td>Upper</td> </tr> <tr> <td>Bedroom 3</td> <td>12 x 13</td> <td>Upper</td> </tr> <tr> <td>Bedroom 4</td> <td>12 x 14</td> <td>Upper</td> </tr> <tr> <td>Den/Office</td> <td>11 x 13</td> <td>Main</td> </tr> </tbody> </table>	Name	Dim	Level	Master Bedroom	15 x 19	Upper	Bedroom 2	11 x 13	Upper	Bedroom 3	12 x 13	Upper	Bedroom 4	12 x 14	Upper	Den/Office	11 x 13	Main	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>Level</th> </tr> </thead> <tbody> <tr> <td>Living/Great Room</td> <td>15 x 19</td> <td>Main</td> </tr> <tr> <td>Kitchen</td> <td>15 x 27</td> <td>Main</td> </tr> <tr> <td>Dining Room</td> <td>13 x 12</td> <td>Main</td> </tr> </tbody> </table>	Name	Dim	Level	Living/Great Room	15 x 19	Main	Kitchen	15 x 27	Main	Dining Room	13 x 12	Main
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Type: Subdivision Lot Description: Cul-de-sac; Corner; Fenced Yard Style: 2 Story Architecture: Other Garage: Electric Door Opener Driveway: Paved Exterior: Brick; Wood Basement: Full; Poured Concrete; Shower; 8+ Ceiling; Sump Pump; Finished Heating Fuel: Natural Gas H/C Type: Forced Air; Central Air Bath Description: Off MBR; MBR Bath Walk-in Shower; MBR Bath Separate Tub; At least one Bathtub; Shower Stall; Jetted Tub; Ceramic Tile		Documents: Seller Condition; Restrictions/Covenants Appliances Incl.: Oven/Range; Refrigerator; Disposal; Dishwasher; Microwave; Washer; Dryer; Water Softener-owned Misc. Interior: Gas Fireplace; Walk-in Closet; Wet Bar; Cable TV Available; Skylight; Vaulted Ceiling; High Speed Internet Available; Wood or Sim. Wood Floors; Kitchen Island; Split Bedrooms Water/Waste: Municipal Water; Municipal Sewer Municipality: City Accessibility: Laundry on Main Level																															
Remarks: Enjoy the views of Granddad's Bluff from this nicely maintained 5 bedroom, 4.5 bath traditional home. Conveniently located off of Losey Blvd on a quiet cul-de-sac. Recently renovated basement, spacious 3 car garage, large bedrooms and a beautiful 3 season room add to the charm of this home. Inclusions: Refrigerator/Range/Microwave/Dishwasher/Washer/Dryer/Water Softener/Window Treatments. Exclusions: Sellers personal property.																																	
Sold Price: \$407,500 Closing Date: 11/26/2018		Transaction Type: Arms Length																															
Listing Office: First Weber, Inc.: 5991																																	

Address: 207 Country Club Ct, La Crosse, WI 54601 County: La Crosse

MLS #: 1569338








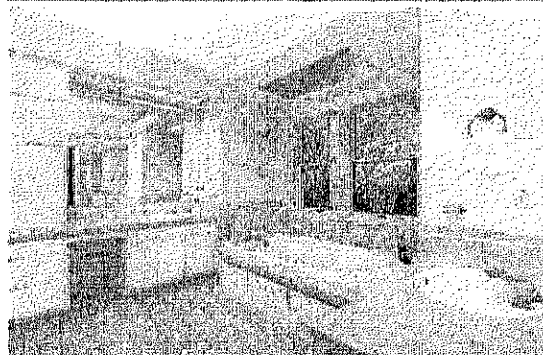
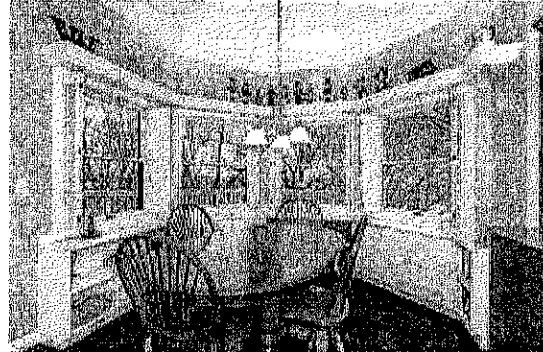
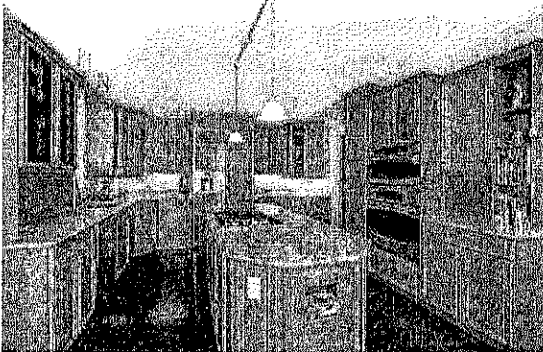
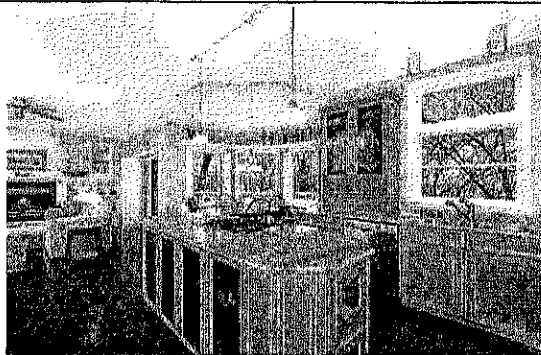
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Prepared by Wendy L. Pertzsch, CRS, GRI, ABR, Premier Real Estate Group on Thursday, May 09, 2019 4:23 PM.



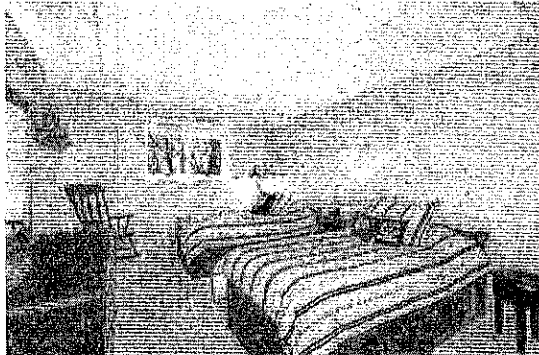
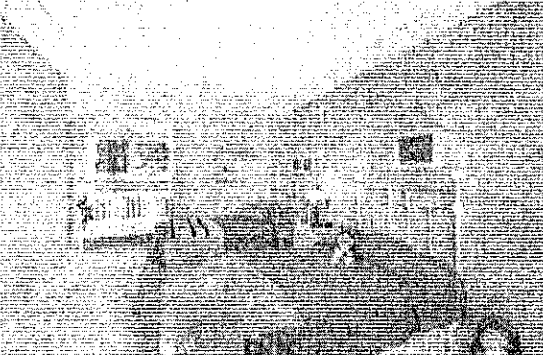
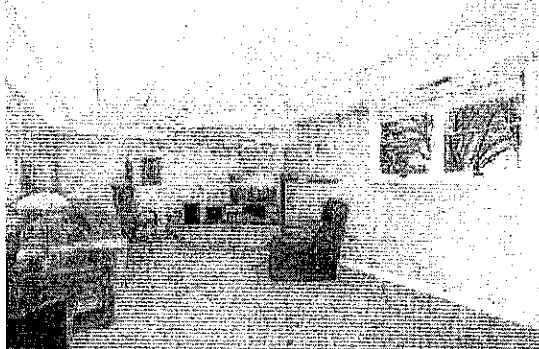
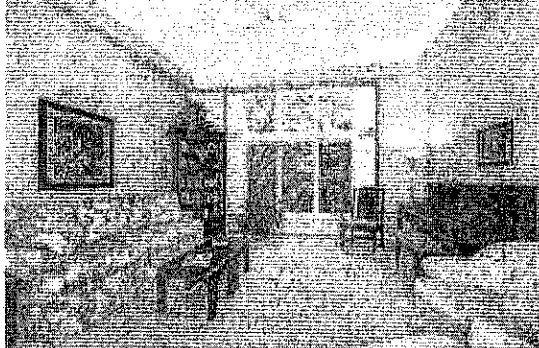
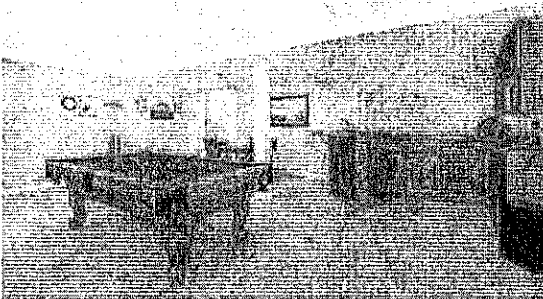
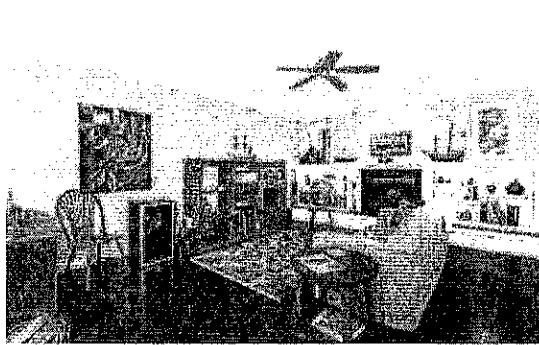
Address: 5241 Brackenwood Ct La Crosse, Wisconsin 54601-2972 Taxed by: La Crosse		MLS #: 1622047																																																
	Property Type: Single-Family Status: Sold Tax Key: 017010414030 County: La Crosse	List Price: \$434,900 Taxes: \$10,270 Tax Year: 2017 Est. Acreage: 0.69																																																
	Bedrooms: 5 Total Bathrooms: 3.5 Total Full/Half Baths: 3 / 1 F/H Baths Main: 2 / 1 F/H Baths Upper: F/H Baths Lower: 1 Garage Spaces: 3 Garage Type: Attached	Rooms: Est. Total Sq. Ft.: 4,119 Est Fin Above Grade SqFt: 2,597 Est Fin Below Grade SqFt: 1,522 Est. Year Built: 1993 Lot Description: .69 Acres Zoning: Residential																																																
	Flood Plain: No																																																	
	Days On Market: 22																																																	
Directions: County Road B to south on Sablewood Rd, to east on Brackenwood, home on the left side of street. Coordinates:																																																		
School District: La Crosse	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Name</th> <th style="width: 15%;">Dim</th> <th style="width: 15%;">Level</th> <th style="width: 30%;">Name</th> <th style="width: 15%;">Dim</th> <th style="width: 15%;">Level</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>15 x 17</td> <td>Main</td> <td>Living/Great Room</td> <td>15 x 15</td> <td>Main</td> </tr> <tr> <td>Bedroom 2</td> <td>10 x 13</td> <td>Main</td> <td>Kitchen</td> <td>13 x 15</td> <td>Main</td> </tr> <tr> <td>Bedroom 3</td> <td>13 x 12</td> <td>Main</td> <td>Family Room</td> <td>15 x 18</td> <td>Main</td> </tr> <tr> <td>Bedroom 4</td> <td>10 x 16</td> <td>Lower</td> <td>Dining Room</td> <td>15 x 13</td> <td>Main</td> </tr> <tr> <td>Bedroom 5</td> <td>16 x 11</td> <td>Lower</td> <td>Rec Room</td> <td>36 x 14</td> <td>Lower</td> </tr> <tr> <td>Den/Office</td> <td>13 x 11</td> <td>Main</td> <td>Laundry Room</td> <td>9 x 9</td> <td>Main</td> </tr> <tr> <td>Bonus Room</td> <td>26 x 13</td> <td>Lower</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Name	Dim	Level	Name	Dim	Level	Master Bedroom	15 x 17	Main	Living/Great Room	15 x 15	Main	Bedroom 2	10 x 13	Main	Kitchen	13 x 15	Main	Bedroom 3	13 x 12	Main	Family Room	15 x 18	Main	Bedroom 4	10 x 16	Lower	Dining Room	15 x 13	Main	Bedroom 5	16 x 11	Lower	Rec Room	36 x 14	Lower	Den/Office	13 x 11	Main	Laundry Room	9 x 9	Main	Bonus Room	26 x 13	Lower			
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Bonus Room	26 x 13	Lower																																																
Type: Subdivision Lot Description: Wooded Style: 1 Story Architecture: Ranch Garage: Electric Door Opener; Access to Basement Driveway: Paved Exterior: Brick; Wood Basement: Full; Poured Concrete; Full Size Windows; 8+ Ceiling; Finished Heating Fuel: Natural Gas H/C Type: Forced Air; Central Air Bath Description: Off MBR; MBR Bath Walk-in Shower; MBR Bath Separate Tub; At least one Bathtub; Jetted Tub; Ceramic Tile	Documents: Seller Condition; Tax Bill Appliances Incl.: Oven/Range; Refrigerator; Dishwasher; Microwave; Washer; Dryer; Water Softener-owned Misc. Exterior: Deck Misc. Interior: Gas Fireplace; Walk-in Closet; Security System; Intercom/Music; Central Vacuum; Cable TV Available; Vaulted Ceiling; High Speed Internet Available; Kitchen Island; Walk-thru Bedroom Water/Waste: Municipal Water; Municipal Sewer Municipality: City Accessibility: Bedroom on Main Level; Laundry on Main Level; Full Bath on Main Level; Open Floor Plan; Stall Shower																																																	
Remarks: It's time to live in style in this LR Ross home. This 5 Bedroom home features a formal dining room, formal living room, large eat in kitchen with maple cabinets and granite countertops, and a main floor family room. Main floor extra large laundry. The master bedroom features tray ceiling, large master bath with walk-in closet, dual sinks, jetted tub, and walk-in tile shower. The 2nd bedroom features french doors to the master suite making an ideal nursery, or a sitting room. Main floor also features a large office. Lower level features a wet bar, large rec room with pool table, a bonus room, and two additional bedrooms. The three car garage boasts lots of storage along with access to the basement. This home has features you wanted, and others you only dreamed of! Inclusions: Oven, Microwave, Stove, Refrigerator, Dishwasher, Washer, Dryer, Pool Table, Shutters, All Window Treatments, Bar Refrigerator, Bar Microwave. Exclusions: Sellers remaining personal property																																																		
Sold Price: \$420,000 Closing Date: 04/30/2019																																																		
Listing Office: RE/MAX First Choice: 5058																																																		

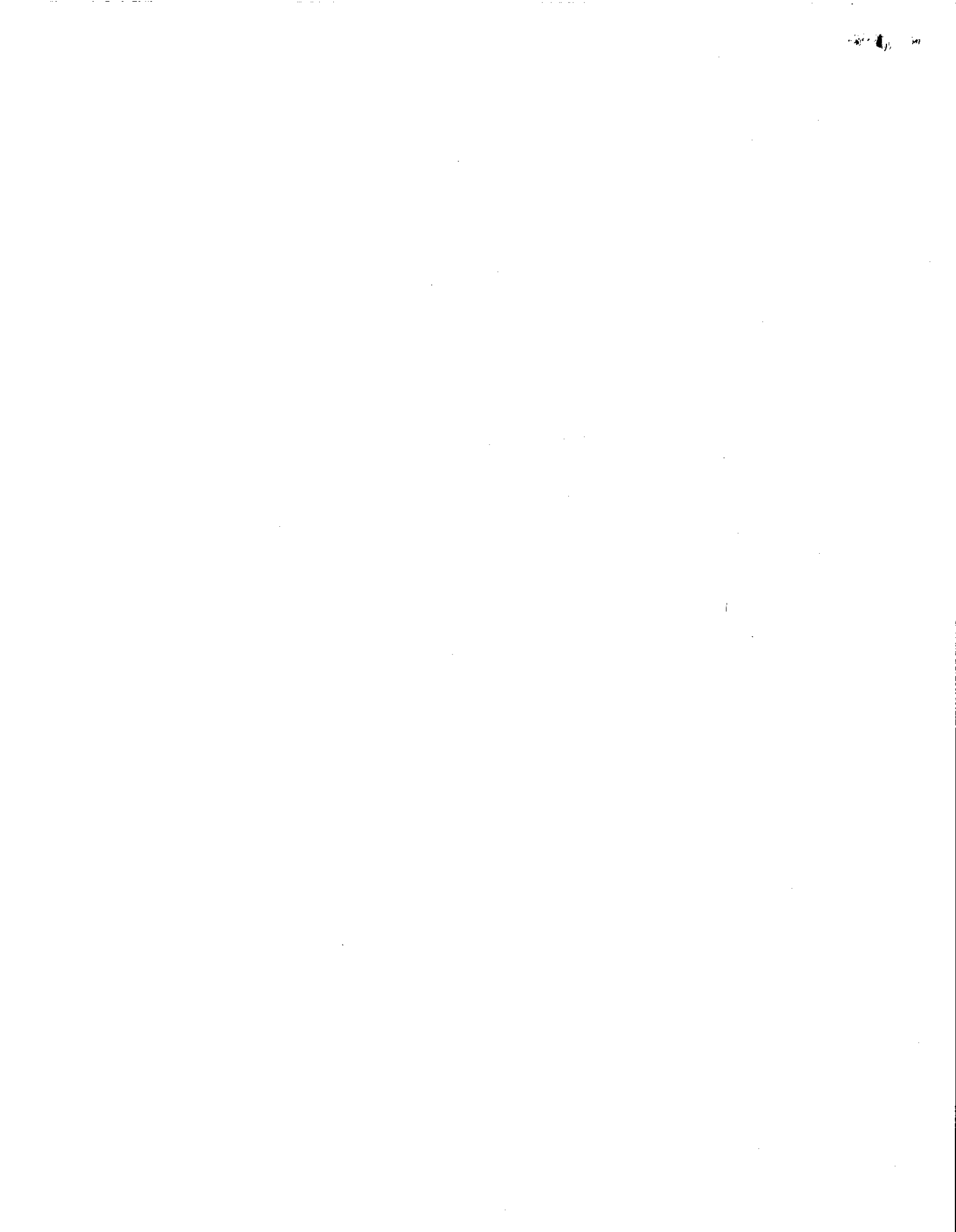
Address: 5241 Brackenwood Ct, La Crosse, WI 54601 County: La Crosse

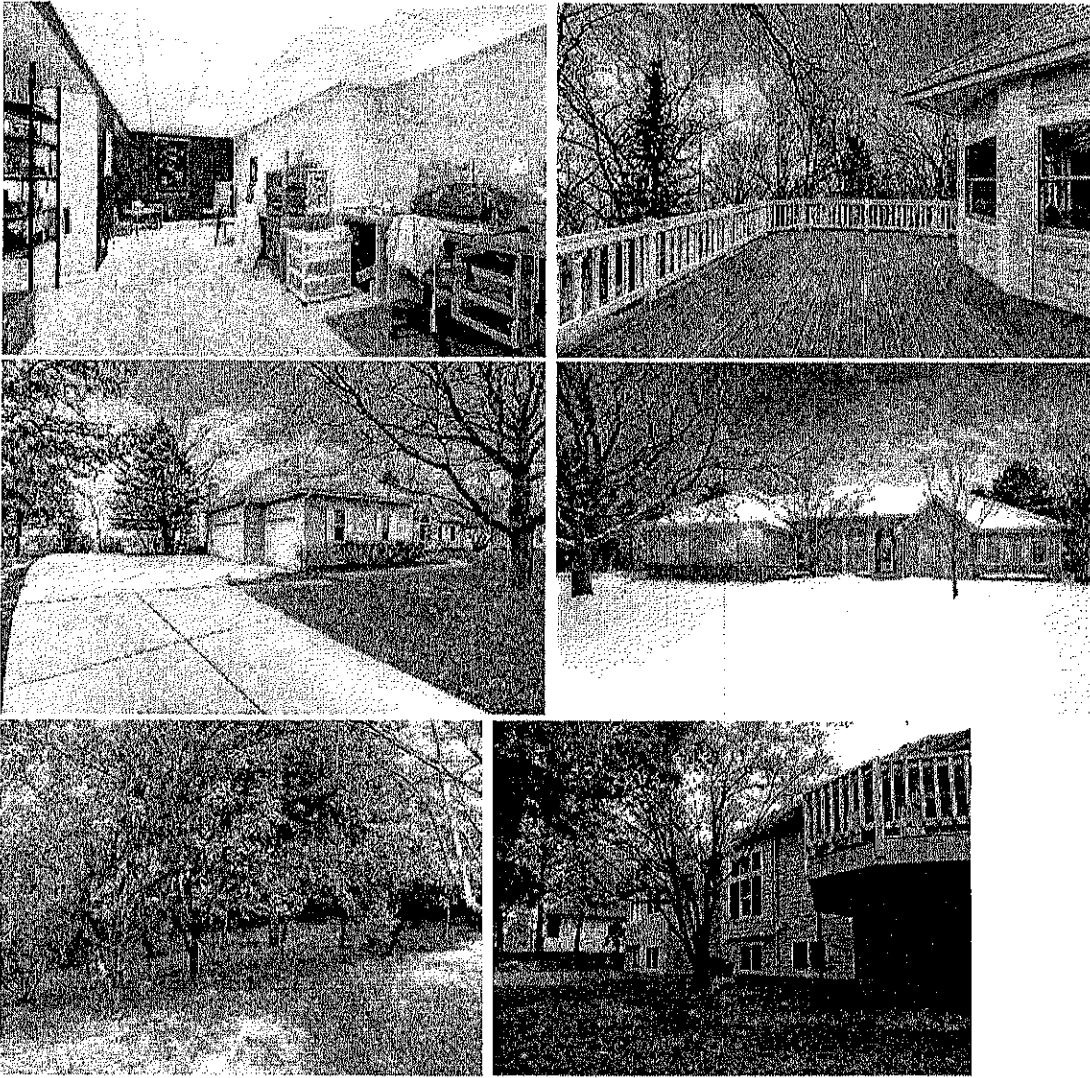
MLS #: 1622047



1







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Prepared by Wendy L. Pertzsch, CRS, GRI, ABR, Premier Real Estate Group on Thursday, May 09, 2019 4:23 PM.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial data. This includes not only sales and purchases but also expenses and income. The second part of the document provides a detailed breakdown of the company's assets and liabilities. It lists all fixed assets, such as property, plant, and equipment, and all current assets, such as cash, accounts receivable, and inventory. The third part of the document discusses the company's liabilities, including both long-term and short-term debt. It also provides a summary of the company's equity, including common stock and retained earnings. The final part of the document provides a summary of the company's financial performance over the period. It includes a comparison of the company's results to those of its peers and a discussion of the factors that have contributed to its success or failure.

**City of La Crosse, La Crosse County, Wisconsin
NOTICE OF REAL ESTATE ASSESSMENT**

THIS IS NOT A TAX BILL

In accordance with Section 70.365 of the Wisconsin Statutes, you are hereby notified of your
assessment for the current year **2017**

DATE **05/05/2017**

PARCEL NUMBER: 17-50772-100

LEGAL DESCRIPTION:

4935 SILVER MORNING LN

22-15N-07 Acres 0.780

WATERFORD VALLEY-PHASE TWO LOT 10
BLOCK 7 LOT SZ: 33905 SF

RACHEL H HEISS
4935 SILVER MORNING LN
LA CROSSE WI 54601

Year	Land	Improvements	Totals	PFC/MFL Lands
2016	55,600	355,600	411,200	0
2017	55,600	362,300	417,900	0

	Gen Property	PFC/MFL LANDS	Reason(s) For Change
Increased	6,700	0	AN
Decreased	0	0	

Primary General Level of Assessment **0.0000**

Note: If an Agricultural land Conversion Charge Form PR-298 is enclosed you must pay a conversion charge under state law (sec. 74.785, Wis Stats).

Board of Review Date and Time: Monday May 15, 2017
10:00 AM - City Hall

OPEN BOOK DATE AND TIME:	May 1, 2017 to May 12, 2017 8:30 AM to 5:00 PM
CLERK, BOARD OF REVIEW:	City Hall - 400 La Crosse St
CLERK PHONE:	(608) 789-7510
ASSESSOR:	City of La Crosse
ASSESSOR PHONE:	(608) 789-7525

Reasons for Change:

1. Gains in territory by annexation
 2. Higher land use, new plats, land improvements & new construction
 3. Property formerly assessed as personal property
 4. Property formerly exempt now assessed
 5. Increase due to revaluation
 6. Shift in classification
 7. Loss in territory by annexation
 8. Property destroyed, removed or reduced utility
 9. Property formerly assessed now exempt
 10. Decrease due to revaluation
- AN – Amended Notice
NW – Parcel New Due to Split/Merge;etc

A Note from the Assessors Office: This notice reflects the change in the assessed value of your property for the 2017 assessment year. If you have any questions regarding this notice, please contact our office.

The term "Improvements" refers to improvements to the land such as buildings and paving and does not imply that improvements have been made to the existing structures.

If you wish to appeal your valuation to the Board of Review, **after discussion with the Assessor**, the following Wisconsin laws apply:

1. Objector must provide notice of intent to object 48 hours before first scheduled meeting of the Board of Review per WI Stat. 70.47(7)(a).
2. Interior viewing of buildings must be allowed by owner per WI Stat. 70.47(7)(aa).
3. Objector must specify opinion of value and information used to arrive at value. Only total assessment may be appealed per WI Stat 70.47 (7)(ae).

Assessment Objection Procedure

Wisconsin statutes require all taxable property except agricultural; agricultural forest and undeveloped to be assessed at full market value as of January 1 each year. The courts have determined that assessments at a percentage of full market value are acceptable when applied uniformly. Therefore, to determine if your assessment is fair, you must analyze it in relation to full market value. This is done by dividing your assessment by the general level of assessment for your municipality.

If you feel your assessment is unfair, **the first step is to discuss it with your municipal assessor**. If you still wish to appeal your assessment, you will need to file a written or oral intent to object with the municipal clerk at least 48 hours before the opening of the Board of Review. In addition, you must complete an approved objection form and file it with the clerk of the Board of Review prior to or within the first two hours of the Board's first scheduled meeting.

Boards of Review operate like a court. Their function is not one of valuation but of deciding the validity of the facts presented orally before them. You or your representative may testify concerning your assessment objection. You must prove that your property is inequitably assessed when compared to the general level of assessment within your tax district.

In Cities with a Board of Assessors, assessment objections are first made to this Board. If you are dissatisfied with the Board of Assessors' determination, an appeal can be made to the Board of Review. If you wish to appear at the Board of Review, notify the assessor in writing within 10 days of receiving the Board of Assessor's determination notice.

NOTE: The Notice of Assessment is required when an assessment has changed from the prior year. Therefore, many municipalities do not send Notices of Assessment every year. Not receiving a notice does not prevent you from objecting to your assessment. However, if you desire to appeal your assessment in any year, your appearance at that year's Board of Review hearing is extremely important. Most subsequent avenues of appeal require that you first attend the Board of Review. Therefore, always verify your assessment annually prior to the Board of Review. The appeal process is explained in the "Property Assessment Appeal Guide for Wisconsin Real Property Owners." If you would like a copy, visit revenue.wi.gov and search keyword 'Assessment Appeal' OR contact the Department of Revenue, Office of Technical and Assessment services, Box 8971, Madison, WI 53708-8971
PR301:32XXX



Full Report

Property Location : 4935 Silver Morning LN

Owner:

Heiss Rachel H
4935 Silver Morning LN
La Crosse, WI 54601-2289

Owner Occupied: Yes
Property Address:
4935 Silver Morning LN
La Crosse, WI 54601-2289

Map with:
MapQuest
Google Maps

County: La Crosse
Taxed by: City Of La Crosse
Taxkey # 017050772100

Assessments

Assessment Year	Property Class	Land Assessment	Improvement Assessment	Total Assessment	Percent Of Change	Acres	Ratio
2015	Residential	\$ 55,600	\$ 355,600	\$ 411,200	0.000-	0.780	0.937156002
2014	Residential	\$ 55,600	\$ 355,600	\$ 411,200	0.000-	0.780	0.956124557
2013	Residential	\$ 55,600	\$ 355,600	\$ 411,200	0.000-	0.780	0.983502763
2012	Residential	\$ 55,600	\$ 355,600	\$ 411,200	11.316%	0.780	0.986122240
2011	Residential	\$ 55,600	\$ 313,800	\$ 369,400	0.000-	0.780	0.986336072
2010	Residential	\$ 55,600	\$ 313,800	\$ 369,400	0.000-	0.780	0.962257051
2009	Residential	\$ 55,600	\$ 313,800	\$ 369,400	0.000-	0.780	0.944698070
2008	Residential	\$ 55,600	\$ 313,800	\$ 369,400	0.000-	0.780	0.938026538
2007	Residential	\$ 55,600	\$ 313,800	\$ 369,400	0.000-	0.780	0.904062385

Taxes

Tax Year	Total Tax	First Dollar	Lottery Credit	Net Tax	Special Taxes	Special Assessment	Special Charges	Full Pay Amount
2015	\$11,977.16	\$80.38	\$129.85	\$11,766.93				\$11,766.93
2014	\$11,939.93	\$80.72	\$136.61	\$11,722.60				\$11,722.60
2013	\$12,298.88	\$82.52	\$140.55	\$12,075.81				\$12,075.81
2012	\$11,836.01	\$80.08	\$111.63	\$11,644.30				\$11,644.30
2011	\$10,634.09	\$82.81	\$109.60	\$10,441.68				\$10,441.68
2010	\$10,807.75	\$84.59	\$106.66	\$10,616.50				\$10,616.50
2009	\$10,498.78	\$80.37	\$91.69	\$10,326.72				\$10,326.72
2008	\$10,263.56	\$41.58	\$95.96	\$10,126.02				\$10,126.02
2007	\$10,335.39		\$105.87	\$10,229.52				\$10,229.52

Assessor

Building Square Feet : 2801	Year Built : 1999	Township :
Bedrooms : 3	Year Remodeled :	Range :
Full Baths : 4	Effective Year Built : 1993	Section :
Half Baths : 1	Air Conditioning : Yes	Quarter :
Total Rooms : 8	Fireplace : Yes	Pool :
Number of Stories : 1.00	Number of Units :	Attic :
Building Type : Executive		Basement : Full Basement
Exterior Wall : Sided		Heat : Warm Air
Exterior Condition :		Garage : Attached Garage
Land Use :		School District : 2849 La Crosse
Zoning :		Historic Designation :

Legal Description

Waterford Valley-Phase Two L

Sales

Conveyance Date : 8/18/2016	Date Recorded : 8/26/2016	Value/Sale Price : \$ 405,000.00
Grantor Name : Richmond Henderson Kathryn M Aka		Transfer Fee : \$ 1,215.00
Grantee Name : Heiss Rachel H		Document# : 1680590
Conveyance Instrument : Warranty / Condo Deed	Conveyance Type : Sale Or Land Contract	
Conveyance Date : 12/5/2014	Date Recorded : 12/18/2014	Value/Sale Price : \$ 418,100.00
Grantor Name : Richmond Craig S		Transfer Fee :
Grantee Name : Richmond Henderson Kathryn M NKA		Document# : 1649568
Conveyance Instrument : Quit Claim Deed	Conveyance Type : Pursuant To Divorce	
Conveyance Date : 5/13/2009	Date Recorded : 6/15/2009	Value/Sale Price : \$ 406,000.00

Grantor Name : Carrk Mark G & Diane F	Transfer Fee : \$ 1,218.00
Grantee Name : Richmond Craig S & Kathryn M	Document# : 1528799
Conveyance Instrument : Warranty / Condo Deed	Conveyance Type : Sale Or Land Contract
Conveyance Date : 5/6/2004	Date Recorded : 5/13/2004
Grantor Name : Vidani Paul J I JR	Value/Sale Price : \$ 430,000.00
Grantee Name : Carrk Mark G. And Diane F.	Transfer Fee : \$ 1,290.00
Conveyance Instrument : Warranty / Condo Deed	Document# : 1393568
	Conveyance Type : Sale Or Land Contract

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Prepared by Wendy L. Pertzsch, CRS, GRI, ABR on Wednesday, May 03, 2017 3:19 PM.



Price / Tax History

DATE	EVENT	PRICE	\$/SQFT	SOURCE
08/26/16	Sold	\$405,000 -5.8%	\$101	Public Record
08/22/16	Listing removed	\$429,900	\$107	Gerrard-Hoesch...
06/21/16	Price change	\$429,900 -5.5%	\$107	Gerrard-Hoesch...
05/31/16	Price change	\$454,900 -4.2%	\$113	Gerrard-Hoesch...
04/15/16	Listed for sale	\$474,900 +13.1%	\$118	Gerrard-Hoesch...
03/07/16	Listing removed	\$419,900	\$104	BHHS LOVEJOY R...

4935 Silver Morning Ln, La Crosse, WI 54601 | Zillow

Page 3 of 5

DATE	EVENT	PRICE	\$/SQFT	SOURCE
06/18/15	Listed for sale	\$419,900 +3.4%	\$104	BHHS LOVEJOY R...
06/15/09	Sold	\$406,000	\$101	Public Record

Neighborhood: 54601

MEDIAN ZESTIMATE

\$160,200



7.7%

Past 12 months

MARKET TEMP

Very Hot

Buyers' Market

Sellers' Market

Zillow predicts will increase 3.4% next year, compared to a 3.9% increase for La Crosse as a whole. Among 54601 homes, this home is valued 299.3% more than the midpoint (median) home, and is valued exactly the same per square foot.

Agent Authorization

for Property Assessment Appeals

If an agent is representing the property owner or municipality, the property owner or municipality must provide prior written authorization for the agent to represent the company or municipality when contacting the reviewing authority.

Section 1: Property Owner and Property Information

Company/property owner name Rachel H. Heiss			Taxation district (Check one) <input type="checkbox"/> Town <input type="checkbox"/> Village <input checked="" type="checkbox"/> City		County La Crosse
Mailing address 4935 Silver Morning Lane			Street address of property 4935 Silver Morning Lane		
City La Crosse	State WI	Zip 54601	City La Crosse	State WI	Zip 54601
Parcel number 017-050772-100		Phone (608) 784-0991	Email		Fax () -

Section 2: Authorized Agent Information

Name / title Sarah E. Korte, Attorney			Company name Moen Sheehan Meyer, Ltd.		
Mailing address 201 Main Street, PO Box 786			Phone (608) 784 - 8310		Fax () -
City La Crosse	State WI	Zip 54602	Email skorte@msm-law.com		

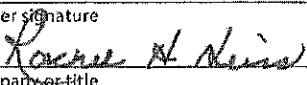
Section 3: Agent Authorization

Agent Authorized for: (check all that apply) <input type="checkbox"/> Manufacturing property assessment appeals (BOA) <input type="checkbox"/> Access to manufacturing assessment system (MAS) <input checked="" type="checkbox"/> Wisconsin Department of Revenue 70.85 appeals <input checked="" type="checkbox"/> Municipal Board of Review <input type="checkbox"/> Other _____		Enter Tax Years of Authorization _____ All years All years _____	
Authorization expires: <u>5</u> - <u>15</u> - <u>2021</u> <small>(mm - dd - yyyy)</small>		(unless rescinded in writing prior to expiration)	
Send notices and other written communications to: (check one or both) <input checked="" type="checkbox"/> Authorized Agent <input checked="" type="checkbox"/> Property Owner			

Section 4: Agreement/Acceptance

I understand, agree and accept: <ul style="list-style-type: none"> The assessor's office may divulge any information it may have on file concerning this property My agent has the authority and my permission to accept a subpoena concerning this property on my behalf I will provide all information I have that will assist in the discussion and resolution of any assessment appeal of this property Signing this document does not relieve me of personal responsibility for timely reporting changes to my property and paying taxes, or penalties for failure to do so, as provided under Wisconsin tax law A photocopy and/or faxed copy of this completed form has the same authority as a signed original If signed by a corporate officer, partner, or fiduciary on behalf of the owner, I certify that I have the power to execute this Agent Authorization form 	
---	--

Section 5: Owner Grants Authorization

Owner Sign Here	Owner name (please print) Rachel H. Heiss	
	Owner signature 	
	Company or title	Date (mm-dd-yyyy) 5/15/2019

RECEIVED

MAY 16 2019

LA CROSSE

CITY ASSESSOR

**Request to Testify by Telephone or Submit a Sworn Written Statement
at the Board of Review (BOR)**

Section 70.47(8), Wis. Stats., states "...Instead of appearing in person at the hearing, the board may allow the property owner, or the property owner's representative, at the request of either person, to appear before the board, under oath, by telephone or to submit written statements, under oath, to the board. ..."

NOTE: The legal requirements of the Notice of Intent to Appear at the BOR must be satisfied and the Objection Form must be completed and submitted to the BOR as required by law prior to the Request to Testify by Telephone or Submit Sworn Written Statement form being submitted.

Municipality City of La Crosse		County La Crosse	
Property owner's name Rachel H. Heiss		Agent name (if applicable) Wendy L. Pertsch *witness for owner	
Owner's mailing address 4935 Silver Morning Lane La Crosse, WI 54601		Agent's mailing address 3210 State Road La Crosse, WI 54601	
Owner's telephone number (608) 784-0991	<input type="checkbox"/> Land Line <input type="checkbox"/> Cell Phone	Agent's telephone number (608) 780-7752	<input checked="" type="checkbox"/> Land Line <input type="checkbox"/> Cell Phone
Owner's email address rheissphd@hotmail.com		Agent's email address pertschwendy@gmail.com	

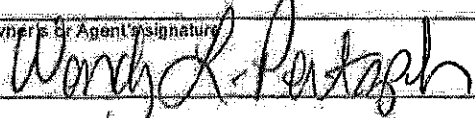
Please provide the following information on the property and the assessment to which you are objecting. (Attach additional sheets, if necessary.)

- Property address 4935 Silver Morning Lane, La Crosse, WI 54601
- Legal description or parcel number from the current assessment roll 017-050772-100
- Total Property Assessment \$505,300.00 - current assesment
- If agent, attach signed Agent Authorization form, PA-105

☒ Testify by telephone* ☐ Submit sworn written statement

Basis for request _____

* If the request is approved, provide the best telephone number to reach you 608-780-7752

Owner's or Agent's signature 	Date <u>5-16-19</u>
---	------------------------

For Board Use Only

☐ Approved ☐ Denied

Reason _____

☐ Taxpayer advised _____

Date

10. 11. 1910

11. 11. 1910

12. 11. 1910