REDEVELOPMENT AUTHORITY

City of Kaukauna **Council Chambers** Municipal Services Building 144 W. Second Street, Kaukauna



Thursday, March 10, 2022 at 9:00 AM

AGENDA

- 1. Old Business.
- New Business.
 - a. Revolving Loan La Belle Bridal LLC
 - b. PACE Loan Heritage Mall
- 3. Closed Session.
 - a. Adjourn into Closed Session Pursuant to State Statute 19.85(1)(e) to discuss the disposition of public funds for La Belle Bridal LLC
 - b. Return to Open Session for possible action.
 - c. Adjourn into Closed Session Pursuant to State Statute 19.85(1)(e) to discuss the disposition of public funds for Heritage Mall
 - d. Return to Open Session for possible action.
- Other Business.
- 5. Adjourn.

NOTICES

IF REQUESTED THREE (3) DAYS PRIOR TO THE MEETING, A SIGN LANGUAGE INTERPRETER WILL BE MADE AVAILABLE AT NO CHARGE.

WE ARE FOLLOWING CDC GUIDELINES REGARDING MASK-WEARING IN CITY FACILITIES.





MEMO

PLANNING AND COMMUNITY DEVELOPMENT

To: Redevelopment Authority

From: Lily Paul

Date: 03-04-2022

Re: La Belle Bridal LLC - Revolving Loan Application

Mariah Tietz, owner of La Belle Bridal LLC, has submitted a RACK Revolving Loan application (Exhibit 1) for a property she leases from BLG Inc, on 140 East 2nd Street. She has been granted consent from the landlord to make modifications and improvements to the building (Exhibit 2). The applicant is looking to demo the floors, level out the surface, and re-floor the unit. Additional plumbing and new lighting in the unit will be installed. The interior and exterior will be painted. New landscape and new windows are also projected to be installed.

The exterior updates such as paint, landscape, and sign are ultimately to improve the curb appeal and aesthetics of the building. The primary reason for the window updates is twofold: to increase the attractiveness of the building and to increase energy efficiency. The interior updates improve the aesthetic. The plumbing installation will help with job creation and retention for there will be 2 hair sinks available for professionals providing those types of services. See Exhibit 3 of existing exterior and interior condition. Also attached is Exhibit 4 showing future interior layout/design and sign example.

Ms. Tietz, owner of La Belle Bridal LLC, has received a \$10,000 grant from the Main Street Bounce Back Program, which is intended for new LLCs. She has contracts for weddings booked from February 2022 all the way to December 2022, and one in 2023 already. Her

expected income from each booking is \$1,000 to \$1,500. Please review Exhibit 5 for details on financials and contracts. Also provided in Exhibit 6 is a business plan for La Belle Bridal. This business will provide many services and create jobs.

The total cost to complete all of the updates is \$20,370.00. A complete breakdown of the costs is provided in Exhibit 7. Financing for the project will be funded by \$10,000 of the applicant's personal funds, and \$10,000 is being requested as a loan from the Redevelopment Authority.

Staff Recommendation:

Staff recommends to approve the Revolving Loan for La Belle Bridal LLC.



REVOLVING LOAN PROGRAM APPLICATION Project Name: LOW BETTE STOUGHTO LA BEILL BridAI LLC Project Address: 140 East 2nd St. Laukauna WI 54130 Contact Name: Marian Tutz Contact Address: 422 Frances St. Kaukauna WI 54130 Telephone: 920 372 91059 Email: Mariah. labell bridal a gmail. com Year Business Established: 2022 Applicant Is: Sole Proprietorship Lessee of Property Owner Other Business Structure Partnership Corporation Part Time Number of Employees: Brief Description of Business: We are a blauty business offering an array of services including hour make-up, lashes, brow services, permanent make-up, and continuing education. List all owners, directors, or partners having 20% or greater interest: marian tetz Project Description: Demo floors, even out and lay new flooring, add additional plumbing, new uspitung, new paint in interior = exterior, new landscaping, new windows potentially In what ways will the project benefit the community? Increase tax value Improve curb appeal/aesthetics Safety or security upgrades Accessibility improvements jobs created jobs retained Job creation or retention Improved building longevity New or retained business Energy efficiency upgrades/weatherization Creating services not currently available in a community

Revolving Loan Program Application Page 1 / 3

Other:

Project Costs

Acquisition	
Exterior Renovation	3,000
Interior Rehabilitation	15,000
Land/Site Improvements	The state of the s
Utility Improvements	
Machinery/Equipment	M (No. 138 1897), x 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Design Services	

Project Financing

Personal Funds	10,000
Lender Funds	0
RACK Funds Requested	7,000-10,000
Other	

Existing Building Conditions

If building is owned by applicant:

Acquisition Date	Land Control of the C
Purchase Price	
Existing Mortgage Balance	
Land Contract Balance	
Monthly Mortgage Payment(s)	
Recent Appraised Value	Paradality of the Salar Albania and the salar salar salar

If building is leased by applicant:

Annual Rent	8,100.00
Lease Termination Date	may 1 2023
Name of Building Owner	Jeff Everetts
Address of Building Owner	107 & 4th St Kaukauna WI 54130

Application Agreement

The applicant certifies that all information in this application, and all information furnished

in support of this application, is given for the purpose of obtaining a loan under the Commercial Revolving Loan Program and is true and complete to the best of the applicant's knowledge.

The applicant further certifies that they are the owner of the property described in this application, or the lessee with proof of the owner's consent to improve said property.

The applicant further certifies that the loan proceeds will be used for the work and materials identified in this application and will abide with all provisions and guidelines of the Commercial Revolving Loan Program.

The applicant further authorizes disclosure of all financial information submitted in connection with this application by and between the Redevelopment Authority of the City of Kaukauna and any lender agreeing to participate with the applicant's loan through this program.

Signature of Applicant

Date

Signature of Applicant

Mariah Tretz

Date

1/25/2022

APPLICATION FORMS CHECKLIST

The RACK loan application forms are included on the preceding pages. Please complete all fields on the form for the appropriate loan. If you need more space, you can include additional information as attachments to the form. Please indicate this by writing "attached" in the relevant field(s). If you need assistance with the form, please contact the Planning and Community Development Director.

Application Checklist

Please review this checklist prior to submitting your loan application to ensure all needed information is included. Descriptions of each item can be found in the Redevelopment Authority Loan Program Handbook.

1	Completed Application Form	
2	Business Description	THE WALL
3	Business Performance History & Projections New Business	/
4	Business Plan	1
5	Project Description	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
6	Description of Need	4 4 17
7	Estimates	V
8	Financial Statements New BULINESC	/
9	Copy of Bank Loan Application Materials	1
10	Commitment from Private Lenders (if applicable)	59 (· A
11	Proof of Personal Financial Commitment	1
12	Proof of Landlord Consent (if applicable)	1
13	Exterior Improvement Visuals (if applicable)	11 1111



4

2/3/22, 4:10 PM Gmail - 140 E 2nd St

Exhibit 2





Mariah Lea <lea.kirstin@gmail.com>

140 E 2nd St

1 message

Jeff Everetts < jeveretts@ashwaubenonk12.org > To: Lea.Kirstin@gmail.com

Thu, Feb 3, 2022 at 4:10 PM

This email confirms consent from BLG Inc to Mariah Tietz, owner of Labelle Bridal, to made modifications and improvements to the building located at 140 E 2nd St, Kaukauna, WI.

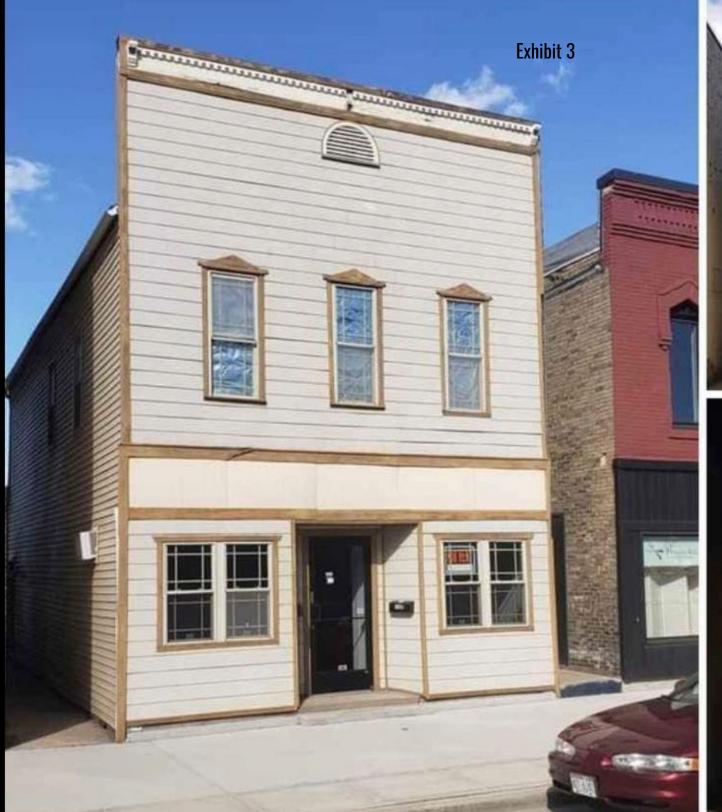
A copy of the planned renovations were supplied to BLG by Mariah and were approved as provided.

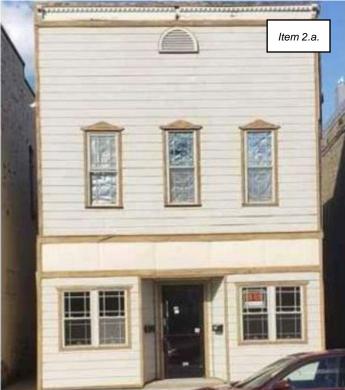
Any questions or concerns pertaining to the improvements should be directed to Jeff Everetts at 920-621-5506.

Jeff Everetts

--

CONFIDENTIAL NOTICE - This electronic mail message and any files transmitted with it are confidential and are intended for the sole use of the individual or entity to whom they are addressed. Dissemination, forwarding, printing, or copying of this electronic mail without the consent of the sender is strictly prohibited. If you are not the intended recipient, be advised that you have received this electronic mail in error; please immediately notify the sender by return mail. This email is a transmission from the Ashwaubenon School District and may constitute a public record under Wisconsin Law and be subject to public disclosure.





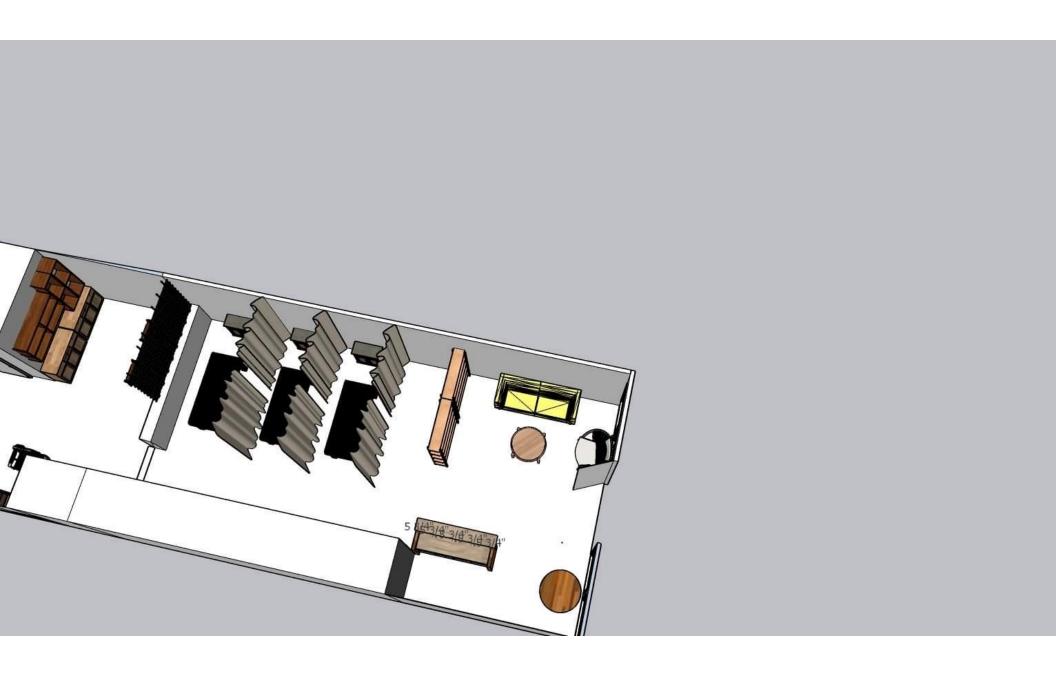


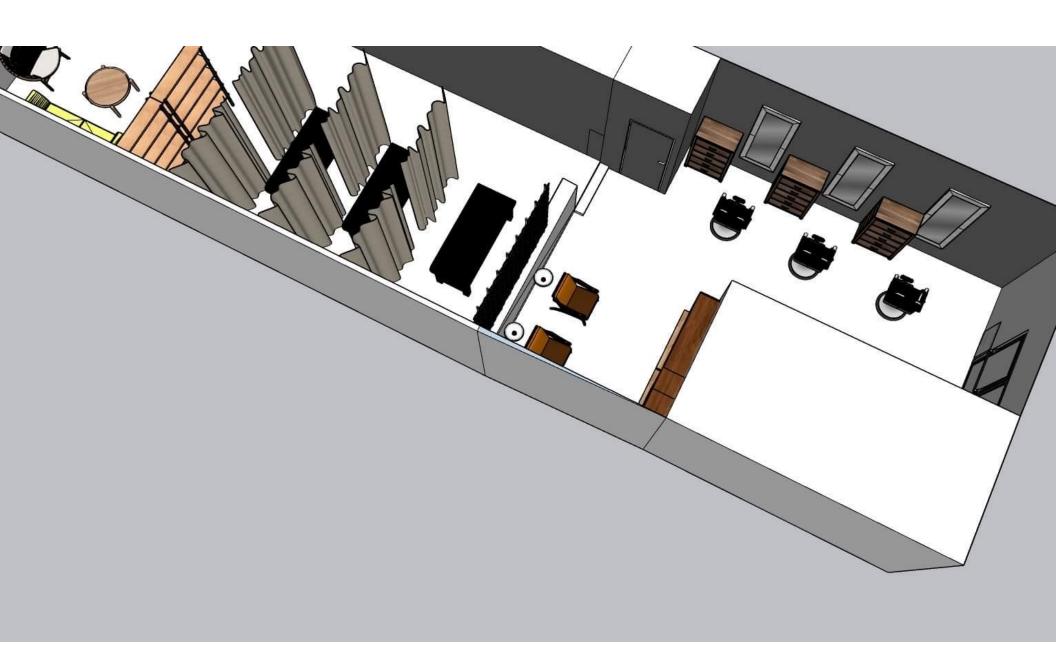






Item 2.a.









Date: February 7, 2022 Grant Number: 337-22

Attention: La Belle Bridal LLC

Congratulations!

You are being awarded a \$10,000 grant through the Wisconsin Economic Development Corporation (WEDC) Mainstreet Bounceback Grants Program. We know it takes a lot for a new business or organization to open their first space or for an existing business to expand. We hope this grant will help you get off to a strong start and create a foundation for long-term success.

Please reach out to us at East Central Wisconsin Regional Planning Commission in the future as we are here to build relationships and cooperative visionary growth strategies that keep our region beautiful, healthy and prosperous.

This grant may be taxable depending on your business situation. Please contact your tax advisor for more assistance.

Sincerely,

Melissa Kraemer Badtke

Melisse kraemer Badtke

Executive Director



Mariah Tietz <mariah.labellebridal@gmail.com>

Thank you for completing your application

1 message

Erick Brown

Srown.erick@biz2credit.com>
Reply-To: Erick Brown

brown.erick@biz2credit.com>
To: mariah.labellebridal@gmail.com

Wed, Feb 2, 2022 at 3:33 PM

Mariah,

I was going through your file and see that Labelle Bridal LLC is 1 months old. We love startups and have funded thousands of young companies. However, it is nearly impossible to secure funding for businesses under 6 months old. To fund, banks and other financial institutions need to project business performance, and they need 6 months of data to make that calculation.

You were inspired by a great idea to start Labelle Bridal LLC and it is my job to ensure you get the funding you need to take it to its full potential. That is why I suggest we wait 5 months. At that point, we'll have enough information to speed track your financing needs.

And you don't have to do anything on your end. I've already added a calendar reminder on my end to send you a follow-up email on your 6-month anniversary.

And while you're waiting here are two important details I'd like to share:

-- Download Biz2Credit app to see your free personal credit report and business credit score (BizAnalyzer score).





--Read this useful article to see 5 benefits of opening and operating a business checking account:

This 6-month wait period isn't unique to Biz2Credit. All lending institutions follow the same format. The only difference is that Biz2Credit has an exceptionally good success rate funding companies that have 6 months of operational data.

Mariah, if you have any questions at all please don't hesitate to call me at 209-813-5111 x125. My only job is to serve customers like you.

Erick Brown | Senior Funding Support Office 212-644-4555 Desk 209-813-5111 Ext 125

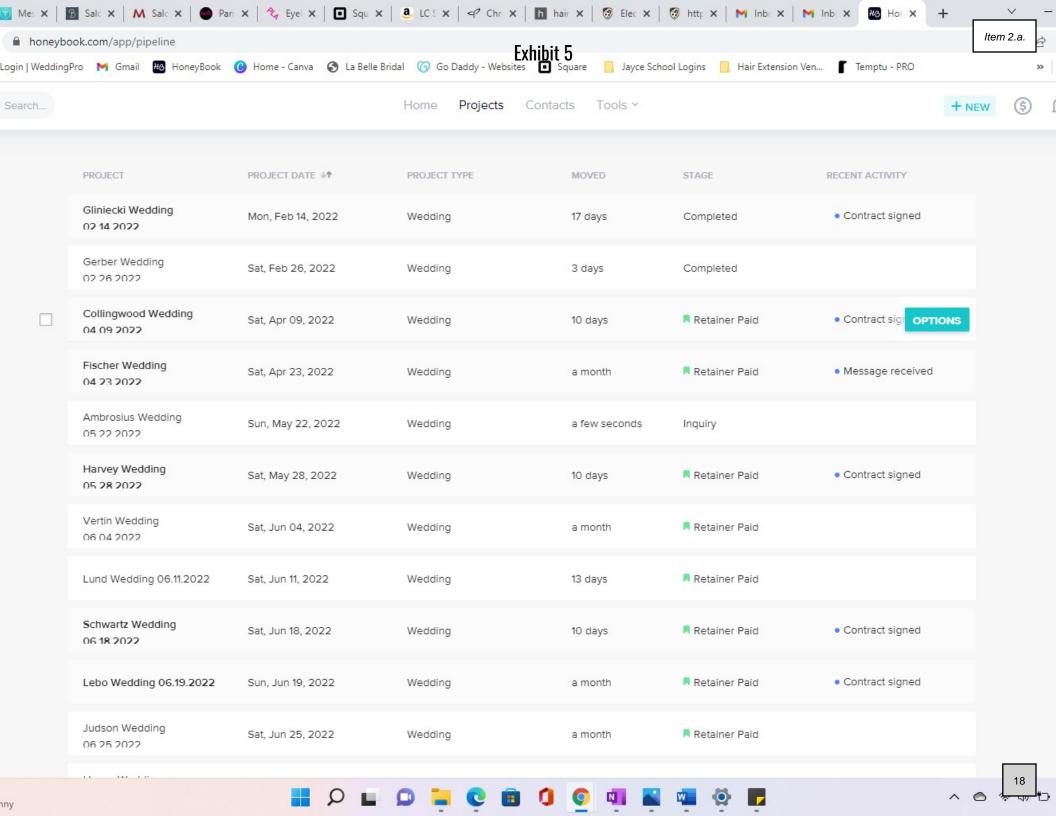
Biz2Credit, Inc.

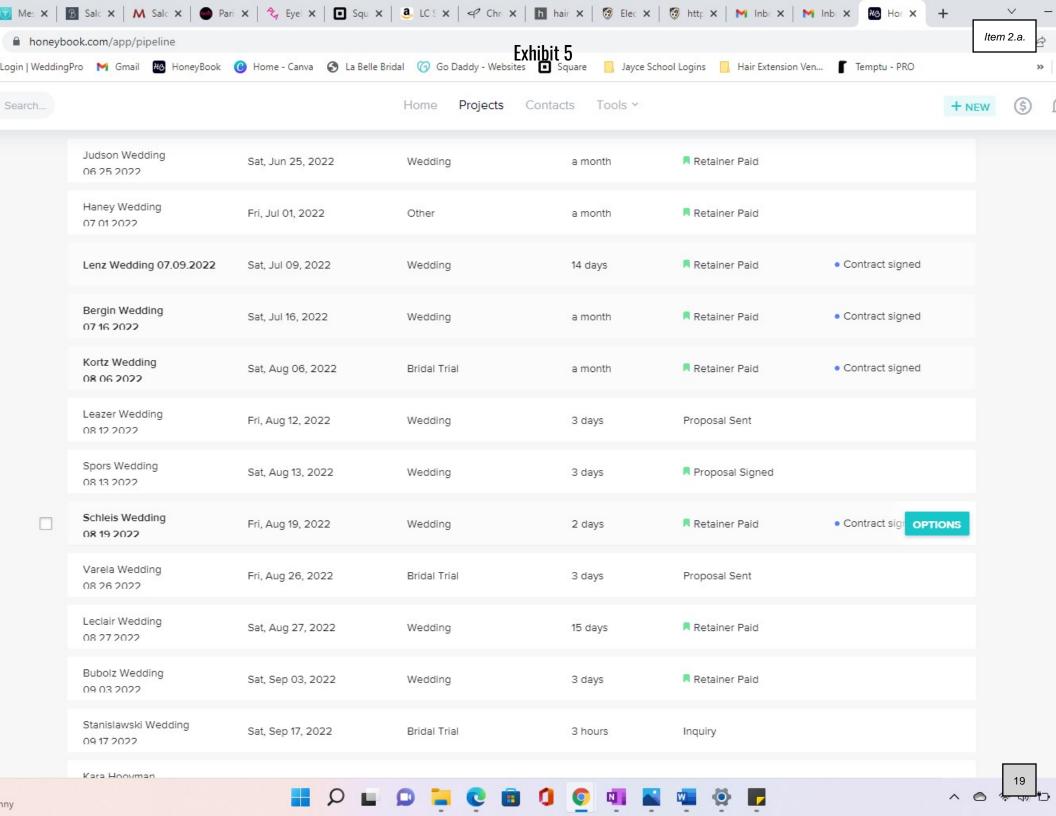
1 Penn Plaza, 45th Floor New York, NY 10119 Biz2Credit.com

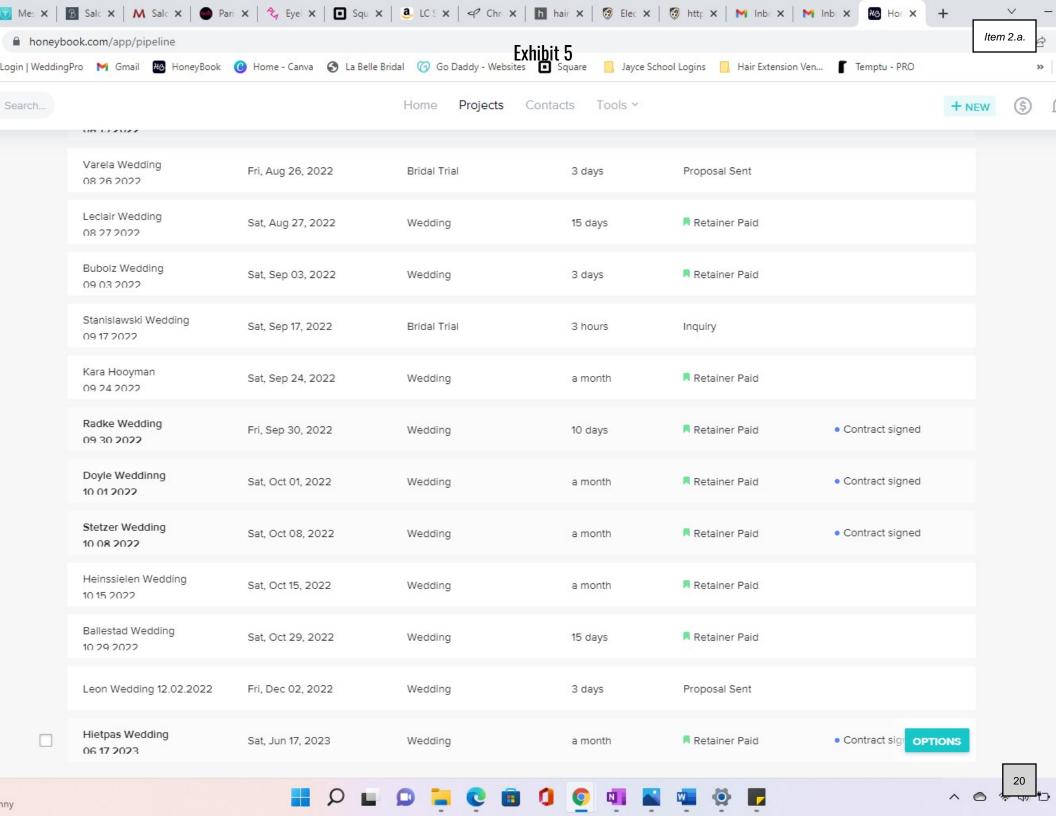
By accessing or applying for Business Finance Services from Biz2Credit relating to your potential business funding or other business financing products, you expressly accept and agree to both our Terms of Service and the Business Finance Services Terms & Conditions.

By accessing or applying for Business Finance Services from Biz2Credit relating to your potential business funding or other business financing product, you also expressly acknowledge and agree that Biz2Credit does not under any circumstances represent, warrant or guarantee that you or your business will qualify or be approved for a funding or other financing product.

If you'd like to unsubscribe and stop receiving these emails click here.







La Belle Bridal LLC

Business Plan

Mariah Tietz, Owner Created on January 26, 2021

Executive Summary

Product

La Belle Bridal LLC provides an array of services including lash sets and fills, permanent makeup, wedding hair and make-up, retail and space rentals for aestheticians and cosmetologists.

Customers

The target audience for La Belle Bridal is woman between the ages of 25-45 as that is the majority demographic in the area. Specifically, we specialize in helping people feel comfortable in their skin no matter what that looks like.

Future of the Company

Beauty is a fast-paced, evolving industry. In response to this climate, La Belle Bridal LLC will offer other services, including continuing education for everyone in the industry such as Lash education and permanent make-up education as an additional income to the business.

Company Description

Mission Statement

To provide a one stop beauty shop for anything you could ever need, with quality and passion at the forefront.

Principal Members

Mariah Tietz — Owner, Aesthetician Marissa Blosser— Business manager/ Cosmetologist

Legal Structure

La Belle Bridal is a Limited Liability Company, incorporated in Kaukauna, Wisconsin.

Market Research

Industry

La Belle Bridal LLC will join the Beauty and Wedding industry. We will work with people of all ages and backgrounds of all. Industry research suggest that the ever-evolving industry will exceed 716 billion by 2025 with it currently being at 511 billion currently, averaging a 4.75% growth rate.

Detailed Description of Customers

The target customers for La Belle Bridal are woman, ages of 25-45. The area demographic is primarily ages 25-59 years of age, with the median household income at about \$62,877 a year. To capitalize on opportunities that are geographically close as we start and grow our business, La Belle Bridal LLC will specifically target the working-class households within the community.

Company Advantages

Because La Belle Bridal provides services and products, our advantages are only as strong as our quality. Aside from ensuring our team is passionate and well-educated to provide expert beauty services we will take the following steps to support our services:

- Top of the line education with some the industries best leading brands and retail products.
- All our staff members are licensed and have experience in the industry prior to us.
- Hard to beat referral and rewards programs to keep customers coming back again and again.
- Fun and upbeat atmosphere for client and employee interaction.

Service Line

Services Include:

- Eyelash Extensions (Full Sets / Fills)
- Permanent Make-Up
 - o Brows (microblading, ombre, nano blading
 - Lip Blushing
 - Foxy Liner
- Stretch Mark Camouflage
- Lash Lift & Tint
- Waxing
- Teeth Whitening
- Micro needling
- Fibroblast
- Lash Education
- Permanent Make-Up Education
- Full Hair & Make-Up Services

Pricing Structure

La Belle Bridal LLC will offer its services at a set rate using the following labor categories and rates:

- Eyelash Extensions (Full Sets \$140-\$170 / Fills \$50 \$65)
- Permanent Make-Up
 - Brows (microblading \$400, ombre \$450, nano blading \$500)
 - o Lip Blushing \$500
 - o Foxy Liner \$375
- Stretch Mark Camouflaging \$500 \$2000
- Lash Lift & Tint \$65
- Waxing \$12-\$70
- Teeth Whitening
- Micro needling \$150
- Fibroblast \$500- \$2500
- Lash Education & Permanent Make-Up Education \$1200 \$3500
- Full Hair & Make-Up Services Varies

Product Lifecycle

All services are ready to be offered to clients, pending approval of contracts.

Intellectual Property Rights

La Belle Bridal LLC is not a trademarked name in the state of Wisconsin, and we have not filed for protection of our proprietary processes and other intellectual property, such as our logo. We have registered our domain name and parked relevant social media accounts for future use and to prevent the likelihood of someone impersonating us.

Marketing & Sales

Growth Strategy

To grow the company, La Belle Bridal LLC will do the following:

- Network at tradeshows, bridal events, at privately held events.
- Establish a company website that contains engaging multimedia content about our services
- As the business grows, advertise in publications that reach our target industries and bring in brand ambassadors to help market our business.

Communicate with the Customer

La Belle Bridal will communicate with its customers by:

- Meeting with potential clientele within targeted markets
- Using social media such as Twitter, YouTube, Facebook, and LinkedIn
- Providing contact information on the company website

How to Sell

Currently, every person in charge of sales for La Belle Bridal. As profits increase, La Belle Bridal LLC will look to add brand ambassadors to assist with sales and marketing and a receptionist to assist in account/client Management. This individual will also provide company social media and online marketing support. The company will increase awareness to our targeted customers through online advertising, proactive public relations campaigns, and attending tradeshows.





Date:

Jan 26, 2022

Payment Terms:

50% 25% 25%

Balance Due:

\$20,370.00

VanDenBerg Custom Services

Taylor VanDenBerg (920) 809-0685 422 Frances St. Kaukauna, WI 54130

Bill To:

Purposed jobsite/

La Bella Bridal LLC

Mariah Tietz

Ship to:

140 E Second St. Kaukauna, Wi

Item	Quantity	Rate	Amount
Demo	20	\$105.00	\$2,100.00
Dumpster fee	1	\$550.00	\$550.00
Plumbing install (2 hair sinks, 1 wash basin/ utility sink)	3	\$1,500.00	\$4,500.00
Flooring 1000sf @ 5.50 per sf (labor and materials)	1000	\$5.50	\$5,500.00
Exterior update (paint, windows and signage)	1	\$6,750.00	\$6,750.00
Paint- \$2500.00			

Windows- \$1500.00 (labor and materials)

Signage- Custom signage (wood with metal frame work) labor and materials

\$2750.00

Subtotal: \$19,400.00

Tax (5%): \$970.00

> Total: \$20,370.00

Notes:

All work preformed on property is covered under VanDenBerg Custom Services Insurance policy.

Terms:

Item 2.a.

50% payment upon contract signing 25% Payment upon ground breaking work 25% Payment upon completion





MEMO

Re:

PLANNING AND COMMUNITY DEVELOPMENT

To: Redevelopment Authority

From: Joe Stephenson

03-04-2022 Date:

Heritage Mall - PACE Loan Application

Ellen Hubers, owner of Skye Properties LLC, has submitted a RACK PACE Loan application (Exhibit 1) for a property she owns on Second Street known as Heritage Mall. The applicant is looking to replace the second story front windows and back windows. The new windows will match the existing window dimensions. The applicant intends to replace the windows with a commercial aluminum frame and aluminum trim. The applicant hopes to replicate a similar aluminum window project across the street (Exhibit 2).

The primary reason for the windows is twofold: to increase the attractiveness of the building and to increase energy efficiency. The current windows are falling out of the frames and let heat escape from the building. The applicant has put in a number of improvements to the building already: new carpet, paint, trim replacement, wood rot replacement, removal of outdated "popcorn" walls and replaced much of the interior with new wood or stone veneer. These improvements are depicted in Exhibit 3, as well as profit and loss on the building.

The cost to replace the windows is \$21,740 which is detailed in Exhibit 4. The applicant is seeking a \$12,000 loan from the Redevelopment Authority as she was not approved for a personal loan (Exhibit 5). Personal funds will be used to complete the rest.

Staff Recommendation: Staff recommends to approve the PACE Loan for Skye Properties.

Item 2.b.

Exhibit 1

ENERGY ASSISTANCE PROGRAM APPLICATION

Project Name: Heritage Mall Upstairs Windows

Project Address: 139 East 2nd St, Kaukauna, WI 54130

Contact Name: Ellen Hubers

Contact Address: 672 Schmidt Rd, Kaukauna, WI 54130
Telephone: 920-915-0960
Email: ehubers1@yahoo.com
Year Business Established: 2021
Applicant Is:
Owner Sole Proprietorship Corporation
Partnership Other Business Structure
Number of Employees: 2 Full Time Part Time
Brief Description of Business:
Ellen and Brian Hubers bought the Heritage Mall in April of 2021. As of May all 9 units in the building are rented and Ellen has been one the renters for the past 2 years. Currently there is a church, salon, photographer, massage, salesman, and CBD business in the building.
List all owners, directors, or partners having 20% or greater interest:
Ellen and Brian Hubers have 100% interest in the building.
Employer Tax Identification Number:
Project Information
The upstairs windows are very old. They are drafty and some are beginning to

P

fall apart causing a safety concern.

Estimated Return on Investment:

Address of Project: 139 East 2nd Street, Kaukauna, WI 54130

Project Costs:

Item Description	Cost
(4) ea. 4-1 x 9-1, (2) ea. 5-6 x 9-1, (1) ea. 2-2 x 9-1. All Tubelite fixed flush glaze window frames in bronze anodized finish glazed with clear low E IG.	\$15,900.00
(3) ea. 3-4 x 7-4. Tubelite fixed flush glaze window frames in bronze anodized finish glazed with clear low E IG.	\$5,840.00
Removal and disposal of old glass and frames.	included

Project Financing Information

Personal Funds: \$12,000

Lender Funds:

PACE Loan Funds (applying for): \$12,000

Contractor Information

General Contractor Name: Packerland Glass Products

- Kirk Tiffany

Street Address: 289 S Green Bay Rd. Neenah, WI 54956

Telephone: 920-725-4114

Please attach any additional Sub-Contractor information to this application.

Application Agreement

The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining a loan under the RACK Energy Assistance Loan program and is true and complete to the best of the applicants knowledge.

The applicant further certifies that they are the owner of the property described in this application.

The applicant further certifies that the loan proceeds will be used for the work and materials identified in this application, and will abide with all provisions and guidelines of the Rack Energy Assistance Loan program.

The applicant further authorizes disclosure of all financial information submitted in connection with this application by and between the Redevelopment Authority of the City of Kaukauna and any lender agreeing to participate with the applicant's loan through this program.

Signature of Applicant

licant

Signature of Applicant

<u>-30-202</u>/ Date

11-30-2021

APPLICATION FORMS CHECKLIST

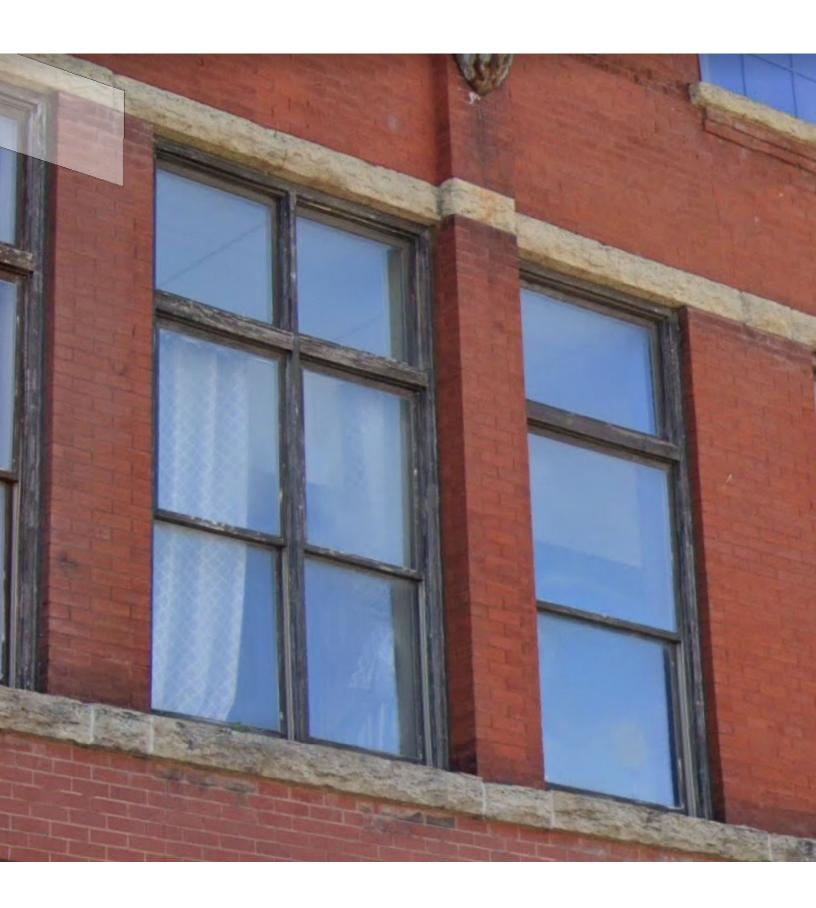
The RACK loan application forms are included on the preceding pages. Please complete all fields on the form for the appropriate loan. If you need more space, you can include additional information as attachments to the form. Please indicate this by writing "attached" in the relevant field(s). If you need assistance with the form, please contact the Planning and Community Development Director.

Application Checklist

Please review this checklist prior to submitting your loan application to ensure all needed information is included. Descriptions of each item can be found in the Redevelopment Authority Loan Program Handbook.

1	Completed Application Form	х
2	Business Description	х
3	Business Performance History & Projections	х
4	Business Plan	
5	Project Description	х
6	Description of Need	х
7	Estimates	х
8	Financial Statements	х
9	Copy of Bank Loan Application Materials	х
10	Commitment from Private Lenders (if applicable)	
11	Proof of Personal Financial Commitment	х
12	Proof of Landlord Consent (if applicable)	х
13	Exterior Improvement Visuals (if applicable)	х

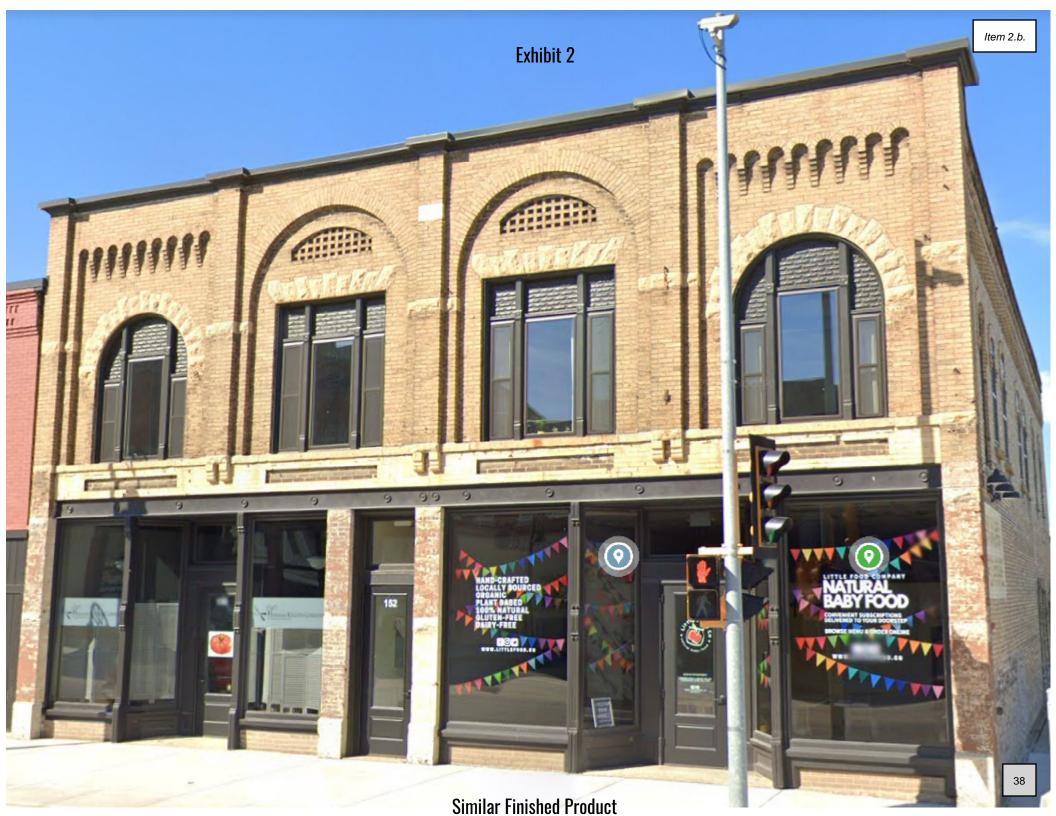










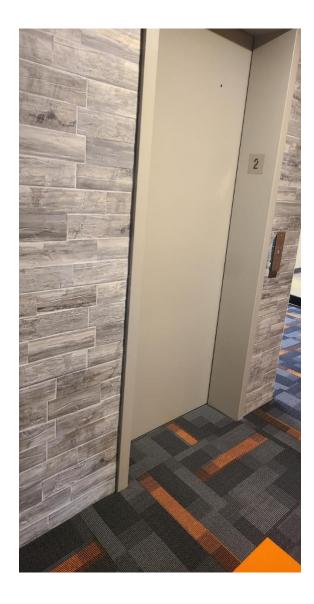


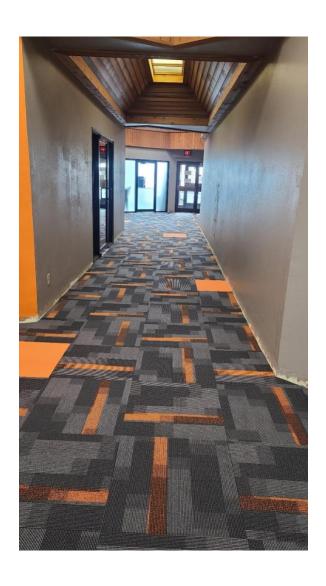
Our profit & loss from April 14, 2021 to November 30, 2021 is a profit of -\$208.29. Please, keep in mind that we have been putting all our income back into the building right now to bring it up to date & back to life.

After the window project, we should not have any other projects for a couple years. Our projected monthly income after all monthly expenses & no rent increase will be \$1926.00.

Attached are a few photos of what we have done to the interior so far. We painted the entire building, put in new carpet in the hallways, updated the elevator walls & the walls in the staircases.









PROPOSAL

289 S. Green Bay Rd Neenah, Wi 54956 Phone: 920-725-4114 Fax: 920-725-7161 2042 Holmgren Way Green Bay, WI 54304 Phone: 920-499-6214

Fax: 920-499-7067



Submitted To: Rejuvenations LLC

139 E. Second Street Kaukauna, Wi 54130

Approximate
Starting Date

Approximate

Completion Date:

Packerland

Phone: **920.915.0856** Date: **11/11/2021**

Fax: _____ Attn: Ellen Hubers

139 E. 2nd St. Kaukauna- Windows We hereby submit specifications and estimates for: Option 1- New windows on front of building. (4) ea. 4-1 x 9-1, (2) ea. 5-6 x 9-1, (1) ea. 2-2 x 9-1. All Tubelite fixed flush glaze window frames in bronze anodized finish glazed with clear low E IG. Removal and disposal of old glass and frames is included. For the sum of: \$15,900.00 Option 2- New windows in back of building. (3) ea. 3-4 x 7-4. Tubelite fixed flush glaze window frames in bronze anodized finish glazed with clear low E IG. Removal and disposal of old glass and frames is included. For the sum of: \$5,840.00 This proposal does not include: Final cleaning of glass and frames. Any additional trim, frames, hardware or glass that is not listed above. All material is guaranteed to be specified. All work to **We Propose** hereby to furnish material and labor - complete in accordance with above specifications, for the sum of: ABOVE be completed in a workmanlike manner according to standard practices. Tax Included Any alteration or deviation from the above Payment to be made as follows: specifications involving extra costs will be done only upon a written change order. The costs will become **Net 30** an extra charge over and above the estimate. This is to include, but not limited to, hidden damages that are uncovered during the course of the job and additional work required by local building inspectors. Kirk P. Tiffany You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. **Authorized Signature** Cancellation must be done in writing. Note: This proposal may be withdrawn by us if not accepted within

Acceptance of Proposal: The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Signature Ellen Schmidt-Hubers Date 11-24-2021



December 1, 2021

Ellen Schmidt-Hubers Skye Properties LLC Via email

Dear Ellen,

Thank you for your inquiry regarding a loan to fund new windows for your downtown Kaukauna property.

Unfortunately, due to the relatively short amount of time you have owned the property we have neither a sufficiently seasoned loan nor sufficient collateral to extend additional credit against this property.

So, Fox Communities Credit Union is unable to approve the credit request.

If there are any questions, either of you may contact me at syukel@foxcu.org or 920-993-3912.

Sincerely,

Via e-mail Scott Yukel

Vice President of Business Services