



**OFFICE OF  
AITKIN COUNTY ASSESSOR**  
209 2<sup>nd</sup> ST N.W. Room 111  
AITKIN, MINNESOTA 56431  
Phone: 218/927-7327 – Fax: 218/927-7379  
[assessor@co.aitkin.mn.us](mailto:assessor@co.aitkin.mn.us)

## County Board of Equalization Appeal Information Sheet

**Appointment Time:** 4:05

**Owner Name:** Loren and Jodie Miller

**Property ID#:** 29-1-139100 and 29-0-032904

**Physical Address:** 49734 202<sup>nd</sup> Place, McGregor, MN 55760

**Estimated Market Value 2016 Assessment:** \$266,500 and \$48,100 = \$314,600

**Classification 2016 Assessment:** Seasonal Residential Recreational

**Estimated Market Value 2017 Assessment:** \$279,800 and \$52,400 = \$332,200

**Classification 2017 Assessment:** Seasonal Residential Recreational

**Reason for Appeal:** The Miller's purchased the properties in July 2016 in an arm's-length transaction for \$300,000. After adjusting the sale price for personal property in the amount of \$7,900, the final adjusted sale price is \$292,100 with a sales ratio of 113.7%.

**Assessor's Recommendation:** No change

**Comments:** It is not appropriate for us to change estimated market values to match sale prices. The lake shore quality was reviewed at the township board of appeal meeting and an additional -5 percent elevation adjustment was given to equalize with other properties with similar elevation for a total elevation adjustment of -20 percent. There is a comparable elevation sale that supports our estimated market value, see pages 13 and 14.

Their second parcel is a 2.5-acre parcel across the road from their main parcel that is improved with a garage. The second parcel has frontage on the flowage reserve. All of the parcels on the flowage reserve have lake-frontage rates that are equalized. There have been no recent sales on the flowage reserve to compare to; therefore, small acreage back lots with no frontage values have been reviewed as comparables. There are three small acreage sales that bracket and support our estimated market value, see pages 15 – 17.

# SHAMROCK T49N-R23W

Acres are approximate

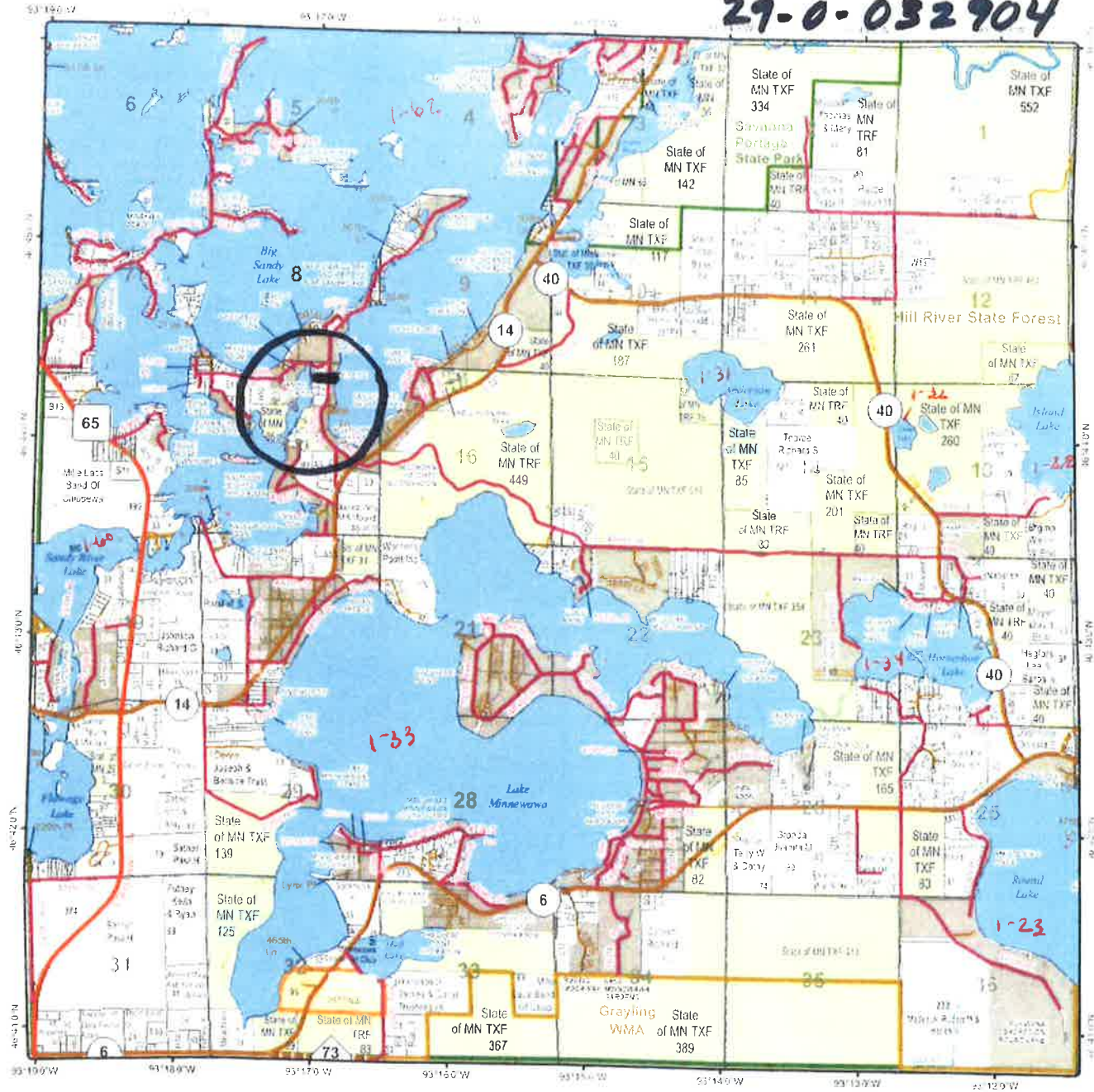
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See (TURNER T50N-R23W) Page 51

**29-1-139100**  
**29-0-032904**

See (WORKMAN T49N-R24W) Page 47

See (MILLEN T49N-R22W) Page 10



See (MCGREGOR T48N-R24W) Page 42

**218-768-4647**

# McGregor REALTY

and Property Management

**2**

Don Haller



Robert Haller



Carla Sobotta



[www.mcgregorrealty.com](http://www.mcgregorrealty.com)



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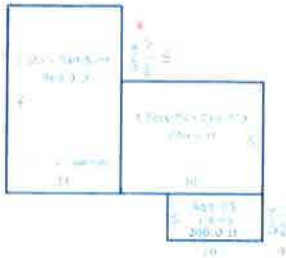
29-1-139100 & 29-0-032904

0 140 280 ft 1 inch = 369 feet



Date 6/12/17

③



Fee Owner: 114954  
 MILLER, LOREN & JODIE  
 Taxpayer: 114954 FALCO:F.O.  
 MILLER, LOREN & JODIE  
 9608 WOOD CLIFF ROAD  
 BLOOMINGTON MN 55438  
 Primary Address/911 #:  
 49734 202nd Pl  
 MCGREGOR

DISTRICTS:  
 Twp/City : 29 SHAMROCK TWP  
 Plat : 3 REITERS ORIGINAL PLAT ON S LOTS 15 & 16  
 School : 4 MCGREGOR  
 Lake : 1006200 BIG SANDY LAKE

LEGAL DESCRIPTION:  
 Sec/Twp/Rge : 17 49.0 23 Acres: .00  
 Parcel notes:  
 4/24/2016: LT DM, MILLER'S @ LBAB, INCREASE  
 ELEVATION ADJUSTMENT FROM -15% TO -20%  
 8-4-15: LT, R/A NOT HOME.  
 08/19/2010: LT, R/A - NOT HERE

SALES HISTORY:					TRANSFER HISTORY:			
Buyer/Seller	Date	Inst	Reject	Sale	Adjusted	Doc Date	Doc Nbr	To
MILLER, LOREN R. JOHNSON, MARK J.	07/14/2016	W		300,000	292,100	2016/07/14	A 434791	MILLER, LOREN & JODIE

ASSESSMENT DETAILS:	Acres	CAMA	Estimated	Deferred	Taxable
2017 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreational Hstd: 0 cabin MP/Seq: 29-1-139100 000 Own% Rel AG% Rel NA% Dsb%	Land 2.03 Building Total MKT	140,200 139,648 279,848	140,200 139,600 279,800		140,200 139,600 279,800
2016 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreational Hstd: 0 cabin MP/Seq: 29-1-139100 000 Own% Rel AG% Rel NA% Dsb%	Land 2.03 Building Total MKT	126,900 139,648 266,548	126,900 139,600 266,500		126,900 139,600 266,500
2015 Rcd: 1 Class: 151 Non-Comm Seasonal Residential Recreational Hstd: 0 cabin MP/Seq: 29-1-139100 000 Own% Rel AG% Rel NA% Dsb%	Land 2.03 Building Total MKT	124,500 139,252 263,752	124,500 139,300 263,800		124,500 139,300 263,800

ASSESSMENT SUMMARY:												
Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2017	151	0	140,200	0	139,600	279,800		279,800			279,800	0
2016	151	0	126,900	0	139,600	266,500		266,500			266,500	0
2015	151	0	124,500	0	139,300	263,800		263,800			263,800	0

TAX SECTION:												Net Tax
Tax Year	Rec Class	NYC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac	Credits		Net Tax
2018		.00	.00	.00	.00	.00	.00	.00	.00			.00
2017		2,103.44	.00	460.56	.00	.00	.00	.00	.00			2,564.00
2016		2,101.97	.00	462.03	.00	.00	.00	.00	.00			2,564.00
2015		1,996.21	.00	467.79	.00	.00	.00	.00	.00			2,464.00

CAMA LAND DETAILS:						NOTES:					
Land market: 29-62	SHAMROCK / ZONE 3 / BIG SANDY	Last calc date/env: 04/25/17	I	VERY STEEP ELEV/NO LEVEL AREA BY SHORE							
Neighborhood: 29-62	BIG SANDY LAKE PARCELS	1.00	Asmt year: 2018	**HAS ELEVATOR TO LAKE**							
COG: 114954	1 Ac/FF/SF: 5.78	Lake: 1006200	BIG SANDY LAKE								
Wid: .00	Dth: 450.00	Avg CER:		100' COPG @ 110%							
				-20% (P) ELEV ADJ (2017 ASMT, CHGD AT BOR)							
				-15% QUALITY/ELEV (CHGD FOR 2011 FROM							
				-10%)							

Land/Unit Type	Units	Qlt/Acc	-Other-	OV	Base Rate	Adj Rate	Value	Asmt Cd	Acres	PTR	Value	Improvement	CER	Factors
Size			Comment	Df	Est/Dfr	Est/Dfr	Est/Dfr	Typ						

④

01-0062	FF	100.00 P		1400.00	1232.00	123200	1	151	1.03	158400
		100.00								OV
FSITE	AC	1.00		17000.00	17000.00	17000	1	151	1.00	15000
		5.78								SV
Front feet:		100.00	Other Acres:	1.00	Totals:	140,200				
FF/SF acres:		1.03	CAMA acres:	2.03						

Mineral:

CAMA SUMMARY:

Schedule: 2018 Insp/By/Cmp: 08/04/2015 LT

Neighborhood: 29-62 BIG SANDY LAKE PARCELS

Nbr	Typ	Subtype	Description	Size	Class	Qty	Last Calc	H/G	Est Value	New Imp
1	RES	1-3		1880	D	065	3/14/2017	B	133,016	
2	RES	GAR	DETACHED	384	D	3	3/14/2017	B	3,686	
3	OTH	DRIVEWAY	PAVERS	1		2	3/14/2017	B	1,600	
4	OTH	LANDSCAPE	KEYSTONE	1		3	3/14/2017	B	1,000	
5	OTH	DECK	BY LAKE	72		6	3/14/2017	B	346	
Estimated land value :									140,200	
Mineral value . . . . :										
Improvement value . . . :									139,648	
Total value . . . . . :									279,848	

CAMA IMP DETAILS: 1 RES 1-3  
 House/Garage: Schedule: 2018  
 Construction class/Quality: D 065  
 Actual/Effective year built: 1988  
 Condition:

DEPRECIATION PCT GOOD FACTORS:  
 Physical: .85  
 Functional incurable . . . . :  
 Economic: 29-62 .80  
 Additional . . . . . :  
 Total percent good . . . . . : .68

NOTES: -----  
 8-4-15: LOWERED % GOOD FROM .90 TO .85  
 8-19-10: LOWERED EA FROM .95 TO .90  
 NEW SHINGLES/STORM  
 PREV UPGRADES: 2 ADDTNS 1998 & 2005  
 OVERALL SIDING & SHINGLES. SOME INTER.

Characteristics/Areas	Wid Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
003 INSPECTION EX EXTR ONLY															
005 COLOR BRN BROWN															
010 FOUNDATION															
020 STYLE RAM RAMBLER															
025 STORIES 100 1 STORY*															
030 SHAPE 16 1-6 CORNER															
040 CONST FR FRAME															
050 EXT WALL 1 VP VERT PLYWD															
055 EXT WALL 2															
060 ROOF STYLE GBL GABLE															
070 ROOF COVER AS ASPHALT															
080 WINDOW 1 CA CASEMENT															
085 WINDOW 2															
090 FURN. TYPE FA FORCED AIR															
100 INT WALL 1 TG T/G PANEL															
105 INT WALL 2 DW DRYWALL															
110 BEDROOMS 3 THREE															
115 FLOR CVR 1 CR CARPET															
118 FLOR CVR 2 CT CERAM TILE															
125 BATHROOMS 2 TWO															
140 WALK OUT															
145 LOOKOUT B															
150 CENTRL AIR Y YES		1					1,500.00		1,500	1		1.00		1,020	
160 BSMT FIN															
162 B INT WALL															
164 B FLR COVR															
166 BSM BDRMS															
167 BSM BATHS															
168 BSM ROOMS															
170 FIREPLACE															
175 FP TYPE															
180 LUXURY FIX															
200 TUCK UNDER															
210 EXTRA KIT.															
BAS BASE AREA 065 D-6.5 RES	24	40	960			CS5	105.23		101,021	1		1.00		68,694	
BAS BASE AREA 065 D-6.5 RES	24	30	720			CS	100.23		72,166	1		1.00		49,073	
BAS BASE AREA 065 D-6.5 RES	10	20	200			PER	98.23		19,646	1		1.00		13,359	
DK DECK 8	8	10	80				8.00		640	1		1.00		435	
DK DECK 8	8	10	80				8.00		640	1		1.00		435	

Ground BAS area: 1,880 Totals: 195,613 133,016  
 Effective ground BAS rate: 69.75



CAMA IMP DETAILS: 2 RES GAR      DETACHED      DEPRECIATION PCT GOOD FACTORS:      NOTES: -----  
 House/Garage: Schedule: 2018      Physical:      .80      8-4-15: LOWERED % GOOD FROM .85 TO .80  
 Construction class/Quality: D 3      Functional incurable . . .      8-19-10: LOWERED EA FROM .90 TO .85  
 Actual/Effective year built: 1991      Economic:      29-62      .80  
 Condition:      Additional . . . . .  
    Total percent good . . . . .64

---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
005	COLOR	BRN BROWN																	
010	TYPE	DET DETACHED																	
015	STORY HGT																		
020	FLOOR	CON CONCRETE																	
025	CONST	FR FRAME																	
030	ELECTRIC	Y YES																	
040	LINING																		
050	INSULATION																		
060	HEAT																		
100	LIVING-1																		
110	LIVING-2																		
BAS	BASE AREA	3 AVERAGE	16	24	384					15.00	5,760	1		1.00					3,686
Ground BAS area:			384			Totals:			5,760						3,686				
Effective ground BAS rate:			9.60																

CAMA IMP DETAILS: 3 OTH DRIVEWAY      PAVERS      DEPRECIATION PCT GOOD FACTORS:      NOTES: -----  
 House/Garage: Schedule: 2018      Physical:      1.00      PAVER BLOCKS  
 Construction class/Quality: 2      Functional incurable . . .  
 Actual/Effective year built:      Economic:      29-62      .80  
 Condition:      Additional . . . . .  
    Total percent good . . . . .80

---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
BAS	BASE AREA	2 AVG DRIVE			1					2,000.00	2,000	1		1.00					1,600
Ground BAS area:			1			Totals:			2,000						1,600				
Effective ground BAS rate:			1,600.00																

CAMA IMP DETAILS: 4 OTH LANDSCAPE      KEYSTONE      DEPRECIATION PCT GOOD FACTORS:      NOTES: -----  
 House/Garage: Schedule: 2018      Physical:      .25      KEYSTONE FLOWER GARDEN  
 Construction class/Quality: 3      Functional incurable . . .  
 Actual/Effective year built:      Economic:      29-62      .80  
 Condition:      Additional . . . . .  
    Total percent good . . . . .20

---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
BAS	LANDSCAPE	3			1					5,000.00	5,000	1		1.00					1,000
Ground BAS area:			1			Totals:			5,000						1,000				
Effective ground BAS rate:			1,000.00																

CAMA IMP DETAILS: 5 OTH DECK      BY LAKE      DEPRECIATION PCT GOOD FACTORS:      NOTES: -----  
 House/Garage: Schedule: 2018      Physical:      1.00      DECKING BY LAKE.  
 Construction class/Quality: 6      Functional incurable . . .  
 Actual/Effective year built:      Economic:      29-62      .80  
 Condition:      Additional . . . . .  
    Total percent good . . . . .80

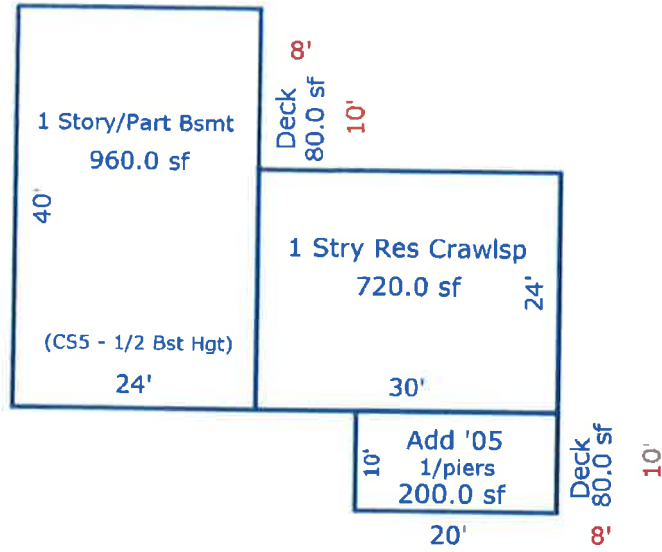
---- Characteristics/Areas ---			Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD	
BAS	BASE AREA	6	8	9	72					6.00	432	1		1.00					346
Ground BAS area:			72			Totals:			432						346				
Effective ground BAS rate:			4.81																

Field check value:      Appraiser's initials:      Date of inspection:





7



~~Lake~~

8





Fee Owner: 114954  
 MILLER, LOREN & JODIE  
 Taxpayer: 114954 FALCO:F.O.  
 MILLER, LOREN & JODIE  
 8608 WOOD CLIFF ROAD  
 BLOOMINGTON MN 55438

DISTRICTS:  
 Twp/City : 29 SHAMROCK TWP  
 School : 4 MCGREGOR  
 Lake : 1006200 BIG SANDY LAKE

LEGAL DESCRIPTION:  
 Sec/Twp/Rge : 17 49.0 23 Acres: 2.68  
 PT OF GOVT LOT 1 FORMERLY KNOWN AS VACATED  
 LOTS 25-27 & 35-37 & HOWARD AVE & PT  
 MUSKALLONGE ST IN REITERS ORIG  
 Parcel notes:  
 4-24-17: TWP LBAAE, PURCH 2 PARCELS FOR  
 LESS THAN EMV. NO CHG TO THIS PARC.

8/5/2015: DM, R/A, NO ANSWER, NO CHG.  
 08/24/2010: LT, DM, R/A NOT HERE  
 FLOWAGE RESERVE, NO CHG TO SZ OR QUAL ADJS

SALES HISTORY:

Buyer/Seller	Date	Inst	Reject	Sale	Adjusted	Doc Date	Doc Nbr	To
MILLER, LOREN R. JOHNSON, MARK J.	07/14/2016	W		300,000	292,100	2016/07/14	A 434791	MILLER, LOREN & JODIE

TRANSFER HISTORY:

ASSESSMENT DETAILS:

Year	Rcd	Class	Hstd	MP/Seq	Own%	Rel AG%	Rel NA%	Dsb%	Acres	CAMA	Estimated	Deferred	Taxable
2017	Rcd: 1	Class: 151 Non-Comm Seasonal Residential Recreational	0 cabin	29-0-032904 000					3.75	45,100	45,100		45,100
										7,344	7,300		7,300
										Total MKT	52,444	52,400	52,400
2016	Rcd: 1	Class: 151 Non-Comm Seasonal Residential Recreational	0 cabin	29-0-032904 000					3.75	40,800	40,800		40,800
										7,344	7,300		7,300
										Total MKT	48,144	48,100	48,100
2015	Rcd: 1	Class: 151 Non-Comm Seasonal Residential Recreational	0 cabin	29-0-032904 000					3.75	39,900	39,900		39,900
										7,776	7,800		7,800
										Total MKT	47,676	47,700	47,700

ASSESSMENT SUMMARY:

Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2017	151	0	45,100	0	7,300	52,400		52,400			52,400	0
2016	151	0	40,800	0	7,300	48,100		48,100			48,100	0
2015	151	0	39,900	0	7,800	47,700		47,700			47,700	0

TAX SECTION:

Tax Year	Rec Class	NTC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac	Net Tax
2018		.00	.00	.00	.00	.00	.00	.00	.00	.00
2017		379.94	.00	40.06	.00	.00	.00	.00	.00	420.00
2016		379.61	.00	40.39	.00	.00	.00	.00	.00	420.00
2015		386.23	.00	43.77	.00	.00	.00	.00	.00	430.00

CAMA LAND DETAILS:

Land market: 29-62 SHAMROCK / ZONE 3 / BIG SANDY Last calc date/env: 04/24/17 I  
 Neighborhood: 29-62 BIG SANDY LAKE PARCELS 1.00 Asmt year: 2018  
 COG: 114954 1 Ac/FF/SF: 5.78 Lake: 1006200 BIG SANDY LAKE  
 Wid: .00 Dth: 450.00 Avg CER:

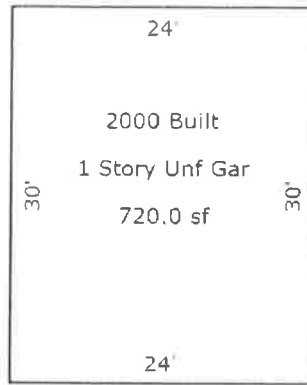
NOTES:

8-24-10 ADDED SITE VALUE FOR ACCESS & ELEC  
 FRONTAGE ON FLOWAGE RESERVE  
 200' COPG @ 100%  
 -85% QUALITY (POOR QUALITY)  
 Acreage PTR Value Improvement CER Factors

Land/Unit Type Units Qlt/Acc -Other- OV Base Rate Adj Rate Value Asmt Cd  
 Size Comment Df Est/Dfr Est/Dfr Est/Dfr Typ New

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---Road---

Area: 720.00





**29-1-139100 (2 Par)**

Parcel No  
& 29-0-032904

Parcel No

**Miller**

Buyer

Buyer

**Johnson**

Seller

Seller

**July 2016**

Date of Sale

Date of Sale

**\$300,000**

Sale Price

Sale Price

**\$7,900**

Personal Property

Personal Property

**\$292,100**

Adjusted Sale Price

Adjusted Sale Price

After Twp LBOAE: \$332,200

**\$314,600**

After 2017 assmt \$339,900

Assessor's EMV at Sale

Assessor's EMV at Sale

After Twp LBOAE: 113.7%

**107.7%**

After 2017 assmt 116.4%

Sale Ratio

Sale Ratio

**Big Sandy**

Lake

Lake

**Front Feet:**

100' BSL 1 par 100' ls cog @ 110%  
200' Flowage Reserve cog @ 90%

**Frontage Quality:** BSL good shore, very high elevation

-15% elevation \$1,098.63 ff.  
\$1,309 00 ff.

FLR low weedy ff, limited boat access  
-85% quality \$167.44 ff.  
\$189 00 ff.

**Sq Area/Acreage:** approx. 2.97 acres both parcels

**Res. Quality:** D6 5 1988 1,880 sf. 1 story/crawlspace.  
3 br, 2 bath. 160 sf. decking.

**Effective Age:** 1996 (85% good)

**Outbuildings:** 1991 384 sf. detached, unlined garage 3  
2000 720 sf. detached, unlined garage 3  
paver block driveway, minimal landscape





**29-1-350500**

Parcel No.

Parcel No.

**McGinnis**

Buyer

Buyer

**Elms**

Seller

Seller

**July 2016**

Date of Sale

Date of Sale

**\$92,000**

Sale Price

Sale Price

**\$0**

Personal Property

Personal Property

**\$92,000**

Adjusted Sale Price

Adjusted Sale Price

**\$76,000** After 2017 assmt **\*\$59,500\***

Assessor's EMV at Sale

Assessor's EMV at Sale

**82.8%** After 2017 assmt **64.7%**

Sale Ratio

Sale Ratio

**Big Sandy**

Lake

Lake

**Front Feet:**

59' 1 par 59' ls cog @ 115%

59' 3 par 177' ls cog @ 90%

**Frontage Quality:**

good shoreline, very high elevation

59' -20% quality (elev) = \$1,081 ff.

59' -20% quality (elev) = \$1,008 ff

**Sq Area/Acreage:** approx. .38 acre

**Res. Quality:**

D3 Older vintage 1,104 sf. Cabin. was in Poor condition.

**Effective Age:** 1931 (20% good)

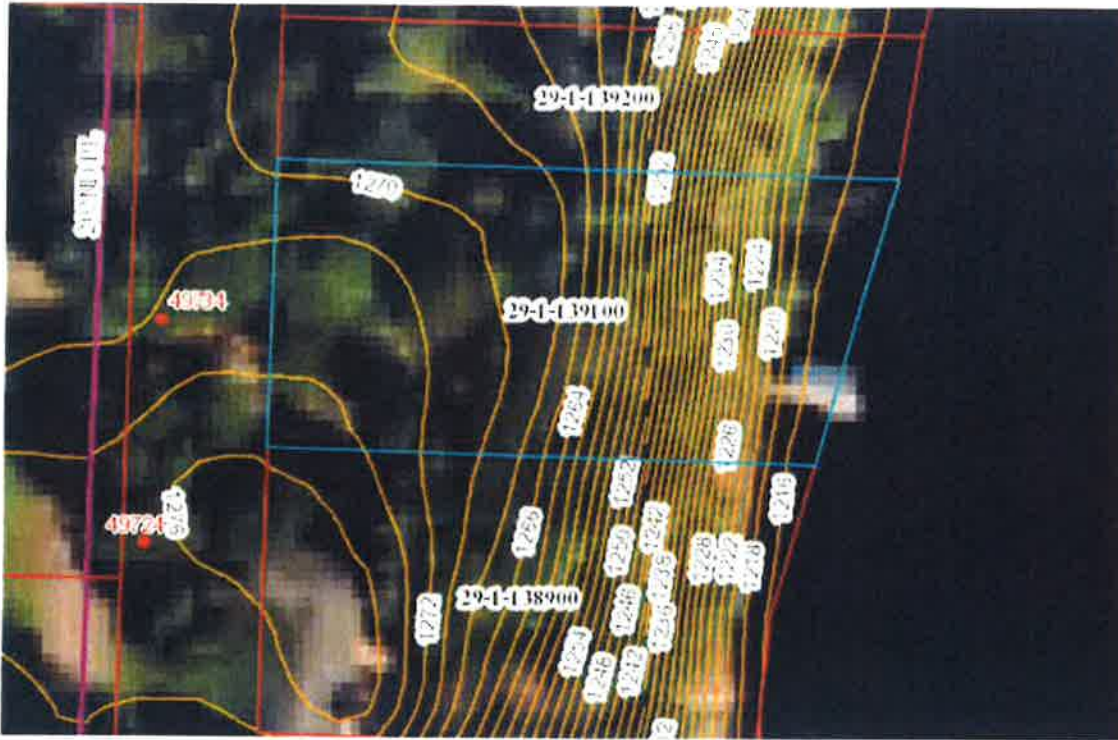
new owner demolished cabin, has cabin on adjacent lot.

**Outbuildings:** none

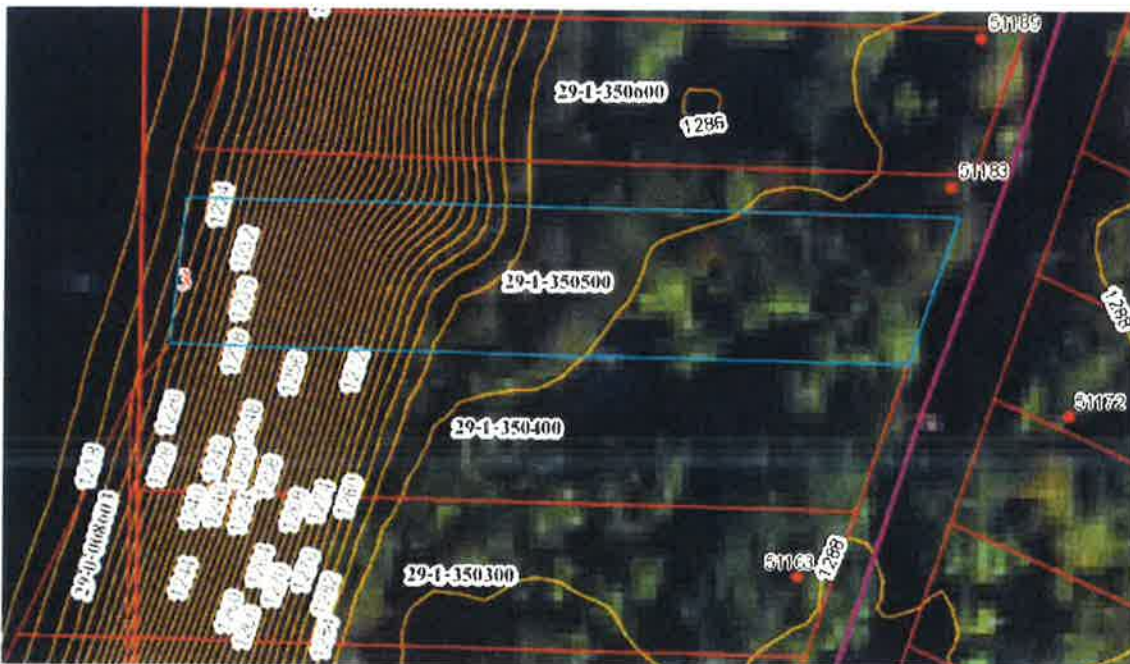
Buyer already owned 2 adjacent lots. This lot became Part of a 3 lot ownership group.



29-1-139100 rise 50' elevation 63% slope  
Run 80' area measured



29-1-350500 rise 66' elevation 66% slope COMPARABLE SALE RATIO: 82.8%  
Run 100' area measured



## Loren and Jodie Miller – BACK LOT COMPARABLES

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### **SUBJECT 29-0-032904**

2.5 acre parcel with frontage on the flowage reserve

Site value includes access and electric value: \$4,300

Property is improved with a garage value: \$7,344

\$52,400

-4,300 elect

-7,300 garage

\$40,800 / 2.5 ac = **\$16,320** per acre

### **COMPARABLE NO. 1: 29-1-326900 & 29-1-327000**

2 parcels with a combined acreage of 1.04 acres

Site value includes access, electric, septic, and well values: \$17,000

Property is improved with 2 small cabins: \$30,830

\$75,900

-17,000 site

-30,830 buildings

\$28,100 / 1.04 ac = **\$27,019** per acre

### **COMPARABLE NO. 2: 29-1-487400**

1.42 acre parcel

Site value includes access, electric, septic, and well values: \$17,000

Property is improved with 2 small bunkhouses: \$1,920

\$50,000

-17,000 site

-1,920 buildings

\$31,080 / 1.4 ac = **\$22,200** per acre

### **COMPARABLE NO. 3: 29-1-520900**

1.2 acre parcel

Bare lot with no utilities or buildings

171,000

\$17,000 / 1.2 ac = **\$14,167** per acre

Comp. No. 3 <sup>§</sup>

17,000/1.2 ac = \$14,167 per acre

SUBJECT  
40,800/2.5 ac = \$16,320 per acre

Comp. No. 1

28,100/1.0 ac = \$27,019 per acre



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

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29-0-032904 Comparable Sales



Aitkin County

Date 6/5/2011

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