

STATE OF MICHIGAN
IN THE SUPREME COURT

HERON COVE ASSOCIATION, *et. al.*,

Appellants

vs.

Michigan Supreme Court No: 168165

Court of Appeals No: 371649

Lwr Crt. No. 2024-2751-AA

**MIDLAND COUNTY BOARD OF COMMISSIONERS,
GLADWIN COUNTY BOARD OF COMMISSIONERS, and
FOUR LAKES TASK FORCE**

Appellees

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Exhibit 1

Four Lakes Task Force

2022 Four Lakes Survey Report

July 6, 2022

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**PUBLIC SECTOR
CONSULTANTS**

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Four Lakes Task Force
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Introduction

In 2021, the Four Lakes Task Force (FLTF) hired Public Sector Consultants (PSC) to survey all property owners within the Four Lakes Special Assessment District (SAD) to understand property owners' dam-related preferences and concerns as well as their willingness to pay for an assessment to rebuild the dams and restore the lakes. In 2022, the FLTF asked PSC to conduct a follow-up survey of Four Lakes SAD property owners to determine whether opinions and sentiments had changed. This effort was especially important because the state committed \$200 million toward rebuilding the dams, significantly reducing any potential capital assessment. Since that survey, the FLTF provided additional information to property owners on potential operating assessments and continued a robust communication campaign. The 2022 survey was used to measure the impact of those communications on property owners' understanding of the current situation and future plans to rebuild the community.

Key Takeaways

- Approximately 31 percent of property owners participated in the survey in 2022.
- Of respondents, 90 percent supported rebuilding the dams and restoring the lakes.
- Around half of respondents were confident that the community will recover in five years—up from 38 percent in 2021.
- More than half of respondents understood why a long-term operating assessment is needed to maintain the dams.
- Only one-third of respondents said that the state has provided an appropriate level of funding, with even fewer, 20 percent, agreeing that the federal government has done so.
- One-quarter of respondents said they would not be willing to pay annually for a capital and operational assessment to complete dam repair and restoration and to maintain them in working order for lake preservation. However, nearly one-quarter said they would be willing to pay between \$500 and \$1,000 annually for these efforts.
- Lakefront owners were much more willing to pay for an assessment, with only 17 percent unwilling to pay anything, compared to 48 percent of backlot property owners.
- Lakefront property owners were most likely to say they would be willing to pay either \$500 or between \$500 and \$1,000 annually for an assessment.
- Most of those who said they would be unwilling to pay anything for an annual assessment believe that someone else should pay for the capital improvement and maintenance of the dams.
- More than half of respondents, 56 percent, agreed or strongly agreed that the FLTF is working in their best interest, while 21 percent disagreed or strongly disagreed.
- Of respondents, 61 percent agreed or strongly agreed that the FLTF provides them with adequate information regarding the status of restoration efforts, while 18 percent disagreed or strongly disagreed.

Survey Design, Distribution, and Data Analysis

PSC designed the survey in collaboration with the FLTF. The survey consisted of two sections. The first section aimed to better understand resident concerns and preferences as well as to gauge residents' willingness and ability to pay for repairing and replacing the dams. The second section contained a series of demographic questions. PSC maintained confidentiality of the survey process and ensured all respondents remained anonymous to encourage candid feedback. All results were reported to the FLTF in aggregate, and the raw data were not shared with any organizations outside of PSC.

PSC used data provided by the FLTF in determining the properties located within the SAD. A total of 6,637 surveys were mailed to property owners using the addresses on file with the county assessor's office. The survey was available in paper or online formats and was in the field from March 25 to June 11, 2022. PSC received 2,044 valid responses—a response rate of 31 percent.

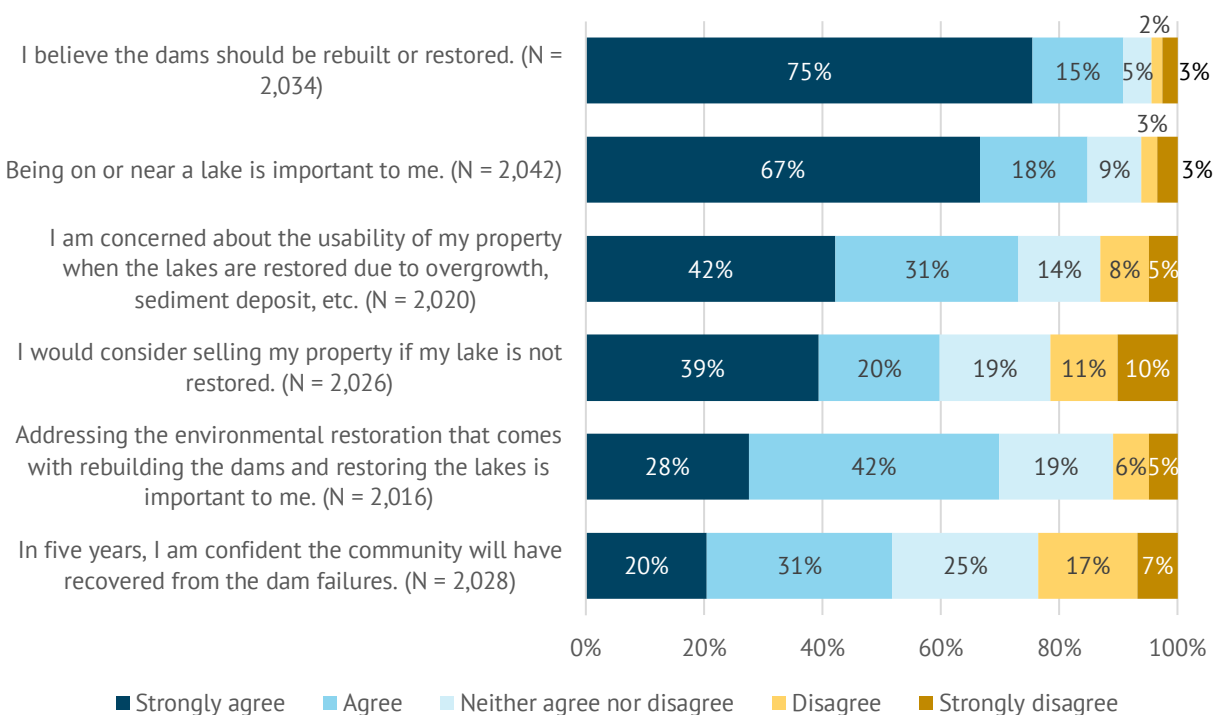
PSC numbered each survey with a unique ID to prevent duplicate survey responses. If duplicate responses were received and identical in every way, one response was kept and added to the data. If they differed in any way, both were removed. In total, PSC removed 26 responses—11 due to duplicate unique ID numbers and 15 due to missing unique ID numbers. Removed responses accounted for approximately 1 percent of total responses received.

PSC analyzed the survey response data using frequencies and cross tabulations by lake, lake access type, primary use of property, and length of property ownership. Cross-tabulated data are presented in Appendices A, B, and C.

Rebuilding the Dams

The survey contained several statements related to rebuilding or restoring the dams and asked for respondents' level of agreement with each statement. Three-quarters of respondents strongly agreed—and another 15 percent agreed—that the dams should be rebuilt or restored. A few (5 percent) expressed any level of disagreement. Around half strongly agreed or agreed that they were confident that the community will have recovered from the dam failures in five years.

While two-thirds of respondents strongly agreed that being on or near a lake is important to them, fewer (39 percent) said they strongly agreed that they would consider selling their property if the lake was not restored. Nearly three-quarters of respondents either strongly agreed or agreed that they were concerned about the usability of their property after lake restoration due to overgrowth, sediment deposit, or other factors. Just over 25 percent strongly agreed that environmental restoration is important to them, and another 42 percent agreed that this was important (Exhibit 1).

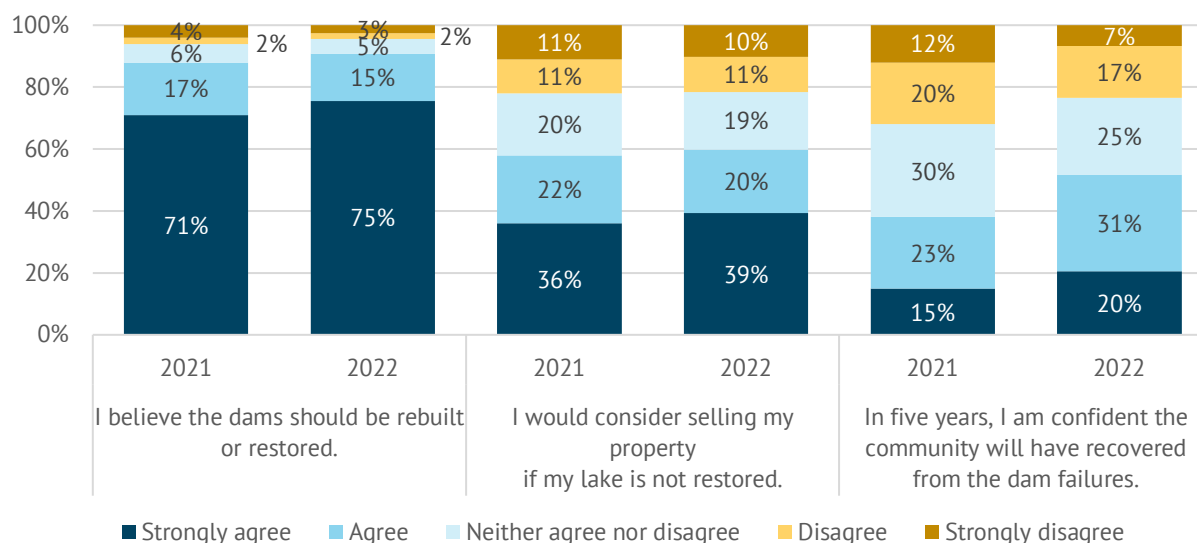
EXHIBIT 1. Level of Agreement with Statements Regarding Dam Rebuilding and Lake Restoration

N varied by statement.

Changes in Level of Agreement over Time

Three statements appeared in both the 2021 and 2022 surveys of Four Lakes residents, which enabled comparison in level of agreement over time. In 2022, a slightly larger percentage of respondents strongly agreed that the dams should be rebuilt or restored, that they would consider selling their property if their lake was not restored, and that they were confident the community will have recovered from the dam failures in five years. The largest percentage change in responses related to whether residents were confident in the community's ability to recover from the dam failures in five years, with 38 percent of respondents strongly agreeing or agreeing to that statement in 2021 and 51 percent strongly agreeing or agreeing in 2022 (Exhibit 2).

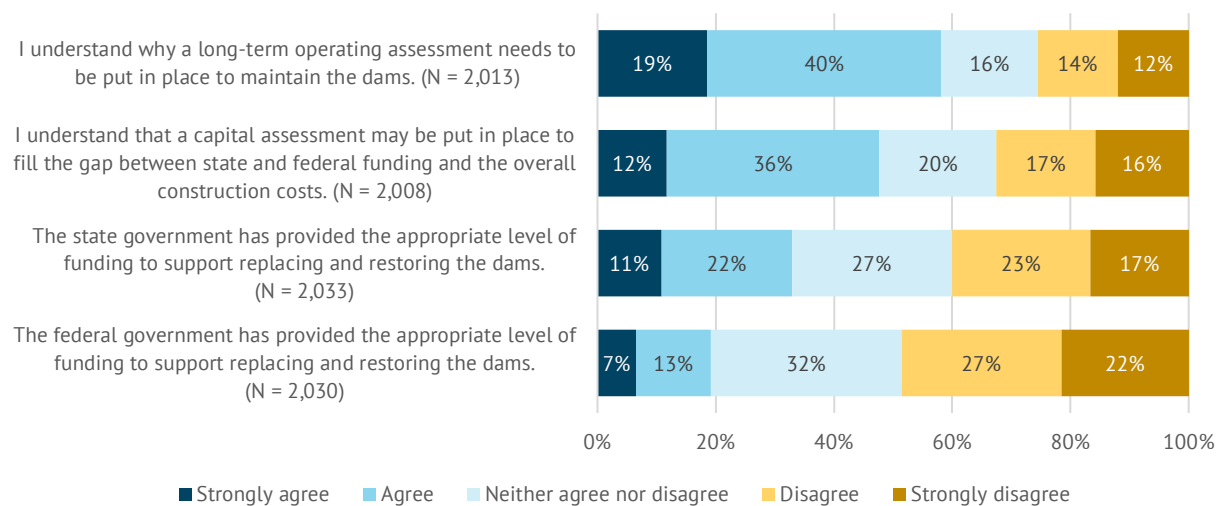
EXHIBIT 2. Change in Level of Agreement, 2021 to 2022



N varied by response and year.

Costs and Assessments

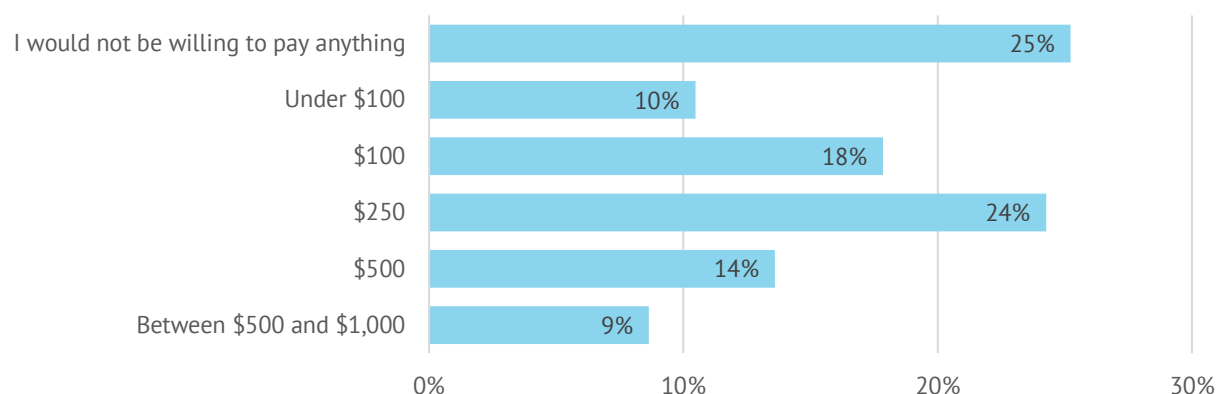
Nearly 60 percent of respondents strongly agreed or agreed that they understood why a long-term operating assessment needs to be put in place to maintain the dams, with just over one-quarter disagreeing or strongly disagreeing. A lower percentage of respondents strongly agreed or agreed that the state (33 percent) and federal government (20 percent) have provided the appropriate level of funding to support replacing and restoring the dams (Exhibit 3).

EXHIBIT 3. Level of Agreement Regarding Dam Repair and Restoration Costs and Assessments

N varied by statement.

Willingness to Pay

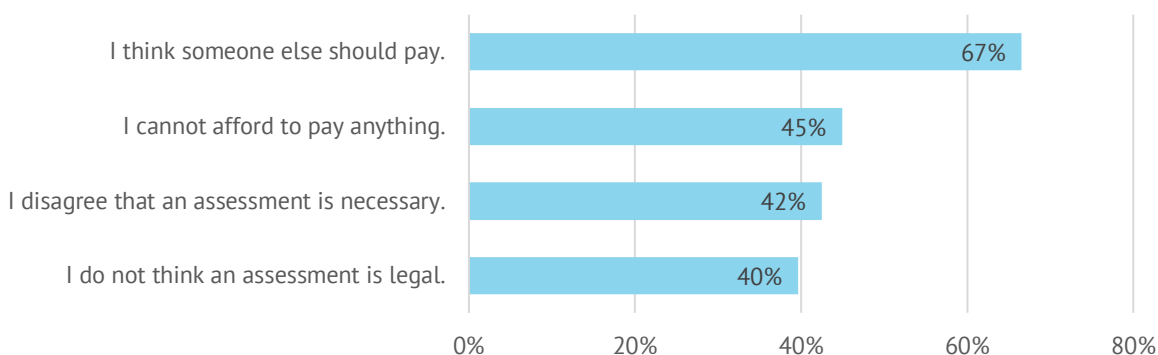
One-quarter of respondents said they would not be willing to pay anything annually for a capital and operational assessment to repair and restore the dams and maintain them in working order to preserve the lakes; 10 percent said they would be willing to pay under \$100. Nearly one-quarter said they would be willing to pay \$500 or between \$500 and \$1,000 (Exhibit 4).

EXHIBIT 4. Percentage of Respondents Willing to Make Annual Assessment Payments

N = 1,979

Of the 25 percent respondents who said they would not be willing to pay anything (as shown in Exhibit 4), 67 percent think someone else should pay, 45 percent said they cannot afford to pay anything, 42 percent did not think an assessment was necessary, and 40 percent did not think an assessment was legal (Exhibit 5).

EXHIBIT 5. Respondents' Reasons for Their Unwillingness to Pay for an Assessment

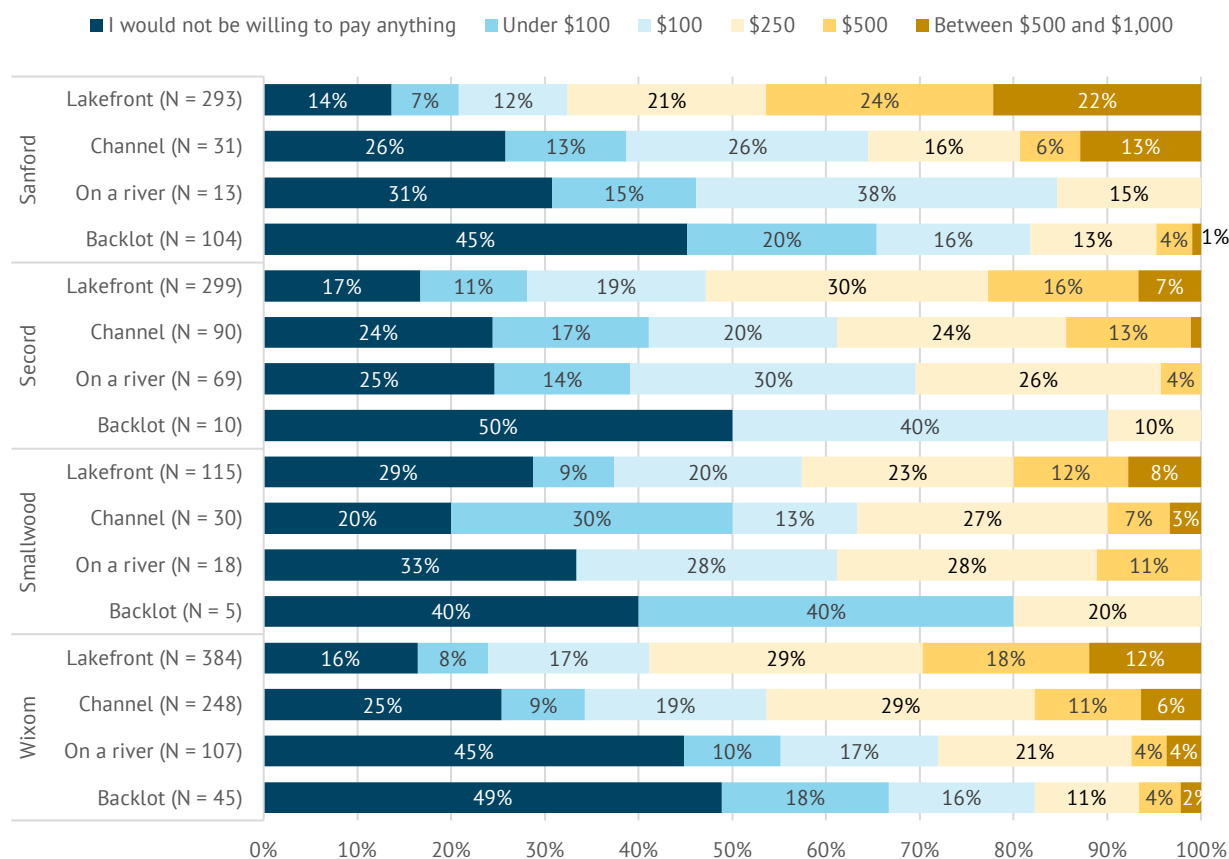


N = 490

Respondents' willingness to pay for an annual assessment varied by lake and lake access type. For example, the percentage of lakefront property owners who said they would not be willing to pay anything was lower for those with access to Sanford (14 percent), Secord (17 percent), and Wixom (16 percent) Lakes than those who have lakefront property on Smallwood Lake (29 percent).

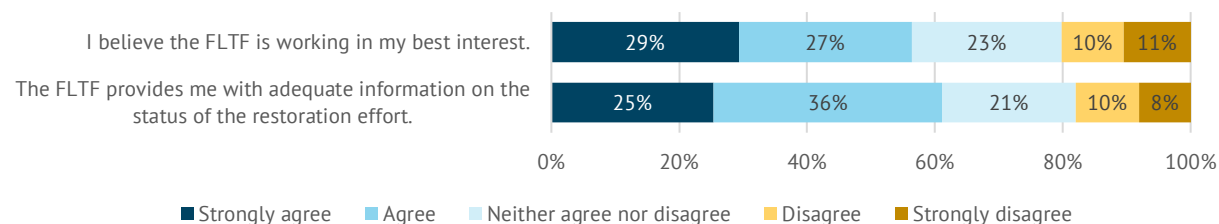
Those with the highest percentage of respondents willing to pay an annual assessment of \$500 up to \$1,000 were all lakefront property owners, with the highest percentage (46 percent) being those who own property on Sanford Lake. This was followed by 30 percent of those who own property on Wixom Lake.

Backlot property owners were the most likely to say they would not be willing to pay anything, with half of those who had property with access to Secord Lake, 49 percent of those near Wixom Lake, 45 percent near Sanford Lake, and 40 percent on Smallwood Lake selecting that option. No respondents who own backlot property on Smallwood Lake said they would be willing to pay more than \$250 per year (Exhibit 6).

EXHIBIT 6. Percentage of Respondents Willing to Pay for an Assessment by Lake and Lake Access Type

Four Lakes Task Force

More than half of respondents (56 percent) agreed or strongly agreed that the FLTF is working in their best interests, and 61 percent agreed or strongly agreed that the FLTF is providing them with adequate information on the status of restoration efforts (Exhibit 7).

EXHIBIT 7. Level of Agreement that the FLTF is Working in Property Owners' Best Interests and Providing Adequate Information

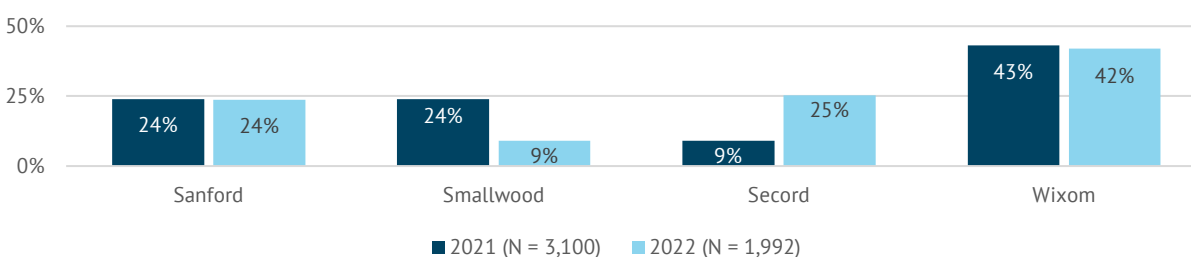
N = 2,020

Demographics

In 2022, 42 percent of respondents had property with access to Wixom Lake, 25 percent had access to Secord Lake, 24 percent had access to Sanford Lake, and 9 percent had access to Smallwood Lake. For those with access to Sanford and Wixom Lakes, the percentages largely remained the same from 2021 to 2022.

However, the percentage of those with access to Smallwood Lake decreased from 24 percent in 2021 to 9 percent in 2022, and, conversely, the percentage of respondents with access to Secord Lake increased from 9 percent in 2021 to 25 percent in 2022 (Exhibit 8).

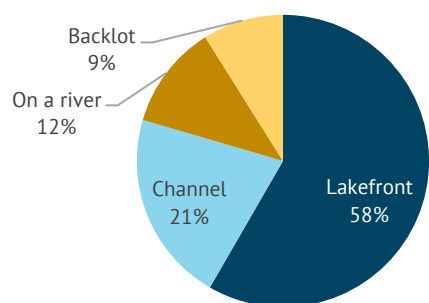
EXHIBIT 8. Percentage of Respondents by Lake and Survey Year



N varied by year.

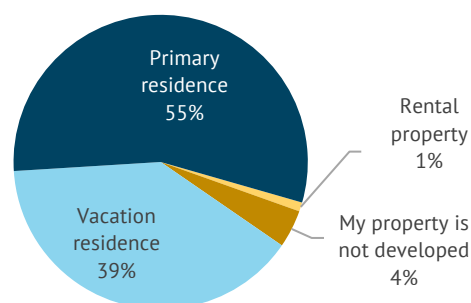
Over half (58 percent) of respondents own lakefront property, 21 percent live on a channel, and 12 percent live on a river upstream or downstream from a lake. Less than 10 percent have property they consider a backlot (Exhibit 9). Additionally, over half (55 percent) of respondents said the property is their primary residence, with nearly 40 percent reporting it is a vacation residence. Few said their property is undeveloped or a rental (Exhibit 10).

EXHIBIT 9. Percentage of Respondents by Lake Access Type, 2022



N = 1,949

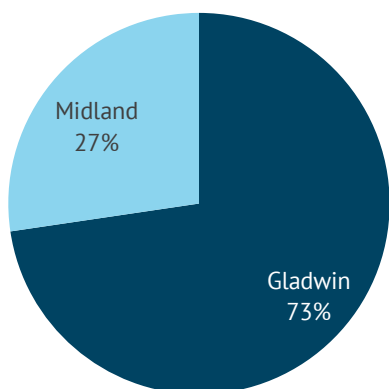
EXHIBIT 10. Percentage of Respondents by Primary Use, 2022



N = 1,999

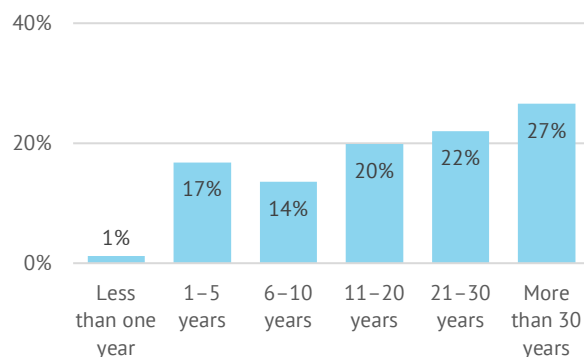
Nearly three-quarters of respondents (73 percent) live in Gladwin County and 27 percent live in Midland County (Exhibit 11). Nearly half of respondents have owned their property for more than 20 years, and 18 percent have owned their property for five or fewer years (Exhibit 12).

EXHIBIT 11. Percentage of Respondents by County, 2022



N = 2,023

EXHIBIT 12. Percentage of Respondents by Length of Property Ownership, 2022



N = 2,022

Survey Comments

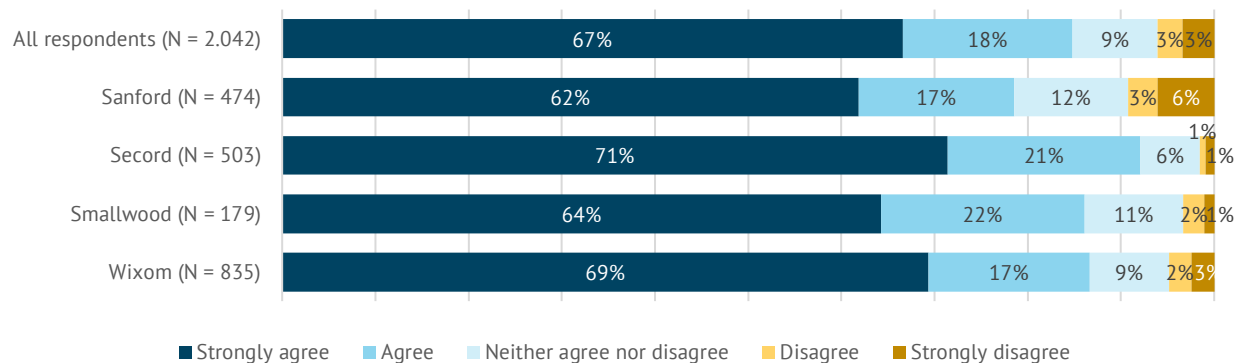
Survey respondents had the opportunity to write in additional comments. The comments were generally around the following themes.

- **Canals.** Respondents expressed concerns with the condition and usability of the canals.
- **Gratitude for the FLTF.** Respondents thanked the FLTF for its work on restoring the lakes.
- **Assessments.** Some expressed a mistrust in the factors used for calculating the operating assessment and the affordability of the assessments.
- **SAD.** There were concerns with the boundaries of the SAD, especially for those upstream of the dams.
- **Secord and Smallwood assessments.** Several questioned the cost of the assessment for Secord and Smallwood Lakes. Additionally, many respondents shared sentiments that Secord Lake property owners are subsidizing the assessments for the rest of the lakes.
- **Timing of raising the lake levels.** There were a few comments regarding the amount of time it will take to raise all of the lake levels, particularly Secord and Smallwood Lakes, given those dams did not fail.
- **Responsible parties for assessment payments.** There were suggestions for other people/entities who should also pay for rebuilding the dams, including other counties, park users, boaters, and all Michigan residents.
- **Bottomland management.** There were a few concerns with bottomland management, including emerging trees and weed management. There were also suggestions to dredge the lake bottoms now before the lakes are refilled.

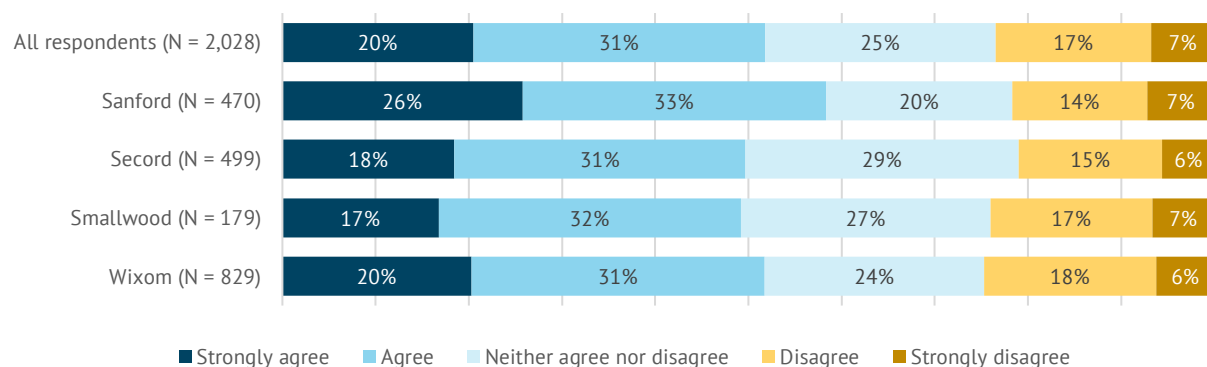
- **State share of the costs.** Some respondents said that the state should cover the whole cost of rebuilding and repairing the dams because they knew of the issues with the former dam owner and failed to act.
- **Hydroelectric generation.** Several respondents expressed that the dams should continue to produce electricity to offset the costs of rebuilding and maintaining the dams.
- **Federal Energy Regulatory Commission (FERC).** There were numerous comments regarding the failure of FERC to properly regulate the former owner.
- **Transparency concerns with the FLTF.** Some respondents expressed a mistrust of the FLTF and the lack of transparency in its processes.

Appendix A: Cross Tabulations by Lake

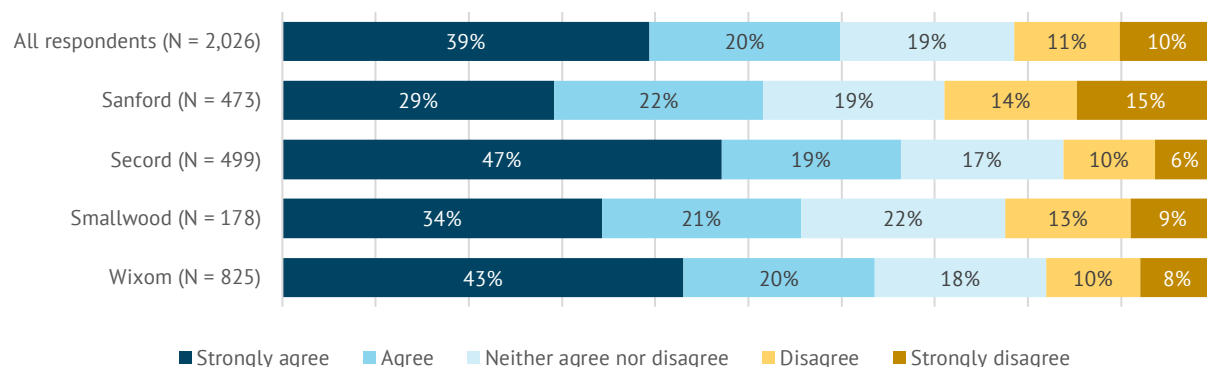
Q1. Being on or near a lake is important to me.



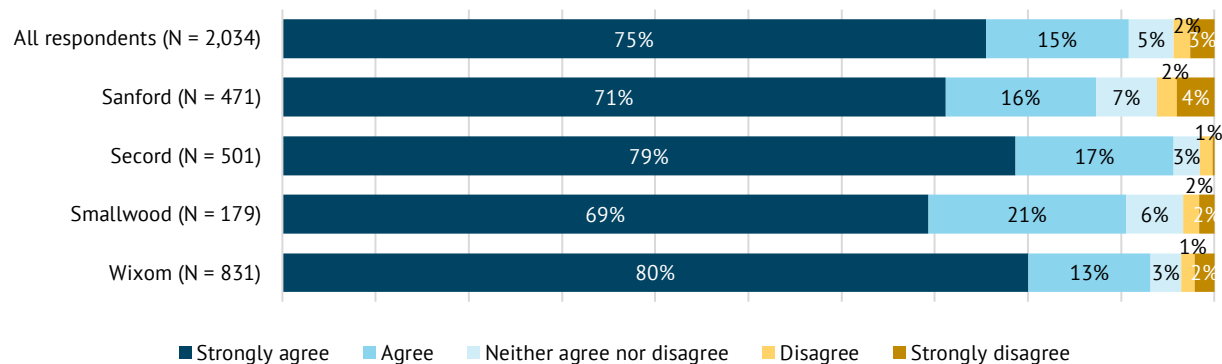
Q2. In five years, I am confident the community will have recovered from the dam failures.



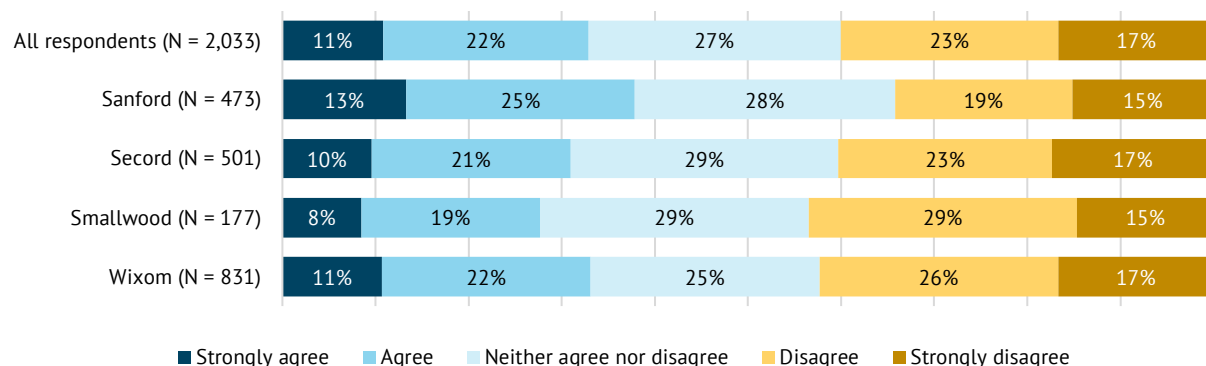
Q3. I would consider selling my property if my lake is not restored.



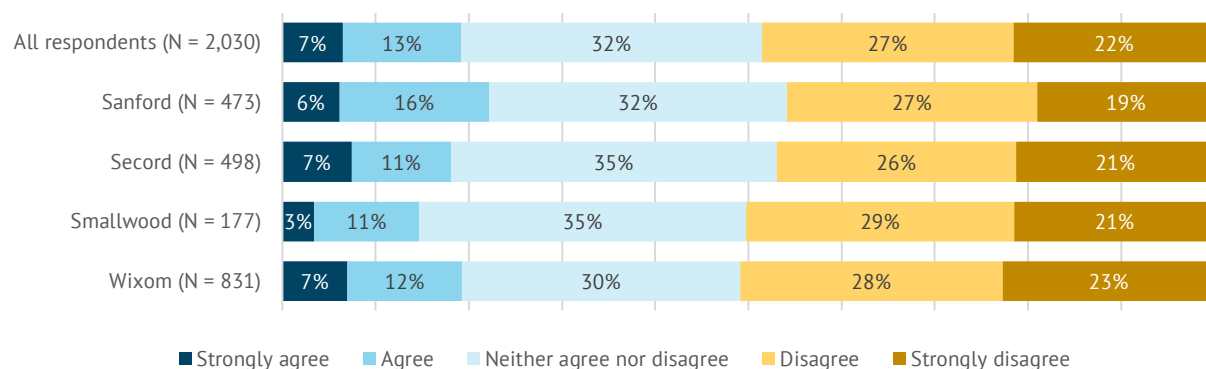
Q4. I believe the dams should be rebuilt or restored.



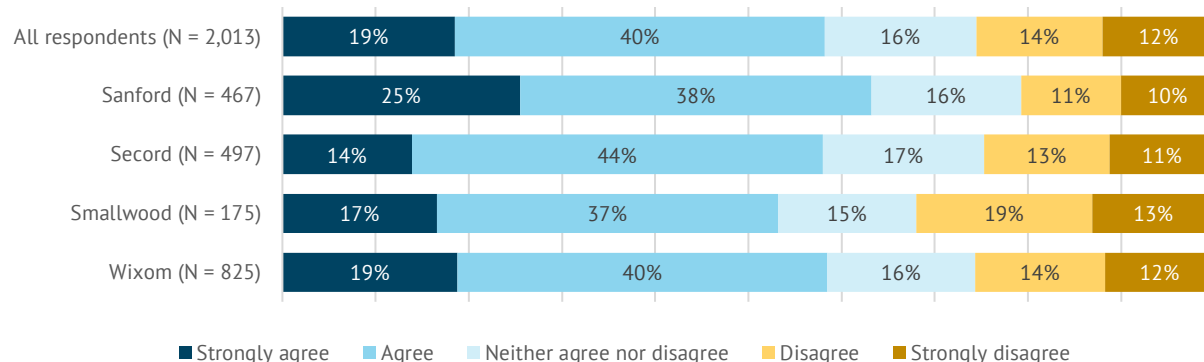
Q5. The state government has provided the appropriate level of funding to support replacing and restoring the dams.



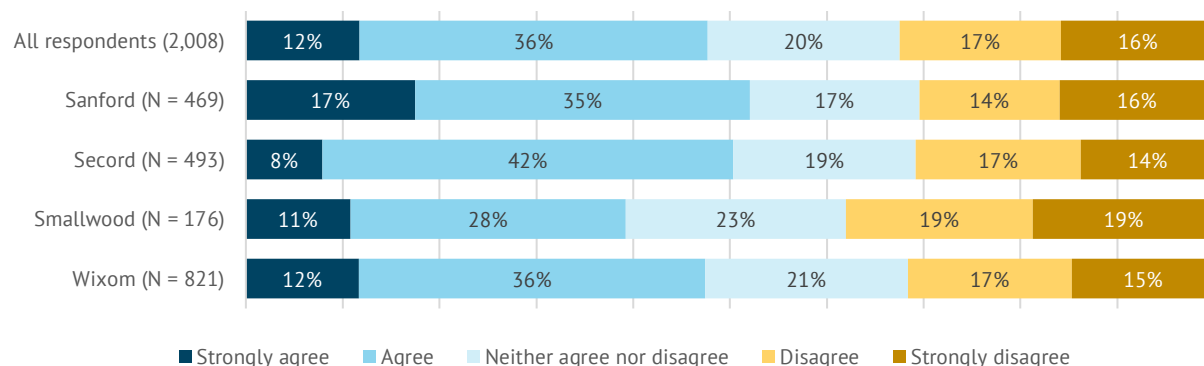
Q6. The federal government has provided the appropriate level of funding to support replacing and restoring the dams.



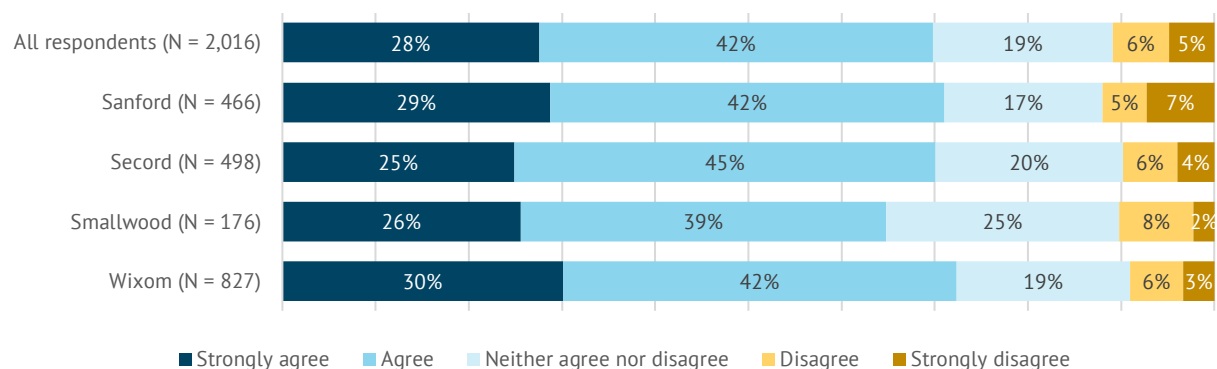
Q7. I understand why a long-term operating assessment needs to be put in place to maintain the dams.



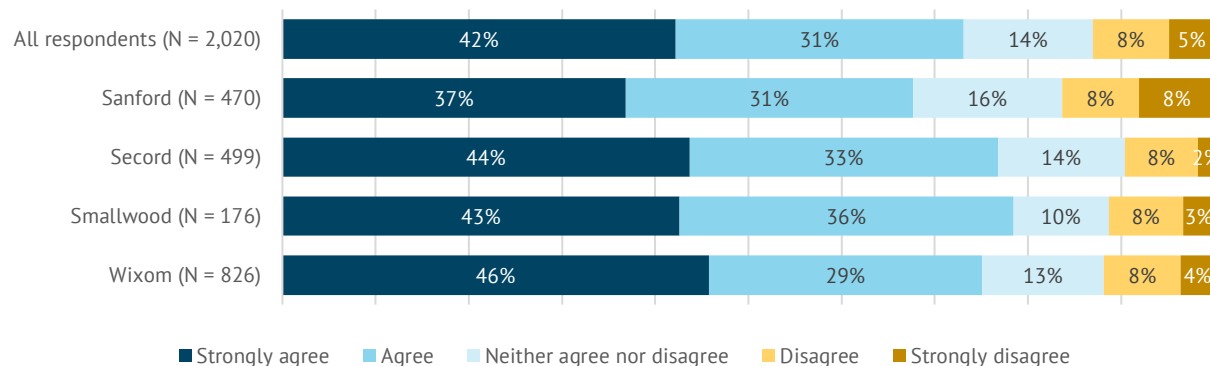
Q8. I understand that a capital assessment may be put in place to fill the gap between state and federal funding and the overall construction costs.



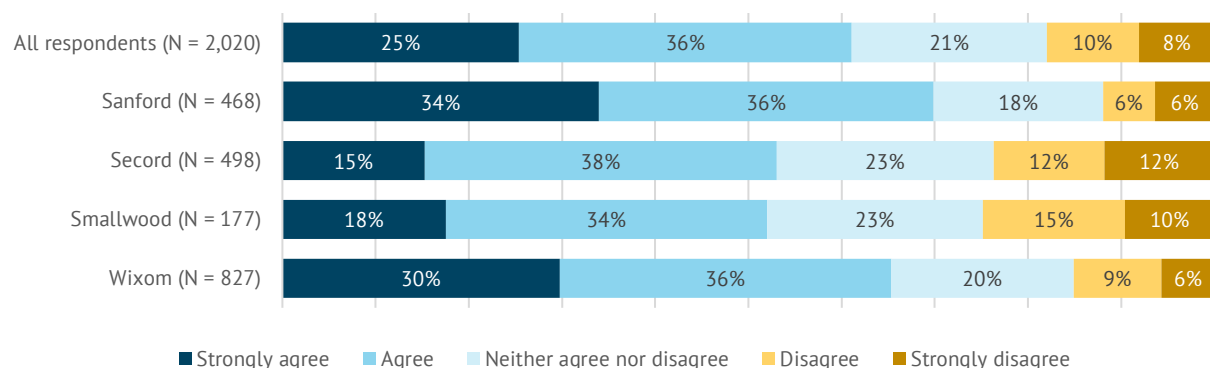
Q9. Addressing the environmental restoration that comes with rebuilding the dams and restoring the lakes is important to me.



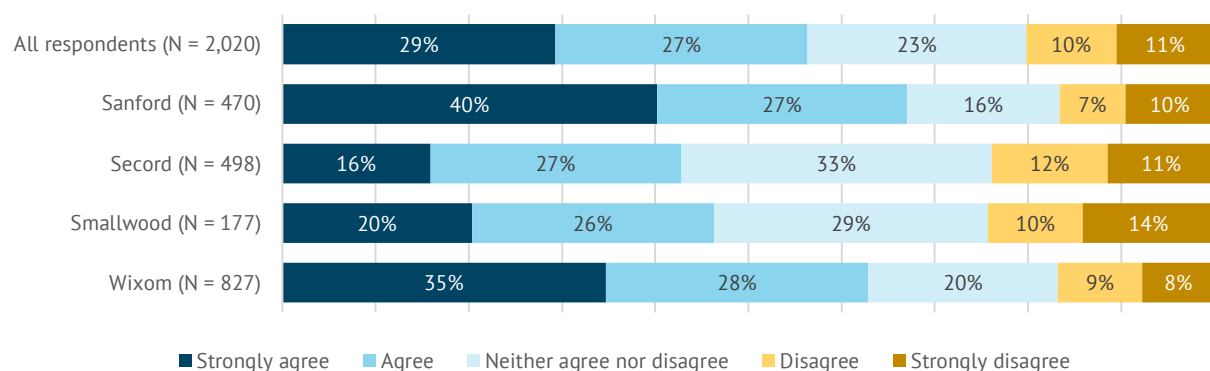
Q10. I am concerned about the usability of my property when the lakes are restored due to overgrowth, sediment deposit, etc.



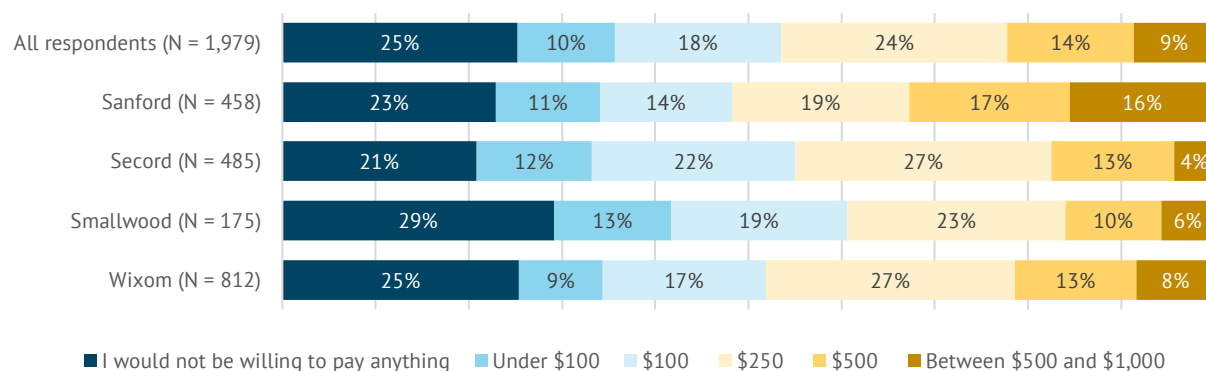
Q11. The FLTF provides me with adequate information on the status of the restoration effort.



Q12. I believe the FLTF is working in my best interest.

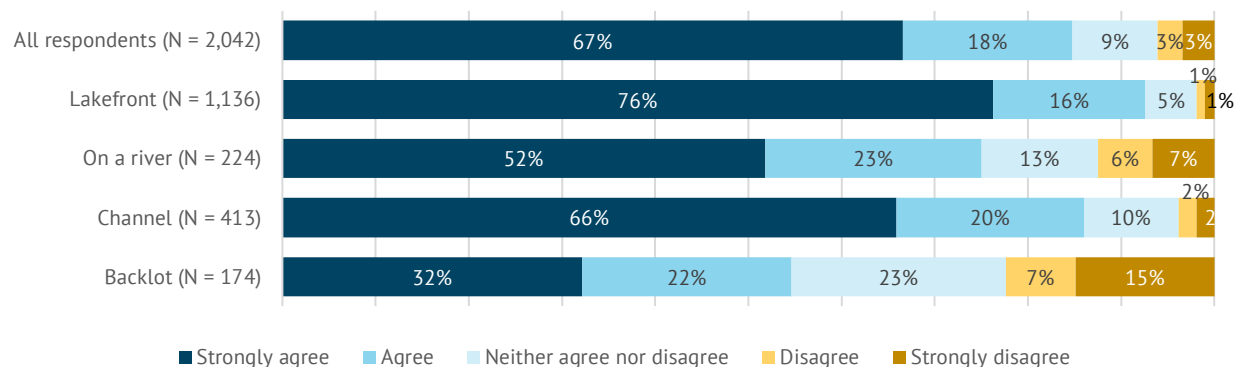


Q13. How much would you be willing to pay annually in total for a capital and operational assessment to complete the repairs and restorations of the dams and to maintain them in working order to preserve the lakes?

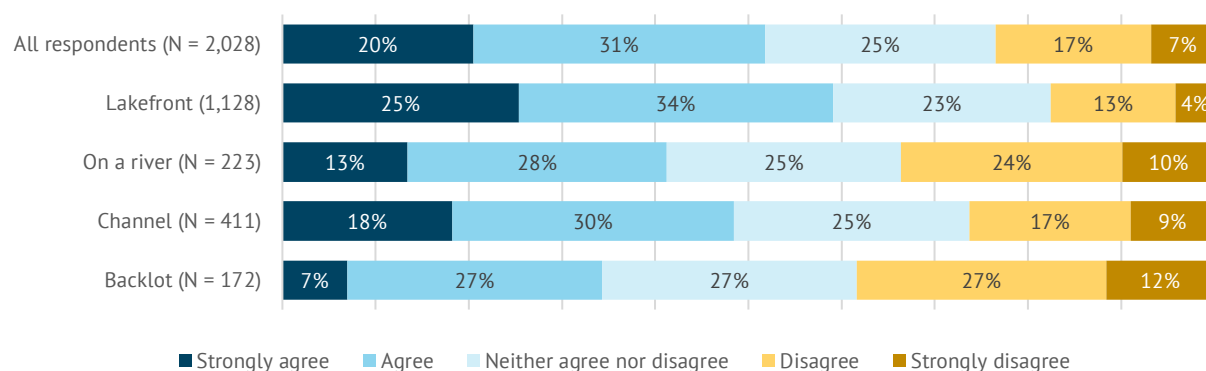


Appendix B: Cross Tabulations by Lake Access Type

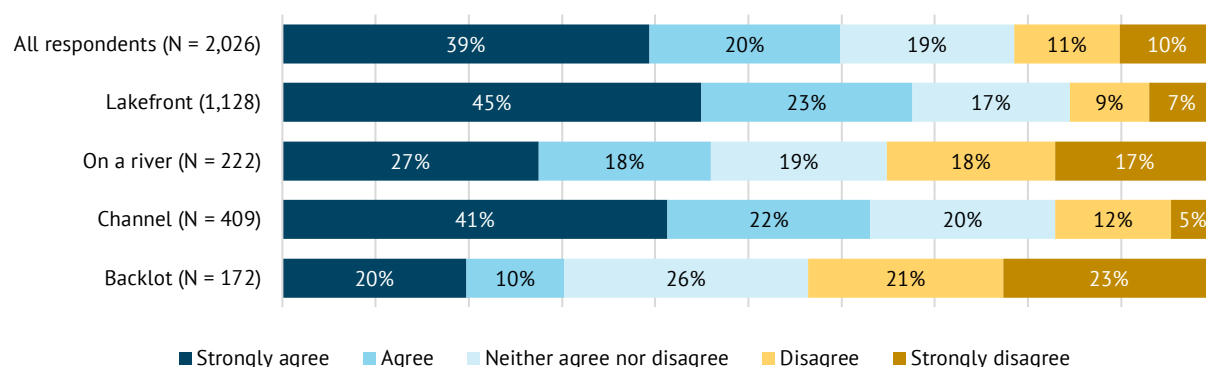
Q1. Being on or near a lake is important to me.



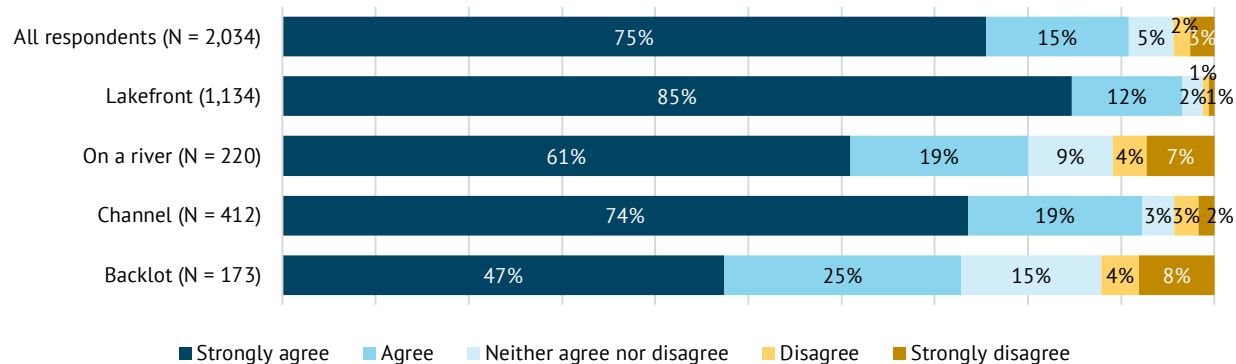
Q2. In five years, I am confident the community will have recovered from the dam failures.



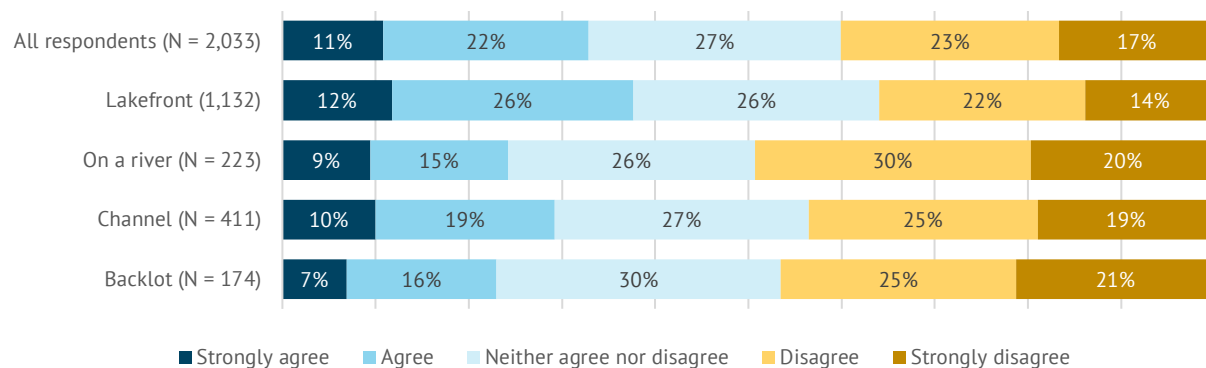
Q3. I would consider selling my property if my lake is not restored.



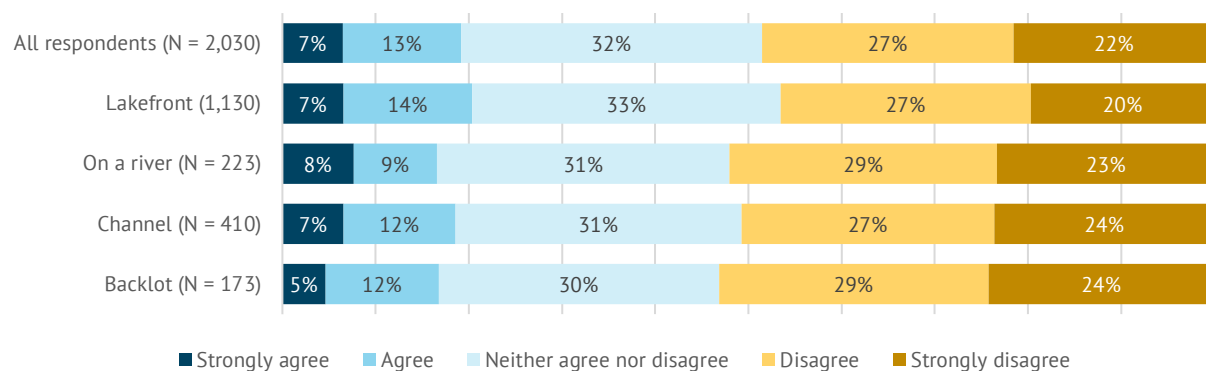
Q4. I believe the dams should be rebuilt or restored.



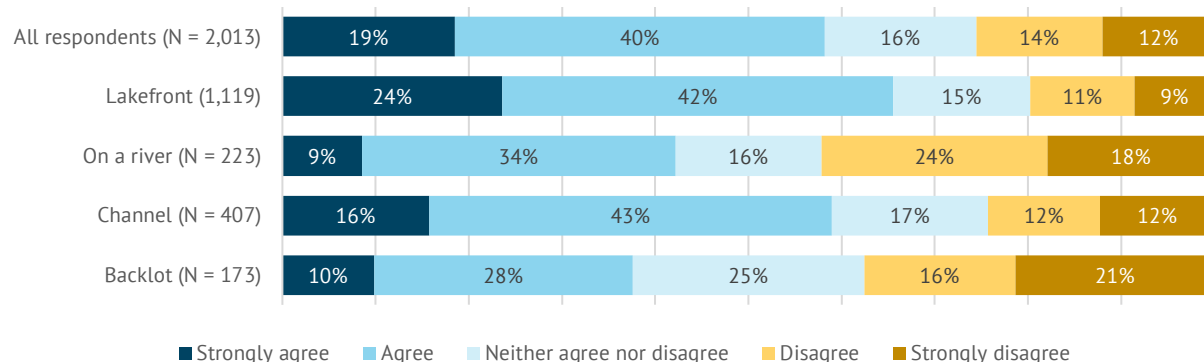
Q5. The state government has provided the appropriate level of funding to support replacing and restoring the dams.



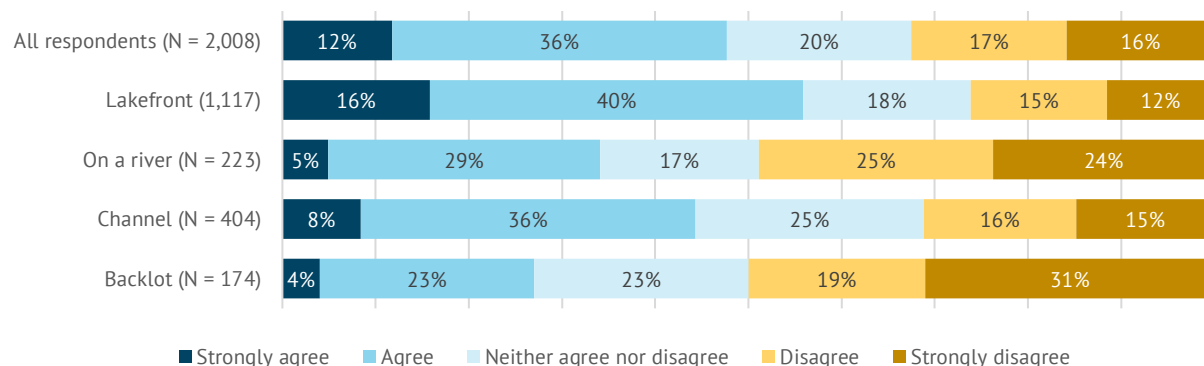
Q6. The federal government has provided the appropriate level of funding to support replacing and restoring the dams.



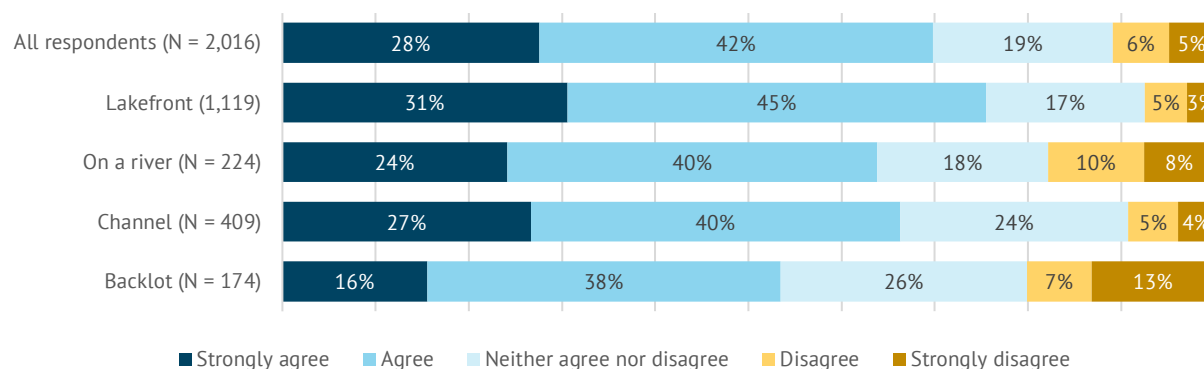
Q7. I understand why a long-term operating assessment needs to be put in place to maintain the dams.



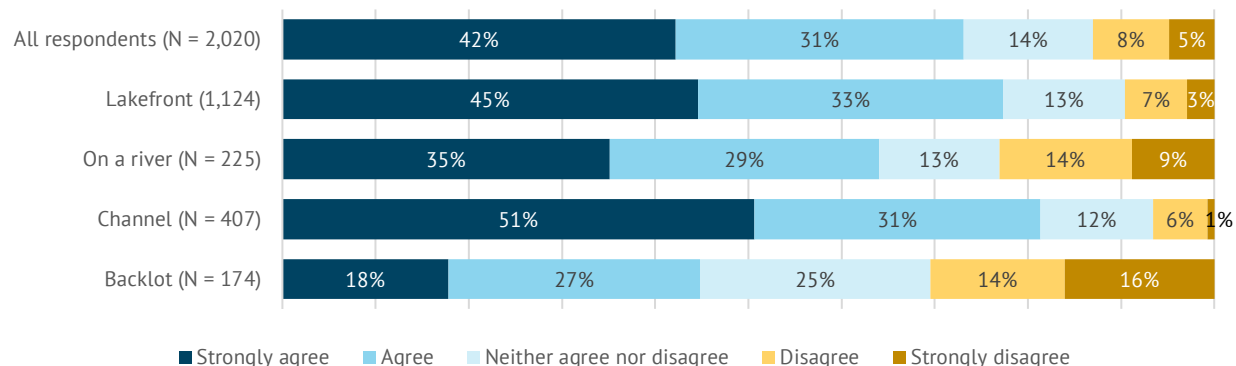
Q8. I understand that a capital assessment may be put in place to fill the gap between state and federal funding and the overall construction costs.



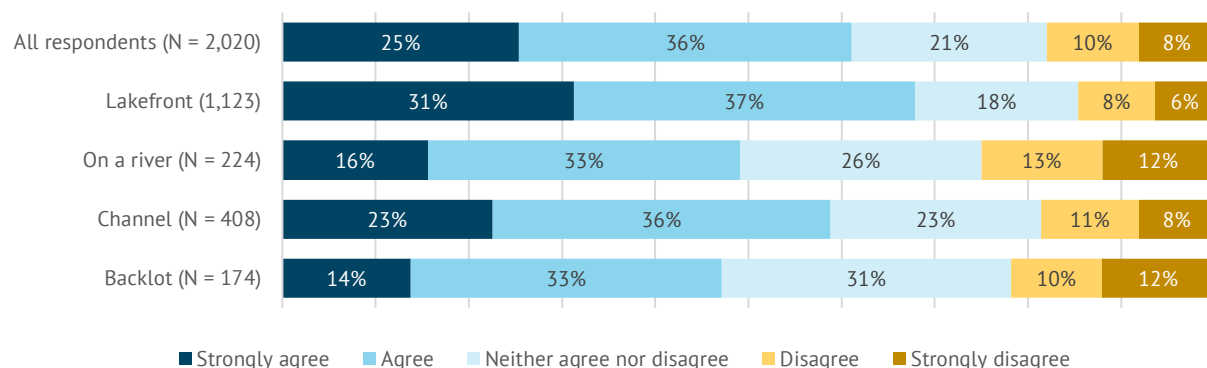
Q9. Addressing the environmental restoration that comes with rebuilding the dams and restoring the lakes is important to me.



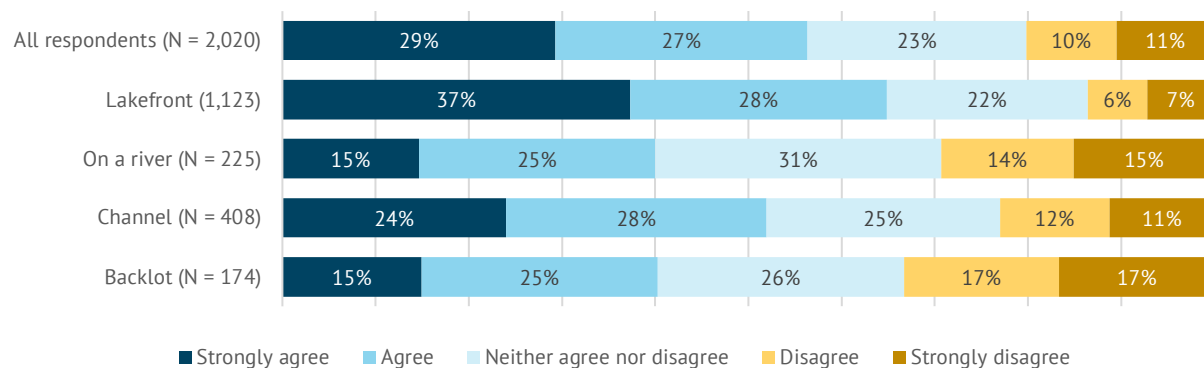
Q10. I am concerned about the usability of my property when the lakes are restored due to overgrowth, sediment deposit, etc.



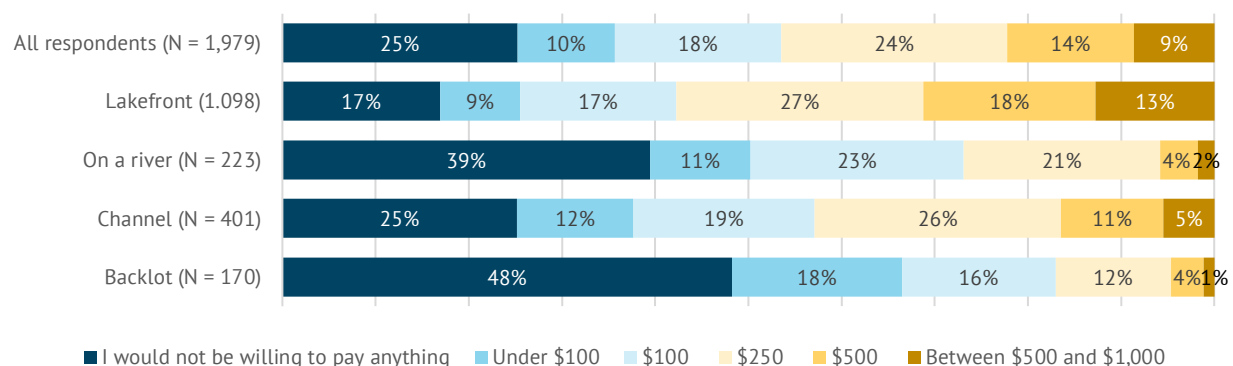
Q11. The FLTF provides me with adequate information on the status of the restoration effort.



Q12. I believe the FLTF is working in my best interest.

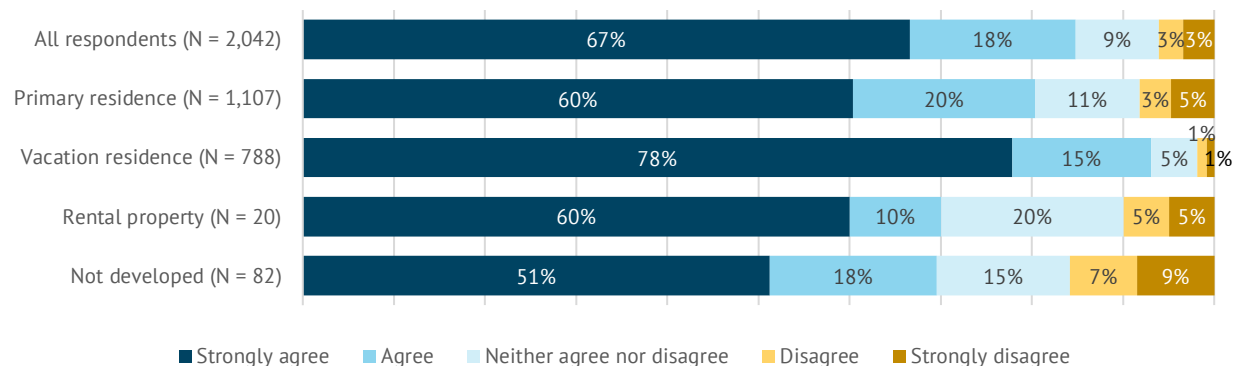


Q13. How much would you be willing to pay annually in total for a capital and operational assessment to complete the repairs and restorations of the dams and to maintain them in working order to preserve the lakes?

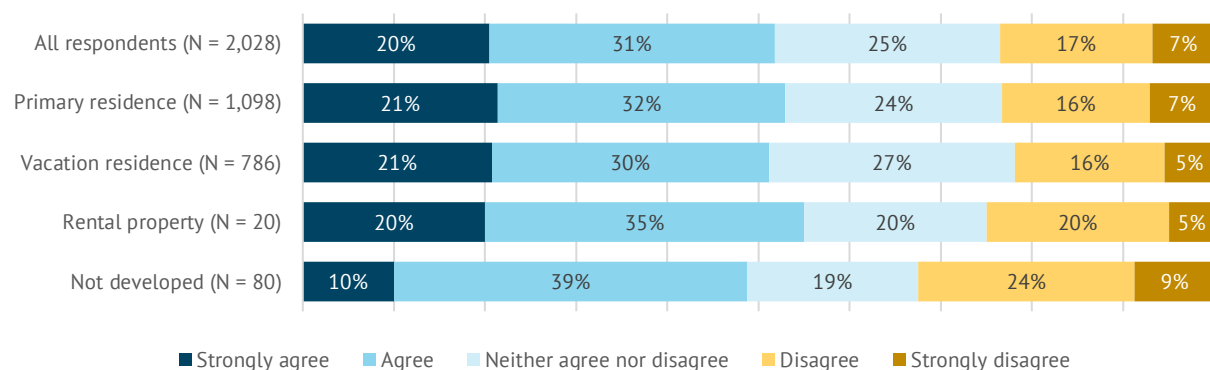


Appendix C: Cross Tabulations by Primary Use of Property

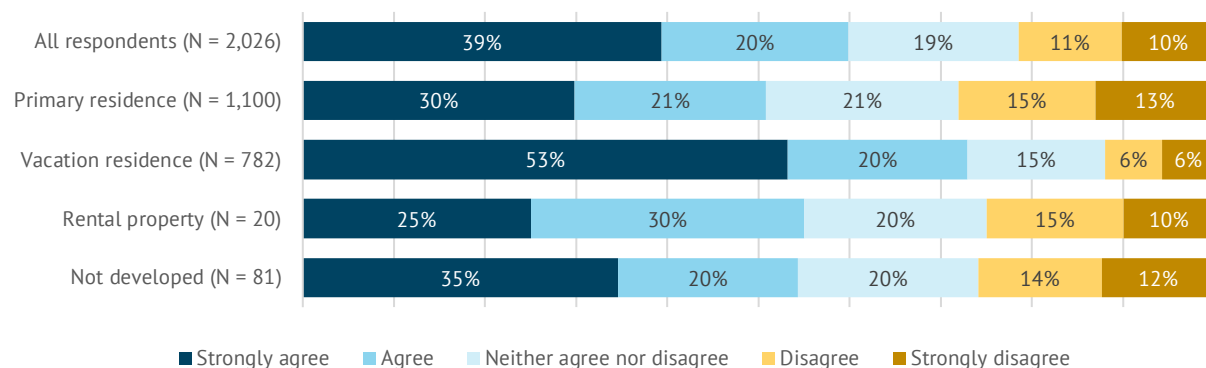
Q1. Being on or near a lake is important to me.



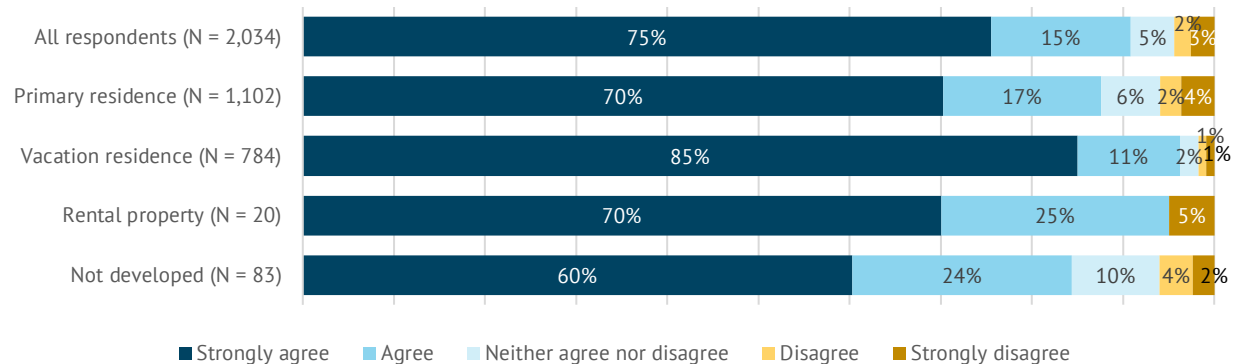
Q2. In five years, I am confident the community will have recovered from the dam failures.



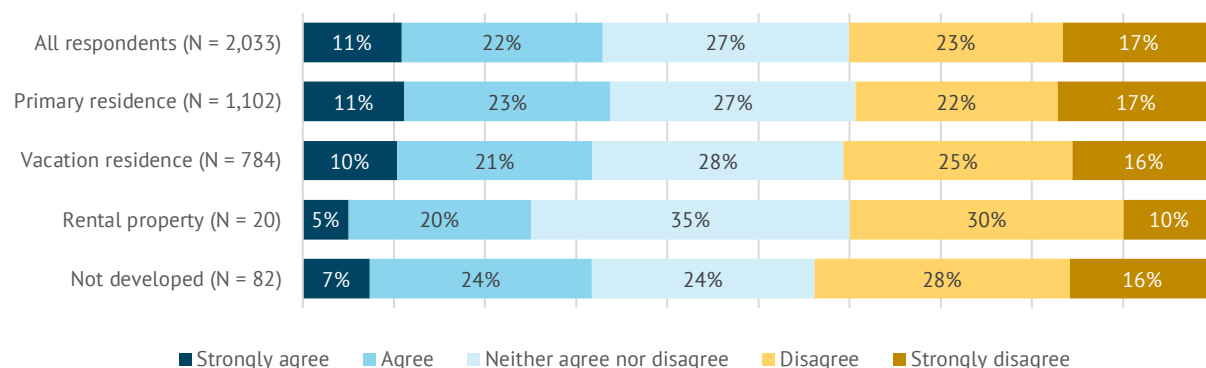
Q3. I would consider selling my property if my lake is not restored.



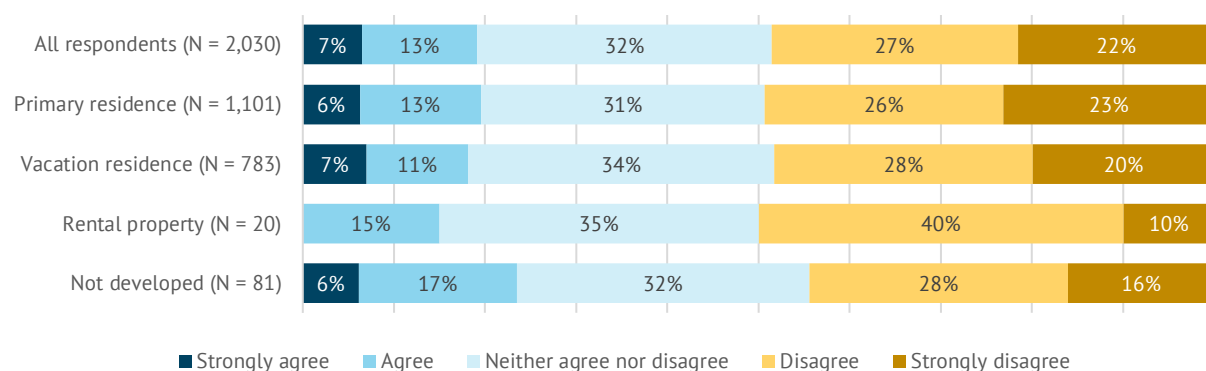
Q4. I believe the dams should be rebuilt or restored.



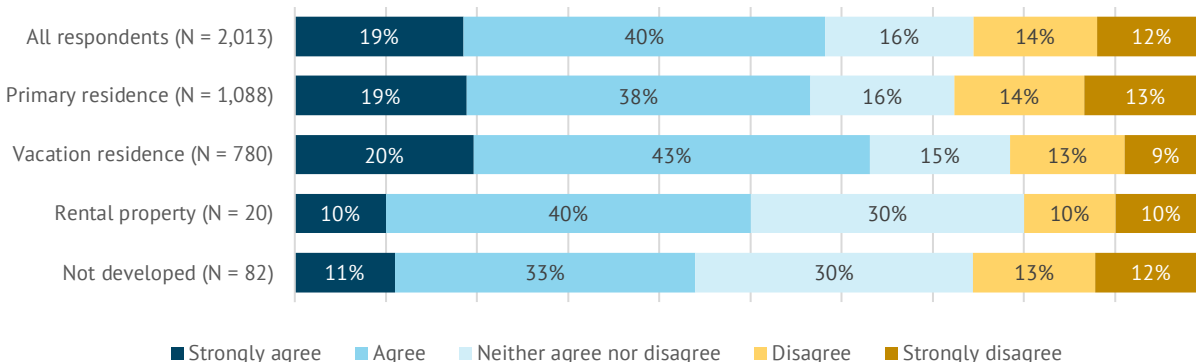
Q5. The state government has provided the appropriate level of funding to support replacing and restoring the dams.



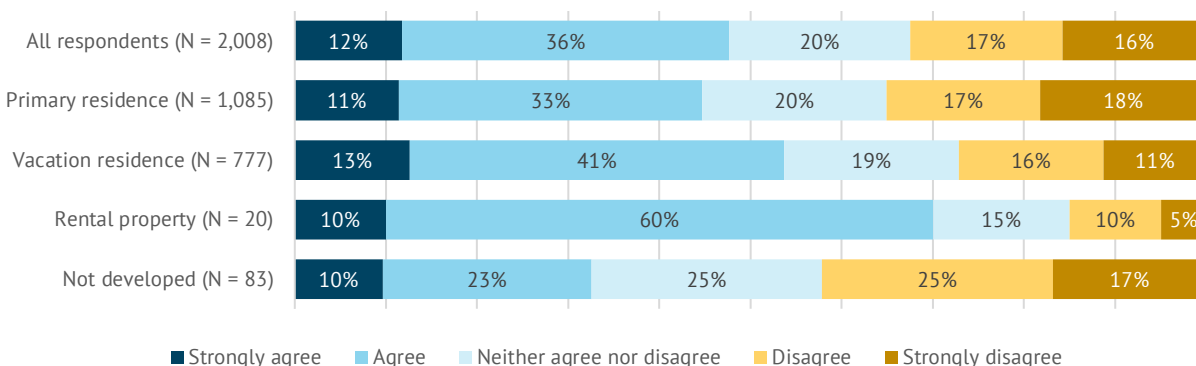
Q6. The federal government has provided the appropriate level of funding to support replacing and restoring the dams.



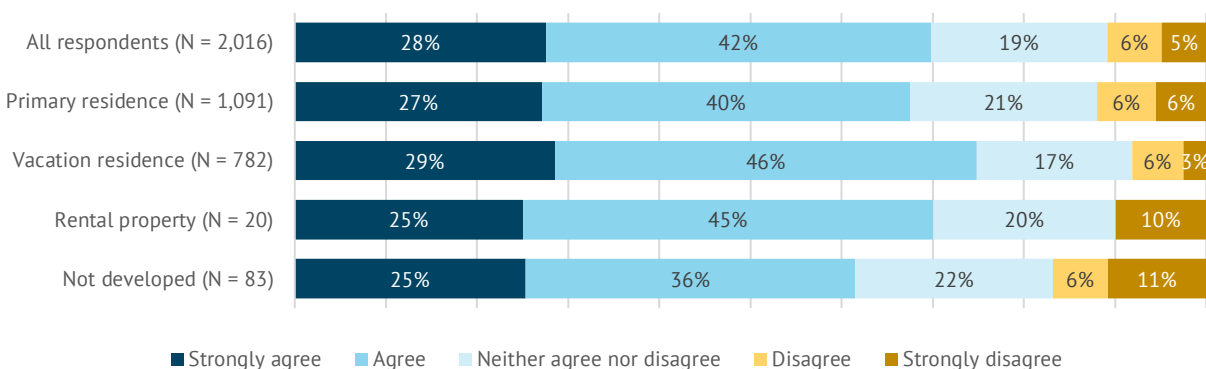
Q7. I understand why a long-term operating assessment needs to be put in place to maintain the dams.



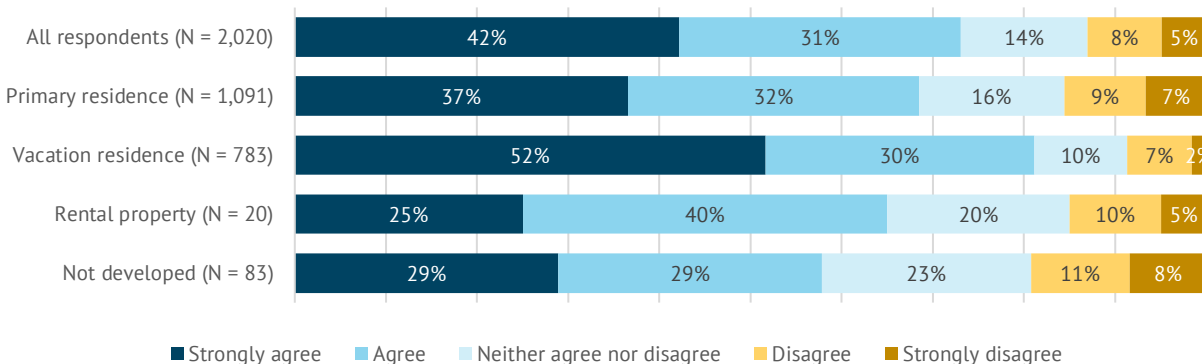
Q8. I understand that a capital assessment may be put in place to fill the gap between state and federal funding and the overall construction costs.



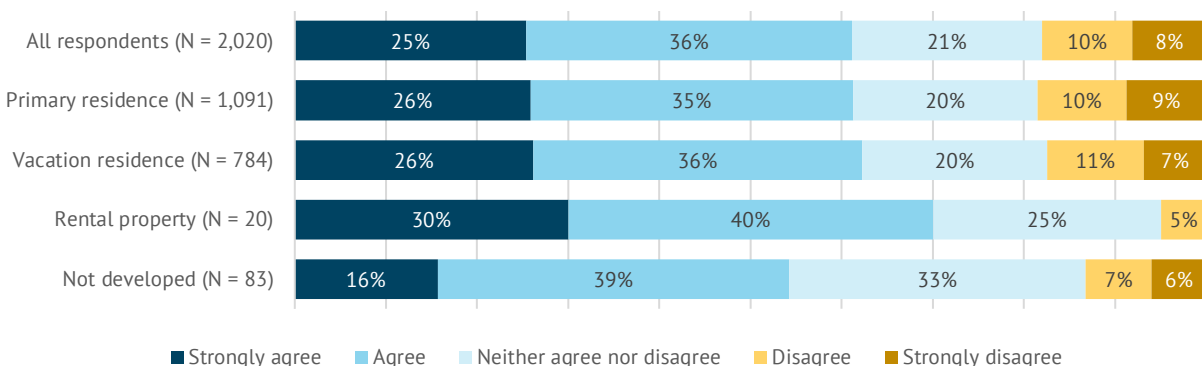
Q9. Addressing the environmental restoration that comes with rebuilding the dams and restoring the lakes is important to me.



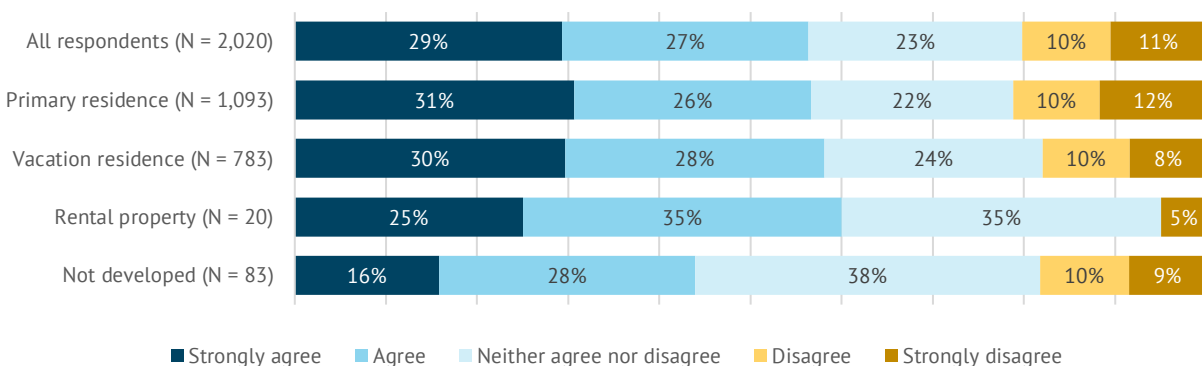
Q10. I am concerned about the usability of my property when the lakes are restored due to overgrowth, sediment deposit, etc.



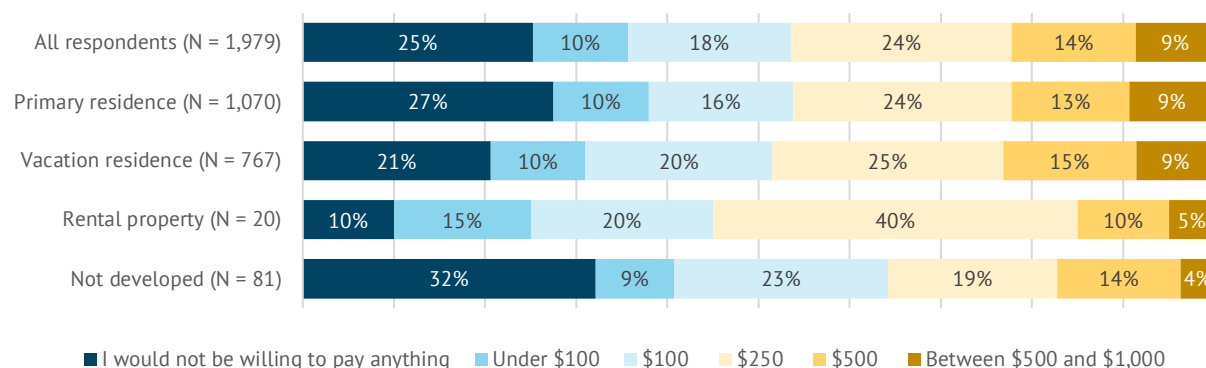
Q11. The FLTF provides me with adequate information on the status of the restoration effort.



Q12. I believe the FLTF is working in my best interest.



Q13. How much would you be willing to pay annually in total for a capital and operational assessment to complete the repairs and restorations of the dams and to maintain them in working order to preserve the lakes?





**PUBLIC SECTOR
CONSULTANTS**

230 N. Washington Square
Suite 300
Lansing, MI 48933

Exhibit 2

AFFIDAVIT OF DEB STOVER

NOW COMES, Deb Stover, being first duly sworn, deposes and says as follows:

1. I have personal knowledge of the facts in this affidavit and if called as a witness, will be able to competently testify thereto.
2. I am Realtor who specializes in waterfront property. Although I have sold properties on all of the lakes at issue, I primarily sell properties on Secord Lake. I have lived on Secord Lake for 25 years.
3. The flood that occurred in 2020 was devastating, and left the residents of Secord Lake with a feeling of fear and uncertainty as it relates to the future of our lake, as well as the value of our lakefront properties.
4. Our communities' fears were alleviated, and we became hopeful for a return of our lake within a reasonable time, with the involvement of the Four Lakes Task Force (FLTF). This organization provided a feasible and rational plan to restore our beloved lakes and save our greatest investments (our homes) from significant loss in value.
5. Following the involvement of FLTF, and the resultant construction that began on the dams, sales of homes in 2021 were brisk, and property values increased by 15-20% without full water levels on the lake. This jump in value was based on the FLTF plan to restore the lakes.
6. Throughout 2022 and 2023, sales and values increased. New buyers were purchasing based on the belief that with the involvement of the FLTF, as well

- as the construction taking place, they would realize their dream of owning property on an all sports Lake.
7. Of the purchases in 2022 and 2023, 30 percent of the homes were purchased as retirement homes. The average age of the buyer was age 55 and up.
 8. Toward the end of 2023, residents of the lakes were informed that construction costs had doubled, and our assessments would be increased to cover the additional costs. The majority of property owners made the rational conclusion that the additional cost was outweighed by the amount of money they stood to lose if the lake would not return, as well as the lost experiences and memories from no longer being on the lake with family and friends.
 9. In February of 2024, our Commissioners approved the Special Assessment District which was welcomed and heralded by the majority of residents who could finally “see the finish line” after 4 long years.
 10. This sense of joy and relief was shattered with Heron Cove’s appeal of the Four Lakes Special Assessment District. (FLSAD), The appeal was denied on June 20th, and the community was relieved with waterfront homes starting to pick up sales. With the Appeal of the Trail Court’s decision, there has been a loss of hope as to when, if ever, the lake will return. I have found that while new buyers will accept the assessment as a cost of owning waterfront property, they WILL NOT accept the uncertainty of never obtaining the funds necessary to finish the dams and restore the lakes

11. Since July of 2024, showings and offers have dropped dramatically and there is an abundant inventory for sale, with no interested buyers because of the above uncertainties caused by the Appellant .
12. People purchase lake front property for a variety of reasons realizing they pay a premium to live on an all-sports Michigan lake. Real estate values or selling prices are market driven as buyers establish the value, hence impacting real estate values for the entire community.
13. To illustrate the waterfront premium, the chart below illustrates MLS properties sold over almost 6 years sorted by ‘non-waterfront’ and ‘waterfront’ located in the three townships that make up the Secord Lake community. We believe this focused analysis of close to 300 properties sold in a single community provides meaningful perspective to the court.
14. Using ‘price per square foot’ as an accepted benchmark in the real estate industry, one can easily recognize the 62.5% premium buyer’s place on waterfront property. See below:

MLS Properties Sold in the 3 Townships Surrounding Secord Lake - Bourret, Clement and Secord												
Calendar Year	# Properties Sold	Non Water Front					# Properties Sold	Water Front			Waterfront vs Non Water	
		TOTAL SALES \$	Average	TOTAL SQ FT SOLD	Price Per Sq Ft Sold	TOTAL SALES \$		Average	TOTAL SQ FT SOLD	Price Per Sq Ft Sold	Difference Price per Sq Ft	% Difference
2019	7	\$960,000	\$137,143	10,930	\$87.83	40	\$8,173,100	\$204,328	55,924	\$146.15	\$58.31	66.4%
2020	10	\$1,577,800	\$157,780	15,692	\$100.55	16	\$2,915,000	\$182,188	20,425	\$142.72	\$42.17	41.9%
2021	27	\$3,614,100	\$133,856	31,440	\$114.95	55	\$13,035,001	\$237,000	76,532	\$170.32	\$55.37	48.2%
2022	25	\$2,858,411	\$114,336	25,848	\$110.59	38	\$9,712,000	\$255,579	53,219	\$182.49	\$71.91	65.0%
2023	16	\$2,480,402	\$155,025	22,122	\$112.12	36	\$10,074,455	\$279,846	46,691	\$215.77	\$103.64	92.4%
2024*	10	\$1,180,011	\$118,001	10,712	\$110.16	18	\$4,715,800	\$261,989	22,982	\$205.20	\$95.04	86.3%
	95	\$12,670,724	\$133,376	116,744	\$108.53	203	\$48,625,356	\$239,534	275,773	\$176.32	\$67.79	62.5%

* January 1 to September 16, 2024

* January 1 to September 16, 2024

15. From an examination of the above chart, which represents a 6 year analysis of close to 300 properties in the Secord Lake community, it can be clearly seen that "having a lake" impacts property values.
16. I have elderly sellers that must sell their property due to poor health. Most depend on their sale proceeds to finance elder care or a move to an assisted living community. Taking a heavy financial loss at this chapter in their lives would be devastating. For those that decided to wait this out there's a feeling of despair from losing time enjoying the lake.
17. Time is the only commodity that is finite and we can never get back . This is our 5th summer without the lakes and the overwhelming majority want to move forward with the SAD and get on with our lives. Time is the only resource we have that can never be replaced. Please give your consideration to the silent majority that want this appeal and the other legal entanglements to end. We Support the SAD and the FLTF.

Respectfully submitted,

Deborah Stover

Deb Stover

Dated: 9/19/2024

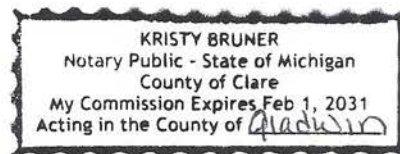
STATE OF MICHIGAN)
COUNTY OF Gladwin) SS:

Before me, a Notary Public in and for said County and State, hereby certify that Deborah Stover, personally known to me to be the affiant in the foregoing affidavit, personally appeared before me this day and having been by me duly sworn deposes and says that the facts set forth in the above affidavit are true and correct.

Witness my hand and official seal this the 19 day of September, 2024.

Signature

Kristy Bruner



Printed

Name

Kristy Bruner

County of Residence

Feb 1, 2031

Commission Expiration Date

Exhibit 3

RESTORE THE LAKES

SECORD
LAKE
ASSOCIATION

SMALLWOOD
LAKE
ASSOCIATION

WIXOM
LAKE
ASSOCIATION

SANFORD
LAKE
ASSOCIATION

Grassroots advocacy begun in Spring 2021 by property owners in the 4 Lakes Special Assessment District to restore the Secord, Smallwood, Wixom, and Sanford Lakes. Our mission is simple, it is in our name.

We partner with local, state, federal officials in a collaborative manner.

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Petition for Support of the Four Lakes Task Force

We support the Four Lakes Task Force in its capacity under Part 307 of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended (MCL 324.30701 et seq) ("Part 307") as Midland and Gladwin Counties delegated authority to acquire, repair and operate the Secord, Smallwood, Wixom and Sanford dams.

We support the path forward and the plan of financing proposed by the Four Lakes Task Force and approved by the Gladwin and Midland County Commissioners on February 6, 2024.

We support the Four Lakes Task Force in their efforts to:

- **Continue to manage costs to the lowest level possible,**
- **Seek additional funding,**
- **Restore the lakes.**

We recognize the appeals by the Heron Cove Association will cause delays to the restoration of all 4 lakes and will increase costs beyond 2024 estimates due to the delay in financing which will lead to a halt in restoration construction.

We advocate for a prompt review and denial of the Heron Cove Association appeal. This is in the best interest of the majority of the 4 Lakes Special Assessment District, to avoid further cost increases on the district or delays to lake restoration.

< MORE >

Last Name	First Name	Lake	Last Name	First Name	Lake
Abel	Melissa	Wixom	Cameron	Jennifer	Wixom
Abel	Scott	Wixom	Cameron	Jennifer	Wixom
Abraham	Robert	Wixom	Capp	Angie	Wixom
Ajine Basi	Abdallah	Wixom	Capp	Angie	Wixom
Alvesteffer	Kim	Wixom	Case	Charles	Wixom
Alvord	Mandy	Wixom	Cassells	Mark	Wixom
Appold	Michael	Wixom	Cassells	Linda	Wixom
Argyle	Laura	Wixom	Cassells	Mollie	Wixom
Argyle	Dennis	Wixom	Cassells	Mike	Wixom
Ashby	Marie	Wixom	Cavanaugh	Jeanne	Wixom
Ault	Jennele	Wixom	Chapman	Heidi	Wixom
Bailey	Matthew	Wixom	Chapman	Mike	Wixom
Baker	Marlena	Wixom	Chateauneuf	Mark	Wixom
Baker	James	Wixom	Chateauneuf	Ginger	Wixom
Baldree	Alison	Wixom	Chorbagian	Kathleen	Wixom
Battista	Doloria	Wixom	Chorbagian	Kathleen	Wixom
Bauer	Sharon	Wixom	christodolu	christ	Wixom
Beale	Elsa	Wixom	Church	John	Wixom
Beaudoin	Colleen	Wixom	Church	Kelly	Wixom
Becker	Travis	Wixom	Clark	Carol	Wixom
Beilharz	Arlene	Wixom	Clark	Ryan	Wixom
Belanger	James	Wixom	Clarkson	Carol	Wixom
Belanger	Lisa	Wixom	Coleman	Debbie	Wixom
Bennett	Tom	Wixom	Collins	Sarah	Wixom
Bentley	Amy	Wixom	Comiskey	Lori	Wixom
Bentley	Brian	Wixom	Coon	Doug	Wixom
Bernelsi	Heather	Wixom	Cottrell	Daniel	Wixom
Bertsch	Brian	Wixom	Crifasi	Sheri	Wixom
Bertsch	Jackie	Wixom	Daugherty	Tim	Wixom
Bertsch	Mollie	Wixom	Daugherty	Tracy	Wixom
Billingsley	JoEllen	Wixom	Daugherty	Timothy	Wixom
Blaine	Bill	Wixom	Dell	Katelin	Wixom
Blaine	Mary	Wixom	Dell	Devin	Wixom
Blizinski	Leah	Wixom	DeLong	Amy	Wixom
Blizinski	Joseph	Wixom	Dewulf	Jennifer	Wixom
Bloom	Christine	Wixom	Dewulf	Donnie	Wixom
Bloom	Mike	Wixom	Dewulf	Dewulf Properties	Wixom
Bonello	Dave	Wixom	DiDomenico	Josh	Wixom
Boyer	Lisa	Wixom	Didomenico	Lisa	Wixom
Boyer	Paul	Wixom	Dillard	James	Wixom
Braciszewski	Deborah	Wixom	Dillard	Carol	Wixom
Bradfield	Kenny	Wixom	Dimech	Marcel	Wixom
Bradfield	Stacy	Wixom	Dimech	Susan	Wixom
Brink	Robert	Wixom	Dimech	Susan	Wixom
Brink	Shelly	Wixom	Dings	Austin	Wixom
Brown	Stephen	Wixom	DiPonio	John	Wixom
Brown	Chad	Wixom	Dobis	Steve	Wixom
Budnik	Sheri	Wixom	Dobis	Steve	Wixom
Budry	Roger	Wixom	Dodge	Dennis	Wixom
Burgess	James	Wixom	Donley	Jason	Wixom

Last Name	First Name	Lake	Last Name	First Name	Lake
Douglas	John	Wixom	Hauser	Dustin	Wixom
Douglas	Janice	Wixom	Heintskill	Joseph	Wixom
Draves	James	Wixom	Heise	Alex	Wixom
Drennan	Karen	Wixom	Heldt	Jodi	Wixom
Drennan	Gordon	Wixom	Henry	Burt	Wixom
Dryer	Charles	Wixom	Henry	Cheryl	Wixom
Dryer	Diane	Wixom	Hill	Stacey	Wixom
Duchane-Styers	Betty	Wixom	Hill	Doug	Wixom
Duford	Randy	Wixom	Hillbom	Lore	Wixom
Durand	Jennifer	Wixom	Himler Jr.	Paul	Wixom
Dymczyk	Diane	Wixom	Hockemeyer	Shana	Wixom
eaton	juanita	Wixom	Hockemeyer	Steve	Wixom
eaton	Andrew	Wixom	Hough	Stephen	Wixom
Ehrhardt	Eric	Wixom	Hourigan	Patrick	Wixom
Eickhoff	Ty	Wixom	Hourigan	Joan	Wixom
Emrick	Tim	Wixom	Howard	Sharon	Wixom
Ennis	Jeffery	Wixom	Howard	Skylar	Wixom
Erskine-Pando	Dana	Wixom	Hudler	Chuck	Wixom
Evans	Larry	Wixom	Hudler	Toni	Wixom
Ewert	Tim	Wixom	Humbach	Tracy	Wixom
Ewert	R Jeanine	Wixom	Humbach	John	Wixom
Faust	William	Wixom	Hupfer	Matt	Wixom
Fix	Richard	Wixom	Hupfer	Mathias	Wixom
Fleminger	Melinda	Wixom	Hupfer	Carol	Wixom
Foley	Janice	Wixom	Hurd	Judith	Wixom
Force	Brittany	Wixom	laquinto	Rachael	Wixom
Frasher	Bre	Wixom	laquinto	Sammuel	Wixom
Freiman	Marty	Wixom	Irish	Kevin	Wixom
Freiman	Lynn	Wixom	Irwin	Maury	Wixom
Friend	Steve	Wixom	Jenkins	Mary	Wixom
Friend	Vicki	Wixom	Jimenez	Phil	Wixom
Galonska	Thomas	Wixom	Johnson	Brian	Wixom
Gardner	Bryan	Wixom	JOHNSON	DWAYNE	Wixom
Gardner	Katie	Wixom	Johnson	Sarah	Wixom
Getchel	Kristi	Wixom	Johnston	Jeff	Wixom
Getchel	Tim	Wixom	Kalahar	Joe	Wixom
Glickman	Jake	Wixom	Kalahar	Shelly	Wixom
graham	Josh	Wixom	Kalahar	Isabelle	Wixom
Gregor	Diane	Wixom	Kalahar	Stella	Wixom
Gricar	Joel	Wixom	Kaleita	Susan	Wixom
Grimmett	Lauri	Wixom	Kar	Kishore	Wixom
Grimmett	Marshall	Wixom	Kaylor	Amy	Wixom
Guenther	Maryann	Wixom	Kaylor	Jeff	Wixom
Halliday	Joel	Wixom	Kelley	Robert	Wixom
Handley	Amy	Wixom	Kelley	Elizabeth	Wixom
Haney	Laurie	Wixom	kelly	Nancy	Wixom
Haney	Ron	Wixom	Kiekb	Darren	Wixom
Hannahs	Ronald	Wixom	King	Sandra	Wixom
Harbison	Dawn	Wixom	Kleinhans	Russell	Wixom
Haughton	Troy	Wixom	Klipa	James	Wixom

Last Name	First Name	Lake	Last Name	First Name	Lake
Knieling	Daniel	Wixom	McLosky	Jennifer	Wixom
Knochel	Christina	Wixom	Meister	Dirk	Wixom
Kobler	Beth	Wixom	Mester	Spencer	Wixom
Kobler	Allan	Wixom	Meyer	Louann	Wixom
Konieczny	Donna	Wixom	Meyer	Kim	Wixom
Konsdorf	Mark	Wixom	Michela	Kip	Wixom
Konsdorf	Sue	Wixom	Mieske	Kim	Wixom
KOWAL	RICHARD	Wixom	Miller	Amy	Wixom
Kramer	Lisa	Wixom	Moore	Dar	Wixom
Kramer	Dean	Wixom	Mothorpe	Ronald	Wixom
Kramer	Janet	Wixom	Mudde	Jon	Wixom
Kreager	Chad	Wixom	Mudde	Madison	Wixom
Kreager	Michelle	Wixom	Mundy	Roy	Wixom
Kreager	Harold	Wixom	Murphy	Jeff	Wixom
Kreager	Mary jo	Wixom	Murphy	Lori	Wixom
Kreusch	Joseph	Wixom	Musial	Jennifer	Wixom
Krueger	Duane	Wixom	Musial	Ronald	Wixom
Kumpelis	Jason	Wixom	Mynderse	Susan	Wixom
Kurowski	Renee	Wixom	Mynderse	Donald	Wixom
Lacy	Ty	Wixom	Najmowicz	Susi	Wixom
Lalahar	Jim	Wixom	Nathan	Kirt	Wixom
Lamblin	Dennis	Wixom	Nelson	Robert	Wixom
Lamblin	Doris	Wixom	Newcomb	David	Wixom
Lamouria	Christopher	Wixom	Nielsen	Josehine	Wixom
Langdon	Dale	Wixom	Niemczyk	Gary	Wixom
Laviolette	Joyce	Wixom	Niesluchowski	Melissa	Wixom
Leach	Paul	Wixom	Nizza	Michael	Wixom
Leatch	Dale	Wixom	North	Shannon	Wixom
Lee	Maragret	Wixom	Nyeholt	Ashley	Wixom
Lee	James	Wixom	Nyeholt	Kyle	Wixom
Lehr	Roxanne	Wixom	O'Boyle	Hannah	Wixom
Lemieur	James	Wixom	O'Donnell	Robert	Wixom
Lindman Naismith	Amy	Wixom	O'Donnell	Tammara	Wixom
Longstreth	Donald	Wixom	Oboyle	Steel	Wixom
Lydia	Lydia	Wixom	Oliver	Gary	Wixom
Lynch	Donald	Wixom	Olmstead	Gary	Wixom
Lyons	Gerald	Wixom	Osborn	Troy	Wixom
Lyons	Patricia	Wixom	Pahl	Jason	Wixom
Mallek	Michelle	Wixom	Painter	George	Wixom
Mallek	Michael	Wixom	Painter	Kerry	Wixom
Mason	Bridget	Wixom	Paquet	Kelli	Wixom
Mason	Robert	Wixom	Parks	Scott	Wixom
Mason	Aaron	Wixom	Parks	Robin	Wixom
Masouridis	Georgia	Wixom	PATRICK	WILLIAM	Wixom
McAnnally	Kandace	Wixom	Patrick	Barbara	Wixom
McAnnally	Thomas	Wixom	Patterson	Charles	Wixom
McCormack	Jennifer	Wixom	Peariso	Stacey	Wixom
McGibbon	Linda	Wixom	Peariso	Paul	Wixom
McGibbon	Richard	Wixom	Pellizzon	Susan	Wixom
McLaughlin	Robyn	Wixom	Perras	Wesley	Wixom

Last Name	First Name	Lake	Last Name	First Name	Lake
Peters	Derek	Wixom	Ryan	Shawn	Wixom
Peters	Stephanie	Wixom	Salem	Laurie	Wixom
Petrill	Sharon	Wixom	Sawyer	Joseph	Wixom
Petsnick	Bridgett	Wixom	Schafer	Daniel	Wixom
Petsnick	Jay	Wixom	Scheer	Terri	Wixom
Peychich	Greg	Wixom	Schefka	Michael	Wixom
Picklo	David	Wixom	Schenk	Robert	Wixom
Pigion	Bethany	Wixom	Schlicht	Eric	Wixom
Plowman	Allie	Wixom	Schmidt	Ben	Wixom
Poindexter	Kathleen	Wixom	Schmitz	Mark	Wixom
Poindexter	Kurt	Wixom	Schneider	Cameron	Wixom
Ponte	Pamela	Wixom	Scott	Barbara	Wixom
Popour	Jeanine	Wixom	Scott	Wayne	Wixom
Popour	Keith	Wixom	Scweers	Lyndsay	Wixom
Presidio	Carol	Wixom	Seelhoff	Elizabeth	Wixom
Presidio	Dirk	Wixom	Sehee	Corey	Wixom
Presidio	William	Wixom	Sepesy	Joe	Wixom
Pretzer	Ken	Wixom	Seyfried	Angela	Wixom
Pruss	Todd	Wixom	Seyfried	Jason	Wixom
Prybyski	Dave	Wixom	Shaheen	Patricia	Wixom
Rappley	Donald	Wixom	Shepler	Dustin	Wixom
RAYNER	JOHN	Wixom	Shepler	Lisa	Wixom
Rayner	Beth	Wixom	Shoebottom	Janet	Wixom
Reed	Tom	Wixom	Simbeck	Dennis	Wixom
Reed	Zack	Wixom	singer	matt	Wixom
reimer	Shelly	Wixom	Singer	Elaine	Wixom
Reimer	Scott	Wixom	Sittaro	Ernest	Wixom
Reinhart	Ken	Wixom	Smile	Nichole	Wixom
Reinke	Amanda	Wixom	Smith	Tammy	Wixom
Renas	Greg	Wixom	Smith	Kevin	Wixom
Renas	Joseph	Wixom	Smith	Gregory	Wixom
Renas	Shane	Wixom	Smith	Jill	Wixom
Rhodes	Tara	Wixom	Smith	Allen	Wixom
Rhodes	Austin	Wixom	Smith	Bethany	Wixom
Rhodes	Jerry	Wixom	Smith	Jen	Wixom
Richard	Jacob	Wixom	Smith	Logan	Wixom
Richards	Mary	Wixom	Smith	Rachael	Wixom
Richards	Rob	Wixom	Smith	Kelly	Wixom
Roberts	Carol	Wixom	Sophie	Moore	Wixom
Roebuck	Katie	Wixom	Spalding	Mark	Wixom
Rogers	Jon	Wixom	Spencer	Billy	Wixom
Rogers	Judy	Wixom	Spencer	Wendlyn	Wixom
Rogers	Jim	Wixom	Stackhouse	Michael	Wixom
Rogers	Melanie	Wixom	Stanglewicz	Marybeth	Wixom
Rogers	Austin	Wixom	STARCH	MICHAEL	Wixom
Rogers	Matthew	Wixom	Starch	Cathryn	Wixom
Rothman	David	Wixom	Stark	Kellie	Wixom
Rothman	Ann	Wixom	Stemple	Robert	Wixom
Rothman	William	Wixom	Stemple	Cindy	Wixom
Rothman	Leslie	Wixom	Storms	Preston	Wixom

Last Name	First Name	Lake	Last Name	First Name	Lake
Styers	Terrence	Wixom	Wojtas	Michelle	Wixom
Styers	Betty	Wixom	Wolfe	Kevin	Wixom
Styers	Reta	Wixom	Wolfe	Monica	Wixom
Tabaszewski	Ryan	Wixom	Wolohan	Tim	Wixom
Tascarella	Lisa	Wixom	Wolohan	Kristi	Wixom
Tascarella	David	Wixom	Wood	Tammy	Wixom
Taylor	David	Wixom	Wood	Bobby	Wixom
Terwillegar	Nancy	Wixom	Woodard	Larry	Wixom
Terwillegar	Jack	Wixom	Woodard	Jean	Wixom
Thatcher	James	Wixom	Woodford	Daniel	Wixom
THEISEN	JONI	Wixom	Woodruff	Shad	Wixom
Thomas	Donna	Wixom	Woolfs	Joshua	Wixom
Thomason	Amy	Wixom	Yarch	Jennifer	Wixom
Timmons	Jeff	Wixom	Yorks	Tamara	Wixom
Timmons	Lisa	Wixom	YORKS JR.	Carl	Wixom
Tolksdorf	Jeff	Wixom	Zakett	Donald	Wixom
Toupin	Sandra	Wixom	Zasrtrow	LeRoy	Wixom
Toupin	Keith	Wixom	Zastrow	Kara	Wixom
Traub	Garry	Wixom	Zoia	Sherri	Wixom
Traub	Michelle	Wixom	Zolynsky	Lori	Wixom
Traub	Rick	Wixom	AERSTIN	FRANK	Sanford
Traub	Diane	Wixom	AERSTIN	GRETCHEN	Sanford
Trombley	Susan	Wixom	ALEXANDER	MATTHEW	Sanford
Trudell	Terry	Wixom	ALEXANDER	SARA	Sanford
Turner	Gary	Wixom	ALLEN	DAN	Sanford
Vanconant	Jaclyn	Wixom	ALWOOD	TINA	Sanford
Veach	Michael	Wixom	ANDERSON	MELISSA	Sanford
Venturelli	Jeff	Wixom	ANDERSON	ROBERT	Sanford
Wagner	Dawn	Wixom	ARNOLD	ELAINE	Sanford
Wagner	Matthew	Wixom	ARNOLD	LYNN	Sanford
Walker	Jesse	Wixom	ARTHUR	TRAVIS	Sanford
Walsh	Mindy	Wixom	AYOTTE	MELISSA	Sanford
Wenzel	Pamela	Wixom	BAETENS	BRYAN	Sanford
Wenzel	Gary (Butch)	Wixom	BAETENS	KIMBERLY	Sanford
Wenzel	Fred	Wixom	BAILEY	CONSUELO	Sanford
Wheeler	Terry	Wixom	BAILEY	ROBERT	Sanford
Wheeler	Timothy	Wixom	BAINE	DEBBIE	Sanford
Whittington	Donald	Wixom	BAKER	MIKE	Sanford
Whittington	Jerry	Wixom	BALDWIN	ANDREA	Sanford
Whittington	Tracy	Wixom	BALDWIN	RICHARD	Sanford
Wieland	James	Wixom	BARADIHI	KRISTEN	Sanford
Wilber	Darrin	Wixom	BARDEN	CATHY	Sanford
Wilber	Lisa	Wixom	BARDEN	FRED	Sanford
Williams	Shayne	Wixom	BAYS	JAMES	Sanford
Winsley	John	Wixom	BAYS	KELLY	Sanford
Winsley	Mary	Wixom	BENNER	CHRISTOPHER	Sanford
Winters	Debbie	Wixom	BENNER	PATRICIA	Sanford
Winters	Kelly	Wixom	BERG	CHRIS	Sanford
Wise	Michele	Wixom	BESSEMER	CHELSIE	Sanford
Wise	Dennis	Wixom	BESSEMER	DEVON	Sanford

Last Name	First Name	Lake	Last Name	First Name	Lake
BILBEY	BONNIE	Sanford	DODMAN	RICHARD	Sanford
BILBEY	PATRICK	Sanford	DODMAN	SALENA S	Sanford
BILLINGSLEY	JOAN	Sanford	DOUGLAS	SHELLEY	Sanford
BILLINGSLEY	TOM	Sanford	DOUGLAS	CARL J	Sanford
BINIECKI	LYLE J	Sanford	DOUGLAS	TYLER	Sanford
BINIECKI	TERI A	Sanford	DUNKLE	STEVE	Sanford
BOWEN	MIKE	Sanford	DYBALSKI	JOHANNA	Sanford
BRAGG	HELEN	Sanford	DYBALSKI	RICHARD	Sanford
BRAWT	KATY	Sanford	ENO	MANDIE	Sanford
BRAWT	SHANE	Sanford	ERSKINE	AUBREY	Sanford
BROWN	CLAYTON	Sanford	FERGUSON	FRAN	Sanford
BROWN	JENNIFER	Sanford	FERNANDES	CHERYL	Sanford
BROZZO	LINDA	Sanford	FERNANDES	MARTINO	Sanford
BROZZO	RAYMOND	Sanford	FORCE	BRITANY	Sanford
BROZZO	SALLY	Sanford	FORCE	BRITANY	Sanford
BROZZO	SARAH	Sanford	FORD	KAREN	Sanford
BRYER	BRIAN	Sanford	FORD	MIKE	Sanford
BUCHEL	ROSS	Sanford	FRUCHEY	JARROD	Sanford
BURGHARDT	DENNIS	Sanford	GARNER	JOSEPH	Sanford
BURGHARDT	JOANNE	Sanford	GARNO	JIM	Sanford
CALDECOURT	ALFRED V	Sanford	GARNO	KOURTNEY	Sanford
CALDECOURT	TERRI L	Sanford	GEBO	BERTA M	Sanford
CALDWELL	LINDA	Sanford	GEBO	WILLIAM	Sanford
CALDWELL	WALTER	Sanford	GENDREGSKE	GREGORY	Sanford
CALKINS	KAREN	Sanford	GENDREGSKE	RHONDA	Sanford
CALKINS	STEVE	Sanford	GEYER	LYNN	Sanford
CAPP	MARC	Sanford	GEYER	SCOTT	Sanford
CHASE	KELLY R	Sanford	GLINSKI	DIANE	Sanford
CHASE	WILLIAM	Sanford	GLINSKI	MARLENE	Sanford
CHESLEY	BRITTANY	Sanford	GLINSKI	STEVE	Sanford
CIESLINSKI	ANN	Sanford	GLINSKI	STEVEN	Sanford
CIESLINSKI	ROBERT	Sanford	GLOVER	JANIS	Sanford
CLARK	SCOTT	Sanford	GLOVER	RICK	Sanford
CLARK	THOMAS	Sanford	GOODSON	ALEX	Sanford
CLARK	CHERYL	Sanford	GORTON	NANCY	Sanford
COLTHORP	CORREY	Sanford	GORTON	RICHARD	Sanford
CORBAT	RICHARD D JR	Sanford	GRIGAR	JOEL	Sanford
CORBAT	SHARLYN L	Sanford	GRIGAR	KATHRYN	Sanford
COVINGTON	MAGGIE	Sanford	GROSS	CARL	Sanford
COVINGTON	MIKE	Sanford	GROSS	SUSAN	Sanford
CRIFE	ROBERTA	Sanford	GRUBAUGH	LAURA	Sanford
CRYDERMAN	JASON	Sanford	GUENTHER	AMY	Sanford
CZABALA	FRANK	Sanford	GUENTHER	JEREMY	Sanford
CZABALA	SALLY	Sanford	GUNN	DEBRA	Sanford
DANKERT	BRIAN A	Sanford	HAHN	JEFFERY	Sanford
DANKERT	PATRICIA	Sanford	HALL	SHELIA	Sanford
DANNER	GLORIA	Sanford	HAMILTON	PHILIP N	Sanford
DARLAND	TYLER	Sanford	HANSEN	MATTHEW	Sanford
DAVID	ANDREA	Sanford	HANSEN	RENEE	Sanford
DEL CORE	ALECIA	Sanford	HART	MILES	Sanford

Last Name	First Name	Lake	Last Name	First Name	Lake
HARTZ	CYNTHIA A	Sanford	KOLEVAR	STEPHANI	Sanford
HARTZ	DONALD	Sanford	KOSTRAVA	JAMES E	Sanford
HAUSER	KIMBERLEA	Sanford	KRAM	TERRY & SHARI	Sanford
HEINEMAN	ANDREW	Sanford	KRAM	TERRY & SHARI	Sanford
HEINEMAN	JAMIE	Sanford	KREINER	JOLENE	Sanford
HIBBARD	JOHN	Sanford	KREINER	LINZY	Sanford
HIBBARD	Mary Ann	Sanford	KROLL	DANIEL	Sanford
HICKERSON	JOSEPH	Sanford	KUCEMBA	JUDY	Sanford
HICKERSON	KELLY	Sanford	KUCEMBA	STANLEY	Sanford
HICKERSON	KIGHLEY	Sanford	KUCHARCZYK	DENNIS	Sanford
HOLSWORTH	DEAN	Sanford	KUEHL	JUDY	Sanford
HOLSWORTH	TAMMY	Sanford	KUEHL	MARK	Sanford
HOLSWORTH	TIM	Sanford	Kump	Jay	Sanford
Holzinger	Debbie	Sanford	LABONVILLE	SUE	Sanford
HOLZINGER	JAN	Sanford	LACROSS	TIMOTHY L	Sanford
HOLZINGER	RYAN	Sanford	LADWEIN	BRENDAN	Sanford
HONECK	BEVERLY	Sanford	LADWEIN	SARA	Sanford
HOUK	ERIC	Sanford	LADWEIN	SHANE	Sanford
HOUK	LYNETTE	Sanford	LADWEIN	THOMAS	Sanford
HOUTMAN	CARRIE	Sanford	LALONDE	LAURA	Sanford
HOUTMAN	CARTER	Sanford	LALONDE	STEVEN	Sanford
HOUTMAN	DOUG	Sanford	LAMETI	MARTHA	Sanford
HUFF	RALPH & CINDY	Sanford	LAMETI	RICHARD	Sanford
HUNSANGER	SUSAN	Sanford	LENK	CHARLES	Sanford
HUNSANGER	CHARLES	Sanford	LENK	DENISE	Sanford
HUSS	MAGGIE	Sanford	LOLLAR	LEAH	Sanford
HUSS	MARY	Sanford	LOLLAR	MARK	Sanford
HUSS	SAM	Sanford	LONGSTRETH	DONALD	Sanford
JANOWIAK	ANNETTE	Sanford	LOWER	KATHLEEN	Sanford
JANOWIAK	TONY	Sanford	LOWER	LOREN	Sanford
JOHNSON	MARK	Sanford	MALICOAT	GEOFF	Sanford
JORDAN	LARRY	Sanford	MANGO	JEAN	Sanford
JORDAN	SYLVIA	Sanford	MANGO	SCOTT	Sanford
JULIAN	ADAM	Sanford	MANNING	JAMES P ET UX	Sanford
KAISER	JONI	Sanford	Marggraff	Goetz	Sanford
KAYLOR	ANN	Sanford	MARKEL	DEBBIE	Sanford
KERBYSON	BRIDGET	Sanford	MARKEL	MIKE	Sanford
KERBYSON	ROBERT	Sanford	MARTIN	RYAN T	Sanford
KETOVER	JAY	Sanford	MAYNARD	MICHELLE	Sanford
KINKEMA	JOHN	Sanford	MAYNARD	WILLIAM	Sanford
KINKEMA	KATHY	Sanford	MCCARTNEY	MARK W	Sanford
KLEAINERT	ALAN	Sanford	MCGAUGH	LISA	Sanford
KNAPP	LYN	Sanford	MCGAUGH	MICHAEL	Sanford
KNOLL	HANNA	Sanford	MCGOWAN	BARBARA J	Sanford
KOLAR	ALEX	Sanford	MCGOWAN	PAUL	Sanford
KOLAR	ALLISON	Sanford	MCHENRY	KAREN	Sanford
KOLAR	JAMES	Sanford	MCHENRY	MIKE	Sanford
KOLAR	MICHELLE	Sanford	MCKENZIE	MARGRET	Sanford
KOLAR	SARA	Sanford	MCMANN	TIMOTHY	Sanford
KOLEVAR	KEVIN	Sanford	MESTER	SPENCER	Sanford

Last Name	First Name	Lake	Last Name	First Name	Lake
MEYER	KIM	Sanford	PRATT	DOUGLAS	Sanford
MEYER	LOUANN	Sanford	PROCUNIER	DENISE	Sanford
MINER	MATHEW	Sanford	PROCUNIER	KIM	Sanford
MINER	RACHEL	Sanford	PURVIS	ANGELLA	Sanford
MISCHLEY	LYNNE	Sanford	PURVIS	JUSTIN	Sanford
MISCHLEY	MICHAEL	Sanford	QUINTANA	TERESA	Sanford
MISHLER	ORLONDA	Sanford	RAILLING	DAVID	Sanford
MISHLER	ROBERT	Sanford	RAILLING	DAVID L	Sanford
MISHLER	SUE	Sanford	RAILLING	DENISE A	Sanford
MITCHELL	BUNNY	Sanford	REENE	KATHY	Sanford
MOORE	MYRA	Sanford	REENE	MARK	Sanford
MOORE	RICHARD	Sanford	REINKE	CARRIE	Sanford
MORSE	JELLEN	Sanford	REINKE	ROB	Sanford
MORSE	JONATHAN	Sanford	ROBBINS	DENISE	Sanford
MORSE	SELINA	Sanford	ROBBINS	JAMES	Sanford
MOSE	CORIE	Sanford	ROBBINS	KATY	Sanford
MOSE	JAMIE	Sanford	ROETMAN	ROBERT	Sanford
MULHOLLEN	JAY	Sanford	ROETMAN	KAY J	Sanford
MURPHY	SEAN	Sanford	ROGERS	ANNETTE	Sanford
MURPHY	SHELDON	Sanford	ROGERS	DAVID	Sanford
MYERS	HELEN	Sanford	ROGERS	JAMES	Sanford
MYERS	SHIRLEY	Sanford	ROSS	ROBERT	Sanford
NAYLOR	RHONDA	Sanford	ROWLEY	JACOB	Sanford
NEMETH	CRAIG	Sanford	ROWLEY	SARAH JO	Sanford
NEMETH	VALERIE S	Sanford	RUHLE	RUTH A	Sanford
NEUSCHUTZ	NINA	Sanford	RUHLE	MARK	Sanford
NEWMAN	MARCIE	Sanford	RUSSELL	KEVIN	Sanford
NUMBERS	MIKE	Sanford	RUSSELL	RHONDA	Sanford
NUMBERS	SHERRY	Sanford	SAENZ	ALLEA	Sanford
OLSON	WALLY	Sanford	SAENZ	KELLY	Sanford
OLSON	NANCY	Sanford	SARGENT	JESSICA	Sanford
ONIFER	GEOFREY	Sanford	SARGENT	JOSEPH	Sanford
ONIFER	SANDRA	Sanford	SCHAMEL	REBECCA S	Sanford
PAGE	JOSEPH H	Sanford	SCHILLING	CHUCK	Sanford
PARTLO	CHERYL	Sanford	SCHILLING	ANN	Sanford
PARTLO	KURT	Sanford	SCHMIDT	GERMAINE	Sanford
PASHAK	JENNIFER	Sanford	SCHMIDT	JAMES	Sanford
PASHAK	TONI	Sanford	SCHMIDT	LISA	Sanford
PASS	CHRISTY	Sanford	SCHMIDT	ROGER	Sanford
PASSMORE	DEBORAH	Sanford	SCHROEDER	KEN	Sanford
PASSMORE	STEVEN L	Sanford	SCHROEDER	KIM	Sanford
PATRZIK	MARK	Sanford	SCHULTZ	MIKE	Sanford
PEDEN	DENNIS G	Sanford	SCHULTZ	PAM	Sanford
PEDEN	ELLEN	Sanford	SEYFRIED	ANGELA	Sanford
PERIATT	CHRIS	Sanford	SHARP	DUSTIN	Sanford
PERIATT	TONI	Sanford	SHARPE	ROGER	Sanford
PHILLIPS	DEREK	Sanford	SHARPE	VICTORIA	Sanford
PHILLIPS	JINGLE	Sanford	SHILLING	ANN	Sanford
PORTE	DOLORES J	Sanford	SHILLING	CHUCK	Sanford
PORTER	BRITTANY	Sanford	SICKENBERGER	LORI	Sanford

Last Name	First Name	Lake	Last Name	First Name	Lake
SICKENBERGER	WILLIAM	Sanford	VARNER	DALE	Sanford
SIEG	CAROL	Sanford	VIOLETTE	KAYLA	Sanford
SIEG	KENNETH	Sanford	VIOLETTE	NICK	Sanford
SINKE	DOLORES	Sanford	VIOLETTE	RICHARD	Sanford
SINKE	GERARD	Sanford	WACKERLE	BEV	Sanford
SISCO-JONES	LYNETTE	Sanford	WACKERLE	LON	Sanford
SKUTT	BARRY	Sanford	WAGNER	JEFFREY	Sanford
SLACK	REBECCA A	Sanford	WAGNER	KAY	Sanford
SMITH	CONNIE	Sanford	WALKO	LEE	Sanford
SMITH	CORINNE	Sanford	WALKO	PATTI	Sanford
SMITH	JAY	Sanford	WALSH	MINDY	Sanford
SMITH	JEAN	Sanford	WALTZ	DANIEL	Sanford
SMITH	JENNIFER	Sanford	WALTZ	PATRICIA	Sanford
SMITH	JULIE	Sanford	WARMBIER	KAY	Sanford
SMITH	KEVIN	Sanford	WARMBIER	RAY	Sanford
SMITH	MATT	Sanford	WEBER	WILLIAM	Sanford
SMITH	WILLIAM	Sanford	WEBER	MARY JEAN	Sanford
SNOW	HOLLY ANN	Sanford	WEISENBERGER	DANA	Sanford
SNOW	TERRY D JR	Sanford	Weisenberger	Jonah	Sanford
SNYDER	JOAN	Sanford	WEISENBERGER	STEVE	Sanford
SNYDER	MARC	Sanford	WENDLING	LORI	Sanford
SOUTHCOTT	AUDREY B	Sanford	WENDLING	MATT	Sanford
SOUTHCOTT	JEFFREY	Sanford	WESTERLUND	JANET	Sanford
SOVA	PATRICK	Sanford	WILLIAMS	SHAYNE	Sanford
SOVA	PATRICK	Sanford	WILLIAMSON	DENISE	Sanford
SPARKS-GEAR	KALA	Sanford	WING	CHERYL	Sanford
SPRYGADA	MICHELLE L	Sanford	WING	HARRY	Sanford
STALEY	JENNIFER	Sanford	WINSTONE	DAVE	Sanford
STALEY	MARTIN	Sanford	WINSTONE	DEBBIE	Sanford
STALLARD	DEB	Sanford	WISMUELLER	MARTY	Sanford
STALLARD	RUSS	Sanford	WISMUELLER	MDONNA	Sanford
STASSER	ERIC	Sanford	WOLOHAN	KRISTI	Sanford
STASSER	JENNIFER	Sanford	WOLOHAN	TIMOTHY	Sanford
STRADINGER	CARL	Sanford	WOOD	BERNADETTE	Sanford
STRADINGER	KEVIN	Sanford	WOOD	MICHAEL	Sanford
STRADINGER	MARY	Sanford	WOOD	ROD	Sanford
STRADINGER	MICHAEL J	Sanford	WOOD	SHELLI	Sanford
STRADINGER	DEBRA	Sanford	WOOD	TRACIE	Sanford
STYERS	JEFFREY A	Sanford	YAROCH	ASHLEY	Sanford
SUCH	ALICE	Sanford	ZIEMAN	TABOR	Sanford
SUCH	GEORGE	Sanford	ZURCHER	ANNE	Sanford
SUTTON	RUTH	Sanford	Alexander	Dale	Smallwood
SWANTON	JAMES	Sanford	Alexander	Susan	Smallwood
SWANTON	NICOLE	Sanford	Alexander	Dave	Smallwood
TAIG	SIDNEY	Sanford	Allen	Wayne	Smallwood
TAZELAAR	BARBARA	Sanford	Anspach	Clifford	Smallwood
THACTHER	JOHN	Sanford	Balmes	Don	Smallwood
THOMPSON	KEVIN	Sanford	Barron	Joshua	Smallwood
TREWARTHA	CAROL	Sanford	Barron	Duane	Smallwood
VANDZURA	SHANNON	Sanford	Barron	Fernanda	Smallwood

Last Name	First Name	Lake	Last Name	First Name	Lake
Bartram	Ed	Smallwood	LaCross	Lenny	Smallwood
BELLER	MIKE	Smallwood	LaCross	Janet	Smallwood
Beller	Kathy	Smallwood	Lazarus	Hannah	Smallwood
Bieada	Vince	Smallwood	Lewis	Judith L	Smallwood
Cleland	Sean	Smallwood	Lorenzen	Jessica	Smallwood
Cleland	Elizabeth	Smallwood	Lorenzen	Aksel	Smallwood
Colthorp	Dave	Smallwood	Lukity	Michael W	Smallwood
Colthorp	Correy	Smallwood	Mannino	Chris	Smallwood
Colthrop	Bob	Smallwood	Mannino	Sharyn	Smallwood
Colthrop	Jackie	Smallwood	Mathis	Russell	Smallwood
Colthrop	Jeannie	Smallwood	McAlister	Annie	Smallwood
Colthrop	Jackie	Smallwood	McConnell	Deborah	Smallwood
Convery	Gary	Smallwood	Messner	Messner	Smallwood
Cottenham	John	Smallwood	Miller	Deanna	Smallwood
Dalton	Pat	Smallwood	Miller	Phil	Smallwood
Dalton	Jack	Smallwood	Moran	Laura	Smallwood
DeGroot	Jim	Smallwood	Mudge	Mark L.	Smallwood
Dunn	Mike	Smallwood	Mudge	Naida L.	Smallwood
Dzon	Justine	Smallwood	Nestell	John	Smallwood
Dzon	Terry	Smallwood	Nestell	Jayne	Smallwood
Easton	Dawn	Smallwood	Nolton	Steve	Smallwood
Ehlert	Barbara	Smallwood	Parzynsk	Patrick	Smallwood
ENRIGHT	DEBRA	Smallwood	Parzynsk	Bonnie	Smallwood
Enright	John	Smallwood	Pearson	Brynn	Smallwood
Ford	Corene	Smallwood	Pease	Karen	Smallwood
Ford	Emma	Smallwood	Persyn	Brenda	Smallwood
Fromius	William	Smallwood	Profant	Mark	Smallwood
Fromius	Rosalind	Smallwood	Profant	Holly	Smallwood
Furbush	Carol	Smallwood	Rege	Robert	Smallwood
Furbush	Jim	Smallwood	Reppe	Sonya	Smallwood
Gagne	Joe	Smallwood	Rogala	John	Smallwood
Gard	Everett	Smallwood	Rogala	Casey	Smallwood
Gard	Jessica	Smallwood	Rolfe	George	Smallwood
Gides	Donna	Smallwood	Rolfe	Renee	Smallwood
Harley	Jeffery	Smallwood	Saleski	Karen	Smallwood
Hart	John	Smallwood	Saleski	Tim	Smallwood
Hartley	Dianna L	Smallwood	Schilk	Dan	Smallwood
Headley	Linda	Smallwood	Schilk	Roslyn	Smallwood
Headley	David	Smallwood	Schreiber	William	Smallwood
Hendershot	Dale	Smallwood	Schreiber	Carol	Smallwood
Hendershot	Donna	Smallwood	Schultz	Gloria	Smallwood
Hertz	Dale	Smallwood	Schupska	Gary	Smallwood
Horstead	Doug	Smallwood	Scola	Frank	Smallwood
James	Steve	Smallwood	Seward	Brian	Smallwood
Jones	Emily	Smallwood	Seward	Carrie	Smallwood
Josey	Brandy	Smallwood	Shrock	Cherlyn	Smallwood
Julip	Robert	Smallwood	Smallwood	Bruce	Smallwood
Kareus	Kris	Smallwood	Smallwood	Mary	Smallwood
Koper	Francis	Smallwood	St. Laurent	Linda	Smallwood
Kubik	Kathleen	Smallwood	Stack	Patricia	Smallwood

Last Name	First Name	Lake	Last Name	First Name	Lake
Stafford	Dar	Smallwood	Basso	Mike	Secord
Stafford	Nancy	Smallwood	Basso	Debby	Secord
Stafford	Howard	Smallwood	Bastedo	Verna	Secord
Steinhauer	Jennifer	Smallwood	Berkey	Greg	Secord
Stephens	Stephanie	Smallwood	Berkey	Kathleen Nixon	Secord
Stewart	Heather	Smallwood	Bernier	Patricia	Secord
Stewart	William	Smallwood	Bernier	Brian	Secord
Tharratt	Owen	Smallwood	Bernier	JoAnn	Secord
Tickner	Nicole	Smallwood	Beth	Creekmore	Secord
Travis	Diane	Smallwood	Bieda	Vince	Secord
Trublowksi	Margo	Smallwood	Bielski	Cary	Secord
Trublowksi	John	Smallwood	Bierkamp	Evan	Secord
VanBuskirk	Brittany	Smallwood	Bierkamp	Eric	Secord
Vedrode	Amy	Smallwood	Bierkamp	Drew	Secord
Weirmier	Patrick	Smallwood	Bierkamp	Karla	Secord
Weirmier	Pat	Smallwood	Bierkamp	Austin	Secord
Wichtner	Robert	Smallwood	Bigelow	Diane	Secord
Wichtner	Barbara	Smallwood	Bigelow	Scott	Secord
Wilde	David	Smallwood	Birks	Mary	Secord
Wilde	Anna	Smallwood	Blahut	Mark	Secord
Zink	Carl	Smallwood	Blaida	David	Secord
Abbott	Mitchell	Secord	Blake	Richard	Secord
Abbott	Patrick	Secord	Bobel	L	Secord
Agrusa	Jerome	Secord	Bobzinski	Samantha	Secord
Alaszewski	Mark S	Secord	Boedy	Janis	Secord
Almaraz	Isabella	Secord	Boos	Nathan	Secord
Andonizio	Marilyn	Secord	Bowman	Michelle	Secord
Andonizio	Robert	Secord	Boyer	James	Secord
Annand	Bill	Secord	Brown	Dan	Secord
Archambault	Drew	Secord	Brown	David	Secord
Archambault	David	Secord	Brown	Mary	Secord
Archambault	Carol	Secord	Buhlman	Kurt	Secord
Archambault	Audrey	Secord	Buhlman	Brett	Secord
Archambault	Patricia	Secord	Burke	Shawn	Secord
Archambault	Ronald	Secord	Butler	Mae	Secord
Archambault	Taylor	Secord	Byler	Michael K	Secord
Archambault	Kim	Secord	Byler	Sharon	Secord
Archambault	Jennifer	Secord	Byler	Mike	Secord
Archambault	Brad	Secord	Carlson	Kim	Secord
Ash	Sara	Secord	Carlson	Steve	Secord
Ash	Daniel	Secord	Carroll	Genevieve R	Secord
Avery	Jennifer	Secord	Casey	Sandra	Secord
Babcock	Carie	Secord	Ceglarz	Chet	Secord
Babcock	AJ	Secord	Ceglarz	Kathryn	Secord
Baier	Steve	Secord	Chantiny	Terry	Secord
Baier	Diane	Secord	Chantiny	Lynne	Secord
Ballor	Cheryl	Secord	Chantiny	Terry	Secord
Barber	Bradley M	Secord	Cheekmore	Gary	Secord
Barber	Kim	Secord	Chopp	Sue	Secord
Barber	Brad	Secord	Chopp	Tomas	Secord

Last Name	First Name	Lake	Last Name	First Name	Lake
Chriss	Mike	Secord	Dobrin	Lucian	Secord
Chriss	Sharon	Secord	Dodge	James I	Secord
Chryczyk	Joseph	Secord	Doehring	Wilton R	Secord
Churchill	Melidee	Secord	Doron	Robert	Secord
Churchill	Jerry	Secord	Doucette	Betty	Secord
Cipponeri	paolo	Secord	Douglas	Kenneth	Secord
Cipponeri	elaine	Secord	Downie	Gary	Secord
Cipriano	Salvatore	Secord	Downie	Judy	Secord
Cipriano	Angela	Secord	Drabing	Mike	Secord
Clark	Meaghan	Secord	Drabing	Marti	Secord
CLARK	JUDITH	Secord	Drake	Kathy	Secord
Clayton	Deborah	Secord	Dralle	Jill	Secord
Clayton	Russell	Secord	Dralle	Daniel	Secord
Cline	Karen	Secord	Dubie	Jason	Secord
Cochran	Rich	Secord	Dziatczak	Lisa	Secord
Cochran	Gayle	Secord	Dziatczak	Mark Christopher	Secord
Coleman	Kayla	Secord	Dziedzic	Walter	Secord
Colthorp	Correy	Secord	Ecker	Wayne	Secord
Combs	Clay	Secord	Egen	Barry	Secord
Combs	Jenny	Secord	Engerer	Craig	Secord
Combs	Laura	Secord	Engerer	Paige	Secord
Combs	Colin	Secord	Erskine	Mary Jane	Secord
Comer	Patricia	Secord	Erskine	Colleen	Secord
Comer	Ward	Secord	Erskine	Brian	Secord
Cook	Maria L	Secord	Evans	Thomas	Secord
Cordero	Janet	Secord	Fair	Jerry	Secord
Cordero	David	Secord	Fair	Kimberley	Secord
Corpolongo	Leslie J	Secord	FEIGEL	ALLEN	Secord
Corrado	Mike	Secord	Feigel	Douglas	Secord
Cory	Rob	Secord	Feigel	Stephanie	Secord
Cristiano	Pete	Secord	feigel	Michael	Secord
Cristiano	Joan	Secord	Feld	Kathleen	Secord
Dast	Phil	Secord	Feld	Joe	Secord
Dast	Karen	Secord	Fennell	Paul	Secord
Dast	Graham	Secord	Fennell	Carol	Secord
Dast	Bryan	Secord	Ferguson	Shirley	Secord
Dawson	David	Secord	Ferguson	Kenneth	Secord
Dawson	Nathan	Secord	Ferguson	Sandra	Secord
Dawson Jr	William	Secord	Ferguson	Boyd	Secord
Day	Harold	Secord	Ferguson	Shirley	Secord
Day	Becky	Secord	Fidh	Larry	Secord
Delgado	Judith	Secord	Follbaum	Timothy	Secord
Dennis	Todd	Secord	Fowler	Andrew	Secord
Derthick	Robert	Secord	Fowler	Sara	Secord
DERTHICK	ROBERT A	Secord	Fowler	Eric	Secord
DiDomenico	Josh	Secord	Franks	Barbara	Secord
DIDOMENICO	Lisa	Secord	Franks	Paul W	Secord
Dobis	Frederick	Secord	Franks Jr	Robert	Secord
Dobis	Teresa	Secord	Friend	Gregory H	Secord
Dobrescu	Ioan	Secord	Friend	Elizabeth A	Secord

Last Name	First Name	Lake	Last Name	First Name	Lake
Frisbie	Kathleen	Secord	Haehnel	Robert	Secord
Frisby	Delores	Secord	Hall	Danielle	Secord
Frisby	Charles	Secord	Hall	Matthew	Secord
Fromius	Rosalind	Secord	Hall	Kimberly	Secord
Fromius	William	Secord	Haneline	Rod	Secord
Furney	Dale	Secord	Haneline	Karen	Secord
Furney	Karen	Secord	Hanshaw	Barbara	Secord
Furno	Andrew J	Secord	Harris	Conchetta	Secord
Futo	Christopher	Secord	Harris	Robert P	Secord
Futo	Chris	Secord	Harris	Sharlene	Secord
Gee-Mascarello	Sharon	Secord	Harrison	Deborah	Secord
Geiger	Tim	Secord	Harris-Potter	Edye	Secord
Geiger	Tim	Secord	Hartsmith	Erin	Secord
Geiger	Katherine	Secord	Hartsmith	Ryan	Secord
Gendregske	Traci	Secord	Hawrylko	Katherine	Secord
Gendregske	Mark	Secord	Heidel	Michael	Secord
Gentry	Susan	Secord	Heileg	Bill	Secord
GENUIT	JOHN	Secord	Heldt	Tom	Secord
George	David T	Secord	Heldt	Jodi	Secord
Germain	Velma	Secord	Henrich	Barbara	Secord
Gerstacker	Peg	Secord	Henris	Kathy	Secord
Gerstacker	Kirk	Secord	Henris	Larry	Secord
Gerstacker	Peggy	Secord	Herbert	Michael	Secord
Gesund	Pamela	Secord	Herman	JC	Secord
Getsoian	Rebecca	Secord	Herman	Leah	Secord
Getsoian	Michael	Secord	Hertel	Bob	Secord
Gibson	John	Secord	Hertler	Andy	Secord
Gibson	Angel	Secord	Hertler	Amy	Secord
Gillam	Richard	Secord	Hertz	Dale	Secord
Glover	Kim	Secord	Hetherwick	Helen	Secord
Glud	Leonard	Secord	Heydlauff	Amy	Secord
Goble	Cory	Secord	Heydlauff	Jacob	Secord
Gorans	Paul	Secord	Heydlauff	Peter	Secord
Gould	Troy	Secord	Heyer	Gregg	Secord
Gould	Sherri	Secord	Hill	Brian	Secord
Gould	Janet	Secord	Hill	Heather	Secord
Grant	Nick	Secord	Hilla	Mark	Secord
Grappin	Gloria Kathleen	Secord	Hillman	Ronald	Secord
Gratopp	Scott	Secord	Hodge	Kathryn	Secord
Gratopp	Danni	Secord	Hodge	Jake	Secord
Gress	William	Secord	Holmes	Martin	Secord
Griffen	Steve	Secord	Holmes	Barbara	Secord
Griffen	Joan	Secord	Holmes	Martin	Secord
GRIFFIN	MARK	Secord	Hopgood	Daniel	Secord
Griffin	Jeff	Secord	Hopgood	Tammy	Secord
Griffin	Cindy	Secord	Hopgood	Daniel	Secord
Grow	Julie	Secord	Hubert	Melanie	Secord
GROW	BRIAN	Secord	Hudas	Greg	Secord
Guerin	Tom	Secord	Hudas	Susan	Secord
Guillemette	Christopher	Secord	Huepenbecker	Susan	Secord

Last Name	First Name	Lake	Last Name	First Name	Lake
Hulber	Jim	Secord	Kranker	Gerald	Secord
Hummon	Maureen	Secord	Kranker	Vicci	Secord
James	Robert	Secord	Krey	Henry	Secord
James	Tammi	Secord	Krey	Susan	Secord
James	Dan	Secord	Kryska	Mark	Secord
Jamrog	Kevin	Secord	Kryska	Irina	Secord
Jamrog	Angela	Secord	Krzyskowski	Steven P	Secord
Jasinski	Mike	Secord	Krzyskowski	Annette	Secord
Jasinski	Mary	Secord	Kujala	Steve	Secord
Johanson	Tami	Secord	Kujala	Patricia	Secord
Johanson	Todd	Secord	Kuksa	Janet	Secord
Johnson	David	Secord	Kuksa	John	Secord
Johnson	Janet	Secord	Kulik	Judi	Secord
Johnson	John H	Secord	Kummula	Christine	Secord
Johnson	Edward	Secord	Kuron	Arlene	Secord
Johnson	Mary	Secord	Kuron	Robert	Secord
Jones	Emily	Secord	Kuryvial	Martin F	Secord
Jordan	Cindy	Secord	Kuryvial	Christine M	Secord
Jordan	John	Secord	LaCroix	Karen	Secord
Jozwiak	Tammy	Secord	Lacroix	Ashley	Secord
Jozwiak	Matthew	Secord	LaCroix	Amber	Secord
Judd	Diane	Secord	Laczovich	Uli	Secord
Justice	David	Secord	Laczovich	Roman	Secord
Justice	Rochelle	Secord	LaDuke	David D.	Secord
Kachhal	Deborah	Secord	LaPointe	Rick	Secord
Kappaz	Amy	Secord	Lasley	Rhonda	Secord
Kappaz	Dave	Secord	Laverdiere	Grace	Secord
Kearly	Roy	Secord	Lebar	Jacob	Secord
Kearns	Greg	Secord	Leeds	Shirley	Secord
Kearns	Diane	Secord	Leeds	John K	Secord
Keehn	Patricia	Secord	Leidal	Rick	Secord
Keehn	Charles	Secord	Leidal	Richard W	Secord
Keene	Sheri	Secord	Leinweber	Jessica	Secord
Kemppainen	Catherine	Secord	Leinweber	David	Secord
Kimmel	Alison	Secord	Leszkiewicz	Ted	Secord
Kimmel	Alex	Secord	Lewandowski	John M.	Secord
Kirk	Katherine	Secord	Lewis	Rita	Secord
Klei	Melanie	Secord	Lindsey	Patricia	Secord
Klei	Ryan	Secord	Livernois	Jay R	Secord
Klimek	Cathy M	Secord	Livingston	Robert J.	Secord
Kloha	Ashley	Secord	Longendyke	Larry	Secord
Knight	Kelly	Secord	Louks	Amy	Secord
Kogelma	Jeanette	Secord	Louks	John	Secord
Kogelman	Gary	Secord	Louks	Rebecca	Secord
Kolak	Marty	Secord	Louks	Christina	Secord
Kolak	Becky	Secord	Louks	Thomas	Secord
Kolak	Sophie	Secord	Lucas	Dennis	Secord
Kolin	Kelsey	Secord	Ludwig	Aaron	Secord
Kommula	Bhanu	Secord	Ludwig	Patricia	Secord
Kramer	Kim	Secord	Lukity	Carol	Secord

Last Name	First Name	Lake	Last Name	First Name	Lake
Lukity	Michael W	Secord	Moore	Emily	Secord
Lumbardo	Robert	Secord	Moore	William A	Secord
Lumbardo	Desiree	Secord	Moore	Carol A	Secord
MacKenzie	Robyn	Secord	Moore	Megan	Secord
MacKenzie	Andrew	Secord	Moore	Jordan	Secord
Manski	Rita	Secord	Moran	Laura	Secord
Marino	Cindy	Secord	Morgan	Peter	Secord
Mark	Archambault	Secord	Morrow	Jim	Secord
Markle	Jacqueline A	Secord	Morrow	Nancy	Secord
Markle	Robert J	Secord	Mudge	Mark L	Secord
Marks	Bryan	Secord	Mulcahy	Colleen	Secord
Marquardt	Greg	Secord	Mulcahy	Greg	Secord
Marsh	Lori	Secord	Murphy	Lawrence	Secord
Martelli	Cathleen	Secord	Muska	Judeen	Secord
Martin	Denise	Secord	Muska	Daniel	Secord
Martin	Rachel	Secord	Nelson	Sandy	Secord
Marx	Brooklyn	Secord	Nelson	Sandy	Secord
Marx	Kristie	Secord	Neumayr	Mark	Secord
Mascarello	Cherie	Secord	Neumayr	Brigitte	Secord
Mascarillo	Roxanne	Secord	Nguyen	Heip-Son	Secord
Masini	Jon	Secord	Nguyen	Peggy	Secord
Matteucci	Diane	Secord	Nolton	Steven	Secord
Mazzola	Karen	Secord	Nolton	Eileen	Secord
McAuley	Elaine	Secord	Norman	Kimberly	Secord
McClintic	Betty	Secord	Norton	Jason	Secord
McClintic	Ray	Secord	Novak	Dale	Secord
McNamara	Carolyn A	Secord	Novak	Grace	Secord
McWilliams	Ruth	Secord	O'Reilly	Virginia F	Secord
McWilliams	James C	Secord	Ochab	Carolyn	Secord
McWilliams	Sarah	Secord	O'Connell	James	Secord
McWilliams	Andrew D	Secord	Odette	Amanda	Secord
Medema	Jackie	Secord	Odette	Mike	Secord
Meehle	Larry	Secord	Ogg	Allan	Secord
Meininger	Stacey	Secord	Ormiston	Elise	Secord
Menendez	Cheryl	Secord	Osborne	Jim	Secord
Miles	James J	Secord	Osborne	Jerri	Secord
Miller	Duane	Secord	Owczarzak	Hallie	Secord
Miller	Deanna	Secord	Owczarzak	Jeffrey	Secord
Miller	Philip	Secord	Owczarzak	Heidi	Secord
Miller	William	Secord	Owens	Leslie	Secord
Miller	Sandy	Secord	Owey	Gary	Secord
Miller	Dennis	Secord	Paige	Engerer,	Secord
Miller	Tom	Secord	Papacharalambous	Karen	Secord
Mondoux	Paula M	Secord	Paquette	Susan	Secord
Montgomery	John	Secord	PARDIKES	TOM	Secord
Montgomery	Debbie	Secord	PARDIKES	COLLEEN	Secord
Moon	Vanessa	Secord	Pavlovich	Robert	Secord
Moore	Dean	Secord	Pearson	Brynn	Secord
Moore	Ardis	Secord	Pellegrino	Kimberly	Secord
Moore	Ethan	Secord	Pennington	Colleen	Secord

Last Name	First Name	Lake	Last Name	First Name	Lake
Pennington	Tim	Secord	Ringo	Thomas	Secord
Peregord	Melissa	Secord	Ritchie	David	Secord
Pierce	Tom	Secord	Rivard	Kevin	Secord
Pierce	Nancy	Secord	Roberts	Cynthia	Secord
Pisarski	Char	Secord	Roberts	Colleen	Secord
Pisarski	Richard	Secord	Robinette	Paula	Secord
Platz	Neil	Secord	Robinette	James G	Secord
Platz	Lesley	Secord	Ronne	Richard	Secord
pletsch	ted	Secord	Ronne	Linda	Secord
Pobocik	Ernest	Secord	Rose	Ilene	Secord
Pobocik	Carol	Secord	Rose	Michael	Secord
Pomerville	Bill	Secord	Rowe	Rex	Secord
Pomerville	Sharon	Secord	Rowe	Wendy	Secord
Pomerville	Alfred	Secord	Rozanski	Ron	Secord
Pomerville	Sharon	Secord	Rozanski	Susan	Secord
Pomerville	Ryan	Secord	RUCINSKI	JANICE	Secord
Pomerville	William	Secord	Ruppel	Keith	Secord
Pondo	Carol	Secord	Ruppel	Pam	Secord
Pondo	Dennis	Secord	Sage	Sharon F	Secord
Pondo	Denny	Secord	Salem	Nicholas	Secord
Pondo	Alayna	Secord	Salem	Julie	Secord
Pondo	Dennis	Secord	Salem	Kelsey	Secord
Ponnappan	Binoj	Secord	Salem	Robert Lawrence	Secord
Ponte	Pamela	Secord	Salem	Sam	Secord
Potchynok	Gene	Secord	Salem	Elena	Secord
Potchynok	Evelyn	Secord	Schabel	Nancy	Secord
Potocki	Jeff	Secord	Schaeding	Matthew	Secord
Powell	Subrena	Secord	Schaeding	Crystal	Secord
Preston	Kyle	Secord	Schroeder	John	Secord
Proctor	Douglas S	Secord	Schroth	Jeff	Secord
Proctor	Andrew	Secord	Schroth	Laura	Secord
Przywara	Dennis L	Secord	Schroth	Adam	Secord
Puranen	Joe	Secord	Schroth	Heidi	Secord
Putnam	Jason	Secord	Schroth	Margaret	Secord
Putnam	Summer	Secord	Schroth	Dennis	Secord
Quinn	Jeffrey	Secord	Schroth	Diane	Secord
Ray	Linda	Secord	Schwirz	Robert	Secord
Ray	Mitchell	Secord	Schwirz	Joyce	Secord
Remley	Stuart	Secord	Scofield	Andy	Secord
Rentz	Steve R	Secord	Scott	Taylor	Secord
Rentz	Glyva B	Secord	Scott	Richie	Secord
RHODE	DEBORAH	Secord	Scott	Richard	Secord
RHODE JR	ROY	Secord	Shaffer	Kerry	Secord
Rich	Beverly	Secord	Shaffer	Debbie	Secord
Rich	Russell	Secord	Shell	Lauren	Secord
Richards	Ben	Secord	Shell	Lauren	Secord
Richards	Tim	Secord	Siembor	Will	Secord
Richards	Wes	Secord	Sikora	Sandra	Secord
Richards	Janice	Secord	Sikora	Charles	Secord
Ringo	Christine	Secord	Simon	Stuart	Secord

Last Name	First Name	Lake	Last Name	First Name	Lake
Simon	Rhonda	Secord	Taylor	Lesley	Secord
Skorupski	Claudia	Secord	Taylor	Billy	Secord
Skyner	Joyce	Secord	Taylor	Victoria	Secord
Slaga	Jacqueline	Secord	Taylor	Ashley	Secord
Slaga	Joe	Secord	Tepatti	Mark	Secord
Slaga	Jim	Secord	Tepatti	Diane	Secord
Slaga	Sue	Secord	Tepatti	Phil	Secord
Sledzinski	Kirk	Secord	Ternes	Raymond	Secord
Sledzinski	Michelle	Secord	Ternes	Janet	Secord
Sleight	Nancy	Secord	Tharratt	Owen	Secord
Smith	James	Secord	Theisen	Lawrence	Secord
Smith	Karen	Secord	Theisen	Anne	Secord
Smith	Susan	Secord	Therrian	Beth	Secord
Smith	David	Secord	Thibaut	Ryan	Secord
Sollund	Laurie	Secord	Thibaut	Kelly	Secord
Sollund	Bill	Secord	Thibaut	Michael	Secord
Sorensen	Jeff	Secord	Thomas	Les	Secord
Sorensen	Christine	Secord	Thomas	Kelley	Secord
Sorensen	Patrick	Secord	Thomas	Olivia	Secord
Sorensen	Jon	Secord	Tierney	Catherine	Secord
Sorensen	Alexis	Secord	Tierney	Catherine	Secord
Spagnola	Leslie	Secord	Tinsley	Diane	Secord
Spanske	Lauren	Secord	Toivonen	Charlene	Secord
Spanske	Adam	Secord	Townley	Bruce L.	Secord
Stadler	Thomas	Secord	Traub	Rick	Secord
Stafford	Howard	Secord	Tripp	Daniel	Secord
Stafford	Janice	Secord	Trudeau	Richard	Secord
Start	Robert	Secord	Tucker	William S	Secord
Steele	Kathleen	Secord	Tucker	William F	Secord
Steele	Joe	Secord	Tumey	Norma	Secord
Steinmetz	James	Secord	Tumey	Paul	Secord
Stewart	Cheryl Ann	Secord	Turner	Nancyann	Secord
Stiehl	Robert T	Secord	Turner	Stephan C.	Secord
Stimpson	Nancy	Secord	Turnmire	William	Secord
Stimpson	Glen	Secord	Ulbrich	Cynthia	Secord
Stone	Jeff	Secord	Ulbrich	Cindy	Secord
Stone	Susan	Secord	Unsworth	Nicholas	Secord
Stover	Deborah	Secord	Unsworth	Vanessa	Secord
Stover	Darryl	Secord	Vanassche	Cheryl	Secord
Stricklen	Bill	Secord	Vanassche	Raymond	Secord
Strobel	Andrea	Secord	Vanderkarr	Angela	Secord
SWARTZ	MARK R	Secord	Vanslambrouck	Shannon	Secord
Swartz	Donna M	Secord	VanSlambrouck	Dean	Secord
Swisher	Brian	Secord	VanWambeke	Gary M	Secord
Swisher	Amy	Secord	VanWambeke	Judy	Secord
Szpara	Chris	Secord	VanWormer	Randy	Secord
Szuch	Michael	Secord	Ventimiglio	August	Secord
Szydlowski	Paul	Secord	Ventimiglio	Gina	Secord
Szydlowski	Julie	Secord	Vernier	Joel	Secord
Tasselmeyer	Kimberly	Secord	Vernier	Carol	Secord

Last Name	First Name	Lake
Vogel	Mike	Secord
Wade	James	Secord
Walczak	Sally	Secord
Walters	Katlyn	Secord
Wardwell	John	Secord
Wardwell	Sandy	Secord
Warpup	William	Secord
Warpup	Lori	Secord
Wasung	Frank J	Secord
Webb	JoAnn	Secord
Webster	Millicent R	Secord
Weirmier	Pat	Secord
Weiss	Lewis	Secord
Wells	Ken	Secord
Wells	Sue	Secord
Wernette	Alyssa	Secord
Wernette	Mikel	Secord
Whipple	Lynn	Secord
Wichtner	Barb	Secord
Wichtner	Robert	Secord
Wickersham	Jon	Secord
Wieseckel	Charles J	Secord
Wieseckel	Charles	Secord
Wieseckel	Sandee	Secord
Wieseckel	David	Secord
Wieseckel	Michelle	Secord
Wilford	Lee William	Secord
Wilford	Tracy	Secord
Wilford	Lee A	Secord
Wilford	Lee W	Secord
Willenbring	Paul	Secord
Willenbring	Kate	Secord
Williams	Taylor	Secord
Willis	Richard	Secord
Wilson	Brent	Secord
Wilson	Vicki	Secord
Wilson	Stewart	Secord
Wilson	Mark	Secord
Wiltse	Michael	Secord
Winfrey	Mark	Secord
Winfrey	Dianne L	Secord
Winslow	Sue	Secord
Winslow	Bruce	Secord
Winslow	Susan R	Secord
Winslow	Bruce B	Secord
Winslow	Maureen S	Secord
Winslow	Lynn R	Secord
Winslow	Claire	Secord
Wiskup	Julie	Secord
Witzman-Geiger	Judy	Secord

Last Name	First Name	Lake
Witzman-Geiger	Judy	Secord
Wixson	Dan	Secord
Wixson	Karen A	Secord
Wooster	Joanne	Secord
Wrobel	Cherie	Secord
Wrobel	Thomas	Secord
Wrobel	Brett	Secord
Wrobel	Mackenzie	Secord
Yeakel	Sharon	Secord
Yeakel	Ken	Secord
Yeakel	Sharon	Secord
Young	Douglas	Secord
Young	Janice	Secord
Young	Jerry	Secord
Young	John	Secord
Ziesmer	Dennis	Secord
Ziesmer	Michelle	Secord
Zumbrunnen	Keith	Secord
Zumbrunnen	Nancy	Secord

Exhibit 4

Lansing
313 S. Washington Square
Lansing MI 48933

Detroit
333 W. Fort Street – Suite 1400
Detroit MI 48226

Walter S. Foster
1878-1961
Richard B. Foster
1908-1996
Theodore W. Swift
1928-2000
John L. Collins
1926-2001

Webb A. Smith - *Retired*

Charles A. Janssen
Charles E. Barbieri
Scott L. Mandel
Michael D. Sanders
Brent A. Titus
Brian G. Goodenough
Matt G. Hrebec
Deanna Swisher

Thomas R. Meagher
Douglas A. Mielock
Scott A. Chernich
Paul J. Millenbach
Dirk H. Beckwith
Brian J. Renaud
Lynwood P. VandenBosch
Lawrence Korolewicz
James B. Doezeema
Anne M. Seurnyck
Michael D. Homier
Scott H. Hogan
Benjamin J. Price
Michael R. Blum
Jonathan J. David
Andrew C. Vredenburg
Julie I. Fershtman
Todd W. Hoppe
Jennifer B. Van Regenmorter

Southfield
28411 Northwestern Highway – Suite 500
Southfield MI 48034

Holland
151 Central Avenue – Suite 260
Holland MI 49423

Thomas R. TerMaat
Frederick D. Dilley
David R. Russell
Joel C. Farrar
Laura J. Genovitch
Karl W. Butterer, Jr.
Mindi M. Johnson
Ray H. Littleton, II
Jack L. Van Coevering
Anna K. Gibson
Nicholas M. Oertel
Alicia W. Birach
Adam A. Fadly
Michael J. Liddane
Ryan E. Lamb
Clifford L. Hammond
Matthew S. Fedor
Andrea Badalucco
Stefania Gismondi

Leslie A. Abdo
Julie L. Hamlet
Michael C. Zahrt
Mark T. Koerner
Warren H. Krueger, III
Taylor A. Gast
Rachel G. Olney
Thomas K. Dillon
Robert A. Hamor
Jacquelyn A. Dupler
Dora A. Brantley
James F. Anderton, V
Sara L. Cunningham
Michael A. Cassar
Hilary J. McDaniel Stafford
Alexander S. Rusek
Steven J. Tjapkes
Daniel S. Zick
Benjamin R. Judd

Erica E.L. Huddas
Jennifer L. Montasir
Bryan Cermak
Mikhail Murshak
Kevin J. Roragen
Courtney G. Agrusa
Rachael Kuilema Klein
Michael R. Kluck
Gabrielle C. Lawrence
Kelly Reed Lucas
Paula K. Manis
James R. Neal
Michael G. Oliva
Michael H. Rhodes
Jeffrey S. Theuer
Amanda J. Dernovshek
Brandon M. H. Schumacher
Alaina M. Nelson
Anthony M. Dalimonte

Grand Rapids
1700 E. Beltline NE – Suite 200
Grand Rapids MI 49525

Benjamin C. Dilley
Nicholas J. Stock, II
Keith T. Brown
Mallory E. Reader
Benjamin M. Williams
Brandon W. Waddell
Reed K. Powers
Dina D. Kashat
Danielle N. Romano
Lindsey M. Mead
Destiny R. Sykes
Nathan J. Wood
Samantha L. Diamond
McKenna S. Rivers
Melanie A. Assad

Writer's Direct Phone: 616.726.2230

Fax: 517.367.7120

Reply To: Grand Rapids

Email: MHomier@fosterswift.com

February 8, 2024

Via E-Mail: jan-colton@live.com

Jan Colton
HERON COVE ASSOCIATION
5283 M-30
Beaverton, MI 48612

Re: Engagement Agreement

Dear Ms. Colton:

Foster Swift (the “Firm”) is pleased that individual property owners (“Owners”) represented by the Heron Cove Association (“Association”) have requested to retain us to represent the Owners. When signed, this Engagement Agreement (“agreement”) acknowledges the limited scope of the Firm’s engagement, the terms of our representation of the Owners and the Association, and confirms that the Owners and Association will pay our legal fees.

The limited scope of our engagement is to represent the Owners in the appeal and litigation of special assessments levied against the Owners’ properties by Gladwin and Midland Counties. By paying to the Association the amount that it requests to pay fees to the Firm for our work, the Owners have requested our representation on the terms set forth herein and consent to our limited scope engagement. Further, by signing and returning to the Association or the Firm the acknowledgment attached to this agreement, the Owners agree to designate representatives of the Owners and the Association who will communicate with the Firm to direct the appeal and litigation of the special assessments. By executing this agreement, the Association represents and warrants to the Firm that it has provided a copy of this agreement to each Owner who has paid fees to the Association.

The Owners and Association have designated Jared Nickel, Nicole Weber, and Janis Colten as their representatives to direct the Firm’s legal work, including the ability to negotiate, accept, or reject

Jan Colton
February 8, 2024
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settlement offers on behalf of the Association or Owners. Notwithstanding the foregoing, the Firm may consult with any Owner during the appeal and litigation to obtain information it deems relevant to the appeal or litigation. If the Association agrees to accept a settlement offer, it shall advise the Owners of the terms of such settlement. If an Owner objects to the acceptance of any such settlement, the objecting Owner shall: notify the Firm immediately in writing, which writing shall identify the Owner's new counsel or be deemed an election to represent themselves; and fully cooperate with the Firm's prompt termination of its representation of the objecting Owner, to include consenting to withdraw from representation of the objecting Owner in any pending action.

In the interest of assuring that you are fully aware of our fees, we are explaining our fee arrangement for our representation. Our services on behalf of the Owners and the Association, which commenced on February 5, 2024, will be billed to the Association on the basis of hourly rates for time incurred. Hourly rates differ between attorneys and subject matter but are generally in the range of \$250 per hour to \$550 per hour. My hourly rate currently is \$505 per hour. However, we intend to utilize other attorneys at the Firm, whose hourly rates are less than \$505 per hour and estimate that the blended rate paid by the Owners and Association will be, on average, about \$400 per hour. Our invoices will be sent by e-mail, unless you direct us to send them in some other fashion. The hourly rates are subject to adjustment from time to time, usually at the end of each calendar year. You will also be billed for costs which are expenditures by the Firm on your behalf, including mileage and expert witnesses. The costs and attorney fees will generally be billed monthly. If an invoice is not timely paid, a late charge may be added to any portion not paid within thirty (30) days. The late charge will be computed at the rate of .58% per month (7% annually) starting thirty (30) days after the date of the invoice.

The Association agrees to pay us an initial retainer of \$30,000.00, which we shall place in our Trust Account. We understand that the Association will act as the payor of legal fees incurred on behalf of the Owners and the Association and the Association will collect sufficient funds from the Owners to pay our fees. The Association and Owners are jointly and severally liable for our fees and costs. We will invoice the Association monthly and will draw from our Trust Account to pay any outstanding fees and disbursements. If amounts are drawn from the Trust Account, the Association will be expected to replenish it within thirty (30) days of the invoice so that the amount held in our Trust Account is never less than \$30,000.00. If payment is not made within thirty (30) days, we may request to withdraw from any pending matter. Upon conclusion of the matter, we will return any money left in the retainer, less any outstanding invoices for fees and costs.

Based on the information provided, the Firm believes that our representation of the Owners and the Association, to include the limited scope of our engagement, complies with the Michigan Rules of Professional Conduct. However, if we determine that a conflict of interest arises during this engagement, the Firm may take appropriate steps to remedy the conflict, including withdrawal.

Our responsibility in representing the Association and the Owners is, of course, to do so in a manner that is consistent with the customary professional practices and requirements for handling matters of this sort.

Jan Colton
February 8, 2024
Page 3

In turn, we will need full and timely cooperation. This will likely include providing us with various materials relating to this matter.

The Firm will pursue this matter conscientiously and without delay, but with regard to the Firm's workload and nature of the legal system, The Firm will keep the Association reasonably informed about the status of this matter and welcomes requests for information. In turn, the Association will keep the Owners informed of the status of the matter and any significant developments.

We intend to establish a mutually rewarding and enduring relationship as legal counsel. Nevertheless, the Association is free to terminate our services at any time by written notice to us to that effect. We may also terminate our services to the Association or Owners, by written notice to the Association to that effect, if the Association or Owners unreasonably fail to cooperate with us, if our monthly statements are not paid in a timely manner, or if we determine that our continued representation would violate the rules of professional responsibility applicable to lawyers or would otherwise be impractical.

When this matter has concluded, the Firm will return any original material in the Firm's files that belong to the Association or Owner. The Firm will dispose of its files (including the Firm's work product) related to this matter as it sees fit.

Although this letter is intended to deal with the specific matter referenced above, it will govern any other legal services that we may render in the future, unless we mutually agree in writing to a different arrangement with respect to these future matters.

Should you have any questions, please do not hesitate to contact us. If you agree with the above, please sign the enclosed copy at the bottom.

Sincerely,

FOSTER SWIFT COLLINS & SMITH PC



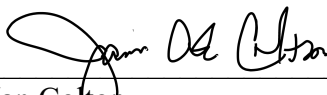
Michael D. Homier
MDH/als

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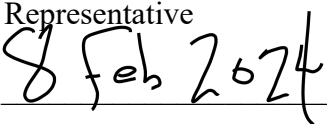
Jan Colton
February 8, 2024
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AGREED:

HERON COVE ASSOCIATION

By: 
Jan Colton

Its: Representative

Dated: 

Email Address for Invoices: _____

HERON.COVE
.ASSOCIATION@GMAIL
.COM

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Jan Colton
February 7, 2024
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Additional Terms of Engagement

Scope of Engagement:

Our engagement is on behalf of the parties expressly named in our agreement. As way of example, our representation of an entity does not include a representation of the interests of the individuals that are directors, shareholders, or officers of that entity.

Cooperation:

You agree to fully, accurately, and truthfully disclose to us all facts that may be relevant to the matter or that we may otherwise request to keep us apprised of developments relating to the matter. You agree to cooperate fully with us in all matters related to the preparation and presentation of your claims. We will be relying on the completeness and accuracy of the information you provide when we perform our services.

No Promise or Guarantee of Results:

You agree that we have made no promises or guarantees regarding the outcome of your case. Either at the beginning or during the course of our representation, we may express our opinions or beliefs concerning the matter or various courses of action and the results that might be anticipated. Any such statement made by any attorney, employee, or agent of our firm is intended to be an expression of opinion only, based on information available to us at the time, and must not be construed by you as a promise or guarantee of any particular result. In addition, the advice, and communications we render on your behalf are not intended to be disseminated to or relied on by any other parties without our prior written consent.

Consultations with Internal and Outside Counsel to the Firm:

We represent a large number of clients on a wide variety of complex matters. In the course of our representation, we may consult with the firm's internal counsel with expertise in legal ethics issues and in the past have considered such consultations to be attorney-client privileged. Recent court rulings have indicated that in some circumstances such consultations may not be deemed privileged. Our firm believes that expert advice and analysis regarding legal ethics issues would positively benefit our clients.

You agree that if we determine during the course of the representation that it is either necessary or appropriate to consult with our firm's internal counsel or outside counsel to the firm, we have your consent to do so and that our representation of you shall not, thereby, waive any attorney-client privilege.

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E-mail Policy:

Our firm's attorneys, employees, and agents may utilize e-mail for communications in this matter unless you notify us, in writing, not to use this means of communication. Unless you request in writing that we encrypt out-going e-mail and we have agreed in writing to reasonable and mutually acceptable protocols, documents sent to you by e-mail will not be encrypted.

Our firm expends reasonable efforts to exclude any virus or other defect that might affect any computer or IT system from our e-mails and electronic documents. We do not accept liability for any loss or damage resulting from the use of commercial software, or the receipt or use of electronic communications from us containing a virus or defect that was not created by us.

Circular 230 Notices:

Congress has passed legislation imposing reporting requirements and penalties, which the IRS has implemented by amending Circular 230 and setting forth various rules about written tax advice. As a result, you may notice that we will often have a Circular 230 statement on written communications about reliance on what you receive.

Attorney's Lien:

All payments by way of recovery, award, judgment, or settlement to you from third parties shall be made jointly payable to you and us. If you obtain a monetary judgment or award, we shall have a lien on the proceeds to the extent of any of our unpaid fees, disbursements, or other charges.

Relationship Term:

When we have completed the specific professional legal services agreed to in this engagement, our attorney-client relationship shall end, regardless of the date you are billed or pay for our services.

Any agreement to provide non-professional services (facilities use, file storage, copies of old client files) does not revive the attorney-client relationship. The newsletters, e-mails, or other publications that we may occasionally send to you containing general updates on areas of the law of interest to you do not revive an attorney-client relationship.

Future Representation:

If our attorney-client relationship has ended, we have no obligation to represent you in connection with related matters unless we have agreed to do so in writing in our engagement agreement. Regardless of whether we are representing you in other matters, we have no duty to accept new engagements from you unless mutually agreed.

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Acknowledgment

The undersigned, having read the attached engagement letter and contributed to the Association for the payment of legal fees, agree to the terms of this engagement.

Signature

Printed Name

Street Address

Township/City

County

Phone Number

Return to:

The Association
c/o Jan Colton
jan-colton@live.com

and/or

Foster Swift
c/o Michael Homier
1700 E. Beltline Ave NE
Grand Rapids, MI 49525
616.726.2230
mhomier@fosterswift.com

Exhibit 5

MLS Properties Sold in the 3 Townships Surrounding Secord Lake - Bourret, Clement and Secord

Calendar Year	# Properties Sold	Non Water Front				# Properties Sold	Water Front				Waterfront vs Non Water Difference	
		TOTAL SALES \$	Average	TOTAL SQ FT SOLD	Price Per Sq Ft Sold		TOTAL SALES \$	Average	TOTAL SQ FT SOLD	Price Per Sq Ft Sold	Price per Sq Ft	% Difference
2019	7	\$960,000	\$137,143	10,930	\$87.83	40	\$8,173,100	\$204,328	55,924	\$146.15	\$58.31	66.4%
2020	10	\$1,577,800	\$157,780	15,692	\$100.55	16	\$2,915,000	\$182,188	20,425	\$142.72	\$42.17	41.9%
2021	27	\$3,614,100	\$133,856	31,440	\$114.95	55	\$13,035,001	\$237,000	76,532	\$170.32	\$55.37	48.2%
2022	25	\$2,858,411	\$114,336	25,848	\$110.59	38	\$9,712,000	\$255,579	53,219	\$182.49	\$71.91	65.0%
2023	16	\$2,480,402	\$155,025	22,122	\$112.12	36	\$10,074,455	\$279,846	46,691	\$215.77	\$103.64	92.4%
2024*	10	\$1,180,011	\$118,001	10,712	\$110.16	18	\$4,715,800	\$261,989	22,982	\$205.20	\$95.04	86.3%
	95	\$12,670,724	\$133,376	116,744	\$108.53	203	\$48,625,356	\$239,534	275,773	\$176.32	\$67.79	62.5%

* January 1 to September 16, 2024

2019 Non Waterfront SOLD - Bourret, Clement, Secord Townships - - MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Cars
26	Closed	Clare Gladwin Board of REALTORS	41026487	Single Family	\$100,000	Secord Twp (26013)	3436 LAKESHORE	Gladwin	48624	Secord Twp	Yes	0	1296	2015	2	2
22	Closed	Clare Gladwin Board of REALTORS	41025717	Single Family	\$115,000	Secord Twp (26013)	2760 THREE RIVERS Road	Gladwin	48624	Secord Twp		0	1508		1	
24	Closed	Clare Gladwin Board of REALTORS	41025854	Single Family	\$120,000	Clement Twp (26007)	6304 ELK LAKE Road	Gladwin	48624	Clement Twp		0	2494		1	
35	Closed	Clare Gladwin Board of REALTORS	41025576	Single Family	\$150,000	Bourret Twp (26004)	6185 MILLER Road	Alger	48610	Bourret Twp		0	1400	2000	2	6
0	Closed	Aspire North REALTORS	1190862	Single Family	\$155,000	Bourret Twp (26004)	2058 Little Sugar River Road	Alger	48610	Bourret Twp	No	0	1324	1999	2	2
43	Closed	Clare Gladwin Board of REALTORS	41026421	Single Family	\$155,000	Bourret Twp (26004)	2058 LITTLE SUGAR RIVER Road	Alger	48610	Bourret Twp	No	0	1324	1999	2	
20	Closed	Clare Gladwin Board of REALTORS	41025587	Single Family	\$165,000	Secord Twp (26013)	840 RIDGE	Gladwin	48624	Secord Twp		0	1584	1993	1	
					\$960,000											
					7											
					\$137,143											

2020 Non Waterfront SOLD - Bourret, Clement, Secord Townships - - MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Cars
33	Closed	Clare Gladwin Board of REALTORS	41026180	Single Family	\$120,000	Secord Twp (26013)	1254 LAKESHORE	Gladwin	48624	Secord Twp		0	1368	2010	2	
38	Closed	Clare Gladwin Board of REALTORS	41026706	Single Family	\$189,900	Clement Twp (26007)	1665 PARK Drive	Alger	48610	Clement Twp	Yes	1	1150	1948	1	
35	Closed	Clare Gladwin Board of REALTORS	41026774	Single Family	\$145,000	Secord Twp (26013)	1690 SECORD DAM Road	Gladwin	48624	Secord Twp		0	1456	1993	2	
40	Closed	Clare Gladwin Board of REALTORS	41026847	Single Family	\$154,000	Secord Twp (26013)	2665 WEST RIVER Drive	Gladwin	48624	Secord Twp	No	0	2248	1990	2	
34	Closed	Clare Gladwin Board of REALTORS	41027231	Single Family	\$133,900	Secord Twp (26013)	3944 N M-18	Gladwin	48624	Secord Twp		0	2000	2017	2	
2	Closed	Clare Gladwin Board of REALTORS	41027542	Single Family	\$110,000	Secord Twp (26013)	3968 LAKESHORE	Gladwin	48624	Secord Twp		0	1200	1994	2	
47	Closed	Clare Gladwin Board of REALTORS	41026736	Single Family	\$120,000	Secord Twp (26013)	44 JENNINGS Terrace	Gladwin	48624	Secord Twp	No	0	1400	2	2	2
83	Closed	Saginaw Board of REALTORS	50024133	Single Family	\$340,000	Clement Twp (26007)	5511 Westside Drive	Alger	48610	Clement Twp	No	1	2500	2001	2	2
19	Closed	Clare Gladwin Board of REALTORS	41028323	Single Family	\$100,000	Bourret Twp (26004)	5566 BENSCH Road	Alger	48610	Bourret Twp		0	1250		1	
22	Closed	Clare Gladwin Board of REALTORS	41026954	Single Family	\$165,000	Clement Twp (26007)	5985 N M-30	Gladwin	48624	Clement Twp		1	1120	1978	1	2
													\$1,577,800			
													10			
													\$157,780			
													\$100.55			

2021 Non Waterfront SOLD - Bourret, Clement, Secord Townships - - MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Cars
0	Closed	Ortheastern Michigan Board of REALTOR	1207080	Single Family	\$40,000	Secord Twp (26013)	1133 E Secord Dam Road	Gladwin	48624	Secord Twp		0	1280	1990	2	0
55	Closed	Clare Gladwin Board of REALTORS	50050081	Single Family	\$305,000	Secord Twp (26013)	1222 SECORD DAM ROAD	Gladwin	48624	Secord Twp	No	1	2000	2004	2	0
16	Closed	Bay County REALTOR Association	50043981	Single Family	\$66,000	Secord Twp (26013)	1544 Moose Drive	Gladwin	48624	Secord Twp	No	0	2000	0	2	2.5
0	Closed	Ortheastern Michigan Board of REALTOR	1203018	Single Family	\$167,500	Clement Twp (26007)	1632 M-30	Alger	48610	Clement Twp	Yes	0	1800	2003	2	2
22	Closed	Clare Gladwin Board of REALTORS	41027844	Single Family	\$215,000	Secord Twp (26013)	1650 SECORD DAM ROAD	Gladwin	48624	Secord Twp	No	0	1352	2007	2	2
38	Closed	Clare Gladwin Board of REALTORS	50046311	Single Family	\$234,000	Secord Twp (26013)	1650 Secord Dam Road	Gladwin	48624	Secord Twp	No	0	1637	2007	2	1.5
18	Closed	Clare Gladwin Board of REALTORS	50036539	Single Family	\$127,500	Clement Twp (26007)	1958 Peters	Alger	48624	Clement Twp	No	0	580	1952	1	0
38	Closed	Clare Gladwin Board of REALTORS	41040115	Single Family	\$165,000	Bourret Twp (26004)	2247 M-30	Alger	48610	Bourret Twp	No	0	1160	1985	1	6
23	Closed	Clare Gladwin Board of REALTORS	50052022	Single Family	\$250,000	Secord Twp (26013)	2909 Lakeshore	Gladwin	48624	Secord Twp	Yes	0	1144	1950	1	2
50	Closed	Clare Gladwin Board of REALTORS	50043009	Single Family	\$149,900	Secord Twp (26013)	2931 West River Drive	Gladwin	48624	Secord Twp	No	1	1324	1993	1	2
41	Closed	Clare Gladwin Board of REALTORS	41027790	Single Family	\$216,000	Secord Twp (26013)	3020 THREE RIVERS Road	Gladwin	48624	Secord Twp	Yes	0	1344	1989	2	2
40	Closed	Clare Gladwin Board of REALTORS	50055613	Single Family	\$162,500	Secord Twp (26013)	3366 N Three Rivers Road	Gladwin	48624	Secord Twp	No	0	1344	1986	2	2
35	Closed	Clare Gladwin Board of REALTORS	50050265	Single Family	\$110,000	Secord Twp (26013)	3526 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	816	0	1	3
35	Closed	Clare Gladwin Board of REALTORS	50041278	Single Family	\$125,500	Secord Twp (26013)	3598 Lakeshore	Gladwin	48624	Secord Twp	No	0	1488	1995	2	2
13	Closed	Clare Gladwin Board of REALTORS	41027440	Single Family	\$114,000	Secord Twp (26013)	3896 FOUR SEASONS	Gladwin	48624	Secord Twp	No	0	740	1974	1	4
28	Closed	Clare Gladwin Board of REALTORS	50049216	Single Family	\$80,000	Clement Twp (26007)	4156 Navajo	Gladwin	48624	Clement Twp	No	0	945	1978	1	2
45	Closed	Clare Gladwin Board of REALTORS	50049430	Single Family	\$175,000	Bourret Twp (26004)	4299 Wildwood	Alger	48610	Bourret Twp	No	1	1150	1980	1	1
25	Closed	Clare Gladwin Board of REALTORS	50049014	Single Family	\$130,000	Clement Twp (26007)	4755 Middlepoint Drive	Gladwin	48610	Clement Twp	No	0	864	2016	1	3
32	Closed	Clare Gladwin Board of REALTORS	41027803	Single Family	\$64,800	Clement Twp (26007)	477 VERNON Road	Gladwin	48624	Clement Twp	No	0	1056	1987	1	0
21	Closed	Clare Gladwin Board of REALTORS	41027993	Single Family	\$90,000	Clement Twp (26007)	4867 MOHAWK Trail	Gladwin	48624	Clement Twp	No	0	800	1986	1	0
26	Closed	Clare Gladwin Board of REALTORS	50049712	Single Family	\$151,000	Secord Twp (26013)	493 E Ridge	Gladwin	48624	Secord Twp	No	0	1000	1992	1	0
3	Closed	Clare Gladwin Board of REALTORS	50060747	Single Family	\$97,000	Clement Twp (26007)	543 Drummond Road	Gladwin	48624	Clement Twp	No	0	920	0	1	4
13	Closed	Clare Gladwin Board of REALTORS	41028005	Single Family	\$70,000	Clement Twp (26007)	5679 BENSCH	Gladwin	48624	Clement Twp	No	0	800	1978	1	0
26	Closed	Clare Gladwin Board of REALTORS	41040260	Single Family	\$67,000	Clement Twp (26007)	6019 CEDAR LAKE Road	Gladwin	48624	Clement Twp	No	0	608	1963	1	1
16	Closed	Clare Gladwin Board of REALTORS	41040293	Single Family	\$81,000	Clement Twp (26007)	604 BIG OAKS	Gladwin	48624	Clement Twp	No	0	1768	2000	2	4
15	Closed	Clare Gladwin Board of REALTORS	41027292	Single Family	\$65,500	Clement Twp (26007)	6114 EAST INDIAN LAKE Road	Gladwin	48624	Clement Twp		0	720		1	
17	Closed	Clare Gladwin Board of REALTORS	50035308	Single Family	\$94,900	Clement Twp (26007)	6554 N Shore	Gladwin	48624	Clement Twp	No	0	800	0	1	1
													\$3,614,100			
													27			
													\$133,856			
													31440			
													\$114.95			

2022 Non Waterfront SOLD - Bourret, Clement, Secord Townships - - MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
23	Closed	Clare Gladwin Board of REALTORS	50064066	Single Family	\$80,000	Secord Twp (26013)	1034 Siesta	Gladwin	48624	Secord Twp	No	0	1160	1998	2	1
34	Closed	Clare Gladwin Board of REALTORS	50067069	Single Family	\$145,000	Clement Twp (26007)	1279 Ojibway	Gladwin	48624	Clement Twp	No	0	1080	0	1	1
26	Closed	Clare Gladwin Board of REALTORS	50075127	Single Family	\$115,000	Clement Twp (26007)	1280 Rainbow Street	Gladwin	48624	Clement Twp	No	0	1509	1993	2	2
32	Closed	Clare Gladwin Board of REALTORS	50082035	Single Family	\$70,000	Clement Twp (26007)	1400 Sioux	Gladwin	48624	Clement Twp	No	0	720	1950	1	0
0	Closed	northeastern Michigan Board of REALTOR	1210392	Single Family	\$215,000	Clement Twp (26007)	1632 M-30	Alger	48610	Clement Twp	Yes	0	1800	2003	2	2
61	Closed	Clare Gladwin Board of REALTORS	50069444	Single Family	\$260,000	Secord Twp (26013)	1762 N Three Rivers	Gladwin	48624	Secord Twp	No	0	900	1975	1	4
38	Closed	Clare Gladwin Board of REALTORS	50082189	Single Family	\$225,000	Secord Twp (26013)	2176 N Three Rivers Road	Gladwin	48624	Secord Twp	Yes	0	1584	1978	2	6
0	Closed	northeastern Michigan Board of REALTOR	1213388	Single Family	\$39,900	Bourret Twp (26004)	2561 School Road	Alger	48610	Bourret Twp	No	0	440	1945	1	0
1	Closed	Clare Gladwin Board of REALTORS	50091758	Single Family	\$139,000	Secord Twp (26013)	3059 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	1000	1965	1	1
32	Closed	Clare Gladwin Board of REALTORS	50085510	Single Family	\$129,000	Secord Twp (26013)	3217 W River Drive	Gladwin	48624	Secord Twp	No	0	1000	1972	2	3
1	Closed	Clare Gladwin Board of REALTORS	50071172	Single Family	\$225,000	Secord Twp (26013)	3258 Beaver Court	Gladwin	48624	Secord Twp	No	1	1000	1970	1	2
30	Closed	Clare Gladwin Board of REALTORS	50079733	Single Family	\$60,000	Clement Twp (26007)	4034 N Old M 30	Gladwin	48624	Clement Twp	No	0	835	2010	1	0
24	Closed	Clare Gladwin Board of REALTORS	50078968	Single Family	\$72,000	Clement Twp (26007)	4070 N OLD M-30	Gladwin	48624	Clement Twp	No	0	760	1968	1	0
14	Closed	Clare Gladwin Board of REALTORS	50069349	Single Family	\$60,000	Bourret Twp (26004)	4481 LAKEVIEW	Alger	48610	Bourret Twp	No	0	1000	0	1	1.5
26	Closed	Clare Gladwin Board of REALTORS	50081216	Single Family	\$40,000	Clement Twp (26007)	454 Adeline	Gladwin	48624	Clement Twp	No	1	360	2011	0	0
26	Closed	Saginaw Board of REALTORS	50059665	Single Family	\$187,000	Bourret Twp (26004)	4559 E Sugar River	Alger	48610	Bourret Twp	No	0	1416	2002	2	2
12	Closed	Clare Gladwin Board of REALTORS	50071030	Single Family	\$49,900	Bourret Twp (26004)	4614 Wildwood	Gladwin	48610	Bourret Twp	Yes	0	617	0	1	2
17	Closed	Clare Gladwin Board of REALTORS	50083103	Single Family	\$100,000	Bourret Twp (26004)	4703 Birchwood	Alger	48610	Bourret Twp	No	0	1064	0	1	0
21	Closed	Saginaw Board of REALTORS	50058337	Single Family	\$107,000	Clement Twp (26007)	4782 Mohawk	Gladwin	48624	Clement Twp	No	0	440	1978	1	0
18	Closed	Clare Gladwin Board of REALTORS	50068354	Single Family	\$75,000	Clement Twp (26007)	520 E M-30	Gladwin	49624	Clement Twp	No	1	1575	1974	1	0
31	Closed	Clare Gladwin Board of REALTORS	50070754	Single Family	\$37,500	Clement Twp (26007)	593 PINE	Gladwin	48624	Clement Twp	No	0	840	1962	1	2
20	Closed	Clare Gladwin Board of REALTORS	50078729	Single Family	\$45,000	Clement Twp (26007)	6166 Indian Lake Road	Gladwin	48624	Clement Twp	No	1	920	1973	2	2
0	Closed	northeastern Michigan Board of REALTOR	1211437	Single Family	\$110,000	Clement Twp (26007)	6174 Williams	Gladwin	48624	Clement Twp	No	1	1248	1973	1	2
23	Closed	Clare Gladwin Board of REALTORS	50073983	Single Family	\$97,111	Bourret Twp (26004)	6373 Wildwood	Alger	48610	Bourret Twp	No	0	960	1973	1	0
57	Closed	Clare Gladwin Board of REALTORS	50076411	Single Family	\$175,000	Secord Twp (26013)	804 Deer Lane	Gladwin	48624	Secord Twp	No	0	1620	2001	2	3
													25848			
													\$110.59			

48	Closed	Clare Gladwin Board of REALTORS	50125118	Single Family	\$160,000	Bourret Twp (26004)	5110 Wildwood Road	Alger	610-00	Bourret Twp	Yes	0	1300	0	1	2
14	Closed	Saginaw Board of REALTORS	50146795	Single Family	\$28,000	Clement Twp (26007)	695 Big Oaks Street	Gladwin	48625	Clement Twp	No	0	980	1978	1	2
19	Closed	Clare Gladwin Board of REALTORS	50127329	Single Family	\$118,000	Secord Twp (26013)	783 Deer Lane	Gladwin	48624	Secord Twp	No	0	1400	1996	2	1.5
					\$1,180,011											
					10											
					\$118,001											

2019 Waterfront SOLD - Bourret, Clement, Secord Townships -- MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
60	Closed	Clare Gladwin Board of REALTORS	41025309	Single Family	\$182,500	Clement Twp (26007)	1517 LOEBRICH	Gladwin	48624	Clement Twp	Yes	0	1296	1952	2	2
72	Closed	Clare Gladwin Board of REALTORS	41026187	Single Family	\$375,000	Clement Twp (26007)	1571 LOEBRICH	Gladwin	48624	Clement Twp	No	0	2238		2	2
50	Closed	Clare Gladwin Board of REALTORS	41026248	Single Family	\$130,000	Clement Twp (26007)	1649 RIVERSIDE	Gladwin	48624	Clement Twp		1	960	1974	1	
17	Closed	Clare Gladwin Board of REALTORS	41025254	Single Family	\$115,500	Secord Twp (26013)	167 WEST RIVER Drive	Gladwin	48624	Secord Twp		0	728	1988	1	
49	Closed	Clare Gladwin Board of REALTORS	41025919	Single Family	\$158,000	Clement Twp (26007)	1681 RIVERSIDE	Gladwin	48624	Clement Twp	Yes	0	1275		1	
11	Closed	Clare Gladwin Board of REALTORS	41025506	Single Family	\$150,000	Clement Twp (26007)	1826 DEER HAVEN Road	Gladwin	48624	Clement Twp		0	884	1970	1	
13	Closed	Clare Gladwin Board of REALTORS	41026086	Single Family	\$149,000	Bourret Twp (26004)	2391 TITABAWASSEE	Gladwin	48624	Bourret Twp		0	1612	1977	2	
34	Closed	Clare Gladwin Board of REALTORS	41025891	Single Family	\$150,000	Bourret Twp (26004)	2455 TITABAWASSEE	Alger	48610	Bourret Twp		0	1306		1	
1	Closed	Clare Gladwin Board of REALTORS	41026479	Single Family	\$147,000	Secord Twp (26013)	2867 LAKESHORE	Gladwin	48624	Secord Twp		0	1600		1	
1	Closed	Clare Gladwin Board of REALTORS	41026388	Single Family	\$626,000	Secord Twp (26013)	3010 WEST RIVER Drive	Gladwin	48624	Secord Twp	Yes	1	3472	2002	4	
10	Closed	Clare Gladwin Board of REALTORS	41025842	Single Family	\$153,000	Secord Twp (26013)	3045 LAKESHORE	Gladwin	48624	Secord Twp		0	774	1955	1	
49	Closed	Clare Gladwin Board of REALTORS	41025601	Single Family	\$240,000	Secord Twp (26013)	3132 WEST RIVER Drive	Gladwin	48624	Secord Twp		1	1250		1	
18	Closed	Clare Gladwin Board of REALTORS	41026420	Single Family	\$184,900	Secord Twp (26013)	3152 WEST RIVER Drive	Gladwin	48624	Secord Twp		0	1225	1969	2	
1	Closed	Clare Gladwin Board of REALTORS	41026787	Single Family	\$190,000	Secord Twp (26013)	3203 WEST BRANCH Drive	Gladwin	48624	Secord Twp		1	1942		1	
41	Closed	Clare Gladwin Board of REALTORS	41026032	Single Family	\$135,000	Secord Twp (26013)	3219 LAKESHORE	Gladwin	48624	Secord Twp	No	0	1001	1955	1	
15	Closed	Clare Gladwin Board of REALTORS	41025790	Single Family	\$200,000	Secord Twp (26013)	3281 WEST BRANCH Drive	Gladwin	48624	Secord Twp		0	832	1968	1	
36	Closed	Clare Gladwin Board of REALTORS	41026034	Single Family	\$220,000	Secord Twp (26013)	3294 WEST RIVER Drive	Gladwin	48624	Secord Twp	No	0	1257		2	
39	Closed	Clare Gladwin Board of REALTORS	41025748	Single Family	\$270,000	Secord Twp (26013)	3422 EAST PINECREST Drive	Gladwin	48624	Secord Twp		1	1926	2001	2	
31	Closed	Clare Gladwin Board of REALTORS	41025803	Single Family	\$215,000	Secord Twp (26013)	3490 EAST PINECREST Drive	Gladwin	48624	Secord Twp	No	0	1800	1971	2	
46	Closed	Clare Gladwin Board of REALTORS	41026150	Single Family	\$158,000	Secord Twp (26013)	3510 EAST PINECREST Drive	Gladwin	48624	Secord Twp		0	618		1	1
12	Closed	Clare Gladwin Board of REALTORS	41026669	Single Family	\$190,000	Secord Twp (26013)	3518 EAST PINECREST Drive	Gladwin	48624	Secord Twp	Yes	0	1040		2	2
51	Closed	Clare Gladwin Board of REALTORS	41026027	Single Family	\$182,000	Secord Twp (26013)	3535 LAKESHORE	Gladwin	48624	Secord Twp		0	1269	1960	1	1
31	Closed	Clare Gladwin Board of REALTORS	41025799	Single Family	\$234,000	Secord Twp (26013)	3660 PINE LANDS POINT Road	Gladwin	48624	Secord Twp		0	1620		2	
41	Closed	Clare Gladwin Board of REALTORS	41026002	Single Family	\$300,000	Secord Twp (26013)	3729 WEST BRANCH Drive	Gladwin	48624	Secord Twp	Yes	0	1200	1990	2	
56	Closed	Clare Gladwin Board of REALTORS	41026676	Single Family	\$330,000	Secord Twp (26013)	3939 WEST THENDARA Drive	Gladwin	48624	Secord Twp	Yes	0	2576	1977	2	
36	Closed	Clare Gladwin Board of REALTORS	41025257	Single Family	\$130,000	Secord Twp (26013)	3960 FOUR SEASONS	Gladwin	48624	Secord Twp		0	1200	1978	1	
52	Closed	Clare Gladwin Board of REALTORS	41025694	Single Family	\$167,000	Secord Twp (26013)	3986 FOUR SEASONS	Gladwin	48624	Secord Twp		1	1300	2000	1	
0	Closed	Northeastern Michigan Board of REALTORS	1187824	Single Family	\$116,000	Clement Twp (26007)	4141 Pineway Drive	Gladwin	48624	Clement Twp	No	0	880	1981	1	4
27	Closed	Clare Gladwin Board of REALTORS	41025929	Single Family	\$243,000	Clement Twp (26007)	4164 SCOTT Court	Gladwin	48624	Clement Twp		0	1570	1998	1	
19	Closed	Clare Gladwin Board of REALTORS	41025589	Single Family	\$182,500	Clement Twp (26007)	4194 CHEROKEE	Gladwin	48624	Clement Twp	Yes	0	1080	2011	1	
43	Closed	Clare Gladwin Board of REALTORS	41025450	Single Family	\$180,000	Clement Twp (26007)	4221 BAKER Road	Gladwin	48624	Clement Twp		0	1200		2	2
44	Closed	Clare Gladwin Board of REALTORS	41026156	Single Family	\$159,500	Clement Twp (26007)	4277 BAKER Road	Alger	48624	Clement Twp		0	950		1	
16	Closed	Clare Gladwin Board of REALTORS	41025769	Single Family	\$170,000	Clement Twp (26007)	4394 MOHAWK Trail	Gladwin	48624	Clement Twp	Yes	0	952	1969	1	
38	Closed	Clare Gladwin Board of REALTORS	41025558	Single Family	\$237,500	Clement Twp (26007)	4449 ROY Lane	Alger	48610	Clement Twp		0	1575	1986	2	1
20	Closed	Clare Gladwin Board of REALTORS	41025791	Single Family	\$239,000	Clement Twp (26007)	4831 EAST Shore	Alger	48610	Clement Twp		0	2146		2	2
31	Closed	Clare Gladwin Board of REALTORS	41025623	Single Family	\$134,900	Bourret Twp (26004)	5050 EVERGREEN Street	Gladwin	48610	Bourret Twp		0	1782	1997	2	
39	Closed	Clare Gladwin Board of REALTORS	41025980	Single Family	\$129,000	Clement Twp (26007)	5433 WESTSIDE Drive	Alger	48610	Clement Twp		0	840	1996	1	
10	Closed	Clare Gladwin Board of REALTORS	41025124	Single Family	\$450,000	Secord Twp (26013)	551 WEST RIVER Court	Gladwin	48624	Secord Twp		1	2100	2003	2	3
0	Closed	Northeastern Michigan Board of REALTORS	1193190	Single Family	\$119,900	Bourret Twp (26004)	6453 Herbie Drive	Alger	48610	Bourret Twp	Yes	0	1232	1965	2	2
18	Closed	Clare Gladwin Board of REALTORS	41025793	Single Family	\$129,900	Secord Twp (26013)	734 WHISPERING Pines	Gladwin	48624	Secord Twp	Yes	0	1416	2004	2	
					\$8,173,100								55924			
					40								\$146.15			
					\$204,328											

2020 Waterfront SOLD - Bourret, Clement, Secord Townships -- MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
53	Closed	Clare Gladwin Board of REALTORS	41027478	Single Family	\$329,500	Clement Twp (26007)	1029 PINEWAY Drive	Gladwin	48624	Clement Twp		0	1486		2	4
38	Closed	Clare Gladwin Board of REALTORS	41027623	Single Family	\$190,000	Secord Twp (26013)	150 DEER RUN Trail	Gladwin	48624	Secord Twp		0	2060	1969	1	2
38	Closed	Clare Gladwin Board of REALTORS	41027010	Single Family	\$220,000	Clement Twp (26007)	1627 RIVERSIDE	Gladwin	48624	Clement Twp		1	1054	1950	1	1
24	Closed	Clare Gladwin Board of REALTORS	41026968	Single Family	\$175,000	Secord Twp (26013)	3165 LAKESHORE	Gladwin	48624	Secord Twp		1	1384	1960	2	2
41	Closed	Clare Gladwin Board of REALTORS	41027970	Single Family	\$155,000	Secord Twp (26013)	3300 PINEHURST	Gladwin	48624	Secord Twp	Yes	0	1232	1967	1	3
37	Closed	Clare Gladwin Board of REALTORS	41025612	Single Family	\$199,000	Secord Twp (26013)	3389 LAKESHORE	Gladwin	48624	Secord Twp		0	1526	1961	2	
31	Closed	Clare Gladwin Board of REALTORS	41027757	Single Family	\$175,000	Secord Twp (26013)	3545 PINELANDS	Gladwin	48624	Secord Twp	Yes	0	900		1	2
58	Closed	Clare Gladwin Board of REALTORS	41027099	Single Family	\$150,000	Secord Twp (26013)	3609 LAKESHORE	Gladwin	48624	Secord Twp		0	1058		1	
35	Closed	Clare Gladwin Board of REALTORS	41027433	Single Family	\$169,000	Secord Twp (26013)	3750 JENNINGS Court	Gladwin	48624	Secord Twp	Yes	1	768	1975	1	3
25	Closed	Clare Gladwin Board of REALTORS	41027233	Single Family	\$135,000	Secord Twp (26013)	3792 PINELAND Point	Gladwin	48624	Secord Twp		0	1100	1960	1	
64	Closed	Clare Gladwin Board of REALTORS	41027283	Single Family	\$239,000	Secord Twp (26013)	3861 WEST THENDARA Drive	Gladwin	48624	Secord Twp	No	1	1148		1	
34	Closed	Clare Gladwin Board of REALTORS	41027670	Single Family	\$170,000	Secord Twp (26013)	3890 FOUR SEASONS Drive	Gladwin	48624	Secord Twp	Yes	0	884	1968	2	2
30	Closed	Clare Gladwin Board of REALTORS	41027723	Single Family	\$168,000	Secord Twp (26013)	3952 PINELAND Point	Gladwin	48624	Secord Twp		0	1456	1992	2	
32	Closed	Clare Gladwin Board of REALTORS	41027012	Single Family	\$185,000	Bourret Twp (26004)	4464 LAKEVIEW	Gladwin	48624	Bourret Twp	Yes	0	1285		2	
31	Closed	Clare Gladwin Board of REALTORS	41025734	Single Family	\$125,500	Bourret Twp (26004)	4643 RIVER Lane	Alger	48610	Bourret Twp	Yes	0	2160		1	

18	Closed	Clare Gladwin Board of REALTORS	41027690	Single Family	\$130,000	Clement Twp (26007)	4931 E SHORE Drive	Alger	48610	Clement Twp	No	0	924	1	2
					\$2,915,000								20425		
					16								\$142.72		
					\$182,188										

2021 Waterfront SOLD - Bourret, Clement, Secord Townships -- MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
21	Closed	Clare Gladwin Board of REALTORS	41027697	Single Family	\$190,000	Clement Twp (26007)	1021 PINEWAY Drive	Gladwin	48624	Clement Twp	No	0	1000	1972	1	2
39	Closed	Clare Gladwin Board of REALTORS	41040274	Single Family	\$360,000	Clement Twp (26007)	1077 PINEWAY Drive	Gladwin	48624	Clement Twp	No	1	2072	1971	1	2
65	Closed	Clare Gladwin Board of REALTORS	50050748	Single Family	\$388,900	Clement Twp (26007)	1121 Pineway Drive	Gladwin	48624	Clement Twp	Yes	0	1620	1998	3	4
22	Closed	Clare Gladwin Board of REALTORS	50046777	Single Family	\$169,900	Clement Twp (26007)	1135 Pineway Drive	Gladwin	48624	Clement Twp	No	0	700	2008	1	2
99	Closed	Clare Gladwin Board of REALTORS	50035861	Single Family	\$285,000	Clement Twp (26007)	1165 Wheatona Court	Gladwin	48624	Clement Twp	No	0	1200	1976	1	3
1	Closed	Clare Gladwin Board of REALTORS	50063295	Single Family	\$285,000	Secord Twp (26013)	1203 Nokomis	Gladwin	48624	Secord Twp	No	1	1200	1989	1	2.5
44	Closed	Clare Gladwin Board of REALTORS	41040272	Single Family	\$57,500	Clement Twp (26007)	1471 OAK Drive	Gladwin	48624	Clement Twp	No	0	854	1973	1	0
0	Closed	Northeastern Michigan Board of REALTORS	1193401	Single Family	\$295,000	Clement Twp (26007)	1546 Sargent Road	Alger	48661	Clement Twp	Yes	1	2000	2011	2	2
45	Closed	Clare Gladwin Board of REALTORS	41040289	Single Family	\$350,000	Clement Twp (26007)	1553 LOEBRICH	Gladwin	48624	Clement Twp	Yes	1	1200	2013	2	2
0	Closed	Northeastern Michigan Board of REALTORS	1205671	Single Family	\$89,000	Bourret Twp (26004)	2040 M-30	Alger	48610	Bourret Twp	No	0	768	1981	1	0
32	Closed	Clare Gladwin Board of REALTORS	41040319	Single Family	\$250,000	Bourret Twp (26004)	2119 BIRCHWOOD Road	Alger	48610	Bourret Twp	Yes	1	1450	1980	1	2
54	Closed	Clare Gladwin Board of REALTORS	50046107	Single Family	\$341,000	Bourret Twp (26004)	2200 River Ridge	Alger	48610	Bourret Twp	Yes	1	2700	1980	3	6
29	Closed	Clare Gladwin Board of REALTORS	50040716	Single Family	\$210,000	Bourret Twp (26004)	2478 Boman	Alger	48610	Bourret Twp	No	0	1235	1960	2	4
49	Closed	Saginaw Board of REALTORS	50022341	Single Family	\$175,000	Secord Twp (26013)	2545 Lakeshore Drive	Gladwin	48624	Secord Twp	Yes	1	1302	1986	2	3
82	Closed	Clare Gladwin Board of REALTORS	41040299	Single Family	\$292,000	Secord Twp (26013)	2682 WEST RIVER Drive	Gladwin	48624	Secord Twp	No	0	1500	1979	2	5
43	Closed	Clare Gladwin Board of REALTORS	50040471	Single Family	\$205,000	Secord Twp (26013)	2801 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	1426	0	2	2
63	Closed	Clare Gladwin Board of REALTORS	50051953	Single Family	\$220,000	Secord Twp (26013)	2905 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	858	0	1	2
0	Closed	Northeastern Michigan Board of REALTORS	1209187	Single Family	\$275,000	Secord Twp (26013)	2909 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	1144	1950	1	2
0	Closed	Northeastern Michigan Board of REALTORS	1206380	Single Family	\$192,000	Secord Twp (26013)	2992 West River Drive	Gladwin	48624	Secord Twp	No	0	1248	1990	2	2
27	Closed	Clare Gladwin Board of REALTORS	50037752	Single Family	\$190,000	Secord Twp (26013)	2998 WEST RIVER Drive	Gladwin	48624	Secord Twp	No	0	864	1978	1	2
56	Closed	Clare Gladwin Board of REALTORS	50043071	Single Family	\$175,000	Secord Twp (26013)	3222 West River Drive	Gladwin	48624	Secord Twp	No	0	1171	1955	1	1
18	Closed	Clare Gladwin Board of REALTORS	50044669	Single Family	\$212,900	Secord Twp (26013)	3258 BEAVER Court	Gladwin	48624	Secord Twp	Yes	0	1140	1970	1	2
68	Closed	Clare Gladwin Board of REALTORS	50043149	Single Family	\$349,500	Secord Twp (26013)	3279 N West Branch	Gladwin	48624	Secord Twp	No	0	1680	1996	2	2
8	Closed	Clare Gladwin Board of REALTORS	50044060	Single Family	\$300,000	Secord Twp (26013)	3297 West Branch Drive	Gladwin	48624	Secord Twp	No	1	1832	2004	2	4
46	Closed	Clare Gladwin Board of REALTORS	41040300	Single Family	\$285,000	Secord Twp (26013)	3315 LAKESHORE	Gladwin	48624	Secord Twp	No	0	1440	1960	2	2.5
27	Closed	Clare Gladwin Board of REALTORS	41040110	Single Family	\$287,000	Secord Twp (26013)	3465 LAKESHORE Drive	Gladwin	48624	Secord Twp	No	0	1688	1990	2	4
38	Closed	Saginaw Board of REALTORS	50037158	Single Family	\$345,000	Secord Twp (26013)	3517 N West Branch Drive	Gladwin	48624	Secord Twp	Yes	1	2850	1998	3	4
50	Closed	Clare Gladwin Board of REALTORS	50041856	Single Family	\$193,000	Secord Twp (26013)	3598 Pinelands Road	Gladwin	48624	Secord Twp	No	0	864	1978	1	2
57	Closed	Clare Gladwin Board of REALTORS	50037366	Single Family	\$215,000	Secord Twp (26013)	3610 EAST PINECREST Drive	Gladwin	48624	Secord Twp	Yes	0	1453	1979	1	8
45	Closed	Clare Gladwin Board of REALTORS	41040318	Single Family	\$275,000	Secord Twp (26013)	3636 WHISPERING Pines	Gladwin	48624	Secord Twp	No	1	1300	2004	1	4
33	Closed	Clare Gladwin Board of REALTORS	41040265	Single Family	\$110,000	Secord Twp (26013)	3765 WEST BRANCH Drive	Gladwin	48624	Secord Twp	Yes	0	860	1900	1	2
29	Closed	Clare Gladwin Board of REALTORS	41040310	Single Family	\$168,000	Secord Twp (26013)	3812 PENINSULAR	Gladwin	48624	Secord Twp	No	0	1020	0	1	0
22	Closed	Clare Gladwin Board of REALTORS	50039147	Single Family	\$126,000	Secord Twp (26013)	3849 W Thendara	Gladwin	48624	Secord Twp	No	1	1432	1961	1	2
57	Closed	Clare Gladwin Board of REALTORS	50037365	Single Family	\$255,000	Secord Twp (26013)	3856 Four Seasons Drive	Gladwin	48624	Secord Twp	Yes	1	1581	1989	2	2.5
11	Closed	Clare Gladwin Board of REALTORS	41027963	Single Family	\$185,000	Secord Twp (26013)	3872 THENDARA Court	Gladwin	48624	Secord Twp	No	1	1452	1983	1	3
26	Closed	Clare Gladwin Board of REALTORS	50044901	Single Family	\$172,500	Secord Twp (26013)	3887 THENDARA	Gladwin	48624	Secord Twp	No	0	1300	1977	1	4
25	Closed	Clare Gladwin Board of REALTORS	41040152	Single Family	\$163,000	Secord Twp (26013)	3903 WEST BRANCH Drive	Gladwin	48624	Secord Twp	No	0	728	1970	1	6
0	Closed	Aspire North REALTORS	1209249	Single Family	\$267,500	Secord Twp (26013)	3922 Pineland Point	Gladwin	48624	Secord Twp	No	0	1120	1989	2	3
0	Closed	Northeastern Michigan Board of REALTORS	1206106	Single Family	\$192,000	Secord Twp (26013)	3978 Four Seasons Drive	Gladwin	48624	Secord Twp	No	1	1152	1990	1	2
51	Closed	Clare Gladwin Board of REALTORS	50042676	Single Family	\$317,000	Clement Twp (26007)	4042 Cayley Court	Gladwin	48624	Clement Twp	No	0	2952	1982	3	5
0	Closed	Aspire North REALTORS	1211067	Single Family	\$198,900	Clement Twp (26007)	4150 Pine Street	Gladwin	48624	Clement Twp	No	0	1500	2000	2	2
40	Closed	Saginaw Board of REALTORS	50045648	Single Family	\$339,000	Clement Twp (26007)	4184 Navajo Street	Gladwin	48624	Clement Twp	No	0	1251	1994	2	3
38	Closed	Saginaw Board of REALTORS	50044822	Single Family	\$307,000	Clement Twp (26007)	4201 Seminole	Gladwin	48624	Clement Twp	No	1	2400	1951	2	2.5
41	Closed	Clare Gladwin Board of REALTORS	50039385	Single Family	\$243,500	Clement Twp (26007)	4280 Peters Road	Alger	48610	Clement Twp	No	0	1750	1973	2	1
79	Closed	Clare Gladwin Board of REALTORS	50044578	Single Family	\$432,501	Clement Twp (26007)	4320 S Bensch Road	Alger	48610	Clement Twp	No	1	2036	2004	2	3
76	Closed	Clare Gladwin Board of REALTORS	50043177	Single Family	\$425,000	Clement Twp (26007)	4351 Rose Lane	Gladwin	48624	Clement Twp	No	0	2402	1990	4	4
0	Closed	Northeastern Michigan Board of REALTORS	1206408	Single Family	\$455,000	Clement Twp (26007)	4375 Rose Lane	Gladwin	48624	Clement Twp	Yes	0	1650	2009	3	2
15	Closed	Clare Gladwin Board of REALTORS	50044071	Single Family	\$88,000	Bourret Twp (26004)	4489 Wildwood	Alger	48610	Bourret Twp	No	0	480	1960	1	0
14	Closed	Clare Gladwin Board of REALTORS	41026596	Single Family	\$125,500	Bourret Twp (26004)	4549 LAGOON Drive	Alger	48610	Bourret Twp	No	0	1326	1990	2	2
0	Closed	Northeastern Michigan Board of REALTORS	1208498	Single Family	\$163,500	Bourret Twp (26004)	4598 Wildwood	Alger	48610	Bourret Twp	Yes	0	800	1950	1	2
25	Closed	Clare Gladwin Board of REALTORS	41027834	Single Family	\$161,000	Clement Twp (26007)	4612 MOHAWK Trail	Gladwin	48624	Clement Twp	No	0	624	0	1	4
38	Closed	Clare Gladwin Board of REALTORS	41040322	Single Family	\$235,000	Clement Twp (26007)	4835 EAST Shore	Alger	48610	Clement Twp	No	1	1536	1997	2	2
34	Closed	Clare Gladwin Board of REALTORS	50036476	Single Family	\$224,900	Clement Twp (26007)	4851 E Shore	Gladwin	48610	Clement Twp	Yes	1	1400	0	1	2
17	Closed	Clare Gladwin Board of REALTORS	41027700	Single Family	\$120,000	Clement Twp (26007)	4935 E SHORE Drive	Alger	48610	Clement Twp	No	0	884	1987	1	2
25	Closed	Clare Gladwin Board of REALTORS	50037664	Single Family	\$102,500	Bourret Twp (26004)	5112 Evergreen Street	Alger	48610	Bourret Twp	No	0	1137	1959	1	1
					\$13,035,001								76532			

55
\$237,000

\$170.32

2022 Waterfront SOLD - Bourret, Clement, Secord Townships -- MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
33	Closed	Clare Gladwin Board of REALTORS	50082851	Single Family	\$320,000	Secord Twp (26013)	112 Jennings Terrace	Gladwin	48624	Secord Twp	No	0	1232	1985	2	4
28	Closed	Clare Gladwin Board of REALTORS	50062060	Single Family	\$205,000	Secord Twp (26013)	1241 Nokomis	Gladwin	48624	Secord Twp	No	0	900	1980	1	2
49	Closed	Clare Gladwin Board of REALTORS	50055814	Single Family	\$270,000	Secord Twp (26013)	126 Fawn Lane	Gladwin	48624	Secord Twp	No	0	1543	1978	1	2
54	Closed	Clare Gladwin Board of REALTORS	50074981	Single Family	\$194,500	Clement Twp (26007)	1635 Riverside Drive	Gladwin	48624	Clement Twp	No	0	936	1955	1	2.5
59	Closed	Clare Gladwin Board of REALTORS	50071349	Single Family	\$140,000	Clement Twp (26007)	1664 East Shore Drive	Alger	48610	Clement Twp	No	0	480	0	1	0
57	Closed	Clare Gladwin Board of REALTORS	50078554	Single Family	\$277,900	Clement Twp (26007)	1762 Deerhaven	Gladwin	48624	Clement Twp	No	0	1240	1986	1	2.5
29	Closed	Clare Gladwin Board of REALTORS	50087588	Single Family	\$180,000	Clement Twp (26007)	1769 E M-30	Alger	48610	Clement Twp	Yes	0	1652	1972	2	4
53	Closed	Clare Gladwin Board of REALTORS	50086611	Single Family	\$172,500	Bourret Twp (26004)	2081 Birchwood Drive	Alger	48610	Bourret Twp	No	0	1350	0	2	1
25	Closed	Clare Gladwin Board of REALTORS	50053300	Single Family	\$191,000	Bourret Twp (26004)	2172 River Ridge	Alger	48610	Bourret Twp	No	0	1068	1970	1	2
28	Closed	Clare Gladwin Board of REALTORS	50067378	Single Family	\$379,900	Secord Twp (26013)	2632 W River Drive	Gladwin	48624	Secord Twp	No	0	2310	1994	2	2.5
15	Closed	Clare Gladwin Board of REALTORS	50060089	Single Family	\$610,000	Secord Twp (26013)	2635 West Branch Drive	Gladwin	48624	Secord Twp	No	1	2640	1992	2	2
53	Closed	Clare Gladwin Board of REALTORS	50083785	Single Family	\$345,000	Secord Twp (26013)	2728 West River Drive	Gladwin	48624	Secord Twp	No	0	1950	1972	2	4
62	Closed	Clare Gladwin Board of REALTORS	50088692	Single Family	\$195,000	Secord Twp (26013)	2749 Lakeshore	Gladwin	48624	Secord Twp	No	1	1885	1954	1	3
29	Closed	Clare Gladwin Board of REALTORS	50074360	Single Family	\$307,000	Secord Twp (26013)	3144 West River Drive	Gladwin	48624	Secord Twp	No	0	1600	1970	2	2
0	Closed	Northeastern Michigan Board of REALTORS	1207465	Single Family	\$225,000	Secord Twp (26013)	3258 Beaver Court	Gladwin	48624	Secord Twp	No	0	975	1970	1	2
38	Closed	Clare Gladwin Board of REALTORS	50074187	Single Family	\$326,900	Secord Twp (26013)	3266 Pinehurst Drive	Gladwin	48624	Secord Twp	No	0	1124	1979	2	5
55	Closed	Clare Gladwin Board of REALTORS	50085682	Single Family	\$275,000	Secord Twp (26013)	3484 E Pinecrest Drive	Gladwin	48624	Secord Twp	Yes	1	1260	0	1	2.5
41	Closed	Clare Gladwin Board of REALTORS	50054648	Single Family	\$230,000	Secord Twp (26013)	3504 E Pinecrest	Gladwin	48624	Secord Twp	Yes	1	1111	1976	1	1.5
74	Closed	Clare Gladwin Board of REALTORS	50047889	Single Family	\$252,000	Secord Twp (26013)	3631 Pinelands Drive	Gladwin	48624	Secord Twp	No	1	2177	2004	2	2
49	Closed	Clare Gladwin Board of REALTORS	50077282	Single Family	\$270,000	Secord Twp (26013)	3722 Pinelands Road	Gladwin	48624	Secord Twp	No	0	1352	2004	2	2
41	Closed	Clare Gladwin Board of REALTORS	50084736	Single Family	\$196,800	Secord Twp (26013)	3798 Four Season's Drive	Gladwin	48624	Secord Twp	Yes	0	768	1970	1	2
50	Closed	Clare Gladwin Board of REALTORS	50082767	Single Family	\$260,000	Secord Twp (26013)	3834 Four Seasons	Gladwin	48624	Secord Twp	No	0	1080	1988	2	4
61	Closed	Clare Gladwin Board of REALTORS	50080662	Single Family	\$250,000	Secord Twp (26013)	3871 N West Branch Drive	Gladwin	48624	Secord Twp	No	0	1072	0	1	2.5
87	Closed	Clare Gladwin Board of REALTORS	50065735	Single Family	\$337,000	Secord Twp (26013)	3888 E Thendara	Gladwin	48624	Secord Twp	No	0	2461	0	2	2
0	Closed	Northeastern Michigan Board of REALTORS	1213856	Single Family	\$175,000	Clement Twp (26007)	4150 Pine Drive	Gladwin	48624	Clement Twp	No	0	1500	2000	2	2
35	Closed	Clare Gladwin Board of REALTORS	50072242	Single Family	\$317,500	Clement Twp (26007)	4343 Rose Lane	Gladwin	48624	Clement Twp	No	0	1428	1989	2	2.5
32	Closed	Clare Gladwin Board of REALTORS	50084763	Single Family	\$120,000	Clement Twp (26007)	4361 N Baker Road	Alger	48610	Clement Twp	No	0	560	0	1	0
38	Closed	East Central Association of REALTORS	50086117	Single Family	\$235,000	Clement Twp (26007)	4425 Baker	Alger	48610	Clement Twp	No	0	1176	9999	1	2
30	Closed	Clare Gladwin Board of REALTORS	50048504	Single Family	\$220,000	Clement Twp (26007)	4496 Mohawk Trail	Gladwin	48624	Clement Twp	No	0	1300	1978	1	2
75	Closed	Clare Gladwin Board of REALTORS	50063541	Single Family	\$269,500	Clement Twp (26007)	4502 Mohawk Trail	Gladwin	48624	Clement Twp	Yes	1	1080	1971	1	2
41	Closed	Clare Gladwin Board of REALTORS	50073128	Single Family	\$145,000	Clement Twp (26007)	4699 Middlepoint	Alger	48610	Clement Twp	No	0	1440	0	1	0
66	Closed	Clare Gladwin Board of REALTORS	50053689	Single Family	\$232,500	Clement Twp (26007)	4802 Mohawk Trail	Gladwin	48624	Clement Twp	No	0	1792	1990	2	2
51	Closed	Clare Gladwin Board of REALTORS	50074853	Single Family	\$170,000	Clement Twp (26007)	4837 East Shore Drive	Gladwin	48610	Clement Twp	No	0	640	0	1	2.5
27	Closed	Clare Gladwin Board of REALTORS	50050240	Single Family	\$299,000	Clement Twp (26007)	4862 Mohawk Trail	Gladwin	48624	Clement Twp	No	0	1976	1992	3	2
58	Closed	Clare Gladwin Board of REALTORS	50072136	Single Family	\$127,500	Secord Twp (26013)	55 White Tail Trail	Gladwin	48624	Secord Twp	No	1	1063	1976	1	4
96	Closed	Clare Gladwin Board of REALTORS	50083401	Single Family	\$376,000	Secord Twp (26013)	722 Whispering Pines	Gladwin	48624	Secord Twp	Yes	1	1860	2004	2	2
80	Closed	Clare Gladwin Board of REALTORS	50077392	Single Family	\$285,000	Secord Twp (26013)	76 White Tail Trail	Gladwin	48624	Secord Twp	Yes	0	1582	2005	3	2.5
60	Closed	Clare Gladwin Board of REALTORS	50075771	Single Family	\$329,500	Secord Twp (26013)	80 JENNINGS Terrace	Gladwin	48624	Secord Twp	Yes	1	1656	0	2	3

\$9,712,000

38

\$255,579

53219

\$182.49

2023 Waterfront SOLD - Bourret, Clement, Secord Townships -- MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
28	Closed	Clare Gladwin Board of REALTORS	50111340	Single Family	\$175,000	Secord Twp (26013)	101 Deer Run Trail	Gladwin	48624	Secord Twp	No	0	900	1975	1	2.5
37	Closed	Clare Gladwin Board of REALTORS	50125761	Single Family	\$360,000	Clement Twp (26007)	1173 Wheatona Ct Court	Gladwin	48624	Clement Twp	No	0	1310	1978	2	2
36	Closed	Bay County REALTOR Association	50111391	Single Family	\$342,000	Secord Twp (26013)	1191 Nokomis	Gladwin	48624	Secord Twp	No	1	1498	1960	1	2.7
44	Pending	Clare Gladwin Board of REALTORS	50136849	Single Family	\$135,000	Clement Twp (26007)	1383 Sioux Drive	Gladwin	48624	Clement Twp	No	0	1100	0	1	0
45	Closed	Clare Gladwin Board of REALTORS	50124544	Single Family	\$490,000	Clement Twp (26007)	1866 Deer Haven Road	Alger	48610	Clement Twp	Yes	0	2000	1984	3	3
30	Closed	Saginaw Board of REALTORS	50103602	Single Family	\$335,000	Secord Twp (26013)	2549 Lakeshore Drive	Gladwin	48624	Secord Twp	Yes	0	1729	2006	2	2
25	Closed	Clare Gladwin Board of REALTORS	50082597	Single Family	\$190,000	Secord Twp (26013)	2602 W River Drive	Gladwin	48624	Secord Twp	No	1	1120	0	1	2
14	Closed	Clare Gladwin Board of REALTORS	50102432	Single Family	\$635,000	Secord Twp (26013)	2756 W River Drive	Gladwin	48624	Secord Twp	No	1	3200	2000	2	3
31	Closed	Clare Gladwin Board of REALTORS	50113288	Single Family	\$397,500	Secord Twp (26013)	3108 W River Drive	Gladwin	48624	Secord Twp	No	0	1316	1969	1	2.5
24	Closed	Clare Gladwin Board of REALTORS	50080338	Single Family	\$250,000	Secord Twp (26013)	3120 West River Drive	Gladwin	48624	Secord Twp	No	0	1120	1972	1	3
69	Closed	Clare Gladwin Board of REALTORS	50110981	Single Family	\$375,000	Secord Twp (26013)	3167 Lakeshore	Gladwin	48624	Secord Twp	No	0	1208	1970	1	2
56	Closed	Clare Gladwin Board of REALTORS	50109351	Single Family	\$172,500	Secord Twp (26013)	3261 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	876	1946	1	4
22	Closed	Clare Gladwin Board of REALTORS	50107697	Single Family	\$225,000	Secord Twp (26013)	3264 Beaver Court	Gladwin	48624	Secord Twp	No	0	904	0	1	2
29	Closed	Clare Gladwin Board of REALTORS	50109939	Single Family	\$266,055	Secord Twp (26013)	3274 Pinehurst	Gladwin	48624	Secord Twp	No	1	1419	0	1	2.5

58	Pending	Clare Gladwin Board of REALTORS	50146190	Single Family	\$198,500	Secord Twp (26013)	3293 West Branch Drive	Gladwin 48624	Secord Twp	No	1	948	0	1	2
63	Closed	Clare Gladwin Board of REALTORS	50109951	Single Family	\$275,000	Secord Twp (26013)	3416 E Pinecrest Drive	Gladwin 48624	Secord Twp	No	0	1200	1950	1	2
18	Closed	Clare Gladwin Board of REALTORS	50117770	Single Family	\$124,000	Secord Twp (26013)	3515 Pineland Point	Gladwin 48624	Secord Twp	No	0	576	0	1	0
56	Closed	Clare Gladwin Board of REALTORS	50089756	Single Family	\$320,000	Secord Twp (26013)	3640 Whispering Pines	Gladwin 48624	Secord Twp	Yes	0	1612	1972	2	2
43	Closed	Clare Gladwin Board of REALTORS	50100308	Single Family	\$101,400	Secord Twp (26013)	3726 Whispering Pines	Gladwin 48624	Secord Twp	No	0	924	1978	2	2
37	Closed	Clare Gladwin Board of REALTORS	50110709	Single Family	\$242,000	Secord Twp (26013)	3745 Lakeshore Drive	Gladwin 48624	Secord Twp	No	0	1103	1963	1	2
78	Closed	Clare Gladwin Board of REALTORS	50088459	Single Family	\$340,000	Secord Twp (26013)	3767 Jennings Court	Gladwin 48624	Secord Twp	No	0	1764	1971	2	1.5
46	Closed	Clare Gladwin Board of REALTORS	50101809	Single Family	\$256,000	Secord Twp (26013)	3784 Pinelands Point	Gladwin 48624	Secord Twp	No	0	1232	1999	2	2.5
54	Closed	Clare Gladwin Board of REALTORS	50115798	Single Family	\$330,000	Secord Twp (26013)	3803 Peninsular Drive	Gladwin 48624	Secord Twp	No	1	1212	1992	1	2
62	Closed	Clare Gladwin Board of REALTORS	50085841	Single Family	\$260,000	Secord Twp (26013)	3909 West Branch Drive	Gladwin 48624	Secord Twp	Yes	0	1120	1994	2	2
39	Pending	Clare Gladwin Board of REALTORS	50149952	Single Family	\$185,000	Secord Twp (26013)	3915 Lakeshore Drive	Gladwin 48624	Secord Twp	No	0	384	2020	1	0
49	Closed	Clare Gladwin Board of REALTORS	50120289	Single Family	\$322,500	Secord Twp (26013)	3922 Pinelands Point Road	Gladwin 48624	Secord Twp	No	0	1120	1989	2	3
35	Closed	Clare Gladwin Board of REALTORS	50068968	Single Family	\$133,500	Clement Twp (26007)	4256 Peters	Gladwin 48610	Clement Twp	No	0	984	1957	1	0
80	Closed	Clare Gladwin Board of REALTORS	50083373	Single Family	\$337,000	Secord Twp (26013)	43 White Tail Trail	Gladwin 48624	Secord Twp	No	0	1860	0	3	3
87	Closed	Clare Gladwin Board of REALTORS	50100065	Single Family	\$375,000	Clement Twp (26007)	4345 Mohawk Trail	Gladwin 48624	Clement Twp	No	0	2470	2009	2	0
50	Closed	Clare Gladwin Board of REALTORS	50099949	Single Family	\$364,000	Clement Twp (26007)	4367 Rose Lane	Gladwin 48624	Clement Twp	Yes	0	1475	1989	2	2
49	Closed	Clare Gladwin Board of REALTORS	50097709	Single Family	\$425,000	Clement Twp (26007)	4371 Rose Lane	Gladwin 48624	Clement Twp	Yes	1	1760	1990	3	2
62	Closed	Clare Gladwin Board of REALTORS	50111057	Single Family	\$190,000	Bourret Twp (26004)	4426 Lakeview Drive	Alger 48610	Bourret Twp	No	1	900	0	1	0
7	Closed	Northeastern Michigan Board of REALTORS	80004295	Single Family	\$240,000	Clement Twp (26007)	4486 Mohawk Trail	Gladwin 48624	Clement Twp	No	0	1300	1960	3	2
45	Closed	Clare Gladwin Board of REALTORS	50125264	Single Family	\$195,000	Clement Twp (26007)	4506 Mohawk Trail	Gladwin 48624	Clement Twp	No	0	750	9999	1	1.5
43	Closed	Clare Gladwin Board of REALTORS	50104481	Single Family	\$187,500	Clement Twp (26007)	4767 East Shore Drive	Alger 48610	Clement Twp	No	0	715	0	1	0
34	Closed	East Central Association of REALTORS	50125370	Single Family	\$325,000	Secord Twp (26013)	76 White Tail Trail	Gladwin 48624	Secord Twp	Yes	0	1582	2005	3	2.5

\$10,074,455**36****\$279,846****46691****\$215.77****2024 Waterfront SOLD - Bourret, Clement, Secord Townships (January 1 to September 16, 2024) - - MLS pulled 9/17/2024 by Deb Stover, RE/MAX River Haven**

Picture Count	Status	Originating MLS	MLS #	Type	Price	Area (Municipality)	Address	Mail City	Zip	Municipality	Basement Y/N	Bathrooms Half	Above Grade SqFt	Year Built	Bathrooms Full	Garage # of Car
56	Closed	Clare Gladwin Board of REALTORS	50140674	Single Family	\$272,000	Secord Twp (26013)	1249 Ojibway Street	Gladwin	48624	Secord Twp	No	0	826	0	1	2
50	Closed	Clare Gladwin Board of REALTORS	50150006	Single Family	\$269,000	Clement Twp (26007)	1634 Deerhaven Road	Alger	48610	Clement Twp	No	0	1232	2000	2	0
80	Closed	Clare Gladwin Board of REALTORS	50135303	Single Family	\$335,000	Secord Twp (26013)	180 N Westbranch Drive	Gladwin	48624	Secord Twp	Yes	0	1904	2006	3	2
81	Closed	Clare Gladwin Board of REALTORS	50138771	Single Family	\$374,900	Secord Twp (26013)	3127 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	1245	2012	2	2
22	Closed	Clare Gladwin Board of REALTORS	50142736	Single Family	\$68,000	Secord Twp (26013)	3259 Beaver Court	Gladwin	48624	Secord Twp	No	0	564	1968	1	0
91	Closed	Clare Gladwin Board of REALTORS	50141363	Single Family	\$499,500	Secord Twp (26013)	3279 N West Branch Street	Gladwin	48624	Secord Twp	No	0	1680	1996	2	4
48	Closed	Clare Gladwin Board of REALTORS	50147222	Single Family	\$210,000	Secord Twp (26013)	3331 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	1232	1980	2	2
31	Closed	Clare Gladwin Board of REALTORS	50147365	Single Family	\$140,000	Secord Twp (26013)	3344 W River Drive	Gladwin	48624	Secord Twp	No	0	720	1979	1	0
99	Closed	Clare Gladwin Board of REALTORS	50141417	Single Family	\$350,000	Secord Twp (26013)	3430 W RIVER Drive	Gladwin	48624	Secord Twp	Yes	0	1950	1978	2	2
21	Closed	Saginaw Board of REALTORS	50134488	Single Family	\$250,000	Secord Twp (26013)	3756 Pineland Road	Gladwin	48624	Secord Twp	No	1	1600	1972	1	2
69	Closed	Clare Gladwin Board of REALTORS	50147150	Single Family	\$319,500	Secord Twp (26013)	3770 Jennings Court	Gladwin	48624	Secord Twp	No	0	1370	2007	2	0
32	Closed	Saginaw Board of REALTORS	50134050	Single Family	\$165,900	Secord Twp (26013)	3792 Peninsular Drive	Gladwin	48624	Secord Twp	No	0	944	1965	2	2
25	Closed	Clare Gladwin Board of REALTORS	50134278	Single Family	\$247,000	Secord Twp (26013)	3839 Lakeshore Drive	Gladwin	48624	Secord Twp	No	0	1000	0	2	2
75	Closed	Saginaw Board of REALTORS	50134020	Single Family	\$465,000	Secord Twp (26013)	3991 Lakeshore Drive	Gladwin	48624	Secord Twp	Yes	2	2716	1990	2	2.5
23	Closed	Clare Gladwin Board of REALTORS	50147608	Single Family	\$260,000	Clement Twp (26007)	4138 Pine Street	Gladwin	48624	Clement Twp	No	0	1272	1993	2	2.5
52	Closed	Clare Gladwin Board of REALTORS	50132173	Single Family	\$193,000	Clement Twp (26007)	4318 MOHAWK Trail	Gladwin	48624	Clement Twp	No	1	736	1956	1	2
21	Closed	Clare Gladwin Board of REALTORS	50128571	Single Family	\$115,000	Clement Twp (26007)	4785 East Shore Drive	Alger	48610	Clement Twp	No	0	744	1949	1	0
59	Closed	Clare Gladwin Board of REALTORS	50143768	Single Family	\$182,000	Bourret Twp (26004)	5116 Evergreen Trail	Alger	48610	Bourret Twp	No	0	1247	1989	2	2

\$4,715,800**18****\$261,989****22982****\$205.20**

Exhibit 6



January 2022

Dear Property Owner:

The Four Lakes Task Force (FLTF) continues to progress toward restoring Secord, Smallwood, Wixom, and Sanford Lakes. A critical next step in doing so is the development and implementation of a special assessment in connection with the improvement, restoration, operation, and maintenance of the Four Lakes “lake level” system.

Costs for Capital Improvements and Operation & Maintenance

There are two cost components in maintaining the Four Lakes System:

Capital Improvements for design and construction of repairs, and restoration of each of the four dams.

FLTF continues to proactively pursue opportunities to secure grants from all sources, including the State of Michigan, to fund every aspect of design and construction. We currently await word from the State of Michigan related to a significant funding appropriation that could have an impact on the Capital Improvement assessment. Until such time as we know the amount of state funding the lakes will receive, if any, we will not know the potential amount of the Capital Assessment.

Key Takeaways

- *There will be an Operation & Maintenance assessment implemented in late 2022*
 - *Preliminary Days of Review in February and April will give property owners a chance to discuss their assessment with FLTF*
 - *Formal hearings will be held in June before the assessment amount is finalized*
 - *Property owners have the right to appeal their individual assessments*
 - *The first Operation & Maintenance assessment will be paid on the 2022 Winter tax bill*
-

Operation & Maintenance Improvements for annual administration, operation, and maintenance of the Four Lakes system. We know that annual Operation & Maintenance costs will be approximately \$1.6 million per year. This cost is separate from the Capital Improvement costs. FLTF proposes a special assessment to cover the costs associated with Operation & Maintenance for the next three years, at which time the annual Operation & Maintenance cost will be reevaluated. The property owner percentage (referred to as an apportionment) of this annual cost is derived from several property-related benefit factors. The associated special assessment dollar amount will be itemized on your 2022 winter taxes.

Preliminary Public Informational Days of Review on Special Assessments

The purpose of this letter is to inform you of these upcoming opportunities for you to have a one-on-one discussion regarding your tentative special assessment.



The purpose of these sessions is to give you an opportunity to:

- Meet with the FLTF team and its engineers
- Review how the property-related benefit factors (i.e., methodology) are weighted
- Review how your property's apportionment was calculated
- Review your estimated annual assessment cost
- Provide your input

FLTF may revise the special assessment roll based on property owner input during the Days of Review. To clarify, these are not legal hearings, rather they are preliminary public Days of Review. No appointments are necessary and property owners may arrive at any time during the session. The Days of Review are currently scheduled as follows:

Tuesday, February 15, 2022 | 9 a.m. – 4 p.m. | Secord Township Hall

Thursday, February 17, 2022 | 4:30 p.m. – 9:30 p.m. | Jerome Township Hall

Tuesday, April 19, 2022 | 9 a.m. – 4 p.m. | Jerome Township Hall

Wednesday, April 20, 2022 | 4:30 p.m. – 9:30 p.m. | Secord Township Hall

Special Assessment Hearing

After the preliminary public informational Days of Review, there will be a "Special Assessment Hearing" to formally review the project cost and the special assessment roll. Part 307 (Inland Lake Levels) of the Michigan Natural Resources and Environmental Protection Act, MCL 324.30701 et seq. ("Part 307"), guarantees notice and an opportunity to be heard before the final determination of the project cost and special assessment roll.

Four Lakes SAD property owners will be able to present information and objections to the project cost and special assessment roll. Objections must be presented in person or in writing to appeal. The Four Lakes Special Assessment Hearing is tentatively scheduled for June 2022. Notices for the Special Assessment Hearing will be mailed to property owners and published in the newspaper in late spring. At the conclusion of the Special Assessment Hearing, FLTF will then present the final project cost and proposed special assessment roll to the county boards of commissioners in Gladwin and Midland Counties for approval. Each county board of commissioners must either approve or reject the project cost and special assessment roll as presented. If the counties reject the project cost and/or the proposed special assessment roll, FLTF must revise, and again present the same to each of the boards for approval.

Special Assessment Appeal

Once each county board of commissioners approves the special assessment roll, property owners and municipalities have the right to appeal in the circuit court of Midland and Gladwin Counties within 15 days after the approval. Note, the Michigan Tax tribunal does not have jurisdiction over appeals of lake level special assessments, and therefore, appeals must be made in the county circuit court where the



assessed property is located. Also note, the appeal process is for you to raise objections to your special assessment. It is not an appeal of the project cost, SAD boundaries, or the necessity for legal lake levels.

Special Assessment on 2022 Winter Tax Bill

We anticipate that in December 2022, the first year of a three-year special assessment (for the administration, operation, and maintenance of the Four Lakes system) will appear on tax bills.

Stay Engaged and Informed

This will be a busy and important year for the Four Lakes Task Force. Please take this opportunity to understand the Operation & Maintenance assessment and make your thoughts known during the Preliminary Days of Review if you disagree with the apportionment for your property.

We thank you in advance for your collaboration, patience, and support. If you are not already, please sign up for our weekly electronic news flashes at <https://bit.ly/FLTF-subs> to stay up to date.

Sincerely,

Dave Kepler
President and Chair of the Four Lakes Task Force

On behalf of the Four Lakes Task Force Board of Directors:

Adam Beebe
Don Zakett
Dave Rothman
Mark Mudge

Phil Dast
Chuck Sikora
Karen Moore, Representing Gladwin County
Mark Bone, Representing Midland County

Information & Resources
*To view the **December 6 Public Information Session** where the SAD methodology was reviewed in detail, to find your property on an **interactive property map**, or to review **Frequently Asked Questions** about the process, please go to www.fourlakes taskforce.org.*

This letter is not a legal public notice.

Exhibit 7

██████████@gmail.com

Subject: FW: Dec. 6 Webinar; Nov. construction update

From: Four Lakes Task Force <info@fourlaketaskforce.org>

Sent: Wednesday, November 8, 2023 2:05 PM

To: ██████████@gmail.com

Subject: Dec. 6 Webinar; Nov. construction update

[View in browser](#)



Keeping You Informed About Restoration Progress

November Construction Newsletter



NOVEMBER 2023

**FOUR LAKES TASK FORCE
November News**

LETTER FROM THE PRESIDENT

The Sanford Dam permit for restoration construction was approved Thursday, October 26th, by the Michigan Department of Environment, Great Lakes, and Energy (EGLE). The construction crews are mobilizing and work on the last phase of Sanford has begun.

The permitting was a significant effort by the Four Lakes Task Force team and I appreciate all the work by everyone who helped make this happen. This was also a significant undertaking by EGLE which has regulatory authority over the dams. Given unusual circumstances, the permitting process was complex, with many factors to address including dam safety, floodplains, wetlands, lakes and streams. It is a great achievement to have construction underway on all four dams.

Our communications will ramp up in December as we prepare for a public hearing in January for the capital improvements assessment. There will be many opportunities for property owners to ask questions and learn more so please stay tuned.

Dore Kepler, President, Four Lakes Task Force






UPCOMING MILESTONES

Complete Edenville SCB cutoff wall by early November

Start Edenville Embankment Restoration

Shallwood Auxiliary Spillway complete by mid-December

EVENTS

December 6, 2023
Day of Review Process Webinar
5:00-7:00 p.m.
Register

December 6, 2023
Public Federal Assessment Computation of Costs

December 12, 2023
Board Meeting
12:00-2:00 p.m.
Sacred Township Hall

December 6, 13, 15, 20, 22, 27, 29
Preliminary Day of Review
Session times may vary
Booking information to come

January 15, 2024
Public Hearing for Assessment
9:00-12:00 p.m. and 1:00-4:00 p.m.
Board-Action Activity Center

February, 2024
County Board approval of Capital and Operations Assessment Roll



Click the image to watch a video of the DeWitt One Park hearing machine built the SCB wall.

We have important dates highlighted in our latest newsletter including our December board meeting, the Preliminary Day of Review sessions, and the upcoming public hearing for the capital assessment. We also celebrate the approval of the permit for Sanford Dam. Read a short update on each dam in the November newsletter.

[Read More](#)

Save the Date: December 6th Day of Review Process Webinar

Wednesday, December 6, 2023

5:00 - 7:00 P.M.

The Day of Review Process webinar will include more information about the capital assessment, upcoming hearing process, and Preliminary Day of Review sessions.

[Register here](#)

Four Lakes Task Force

233 Larkin Street

Midland, MI 48640



info@fourlakes taskforce.org

You received this email because you signed up
on our website or donated.

[Unsubscribe](#)

Exhibit 8



November 17, 2023

Dear Four Lakes Property Owner:

Special informational opportunities are available to owners of property in the Four Lakes Special Assessment District in advance of a public hearing scheduled for January 15, 2024.

At the public hearing, the Four Lakes Task Force (FLTF) Board of Directors will renew the operations and maintenance assessment roll for 2025-2029 and review the capital assessment roll which will tentatively begin in the winter of 2025.

FLTF continues to provide up-to-date information about all aspects of dam restoration at our website, www.fourlakes taskforce.org. Additional information is being shared in several ways:

Webinar – Dec. 6

- FLTF will host an online informational webinar from 5 to 7 p.m. on Wednesday, December 6.
- The webinar will provide details about the Preliminary Days of Review process that begins the following day as well as the computation of cost.
- To attend the webinar, register at <https://bit.ly/FLTF-Dec6> or scan the QR code with the camera on your mobile phone.



Preliminary Days of Review – Dec. 8 through Jan. 12

- Property owners can schedule a one-on-one online session with a project engineer.
- Sessions are available on Wednesday afternoons and Friday mornings from Dec. 8 through Jan. 12. To sign up for a session, go to <https://bit.ly/FLTF-prelim-reviews> or scan the QR code.
- During the 15-minute session, property owners can ask about their parcel's annual capital assessment cost. The sessions are not public hearings, but property owner input can lead to changes in the special assessment roll.



Public Hearing – Jan. 15

- The hearing will take place at Beaverton Activity Center in two hearing sessions: 9 a.m. to 12 p.m. and 1 p.m. to 4 p.m. on Monday, January 15, 2024. At the conclusion of the two hearing sessions, the Four Lakes Board will vote on the roll.
- Topics will include renewal of the operations and maintenance assessment roll, review of the computation of cost for capital improvements to the four dams, review of the capital assessment roll, and objections to the cost computations.

The capital assessment is an important milestone to restore the four lakes and dams. We hope these public information forums bring clarity and enhance understanding of this complex process. If you have questions, please email us at info@fourlakes taskforce.org.

Sincerely,

Dave Kepler,
President, Four Lakes Task Force, on behalf of the Board

Exhibit 9



Parcel Number

130-125-000-159-00

SORENSEN JEFFREY & CHRISTINE
[REDACTED]

**NOTICE OF PUBLIC HEARING TO REVIEW
OPERATIONS AND MAINTENANCE SPECIAL ASSESSMENT ROLL
AND CAPITAL IMPROVEMENTS SPECIAL ASSESSMENT ROLL**

**FOUR LAKES SPECIAL ASSESSMENT DISTRICT
COUNTIES OF GLADWIN AND MIDLAND**

**TO ALL RECORD OWNERS OF OR PERSONS OF INTEREST IN PROPERTY WITHIN
THE LAKE LEVEL SPECIAL ASSESSMENT DISTRICT FOR SECORD LAKE,
SMALLWOOD LAKE, WIXOM LAKE, AND SANFORD LAKE:**

NOTICE IS HEREBY GIVEN that on January 15, 2024, the Board of Directors for the Four Lakes Task Force (the “Board”), as the delegated authority for the Four Lakes Special Assessment District, will hold a public hearing at **Beaverton Activity Center, 106 Tonkin Street, Beaverton, Michigan 48612, from 9:00 a.m. to 12:00 p.m., and then from 1:00 p.m. to 3:00 p.m.**, to review: (1) the computation of cost in connection with the 5-year cost and expenses for administration, operations and maintenance of the lake levels and related facilities of Secord Lake, Smallwood Lake, Wixom Lake and Sanford Lake (“Four Lakes”) for the years 2025, 2026, 2027, 2028 and 2029, (2) a 5-year operations and maintenance special assessment roll (“O&M special assessment roll”) for the years 2025, 2026, 2027, 2028 and 2029; (3) the computation of cost in connection with the capital improvements cost and expenses of the lake levels and related facilities of the Four Lakes; (4) a capital improvements special assessment roll (“capital improvements special assessment roll”); and (5) hear any objections. At this hearing, the Board may revise or approve the O&M special assessment roll or the capital improvements special assessment roll. The hearing may be adjourned from time-to-time without further notice.

NOTICE IS FURTHER GIVEN that the O&M special assessment roll and the capital improvements special assessment roll have been prepared and are on file for public examination at the office of the Four Lakes Task Force during ordinary business hours, on the Four Lakes website at [Special Assessment District - FOUR LAKES TASK FORCE \(four-lakes-taskforce-mi.com\)](https://four-lakes-taskforce-mi.com), and will be available at the public hearing. The special assessment rolls have been prepared for the purpose of defraying the costs of (1) the administration, operations and maintenance of the lake levels and related facilities of the lake levels of the Four Lakes, and (2) the capital improvements of the lake levels and related facilities of the lake levels of the Four Lakes.



NOTICE IS FURTHER GIVEN that appearance and protest at the hearing **is required** in order to appeal the amount of the O&M special assessment and/or the capital improvements special assessment. Any person or entity objecting to the O&M special assessment roll and/or the capital improvements special assessment roll shall appear at the above stated time and place and/or file his or her objection in writing with the Four Lakes Task Force no later than the close of the public hearing; or any such person or entity may file an appearance and protest by e-mail to info@fourlakes taskforce.org with “Objection” in the subject line, or by letter addressed to Four Lakes Task Force, on behalf of the Four Lakes Special Assessment District, 233 E. Larkin Street, Midland, Michigan 48640, and received no later than the date of the public hearing, in which case, his or her personal appearance at the public hearing shall not be required. The Four Lakes Special Assessment District shall maintain a record of parties who appear to protest at the public hearing. If the public hearing is terminated or adjourned for the day before a party is provided an opportunity to be heard, a party whose appearance was recorded shall be considered to have protested the O&M special assessment and/or the capital improvements special assessment in person.

Proceedings conducted at this public hearing will be subject to the provisions of the Michigan Open Meetings Act. You are further notified that information regarding this hearing may be obtained from the office of the Four Lakes Task Force. Persons with disabilities needing accommodations for effective participation in the hearing should contact Four Lakes Task Force at (989) 941-3005 or through the Michigan Relay Center at 7-1-1 (TDD) at least 24 hours in advance of the meeting to request mobility, visual, hearing, or other assistance. Minutes of the hearing will be on file in the office of Four Lakes Task Force.

The O&M special assessment and the capital improvements special assessment shall be final and conclusive unless appealed to the Midland County Circuit Court having jurisdiction within fifteen (15) days after approval by the Midland and Gladwin County Boards of Commissioners. Pursuant to Section 30707 of Part 307, Inland Lake Levels, Michigan Natural Resources and Environmental Protection Act, Michigan Public Act 451 of the Public Acts of 1994, as amended, MCL 324.30701 et seq., the circuit court has continuing jurisdiction (*In the matter of: Wixom Lake, Sanford Lake, Smallwood Lake and Secord Lake*, Midland County Circuit Court Case No. 19-5980-PZ). By order from the State Court Administrator dated March 12, 2019, Midland County Circuit Court was also assigned to the lake level matter filed in Gladwin County Circuit Court (*In the matter of: Wixom Lake, Sanford Lake, Smallwood Lake and Secord Lake*, Gladwin County Circuit Court Case No. 19-009892-PZ).

Dated: December 22, 2023

David Kepler, Chairperson
Four Lakes Task Force

Exhibit 10

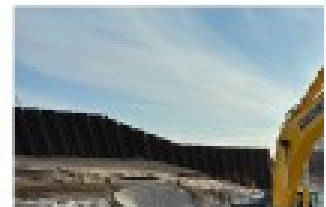
██████████@gmail.com

From: Four Lakes Task Force <info@fourlaketaskforce.org>
Sent: Wednesday, January 10, 2024 2:57 PM
To: ██████████@gmail.com
Subject: Public Hearing Logistics

RECEIVED by MSC 3/5/2025 4:01:49 PM

[View in browser](#)

News Events Assessment Information Contact



NEWS FLASH
INFORMATION AND PROGRESS
ABOUT BRINGING BACK THE
FOUR LAKES

JANUARY 10, 2024

Jan. 15 Public Hearing

Public Hearing Logistics

On Monday, January 15th, FLTF will hold a [public hearing](#) to review the computation of costs and assessment rolls for the Operations & Maintenance and Capital assessments.

You do not need to attend the hearing to object...

- [Objections](#) can still be emailed to FLTF *before* January 12, 2024, and will be collected and provided to the board
- The public hearing will not be streamed live online, but there will be a transcript taken at the meeting
- The public hearing is for the FLTF Board to listen to comments and objections to the computation of costs and the assessments. No decision will be made at the hearing. Discussion and a final FLTF decision on the rolls will likely occur at the board meeting immediately following the hearing

- The board meeting is open to the public

If you plan on attending, please review the information below.

Location and Time

**Beaverton Activity Center Gymnasium, 106 Tonkin Street, Beaverton,
Michigan 48612**

9:00 a.m. to 12:00 p.m. and 1:00 p.m. to 3:00 p.m.

Doors open at 8:15 a.m.

Schedule

Property owners are invited to attend and may submit a written or oral objection as it relates to the computation of costs and special assessments. You do not have to attend the entire session. You may come anytime in session 1 or session 2. Based on previous FLTF meetings, the earlier session is busier than the afternoon session.

8:15 am – Doors open to the public

9:00 am-12:00 pm – Session 1

12:00-1:00 pm – Recess

1:00-3:00 pm – Session 2

3:00-4:00 pm – Adjournment

Approximately 4:00-5:00 pm – A FLTF board meeting will occur. It will include a Tax Equity and Fiscal Responsibility Act (TEFRA) hearing, in addition to reviewing input from the public hearing, to determine the final computation of costs and assessment rolls.

When You Arrive

All attendees will be required to fill out a [check-in card](#). If you would like to expedite the check-in process, please print and fill out the [check-in card](#) before arriving at the Beaverton Activity Center. Please come prepared with your parcel ID number.

To verbally object to the assessment rolls in front of the FLTF board: Receive a number. Wait in the gymnasium until your number is called. Once your number is called, proceed to the microphone at the front. If you have to leave and are not available when we call your number, we will keep track of your number. If you return later before the adjournment of the session, we will make sure you have an opportunity to return to the queue.

To deliver a written objection to the FLTF board: Hand your written objection to one of the volunteers at the check-in desk. You may also email your written objection to info@fourlaketaskforce.org by Friday, January 12.

To witness the hearing as an audience member: You will still be asked to fill out a check-in card and can then proceed to the gym to find a seat.

To cover the hearing as a member of the press/media: Inform the check-in volunteers that you're a member of the media so they can connect you with FLTF media relations.

If you wish to talk to an engineer about your parcel: Wait to be directed to an open engineer. Please come prepared with your parcel ID number.

Reminders

- Beaverton Activity Center is a school-owned building and property so weapons, drugs and alcohol are not allowed on the property
- Public hearing and board meeting will take place in the gymnasium. There will be bleachers and folding chairs

Parking

Public Hearing on the FLTF
Operations and Maintenance
and Capital Assessment Rolls

Your Number:

Property Owner Check-in

Name: _____

Address: _____

City: _____

State: _____ ZIP Code: _____

Phone: _____

Email: _____

Parcel ID(s): _____

Why I'm Here:

- ☐ Talk to an engineer about my parcel(s)
- ☐ Verbally object to the assessment rolls in front of the FLTF board
- ☐ Deliver a written objection to the FLTF board
- ☐ Witness the hearing as an audience member



Please park in the lots near the Beaverton Activity Center – see map. Use the main entrance doors on Tonkin St. which are accessible to people with different abilities.



233 Larkin Street
Midland, MI 48640



info@fourlakes taskforce.org

You received this email because you signed up
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Exhibit 11

STATE OF MICHIGAN
IN THE COURT OF APPEALS

HERON COVE ASSOCIATION, *et. al.*,

Appellants

VS.

Case No. 371649
Lwr Crt. No. 2024-2751-AA

**MIDLAND COUNTY BOARD OF COMMISSIONERS,
GLADWIN COUNTY BOARD OF COMMISSIONERS, and
FOUR LAKES TASK FORCE**

Appellees

STATE OF MICHIGAN)
)ss
COUNTY OF GLADWIN)

AFFIDAVIT OF SCOTT GRATOPP

NOW COMES Scott Gratopp, being first duly sworn, deposes and says as follows:

1. I have personal knowledge of the facts in this affidavit and if called as a witness, will be able to competently testify thereto.
2. At all times relevant, I have been the owner of Secord Lake Marina- On The Water, which is a family owned business located on Secord Lake in Gladwin Michigan Our business involved the retail sale of various boats, as well as boating accessories. We are also a Marina which sells gas and services boats on the lake.
3. Secord Lake Marina – On The Water has been in existence for 40 years and is currently in its third generation of ownership thanks to my daughters who are now part of business.
4. My wife and I own home on Secord Lake. Secord Lake is more than a business to us; it is a representation of our life work, and is representative of our family and friends.

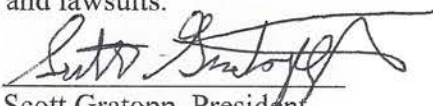
5. Since the drawdown of Secord Lake, our business has suffered to the point that we are now faced with the very real likelihood of closing our doors and going out of business if there are further delays regarding the return of our lake level.
6. Since the drawdown of Secord Lake, our business has suffered tremendously, as the need for our services and products has diminished exponentially. The chart below illustrates the devastation to my business over the last 4 years:

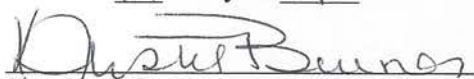
	Before	Past 4 Years
Annual Boat Sales	60 – 70 / YR	8 – 15 / YR
Annual Winterization of Boats for Customers	600 +	Less than 300
Annual Winter Storage for Customers	350 +	Less than 150
Boat Repairs	XX	Down 75%
Boating Merchandise & Supplies	XX	Down 60%
Employees	8 Full Time / 4 Part Time	Me as owner plus 2 Full Time

7. Historically our business thrived through 10-hour days, 6 days a week for the months of April to November. Since May 2020, the challenges to our small business have taken a toll on my family, our savings, our retirement savings, my employees, and we have liquidated assets to keep our business.
8. We seek the lakes return as soon as possible so we can recover. While we recognize we will have an assessment for our business of \$133,506 and \$53,497 on our home, I would rather have the lake and the opportunity to rebound my business than to be in the state of purgatory for years to come. With the lakes' return I can thrive again. There will be adjustments, but after what we have endured the past 4 years, I look forward to a new challenge.
9. The HCA legal appeal and lawsuits are delaying the return of the lake and hence the return of my business. It is delaying my ability to rehire my former employees who are a big part of my success.

10. My business is also our future retirement investment. We have built this with our sweat equity and with the support of hundreds of customers. I am confident my team can rebuild our business with the lakes' return. We still have our most valuable asset, our customers, to help us.
11. Should the HCA be successful in further delaying the return of Secord Lake, my business (my retirement investment) may be worthless. For my family, we are at the tipping point. We seek the return of Secord Lake as soon as possible. I respectfully ask the Court to dismiss the HCA appeal and lawsuits.

Subscribed and sworn to before me
This the 19 th day of Sep 2024


Scott Gratopp, President
Secord Lake Mariana of Gladwin, Inc.


Kristy Bruner, Notary Public, Gladwin County
Acting in Gladwin County, Michigan
My Commission expires: Feb 1, 2031

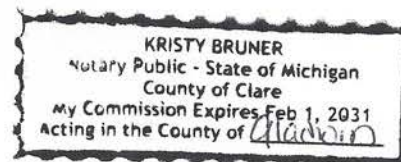


Exhibit 12

AFFIDAVIT OF MICHAEL BYLER

NOW COMES, Michael Byler, being first duly sworn, deposes and says as follows:


1. I have personal knowledge of the facts in this affidavit and if called as a witness, will be able to competently testify thereto.
2. I am the owner of Secord Hoist Service. I offer the following facts to regarding the 2020 flood, the Heron Cover Appeal, and the affect it has had on my business.
3. I purchased Secord Hoist Service as an existing business in 2017, I purchased this existing business back in 2017 with hopes of working hard to save enough money to retire and enjoy my golden years with my wife. When I purchased this business, we acquired approximately 200 customers who all were property owners here on Secord Lake. Within 6 months of learning this trade and working hard, I more than doubled my customer base to approximately 500 property owners.
4. After a lot of trials and tribulations over the next few years, I finally had this business fine-tuned! Then the flood of 2020 hit. What a disaster!! Before the “power’s that be” opened the flood gates, my crew and I were able to help fellow property owners in securing their hoists, docks and even rescued multiple boats and jet skis before our water was not navigable. We assisted as many folks as possible – at no charge – before we had to remove

our own equipment from the water before we lost it all. We had a hard working and very loyal crew that made sure to carry the same values as me. I was able to provide them and their family a more-than-fair wage to ensure their return each season.

5. After the flood event, and the resultant draw down of Secord Lake, my wife and I planned to weather the storm by tapping into our savings and retirement plans, and delaying our retirement until the return of our lake. I was hopeful my business would survive given the involvement of the Four Lakes Task Force and their planned assessment which detailed a reasonable plan to restore Secord Lake.
6. My hopes have been shattered after the formation of Heron Cove Association which is not a majority voice of the property owners on the lakes, but rather a fringe minority of people who took it upon themselves to challenge the Four Lakes Assessment. This small group of people have no plans to restore the lakes which makes this situation tragic and intolerable.
7. The Appellants tactics of delaying and obstructing the voice of the majority of property owners has forced both my wife and I to obtain employment elsewhere. elsewhere. Unfortunately, the only employment we could find near this area was only part time help. Sadly, the positions we hold don't even pay minimum wage. I paid my employees MORE per hour than my wife and I make per hour currently. My fear is that Secord Hoist Service is now in jeopardy of losing everything.

8. I pray that this Court resolves this matter quickly so that Secord Lake
can return and I can retain my workers.

Respectfully submitted,



Michael Byler

Dated: Sept 18 2024

STATE OF MICHIGAN)
COUNTY OF Gladwin) SS:

Before me, a Notary Public in and for said County and State, hereby certify that
Michael Byler, personally known to me to be the affiant in the
foregoing affidavit, personally appeared before me this day and having been by me duly
sworn deposes and says that the facts set forth in the above affidavit are true and correct.

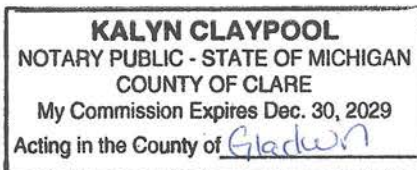
Witness my hand and official seal this the 18 day of September, 2024.

Signature



Name

Kalyn Claypool



Printed

County of Residence

Clare

Commission Expiration Date

Exhibit 13

Representative Schuette Fighting For Additional Dam Restoration Funds

RELEASE|April 23, 2024

Contact: [Bill G. Schuette](#)

Funding would help bring back lakes, minimize costs on local residents

State Representative Bill G. Schuette is continuing to push for vital infrastructure funding needed for Midland and Gladwin counties – helping the area continue its rebuild following the devastating 2020 flood that impacted numerous families and business owners.

“It is vitally important to the future of Midland and Gladwin counties that we rebuild these dams and bring back our lakes,” Schuette said. “As long as I am in Lansing, I will fight for state funding so that the cost of restoring a regional treasure that is enjoyed by many throughout our state does not fall disproportionately on property owners who were devastated by a major disaster in 2020.”

Schuette on Tuesday, April 23, proposed an amendment to the Department of Environment, Great Lakes and Energy (EGLE) budget to appropriate \$50 million into the Four Lakes Task Force for dam reconstruction. Schuette’s amendment was not adopted in the budget plan advanced by the House Appropriations Subcommittee on Environment, Great Lakes, and Energy.

“Proposed budgets for the next fiscal year are approaching \$80 billion. The money is there, but it is a matter of priorities,” Schuette said. “It is frustrating to see state money wasted by the MEDC on \$4,500 coffee makers and first-class ticket flights, while Michigan Democrats refuse to prioritize the safety of families and communities. I am disappointed in the committee’s short-sighted actions, avoiding funding for critical infrastructure – which has supposedly been a pillar of the governor’s agenda.”

The Four Lakes water system is being restored after catastrophic structural dam failures led to Sandford Lake and Wixom Lakes disappearing in May 2020. The ensuing floods from the failed dams caused roughly \$175 million in damages to over 2,000 structures in Midland County.

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Rep. Hoadley: State should use budget to help cover dam repairs

RELEASE|May 9, 2024

Contact: [Mike Hoadley](#)

State Rep. Mike Hoadley this week continued his push for crucial infrastructure funding needed for Gladwin and Midland counties, as the area continues its rebuild following the devastating 2020 flood that impacted numerous families and business owners.

Hoadley on Wednesday proposed an amendment to a budget plan for the Department of Environment, Great Lakes and Energy (EGLE) that would have granted a \$50 million appropriation to the Four Lakes Task Force dam restoration.

In May of 2020, the region experienced one of the worst ecological events in the history of the state. Due to massive inflow from heavy rains, the eastern side of the Edenville Dam located on the Tittabawassee River collapsed. The rapid release of water from Wixom, Smallwood and Secord lakes, located north of the Edenville Dam, resulted in catastrophic flooding that caused hundreds of millions of dollars in damage and impacted thousands of structures. The following day, the nearby Sanford Dam also failed. Smallwood and Secord lakes are located within Hoadley's Michigan House district.

"The incompetence of other entities led to a special assessment being levied against impacted homeowners to help fix this mess," Hoadley said. "They have been tasked with paying to repair damages they were not at fault for. With the lakes gone, property values in these impacted communities have dropped dramatically, and people are worried about what the future would bring for the region without this infrastructure being sufficiently restored."

Hoadley said the Michigan Four Lakes Task Force has emerged as a critical response to the challenges posed by the dam failures. The task force was formed to address the long-term management and safety concerns surrounding the four interconnected lakes.

"I am disappointed this amendment was not incorporated into what was advanced," Hoadley said. "The price tag of reconstruction now sits at over \$400 million. Infrastructure is supposedly a pillar of this Legislature's priorities, as well as the governor's. It's time to walk the walk on that as it pertains to these dam repairs."

Hoadley was not recognized to speak to his amendment on the House floor and was baffled at why he was not allowed to address the needs of his constituents in Gladwin County.

"I have received hundreds of communications from constituents across the district who have expressed to me their frustrations with the special assessment levied against them," Hoadley said. "While I cannot remove their assessment costs, I can work to provide state dollars to aid in the restoration of the dams. It is shameful House Democrats chose to ignore the plight of Michiganders and ignore me and my amendment."

The measure is the latest in Hoadley's efforts to protect homeowners and seniors during the restoration efforts. Earlier this year, he introduced a plan with state Rep. Bill G. Schuette, of Midland, to re-establish Michigan's Special Assessment District Tax Deferral program for individuals 65 years or older with incomes of \$29,619 or less. The legislation sought to reduce the financial burden for seniors across the region who would struggle to pay for special assessments being used for dam restoration.

The (EGLE) budget plan is contained within House Bill 5499.

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Exhibit 14

STATE OF MICHIGAN
IN THE SUPREME COURT

HERON COVE ASSOCIATION, *et. al.*,

Appellants Michigan Supreme Court No: 168165
 Court of Appeals No: 371649
vs. Lwr Crt. No. 2024-2751-AA

**MIDLAND COUNTY BOARD OF COMMISSIONERS,
GLADWIN COUNTY BOARD OF COMMISSIONERS, and
FOUR LAKES TASK FORCE**

Appellees

_____/

Michael D. Homier (P60318)	Joseph W. Colaianne(P47404)
Laura J. Genovich (P72278)	Zachary C. Larsen (P72189)
Keith T. Brown (P84193)	Lauren K. Burton (P76471)
Foster, Swift, Collins & Smith, PC	Clark Hill PLC
Attorney for Appellants	Attorney for Appellees
1700 E. Beltline Ave., NE Suite 200	215 S. Washington
Square, Suite 200	
Grand Rapids, Michigan 49525	Lansing, Michigan 48933
(616) 726-2200	(517) 318-3100
mhomier@fosterswift.com	jcolaianne@clarkhill.com
lgenovich@fosterswift.com	zlarsen@clarkhill.com
kbrown@fosterswift.com	lburtan@clarkhill.com

Bruce L. Townley (P46937)
Sean Cleland (P55856)
Stuart Remley (P46419)
Zeigler, Townley & Associates, P.C.
Attorneys for Amici Curiae
3001 W. Big Beaver, Suite 408
Troy, Michigan 48084
[\(248\) 643-9530](tel:2486439530)
bruce@zeiglerlaw.com

AFFIDAVIT OF MICHAEL CHRISS

STATE OF MICHIGAN)

)ss
COUNTY OF Grand Haven

Michael Chriss, being first duly sworn, deposes and says;

1. I am Michael Chriss, a property owner in the Four Lakes Special Assessment District, owning property on Secord Lake.
2. I have never requested to become a member of Heron Cove Association.
3. I have never paid a single dollar to Foster, Swift, Collins & Smith, PC, nor have I ever paid a single dollar to Heron Cove Association.
4. I have never signed a retainer with Foster, Swift, Collins & Smith, PC for any matter, including the herein appeal.
5. I was aware of the Heron Cove Association Appeal to Midland Circuit Court (Case No 24-2751-AA) and the continuing appeal to the Michigan Court of Appeals (Case No. 371649.)
6. At no time did I ever see my name on any pleadings.
7. Upon receiving a copy of Appellants Application for Leave to Appeal filed with this court on February 15, 2025, I was shocked to see my name and my wife's name—Sharon Chriss—listed as Appellants.
8. We did not appeal the special assessment roll to the Midland Circuit Court; we did not appeal the Circuit Court decision to the Michigan Court of Appeals, and we certainly did not appeal the Court of Appeals decision to this court.
9. We fully support the Appellees in this matter; we adamantly oppose Heron Cove Association, and its frivolous appeals.
10. In the Amended Application for Leave to Appeal, filed at 9:00 p.m. on February 18, 2025, my and my wife's name are now listed as "Plaintiff."
11. Additionally, Foster, Swift, Collins & Smith, PC appear to

- have listed as misspelling of our name "Michael Criss and Sharon Criss" as additional plaintiffs.
12. Foster, Swift, Collins & Smith, PC listed four (4) names of people--purportedly to be me and my wife--when we never retained them, never received any communication from them as our attorney, and were never informed we were listed as appellants or plaintiffs.
 13. This lack of respect and due diligence demonstrates Foster Swift's blatant disregard for fundamental legal ethics.
 14. Although my name is a meaningless number to Foster Swift, the many people on Secord Lake who know me, know that I am a Township Trustee in my home community, a college Professor, and a former Corporate Ethics Officer.
 15. Showing my name as a participant has potentially misled others who trust my judgement and possibly misled them to support the HCA appeal
 16. I find that intolerable- and ask that my name be immediately removed from the litigants role, and that I receive a sincere letter of apology from Foster Swift for being so inaccurate and insensitive.
 17. I am familiar with the facts in this matter.
 16. The above information is true and accurate to the best of information, knowledge and belief, and if called to testify, I would testify under oath to the same.

Subscribed and sworn to before me Michael Chriss
This the 25 th day of February, 2025

Kimberly A. Streeter
Kimberly A. Streeter, Notary Public, Lapeer County
Acting in Lapeer County, Michigan
My Commission expires: 8-22-2031

Exhibit 15

STATE OF MICHIGAN
IN THE CIRCUIT COURT FOR THE COUNTY OF MIDLAND

HERON COVE ASSOCIATION, et al.,
Appellants,

Case No. 24-2751-AA

v

Hon. Michael J. Beale

MIDLAND COUNTY BOARD OF
COMMISSIONERS, GLADWIN COUNTY
BOARD OF COMMISSIONERS, and FOUR
LAKES TASK FORCE,
Appellees.

A TRUE COPY

Ann Manary

ANN MANARY

MIDLAND COUNTY CLERK &

CLERK OF THE 42nd CIRCUIT COURT

OPINION AND ORDER ON APPEAL

Oral arguments for this appeal were heard on May 29, 2024 and the Court took the matter under advisement. The Court issues the following findings and decision on the appeal filed by Appellants.

I. BACKGROUND

The factual and procedural background of this matter is extensive and largely agreed upon by the parties as comprehensively and succinctly stated in their appellate briefs. The relevant and pertinent information for the Court's decision is stated below.

Appellee Four Lakes Task Force (hereinafter "FLTF") began the process of acquiring, remediating, repairing, and reconstructing dams necessary to restore Secord, Smallwood, Wixom and Sanford Lakes following the breach and flooding catastrophe of May 2020. FLTF received a total of \$240 million in federal grants, state grants and private donations which allowed them to begin the restoration of the dams, but the public was also informed additional funds would be needed to complete restoration of the lakes. A special assessment was to be levied on a Special Assessment District to fund the remaining costs of the project. The Four Lakes Special Assessment District (hereinafter SAD) was judicially created in 2019 following a petition to establish normal

lake levels and is comprised of 8,170 parcels of property in the vicinity of the four lakes. A special assessment levy is like a tax in the sense money is collected by a governmental entity; however, it is levied to defray the cost of specific local improvements rather than for general governmental purposes. *Dixon Rd Group v Novi*, 426 Mich 390; 395 NW2d 211 (1986).

The amount initially estimated to be levied on the special assessment district was approximately \$70 million; however, it was determined in late 2023 that the total cost of the restoration project for the four dams would be nearly \$400 million with \$217 million being collected through the special assessment. An additional \$8,876,000 assessment was needed to operate and maintain the existing dams for the five-year period of 2025 through 2029.

FLTF developed their current methodology for apportionment throughout 2023 with the assistance of Spicer Group, an engineering firm, to allocate the cost of the restoration and maintenance of the dams to achieve the determined lake levels. The apportionment formula includes five factors: base benefit, derived benefit, frontage, waterfront view, and water depth. FLTF held a webinar on December 6, 2023 to update property owners as to the finalized cost of the project, cost for ongoing operation and maintenance, and the estimated special assessment amounts by application of the apportionment formula. A virtual map was created and made accessible for property owners to see their expected assessment amount. FLTF held additional virtual meetings with property owners throughout December 2023 and early January 2024 to discuss the apportionment methodology and assessments for those landowners.

FLTF held a public hearing on January 15, 2024 in accordance with Part 307 of the Natural Resources and Environmental Protection Act (commonly referred to as the Inland Lake Level Act (ILLA); MCL 324.30701 *et seq.*) to allow property owners in the SAD to protest or object to the assessment for their property. Notice was mailed to each property owner in the SAD prior to the

hearing as required by statute. Notice of the hearing was also published twice in the Midland Daily News and the Gladwin County Record as well as posted in the offices of Midland County and Gladwin County. Notice was posted on Midland County's website and FLTF's website on December 22, 2023. Notice was posted on Gladwin County's website on January 5, 2024. Property owners were also entitled to submit their objections in writing to FLTF up to the date of the hearing on January 15, 2024. Appellees concede over 500 written objections were received prior to the hearing and over 100 property owners objected at the hearing. The objections were addressed at the public hearing and the special assessment roll was finalized for submission to the Midland County and Gladwin County Board of Commissioners.

The special assessment rolls proposed at the January 15, 2024 hearing were approved by both the Midland County and Gladwin County Board of Commissioners at a joint Board meeting on February 6, 2024. Appellants timely filed their initial appeal on February 20, 2024 and amended appeals on February 21 and 26, 2024.

II. ANALYSIS

1. Appellants' Standing

Appellees raise the issue of Appellants' standing to pursue this appeal and request the appeal be dismissed due to lack of standing. Appellees' argument is essentially two-fold: 1) Heron Cove Association (hereinafter "HCA") lacks standing because it represents members whose claims are potentially adverse to one another and the association failed to appear and object at the January 15, 2024 public hearing; 2) all, or most, of the individually listed Appellants lack standing because they did not appear at the January 15, 2024 public hearing to protest or object to perfect their appeal, or do not own property in the special assessment district. Neither of Appellees' arguments

regarding standing warrant dismissal of this appeal, except for those individual Appellants not owning property in the SAD, for the reasons stated below.

Appellees' conceded at oral argument that HCA is a nonprofit corporation formed to represent the interest of certain landowners within the SAD and has "standing to advocate interests of its members where the members themselves have a sufficient stake or . . . real interests in the matter being litigated." *Trout Unlimited, Muskegon White River Chapter v White Cloud*, 195 Mich App 343, 348; 489 NW2d 188 (1992). Therefore, HCA has standing so long as an individual member does as well. Appellees have not provided any legal support for its insistence that all claims of the Appellants must have an underlying foundation of commonality and the members may not be adverse to one another, thus the Court finds there is no such requirement for HCA to seek redress on behalf of its members within the SAD.

Appellees brief asserts 36 individuals in the case caption do not own property within the SAD; an additional 437 failed to appear at the January 15th hearing or failed to timely submit a written objection; and 248 did file an objection but failed to provide any evidence to refute the proposed assessment determination, which still leaves 253 individuals having standing to pursue this appeal. Therefore, HCA has standing to bring this action because, at a minimum, several of its members are individuals who own land within the SAD and have standing as "a special injury or right, or substantial interest that will be detrimentally affected in a manner different from the citizenry at large" *Lansing Schools Ed Ass'n v Lansing Bd of Educ*, 487 Mich 349, 372; 792 NW2d 686 (2010).

Appellees conceded at oral argument an objection is required to perfect an appeal to the Michigan Tax Tribunal under MCL 211.741, but not required for an appeal of a special assessment roll to the circuit court under MCL 324.30714(4). MCL 324.30714 incorporates the notice

provisions contained in MCL 211.741, but all parties agree the Michigan Tax Tribunal lacks subject matter jurisdiction for this appeal so the “appearance and protest at the hearing” requirement is contrary to the application of MCL 324.30714. Whether the Michigan Tax Tribunal would be a preferred forum to litigate the issues presented as to benefit derived in proportion to the cost imposed is not an issue for this Court to ascertain as the Michigan Tax Tribunal and the appellate courts of this state have found this Court shall undertake this determination. *In re Project Cost & Special Assessment Roll for Chappel Dam*, 282 Mich App 142; 762 NW2d 192 (2009). Consequently, landowners within the SAD who failed to appear at the January 15th hearing or file a written objection still have standing to file an appeal with this Court under the ILLA and if they are members of HCA then HCA has standing as well on their behalf.

2. Due Process

Appellants’ argue the special assessments levied on their properties equate to a taking by the government and the procedures followed by Appellees were insufficient to safeguard Appellants’ due process rights. Their argument is also supported by showing construction of the project had already begun before the January 15th hearing so it was a mere a formality and did not provide a meaningful opportunity to be heard on the objection to the assessment allocation.

Appellees refute the lack of due process argument by noting all procedures in the ILLA were followed and Appellants had ample opportunity between the December 6, 2023 webinar announcing the additional costs and apportionment methodology and the January 15, 2024 hearing to adequately state their objections and provide evidence in support of the objection.

“The right to due process of law is a flexible concept and must be analyzed by considering the particular circumstances presented in a given situation.” *In re Chappel Dam*, 282 Mich App at 150(citing *In re Van Ettan Lake*, 149 Mich App 517, 526; 386 NW2d 572 (1986)). “To comport

with due process, notice, when required, must be reasonably calculated, under all the circumstances, to apprise interested parties of the pendency of the action and afford them an opportunity to present their objections.” *Elba Twp v Gratiot Co Drain Comm’r*, 493 Mich 265, 287-88; 831 NW2d 204 (2013). The required notice for a public hearing under the ILLA is to be published “at least twice prior to the hearing in a newspaper that circulates in the special assessment district” at least 10 days prior to the hearing, MCL 324.30714(2)(a), and “by first class mail addressed to that owner or party at the address shown on the tax records at least 10 days before the date of the hearing,” MCL 211.741(1). The ILLA “guarantees notice and an opportunity to be heard before the determination of a special assessment roll” and “a sufficient hearing is one that (1) allows the circuit court to ensure that the county has considered the varying public interests in reaching its policy decision and (2) protects the public against arbitrary governmental action.” *In re Chappel Dam*, 282 Mich App at 150-51.

Appellants were afforded all of the protections contained within the ILLA and affirmed by the Court of Appeals in *Chappel Dam*. Appellants have not alleged any deficiency on the part of Appellees regarding the notice requirements as mandated by statute. Additionally, they admit, through submitted affidavits, a public hearing was held in which hundreds of people attended and property owners were given an opportunity to talk to an engineer about their property and the special assessment apportioned to it, to “verbally object to the assessment rolls in front of the FLTF board,” or “deliver a written objection to the FLTF Board.” *Appellants’ Reply Brief*, p. 5. The ILLA does not provide property owners in a special assessment district anything more than the notice which was provided to Appellants. Appellees not only followed the procedures enacted by the legislature to protect the due process rights of Appellants, but did more through the holding of public webinars, the creation of the virtual map for property owners to view, and posting notice of

the hearing in more places than was required, i.e. on the websites for Midland County, Gladwin County, and FLTF. Accordingly, the Court finds there has not been any violation of Appellants' due process rights in the manner the public hearing was noticed by Appellees, nor in the manner the public hearings were conducted.

3. Appellees' Approval of the Special Assessment Rolls

Appellants challenge the FLTF's apportionment methodology and the Counties' approvals of the special assessment rolls. Appellants argue Appellees' choices were not supported by competent, material, and substantial evidence and FLTF failed to properly consider the requisite proportionality in determining the assessment levied on their properties in the SAD. Appellees counter the methodology and apportionments were not contrary to law, are to be afforded great deference under the prevailing jurisprudence for special assessment allocations, and the FLTF used its best judgment in developing the comprehensive apportionment methodology including all necessary factors to be considered.

The Michigan Court of Appeals in *Chappel Dam* stated the proper standard of review for an appeal of the special assessment district apportionments under the ILLA is the constitutionally proscribed one for administrative proceedings.

All final decisions, findings, rulings and orders of any administrative officer or agency existing under the constitution or by law, which are judicial or quasi-judicial and affect private rights or licenses, shall be subject to direct review by the courts as provided by law. This review shall include, as a minimum, the determination whether such final decisions, findings, rulings and orders are authorized by law; and, in cases in which a hearing is required, whether the same are supported by competent, material and substantial evidence on the whole record
Const 1963, art 6, § 28.

Substantial evidence, as that term is used in the context of a court's review of an administrative proceeding, "means evidence that a reasonable mind would accept as adequate to support a decision, being more than a mere scintilla, but less than a preponderance of the evidence." *Bauer*

v Saginaw Co, 332 Mich App 174, 188; 955 NW2d 553 (2020)(citing *Lawrence v Michigan Unemployment Ins Agency*, 320 Mich App 422, 431; 906 NW2d 482 (2017)).

The ILLA, MCL 324.30711(1), provides the “cost of a project to establish and maintain a normal level for an inland lake shall be defrayed by special assessments . . .” and a delegated authority on behalf of the county board “shall compute the cost of the project and prepare a special assessment roll.” Included in these costs of a “normal level project” are the costs of “establishing a special assessment district, including preparation of assessment rolls and levying the assessment” and “locating, constructing, operating, repairing, and maintaining a dam or works of improvement necessary for maintaining the normal level.” MCL 324.30712(1)(c)-(e). The special assessment roll must include the following information: description of the parcel of land being assessed, the landowner’s name, and the amount of the assessment being levied against each parcel. MCL 324.30714(1). A public hearing must then be held to address the cost of the project and the special assessment roll. MCL 324.30714(2). Notice of the hearing must be provided as required by MCL 324.30714(2)(a)-(b) and finally, the county boards must approve the cost and proposed special assessment after a public hearing. MCL 324.30714(3). As outlined in the factual synopsis above, and the briefs filed by the parties, all of these provisions were procedurally complied with by the FLTF, the Counties’ delegated authority, and by the Midland County and Gladwin County Board of Commissioners. Therefore, the FLTF’s development of the special assessment roll, and the county boards’ approval of it, were authorized by statutory law and are not presented as an issue for review by this Court for the appeal process regarding the apportionment of the assessment roll.

The Court must determine in this appeal if the final decisions of Appellees regarding apportionment of the costs for the SAD were supported by competent, material and substantial evidence based on the record presented. Appellants must rebut the “well-settled principle that

municipal decisions regarding special assessments are presumed to be valid.” *Kadzban v City of Grandville*, 442 Mich 495, 502; 502 NW2d 299 (1993).

When reviewing the validity of special assessments, it is not the task of courts to determine whether there is “a rigid dollar-for-dollar balance between the amount of the special assessment and the amount of the benefit....” Rather, a special assessment will be declared invalid only when the party challenging the assessment demonstrates that “there is a substantial or unreasonable disproportionality between the amount assessed and the value which accrues to the land as a result of the improvements.”

Id. at 502 (quoting *Dixon Rd Group v City of Novi*, 426 Mich 390; 395 NW2d 211 (1986)).

Appellants have failed to demonstrate an unreasonable disproportionality between the amounts of their assessments in comparison to the benefit derived to overcome the rebuttable presumption in favor of validity. Appellants attempt to show disproportionality by selecting twelve parcels of property within the SAD [out of a total of over 800 parcels included in this appeal] and providing their state equalized values (SEVs) for years 2019 through 2024, compared to the assessment to be levied on each property as approved by the Gladwin County and Midland County Boards of Commissioners. Appellants argue this data shows “the loss of the Four Lakes does not appear to have substantially decreased property values within the [special assessment district]. The data also shows that the values of many properties has increased substantially in the last few years without the Project.” *Appellant’s Brief*, p. 17.

However, close examination of these select properties by Appellants does not adequately support the asserted argument of disproportionality even assuming the SEVs provided are reflective of the true fair market value of those identified properties. Four of the twelve parcels chosen by Appellant had SEVs that went down between 2020 (year of the floods) and 2021, three parcels don’t have any data shown for the 2020 SEV so they cannot be compared, and two don’t have any data shown for 2021 (the year after the lakes disappeared). A majority of the state

equalized values for these twelve properties did increase between the years of 2021 and 2023. Coincidentally, or perhaps not, this is the same time frame when permits were being sought to rebuild the dams and restore the lakes to their prior levels. Additionally, in December 2022 contracts for the restoration of Secord and Smallwood dams were awarded for work to commence. Any increase in value may be attributable to the restoration of the dams project beginning or simply fluctuations in the real estate market, but it certainly does not show a “substantial or unreasonable disproportionality” between the market value of the property before the restoration of the dams and the value of the property based upon completion of the project for raising the water level of the lakes. *Kadzban*, 442 Mich at 502. Appellants stated in their own brief, “the relevant comparison is not between the market value of the assessed property after the improvement and the market value of the assessed property before the improvement . . .” because such a “comparison measures the effect of time.” *Ahearn v Bloomfield Charter Twp*, 235 Mich App 486, 496-97; 597 NW2d 858 (1999). At best, Appellant’s data, which presumably is the best they have to offer for purposes of this appeal, is inconclusive and does not show the special assessments are disproportional as presented for the record on appeal.

Similarly, the record provided on appeal does not offer any evidence to show disproportionality. There is a dearth of credible evidence provided within the numerous objections filed with the FLTF how the methodology is disproportionate to the benefit derived from the restoration of the water level for the four lakes affected. “[T]he question whether and how much the value of land has increased as the result of certain improvements is factual, to be determined on the basis of evidence presented by the parties.” *Kadzban*, 442 Mich at 502. Appellants have failed to present such evidence either in the hearings before Appellees or to this Court on appeal to overcome the rebuttable presumption for a valid special assessment apportionment.

A Petitioner challenging a special assessment “at a minimum, must present credible evidence to rebut the presumption that the assessments are valid.” *Kadzban*, 442 Mich at 505. Only if the petitioner presents sufficient, credible evidence to rebut the presumption does the burden of going forward shift to the municipality. *Deward v City of Farmington Hills*, unpublished per curiam opinion of the Court of Appeals, issued August 9, 2018 (Docket No.337608), p 3.

Accordingly, Appellants have the initial requirement to establish credible evidence to rebut the presumption of validity before Appellees have an obligation to justify the assessment approved by the governmental entities. Appellants have failed to provide the necessary credible evidence to rebut the presumption of validity.

The Court asked Appellants’ counsel during oral argument if Appellees needed to have a “without-improvement” and “with-improvement” appraisal done for all 8,170 properties within the SAD to be deemed proportionate on this appeal: “How are [Appellees] going to be able to show what the benefit is, without [the appraisals] if your position is it has to be an increase in market value by the improvement, to show whether it was proportional or not?” Appellants counsel did not provide an answer to the question nor did they have any appraisals for the parcels of property associated with the individual members of the Heron Cove Association showing the levied assessments were disproportionate to the benefit derived from the improvement.

Appellants appear to request some trial-type hearing before this Court, or a remand proceeding to the original tribunal, to address these matters and undertake discovery to more fully develop the record. The Court does not believe the statutory procedure established under the ILLA would be consistent with providing such an opportunity especially where, at a minimum, there would be over 800 parcels of property needing to be reviewed for this appeal. The Court also notes there are additional appeals being pursued by other property owners which were erroneously filed in Gladwin County and stayed pending a decision by the Michigan Court of Appeals, which

subsequently found this Court was the proper venue for any appeal proceeding regarding the special assessment apportionment determination. Appellants were provided an opportunity to present their objections and evidence supporting such objections at the hearings before Appellees and to develop a record to be considered by this Court on appeal, or in the pleadings filed with this Court on appeal. However, Appellants did not create any such record at the hearings before Appellees nor this Court on appeal and is not entitled to an opportunity to supplant the record at this juncture. The Court understands the limitations imposed by the procedures of the ILLA relating to the hearings regarding apportionment of the special assessment roll and the time requirements for filing an appeal to this Court; however, the statutory requirements have been enacted with such dictates and there has been significant time available to Appellants prior to the hearings to have undertaken preparation for those proceedings. The Court is also aware the amount of the special assessment roll was significantly more than the initially estimated amount; however, the process should not be affected by an unexpected amount of the final assessment roll.

Conversely, the methodology put forth by the FLTF takes into account several factors geared towards gauging the benefit each property will derive from the restoration of the lakes, such as the amount of frontage on the lakefront and the lake view. These factors are undoubtedly criteria buyers of lakefront property would take into consideration when purchasing such property and assessing the value for the purchase price. It is common sense to know a lake front property with a lake view would have a higher value than property that had been lake front property previously, but now has extensive bottom lands to traverse to reach any flowing water, nor the previous level of lake view. Appellees articulated a legitimate basis for the methodology to apportion the amount of the improvements needed to restore the level of the lakes and Appellants have failed to overcome the presumption of validity.

Additionally, a number of alterations and adjustments were made to property owners' assessments prior to and at the public hearing on January 15, 2024 based on information furnished by the property owners, as conceded by Appellees in their brief. These modifications of the assessments permitted by Appellees provided a basis for proportionality to be evaluated in determining the extent of benefit derived by each parcel of land from the restoration of the water level of the lakes. Appellants did not have to file an objection or appear at the hearing to preserve their ability to appeal the assessment roll approved by Appellees; however, they are constrained by the record created in the hearing conducted by the tribunals involved in an Inland Lake Level Act proceeding.

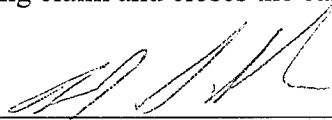
III. CONCLUSION

The Court finds, from the record before it, Appellants have failed to carry their burden and show the special assessments are not supported by competent, material and substantial evidence due to lack of credible evidence rebutting the presumption of validity for a special assessment district apportionment determination. Having failed to do so, the presumption of validity articulated in *Kadzban* and *Dixon Rd* remains un rebutted and Appellants' appeal seeking relief from the FLTF Special Assessment District apportionment is **DENIED**.

IT IS SO ORDERED.

This is a final order that resolves the last pending claim and closes the case.

Date: June 20, 2024



Hon. Michael J. Beale
Circuit Court Judge