



PLANNING & DEVELOPMENT COMMITTEE MEETING
THURSDAY, SEPTEMBER 24, 2015 – 8:00 A.M.
COURTHOUSE CONFERENCE CENTER - (2nd FL – EAST WING)
ROCK COUNTY COURT HOUSE
JANESVILLE, WI

AGENDA

1. Call to Order
2. Adoption of Agenda
3. Minutes of Planning & Development Meeting held Thursday, September 10, 2015
4. Citizen Participation, Communications and Announcements
5. Code Administration & Enforcement
 - A. **Action Item:** Preliminary Land Division Approval
 - LD 2015 047 (Milton Township) – Schmidt
6. Finance
 - A. **Action Item:** Department Bills/Transfers/Pre-Approved Encumbrances and Amendments to Encumbrances
7. Community Development
 - A. **Action Item:** Request For Review of Staff Decision – Denial of Subordination Request (Loan IDs 094426D1 and 094427D1)
 - B. Informational Item: CDBG-Small Cities Remediation Project – City of Edgerton
8. Committee Reports
9. Directors Report
 - A. Shoreland Conditional Use Permit - Traynor
10. Adjournment

Future Meetings/Work Sessions

October 8, 2015 (8:00 am)
October 22, 2015 (8:00 am)
November 12, 2015 (8:00 am)
2nd November Mtg. (TBD)
December 10, 2015 (8:00 am)
2nd December Mtg. (TBD)

ROCK COUNTY PLANNING, ECONOMIC & COMMUNITY DEVELOPMENT AGENCY
51 SOUTH MAIN STREET
JANESVILLE, WI 53545

TELEPHONE: (608) 757-5587
FAX: (608) 757-5586
EMAIL: PLANNING@CO.ROCK.WI.US
WEB: WWW.CO.ROCK.WI.US

RECEIVED

AUG 10 2015

ROCK CO. PLANNING, ECONOMIC & COMMUNITY DEVELOPMENT



AGENCY USE ONLY

Application Number: LD 2015 047

Received By - Date (MM/DD/YYYY): 8-10-15

PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM

****PLEASE DO NOT COMPLETE THIS APPLICATION FORM UNTIL YOU HAVE READ THE ROCK COUNTY PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM INFORMATION. PLEASE COMPLETE BOTH PAGES OF THIS FORM AND PREPARE A MAP CONTAINING ALL INFORMATION AS IDENTIFIED ON PAGE 2 OF THIS FORM.****

1. Applicant has contacted Town, Rock County Planning, Economic & Community Development Agency, and City(s)/Village (if land division is within Extra-Territorial Plat Approval Jurisdiction (ETJ) area) officials and these parties have determined land division is feasible: Yes No
2. Land division is consistent with Town's Comprehensive Plan – Future Land Use Map: Yes No
3. Land division area is located in a Farmland Preservation zoning district certified by the State of Wisconsin: Yes No
If you answered Yes, proceed to 4. If you answered No, proceed to 5.
4. Land division meets Town Base Farm Tract and any other applicable Farmland Preservation zoning district requirement: Yes No
5. Land division will require a zoning change: Yes No

APPLICANT INFORMATION

6. LANDOWNER OR AUTHORIZED LANDOWNER REPRESENTATIVE					
a. Name:	ROBERT SCHMIDT ESTATE C/O JEFF ROETHE			Telephone:	
Address:	PO BOX 151	City:	EDGERTON	State:	WI Zip: 53534
b. Name:				Telephone:	
Address:			City:	State:	Zip:
7. AGENT (SURVEYOR AND DEVELOPER)					
a. Surveyor name:	COMBS AND ASSOCIATES, INC			Telephone:	752-0575
Address:	109 W MILWAUKEE ST	City:	JANESVILLE	State:	WI Zip: 53548
b. Developer name:				Telephone:	
Address:			City:	State:	Zip:
8. Identify the individual from 6. or 7. that will serve as the primary contact: <input type="checkbox"/> 6a. <input type="checkbox"/> 6b. <input checked="" type="checkbox"/> 7a. <input type="checkbox"/> 7b.					

LAND DIVISION INFORMATION

9. Reason for land division: <input checked="" type="checkbox"/> Sale/ownership transfer <input type="checkbox"/> Farm consolidation <input type="checkbox"/> Refinance <input type="checkbox"/> Other:					
10. Land division area location:	Town of MILTON		NW 1/4 of NE 1/4		
	Section 33		Tax parcel number(s) - 6-13-242		
11. Land division area is located within the Extra-Territorial Plat Approval Jurisdiction (ETJ) Area of a City(s)/Village: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, identify: City(s)/Village of CITY OF MILTON					
12. Land division area is located adjacent to (check all that apply): <input checked="" type="checkbox"/> Local/Town road <input checked="" type="checkbox"/> County highway <input type="checkbox"/> State highway <input type="checkbox"/> U.S. highway					
13. Landowner's contiguous property area (Square feet or acres): 25.5 ACRES ML	14. Land division area (Square feet or acres): 5.6 AC	15. Current zoning of land division area: A-1			
16. Number of new/additional lots created by land division: 1	17. Future zoning of new/additional lot(s) created by land division: A-3	18. Future zoning of parent lot: A-2			
19. Covenants or restrictions will be placed on the land division area: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, identify covenants or restrictions:					
20. A residential building is currently located in the land division area: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, the building utilizes a: <input checked="" type="checkbox"/> Private onsite wastewater treatment system <input type="checkbox"/> Public sanitary sewer system					
21. Public improvement construction proposal/plan will be submitted by (mm/dd/yyyy): NONE			22. Public improvement construction will begin on (mm/dd/yyyy):		

APPLICANT STATEMENT AND SIGNATURE

I, as the undersigned, am a landowner applying for a minor land division in unincorporated Rock County, or am serving as the primary contact for said landowner. I do hereby verify that I have reviewed the ROCK COUNTY PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM INFORMATION, reviewed and completed this application form, and submitted all information as required per said documents, and that all information is correct, accurate, and true to the best of my knowledge and belief, with all information accessible to me. These statements are being made to induce official action on the part of Rock County, its agents, employees, and officials.

LANDOWNER/PRIMARY CONTACT SIGNATURE: <u>Roll J. [Signature]</u>	DATE: <u>7/27/15</u>
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APPLICATION CHECKLIST			
	Yes	No	Comment
1. Have you included a map clearly marked "PRELIMINARY PLAT OF SURVEY OR CERTIFIED SURVEY MAP", identifying the land division area and containing all of the following information?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
a. Location of the land division area by section, township, and range:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
b. Approximate location and dimension of all EXISTING streets and property lines, including name and ownership (if applicable), in and adjacent to the land division area:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
c. EXISTING/PROPOSED County, Town, and City/Village (if applicable) zoning designations of all EXISTING/PROPOSED lot(s) and outlot(s), in and adjacent to the land division area:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
d. Approximate location and dimension of all PROPOSED lot(s), outlot(s) and blocks(s), numbered for reference, in the land division area:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
e. Indication of all PROPOSED lot(s) and outlot(s) use if other than single-family residential, in the land division area:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
f. Distance from all PROPOSED lot(s) and outlot(s) point of beginning to section corner or quarter corner, in the land division area:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
g. Approximate location, dimension (if applicable), and name (if applicable) of all of the following, whether EXISTING or PROPOSED, in the land division area:	<input type="checkbox"/>	<input type="checkbox"/>	
(1) Buildings:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(2) Streets, alleys, and public ways:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(3) Driveways:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(4) Rail lines:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(5) Private water wells or water supply systems:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(6) Private onsite wastewater treatment systems or public sanitary sewer systems:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(7) Any other public utilities:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BLDGS. HAVE UTILITY SERVICES.
(8) Easements (Utility, drainageway, pedestrian way, etc.):	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE PROPOSED
(9) Vegetative land cover type:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SEE AIR PHOTO
(10) Environmentally sensitive areas (Floodplain, steep slope, etc.):	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(11) Productive agricultural soils, cultural resources, and woodlands:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(12) Surface water features:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(13) Drainageways:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(14) Detention or retention areas:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(15) Cemeteries:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(16) Bridges/culverts:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
(17) Rock outcroppings:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
h. Approximate location, dimension, name (if applicable), and purpose of all dedicated public parks or outdoor recreation lands, or any other public or private reservation, including any conditions, in the land division area:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
i. Preliminary concept for connection with existing public sanitary sewer and water supply system or an alternative means of providing water supply and treatment and disposal of sewage, in the land division area:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
j. Preliminary concept for collecting and discharging stormwater, in the land division area:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NONE
k. Scale, north arrow, and date of creation:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
l. Any other information required by the Agency:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NOTHING REQUESTED
2. Has the map been prepared at a scale not to exceed two hundred (200) feet to the inch, with the map pages numbered in sequence if more than one (1) page is required, and total map pages identified on each page?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3. Has the map been prepared by a land surveyor licensed in Wisconsin?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4. Have you provided all required application form information and has the required party signed this application form?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5. Have you included a hard copy of this application form and the map, an electronic copy of the map in a format compatible with the Agency's Geographic Information System (GIS), and the application fee?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

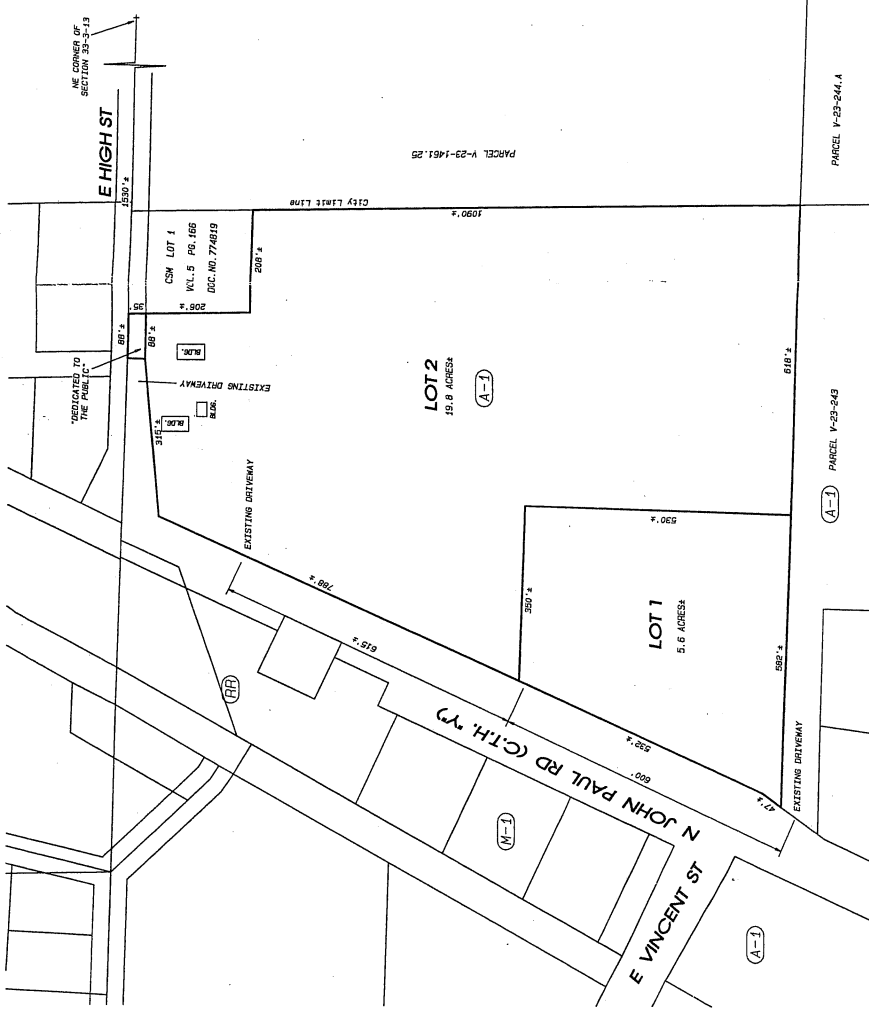
THANK YOU FOR COMPLETING THE ROCK COUNTY PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM.

PLEASE SEND VIA POSTAL MAIL, OR HAND-DELIVER, THIS FORM,
A HARD COPY AND ELECTRONIC COPY OF THE PRELIMINARY MAP, AND THE APPLICATION FEE TO:

ROCK COUNTY PLANNING, ECONOMIC & COMMUNITY DEVELOPMENT AGENCY
51 N. MAIN ST.
JANESVILLE, WI 53545

PRELIMINARY CERTIFIED SURVEY MAP

PART OF THE NW 1/4 OF THE NE 1/4 OF SECTION 33, T.4N., R. 18E. OF THE 4TH P.M.,
CITY OF MILTON, ROCK COUNTY, WISCONSIN.



Combs & Associates
 109 N. Milwaukee St.
 Janesville, WI 53501
 TEL: 608 755-0376
 FAX: 608 755-0374

DATE	07/14/15
BY	SJJ
PROJECT	115-212
CONTRACTOR	SCHMIDT

• LAND SURVEYING
 • LAND PLANNING
 • CIVIL ENGINEERING

NOTES:
 THIS MAP IS SUBJECT TO ANY AND ALL EASEMENTS
 AND AGREEMENTS, RECORDED AND UNRECORDED.
 THE BASIS OF BEARINGS IS ASSUMED.



PRELIMINARY MINOR LAND DIVISION – APPLICATION: REVIEW, RECOMMENDATION, AND ACTION FORM

AGENCY REVIEW

1. Applicant has contacted Town, Rock County Planning and Development Agency, and City(s)/Village (if applicable) officials and these parties have determined land division is feasible:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Land division is consistent with Town's Comprehensive Plan – Future Land Use Map:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. Land division is located in a Farmland Preservation zoning district certified by the State of Wisconsin: If you answered Yes , proceed to 4. If you answered No , proceed to 5.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
4. Land division meets Town Base Farm Tract and any other applicable Farmland Preservation zoning district requirement:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Land division is in an Agricultural Resources Priority Area, per the <i>Rock County Farmland Preservation Plan</i> :	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
6. Land division will require a zoning change:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
7. Preliminary minor land division application is complete:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If you answered Yes to 7., proceed to 9. If you answered No to 7., indicate the missing information below, 7a. – 7e. After all missing information is supplied, proceed to 8. An Agency recommendation (10.) will not be provided until all missing information has been supplied by the applicant.	
	Missing Information
7a. A map clearly marked " <i>PRELIMINARY PLAT OF SURVEY OR CERTIFIED SURVEY MAP</i> ", identifying the land division area and containing all of the following information:	<input type="checkbox"/>
a. Location of the land division area by section, township, and range:	<input type="checkbox"/>
b. Approximate location and dimension of all EXISTING streets and property lines, including name and ownership (if applicable), in and adjacent to the land division area:	<input type="checkbox"/>
c. EXISTING/PROPOSED County, Town, and City/Village (if applicable) zoning designations of all EXISTING/PROPOSED lot(s) and outlot(s), in and adjacent to the land division area:	<input type="checkbox"/>
d. Approximate location and dimension of all EXISTING/PROPOSED lot(s), outlot(s), and block(s), numbered for reference, in the land division area:	<input type="checkbox"/>
e. Indication of all PROPOSED lot(s) and outlot(s) use if other than single-family residential, in the land division area:	<input type="checkbox"/>
f. Distance from all PROPOSED lot(s) and outlot(s) point of beginning to section corner or quarter corner, in the land division area:	<input type="checkbox"/>
g. Approximate location, dimension and name (if applicable) of all of the following, whether EXISTING or PROPOSED , in the land division area:	<input type="checkbox"/>
(1) Buildings:	<input type="checkbox"/>
(2) Streets, alleys, and public ways:	<input type="checkbox"/>
(3) Driveways:	<input type="checkbox"/>
(4) Rail lines:	<input type="checkbox"/>
(5) Private water wells or water supply systems:	<input type="checkbox"/>
(6) Private onsite wastewater treatment systems or public sanitary sewer systems:	<input type="checkbox"/>
(7) Any other public utilities:	<input type="checkbox"/>
(8) Easements (Utility, drainageway, pedestrian way, etc.):	<input type="checkbox"/>
(9) Vegetative land cover type:	<input type="checkbox"/>
(10) Environmentally sensitive areas (Floodplain, steep slope, etc.):	<input type="checkbox"/>
(11) Productive agricultural soils, cultural resources, and woodlands:	<input type="checkbox"/>
(12) Surface water features:	<input type="checkbox"/>
(13) Drainageways:	<input type="checkbox"/>
(14) Detention or retention areas:	<input type="checkbox"/>
(15) Cemeteries:	<input type="checkbox"/>
(16) Bridges/culverts:	<input type="checkbox"/>
(17) Rock outcroppings:	<input type="checkbox"/>
h. Approximate location, dimension, name (if applicable), and purpose of all dedicated public parks or outdoor recreation lands, or any other public or private reservation, including any conditions, in the land division area:	<input type="checkbox"/>
i. Preliminary concept for connection with existing public sanitary sewer and water supply system or an alternative means of providing water supply and treatment and disposal of sewage, in the land division area:	<input type="checkbox"/>
j. Preliminary concept for collecting and discharging stormwater in the land division area:	<input type="checkbox"/>

AGENCY REVIEW	
	Missing Information
k. Scale, north arrow, and date of creation:	<input type="checkbox"/>
l. Any other information required by the Agency:	<input type="checkbox"/>
7b. Map prepared at a scale not to exceed two hundred (200) feet to the inch, with the map pages numbered in sequence if more than one (1) page is required, and total map pages identified on each page:	<input type="checkbox"/>
7c. Map prepared by a land surveyor licensed in Wisconsin:	<input type="checkbox"/>
7d. All required application form information and required party's signature on the application form:	<input type="checkbox"/>
7e. A hard copy of the application form and the map, an electronic copy of the map in a format compatible with the Agency's Geographic Information System (GIS), and application fee:	<input type="checkbox"/>
8. Preliminary minor land division application is complete:	<input checked="" type="checkbox"/> Yes
9. Preliminary minor land division application has been provided to other reviewing parties for review and comment, and if these parties have comments, said comments have been provided to the Agency: If you answered No , the application must be provided to other reviewing parties before completing any further sections of this form.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

AGENCY RECOMMENDATION	
10. Agency recommendation: <input type="checkbox"/> Approve <input checked="" type="checkbox"/> Approve With Conditions <input type="checkbox"/> Deny	
11. If you answered Approve With Conditions to 10., list conditions (Use additional sheet (2a) if necessary):	
1. Proposed Lot 1 receives access to Controlled Access CTH Y. The north lot line is approximately located in the area required for driveway spacing (600').	
2. An acceptable soil and site evaluation is received on proposed Lot 1. If the Applicant does not wish to construct a residence and does not submit a	
3. soil test to the Rock Co. Health Dept. the following note shall be included on the CSM: "No building which produces wastewater allowed on Lot 1".	
12. Agency recommendation rationale and findings of fact (Use additional sheet (2a) if necessary):	
AGENCY SIGNATURE: <u>Colin M. Bryner</u> TITLE: <u>Administrator - Rock County Planning, Economic & Community Development Agency</u>	DATE: <u>8/21/15</u>

TOWN ACTION	
13. Town action: <input checked="" type="checkbox"/> Approve <input type="checkbox"/> Approve With Conditions <input type="checkbox"/> Deny	
14. If you answered Approve With Conditions to 13., list conditions (Use additional sheet (2a) if necessary):	
1.	
2.	
3.	
15. Town action rationale and findings of fact (Use additional sheet (2a) if necessary):	
TOWN SIGNATURE: _____ TITLE: _____	DATE: _____

PLEASE RETURN THIS FORM, VIA POSTAL MAIL OR EMAIL, TO:

ROCK COUNTY PLANNING, ECONOMIC & COMMUNITY DEVELOPMENT AGENCY
 51 N. MAIN ST.
 JANESVILLE, WI 53545
 EMAIL: BRYNES@CO.ROCK.WI.US

ROCK COUNTY PLANNING AND DEVELOPMENT COMMITTEE ACTION	
16. Committee action: <input type="checkbox"/> Approve <input checked="" type="checkbox"/> Approve With Conditions <input type="checkbox"/> Deny	
17. If you answered Approve With Conditions to 16., list conditions (Use additional sheet (2a) if necessary):	
1.	
2.	
3.	
18. Committee action rationale and findings of fact (Use additional sheet (2a) if necessary):	
COMMITTEE SIGNATURE: _____ TITLE: <u>Chair – Rock County Planning & Development Committee</u>	DATE: _____

AGENCY RECOMMENDATION

11. If you answered **Approve With Conditions** to **10.**, list conditions:

- 3. CSM to be submitted for final approval 1 year after preliminary approval by the Planning & Development Committee.
- 4. Final CSM shall be recorded within 6 months of their last approval and 24 months of their first approval.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

12. Agency recommendation rationale and findings of fact:

The Town of Milton Comprehensive Plan indicates this is an area "Potential City of Milton Development Boundary and Review Limit (Per Potential Town of Milton and City of Milton Intergovernmental Boundary Agreement - 2009). The proposed split is within the Extraterritorial Plat Review jurisdiction of the City of Milton and is required to be approved by the City Council. City Staff has recommended approval according to online documentation. Access to Lot 1 is regulated by Sec. 4.521 Spacing and Frequency - County Trunk Highway Access Control Regulations which require 600' between access points.

TOWN ACTION

14. If you answered **Approve With Conditions** to **13.**, list conditions:

- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

15. Town action rationale and findings of fact:

ROCK COUNTY PLANNING AND DEVELOPMENT COMMITTEE ACTION

17. If you answered **Approve With Conditions** to **16.**, list conditions:

- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

18. Committee action rationale and findings of fact:

Account Number	Account Name	PO#	Inv Date	Vendor Name	Inv/Enc Amt
64-6400-0000-63107	PUBL & LEGAL	P1500213	08/31/2015	BELOIT DAILY NEWS	77.75
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	315.00	368.77	0.00	77.75	(131.52)
64-6400-0000-63200	PUBL/SUBCR/DUES	P1503036	07/13/2015	AMERICAN PLANNING ASSOCIATION	495.00
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	1,303.00	886.72	0.00	495.00	(78.72)
PLANNING PROG TOTAL				572.75	
64-6451-0000-64904	SUNDRY EXPENSE	P1500212	09/01/2015	LANGE ENTERPRISES INC	1,817.10
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	4,352.00	1,299.68	0.00	1,817.10	1,235.22
ADDRESS SIGNS PROG TOTAL				1,817.10	
64-6480-0000-63110	ADMIN. EXPENSE	P1500213	08/31/2015	BELOIT DAILY NEWS	28.78
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	4,960.00	1,510.20	0.00	28.78	3,421.02
HOUSING GRANT CLEARING ACCOUNT PROG TOTAL				28.78	

I have examined the preceding bills and encumbrances in the total amount of **\$2,418.63**

Claims covering the items are proper and have been previously funded. These items are to be treated as follows:

- A. Bills and encumbrances over \$10,000 referred to the Finance Committee and County Board.
- B. Bills under \$10,000 to be paid.
- C. Encumbrances under \$10,000 to be paid upon acceptance by the Department Head.

Date: **SEP 24 2015**

Dept Head _____

Committee Chair _____

ROCK COUNTY PLANNING & DEVELOPMENT AGENCY – COMMUNITY DEVELOPMENT PROGRAM

REQUEST FOR REVIEW OF STAFF / COMMITTEE DECISION

DATE OF REQUEST 09/15/2015 LOAN NUMBERS 09442601
09442701

STAFF DECISION TO BE REVIEWED: Denial of subordination request - loan to value exceeds 80%.

REASON FOR REQUEST: Refinance of 1st mortgage to reduce rate from 6.875% to 4.125% and reducing term from 360 mo to 240 mo. Attached payment history shows no late payments in the last 12 months on our 1st mortgage. Subordination of the Rock County liens is required in order for the approval of the 1st mortgage refinance through Citibank, NA.

FOR OFFICE USE ONLY

Date Request Received: 9-2-15

Specific Policy / Policy Decisions To Be Reviewed: Loan to value ratio exceeds 80% - Denied.