

ESA REPORT
Phase I

Environmental Site Assessment
927 East Main Street
Village of Winneconne,
Winnebago County, Wisconsin

May 29, 2015

Project # 1-0163-005



Prepared for:
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Executive Summary

MARTENSON & EISELE, INC. has performed a Phase I Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E 1527-13 and Environmental Protection Agency (EPA) All Appropriate Inquiry (AAI) Rule effective 11/1/06 on the Anchor Bank property at 927 East Main Street, Village of Winneconne, Winnebago County, Wisconsin. This land is referred to as the site for the purposes of this report.

The property was vacant agricultural land prior to 1975 based on aerial photographs and the assessor interview. The building was constructed in 1975 as a self-service gas station and was a car wash/office building in 1981, a veterinary clinic/bank from 1981 to 1997 and then solely a bank from 1997 to the present. There has been no record of any releases in respect to the property and no record of any storage tanks for the property.

Other properties in the vicinity of the subject site were evaluated for the potential to negatively impact the subject site. Based on distance, groundwater gradient, topography and site geology, it is not anticipated that the identified properties are expected to have a negative impact on the subject site. This does not eliminate the uncertainty regarding the potential that additional migrating hazardous substances may be an issue in the future.

It is our opinion that this assessment **has identified evidence of a recognized environmental condition (REC)** in connection with the property: the site was a former gas station, and there is no record of underground storage tank removal associated with the Site. Further investigation is recommended at this time, given the information identified within this report.

Introduction

Purpose

The purpose of this Environmental Site Assessment is to identify, to the extent feasible pursuant to the processes prescribed in ASTM E 1527-13, and the USEPA All Appropriate Inquiry Rule (AAI), recognized environmental conditions in connection with the property (including any improvements), and to render an opinion regarding the impact of recognized environmental conditions in connection with the property.

The term recognized environmental conditions means the presence or likely presence of any hazardous substance or petroleum products in, on, or at a property due to any release to the environment; under conditions indicative of a release to the environment or under conditions that pose a material threat of a future release to the environment. De minimis conditions are not recognized environmental conditions. De minimis conditions are conditions that generally do not present a threat to human health or the environment and that generally would not be the subject of an enforcement action if brought to the attention of appropriate governmental agencies. Conditions determined to be de minimis conditions are not recognized environmental conditions nor controlled recognized environmental conditions.

Location and Current Legal Description

The site is generally located south of East Main Street, across from North 13th Avenue.

The summary legal description of the site is:

927 East Main Street

PT NE NW DESC AS LOT 1 OF CSM-1600 .36 A.

Tax Parcel Number: 003604

Detailed Scope of Services

MARTENSON & EISELE, INC. conducted an Environmental Site Assessment (ESA) for the Anchor Bank property at 927 East Main Street, in accordance with an authorization from Thomas Pamperin of Premier Community Bank on May 11, 2015. The property described as part of NE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 22, T19N, R15E, Village of Winneconne, Winnebago County, Wisconsin, is the subject of said ESA and will be referred to as the site for the purposes of this report. The site location map is shown in Appendix 1.

The scope of services provided by MARTENSON & EISELE, INC. in conducting the Environmental Site Assessment (ESA) included a review of appropriate public records (reasonably ascertainable) for investigation of prior use and neighborhood hazardous waste activity, a visual site inspection for hazardous materials, the presence of storage tanks and polychlorinated biphenyls (PCBs), drinking water quality, and interviews with various individuals to gain information regarding the property, and preparation of this final report. MARTENSON & EISELE, INC. does not warrant that this assessment represents an exhaustive study of all possible environmental or business risk concerns at the project site.

The ASTM Practice E 1527-13 does not include any testing or sampling of materials. The practice does, however, state that electrical equipment known to contain PCBs or likely to contain PCBs shall be described in the report to the extent visually or physically observed or identified from the interviews or records review.

The scope of this project does not include inspections or sampling of radon, asbestos, lead-based paint, vapor encroachment, mold, or lead in drinking water.

Limiting Conditions and Exceptions

It should be noted that when an assessment is completed without complete subsurface exploration or chemical screening of soil and groundwater beneath the site, as in this study, no statement of scientific certainty can be made regarding latent subsurface conditions, which may be the result of on-site sources. The findings and conclusions of this report are not scientific certainties, but rather, probabilities based on professional judgment concerning the significance of the data gathered during the course of the ESA. MARTENSON & EISELE, INC. is not able to verify that the site or adjoining land contains no hazardous waste, oil or other latent condition beyond that detected or

observed by MARTENSON & EISELE, INC. during the ESA. The possibility always exists for contaminants to migrate through surface water, air, subsurface vapors, or groundwater. The ability to accurately address the environmental risk associated with transport in these media is beyond the scope of this investigation. All appropriate inquiries does not mean an exhaustive assessment of a property.

Significant Assumptions

There were no significant assumptions made during this investigation.

Exceptions, Deletions, and Deviations

There were no exceptions, deletions, or deviations from the ASTM 1527-13 standards of practice during the course of this assessment.

User Reliance

Premier Community Bank, their successors and/or assigns are entitled to rely on the findings, recommendations, and opinions presented in this environmental site assessment report. It should be noted that our services for this project were limited to the specific requirements of our client, and the scope of services customary for this type of project. No other party is entitled to rely upon the report unless our expressed written consent is first obtained. You may rely upon the report as of its date. Reliance on the contents of this report by anyone other than those mentioned above is done at the sole risk of the user.

MARTENSON & EISELE, INC. is not required to verify independently the information provided but may rely on information provided unless there is actual knowledge that certain information is incorrect or it is obvious that certain information is incorrect based on other information obtained in the Phase I ESA or otherwise actually known to the environmental professional.

User Provided Information

Reason for Performing Phase I

The purpose of this Phase I Environmental Site Assessment is to qualify for the innocent landowner, contiguous property owner, or bona fide prospective purchaser defense to CERCLA liability and to understand potential environmental conditions that could materially impact the operation of a business associated with the parcel of commercial real estate.

Title Records

A preliminary title policy was provided by the user of this report and is in Appendix 4.3.

Environmental Liens or Activity and Use Limitations

There were no environmental liens, environmental activity or use limitations on the property identified by the owner, user or any person interviewed.

The owner representative for Anchor Bank, Mary Jo Winkenwerder, was interviewed on May 18, 2015. Ms. Winkenwerder stated that to the best of her knowledge for the Site, she was not aware of any environmental liens against the site or any activity and use limitations that are in place on the property.

Specialized Knowledge

Ms. Winkenwerder also stated that she did not have any specialized knowledge or experience related to the property or nearby properties.

Purchase Price in Relationship to Fair Market Value

The purchase price reflects fair market value.

Owner, Property Manager, and Occupant Information

The owner and property manager of the site is Anchor Bank. The property is currently owner-occupied.

Records Review

The accuracy and completeness of record information varies among information sources. Record information is often inaccurate or incomplete. MARTENSON & EISELE, INC. is not responsible to identify those mistakes or insufficiencies in information provided. However, in reviewing records, MARTENSON & EISELE, INC., has made a reasonable effort to compensate for any mistakes or insufficiencies in the information reviewed that were obvious in light of other information of which the environmental professional had actual knowledge.

The availability of record information varies from information source to information source. MARTENSON & EISELE, INC. is not obligated to identify, obtain, or review every possible record that may exist with respect to the site. In conducting this ESA, MARTENSON & EISELE, INC. has made a reasonable effort to review record information identified by the ASTM E 1527-13 practice as standard sources and to review record information that was reasonably ascertainable from those standard sources. In addition to the standard sources identified by the ASTM E 1527-13 practice, MARTENSON & EISELE, INC. has, at their discretion, checked some additional sources of records to enhance and supplement the information obtained from the standard sources.

Standard Environmental Record Sources

MARTENSON & EISELE, INC. reviewed the following databases and record sources so that a general assessment of business environmental risk considerations could be made.

In conducting this ESA, MARTENSON & EISELE, INC. has obtained information regarding the Federal and State ASTM Standard Environmental Record Sources as well as Additional State Environmental Record Sources from the commercial service of

NETROnline. See Appendix 5 for the NETROnline Radius Map Report. Additional sites within the search radius of the subject site can be found within Appendix 5.

The property was not listed as having storage tanks.

Located at the Kwik Trip #612 at 921 East Main Street is a LUST case, BRRTS number 03-71-001891. This case was first reported as a spill, BRRTS number 04-71-049751. Both of these cases have been closed. The LUST impacted soil and groundwater, but the groundwater plume moved to the west, away from the subject Site and therefore is not anticipated to affect the subject property.

Additional sites can be found in the NETROnline Radius Map Report in Appendix 5.

BRRTS Database: The Wisconsin Department of Natural Resources BRRTS database was reviewed on their website on May 20, 2015. A summary of cases within the appropriate search distances can be found within the NETROnline Radius Map Report.

CERCLIS Database: The US Environmental Protection Agency CERCLIS database was reviewed on their website on May 20, 2015. No records were found for the site or for properties adjacent to the site.

WDNR Solid and Waste Information System was reviewed on their website at <http://dnr.wi.gov/sotw.Welcome.do> on May 24, 2015 for licensed and registered solid waste landfills. Kwik Trip #612, at 921 East Main Street, is listed as an operating hazardous waste generator and Family Dollar, 926 East Main Street is listed as a very small hazardous waste generator.

Additional Environmental Record Sources

MARTENSON & EISELE, INC. reviewed the following databases and record sources so that a general assessment of business environmental risk considerations, including additional record sources including archeological, cultural, and historic resources, radon, and threatened and endangered species could be made.

MARTENSON & EISELE, INC. checked the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) website for storage tank listings on May 20, 2015. There were no underground storage tanks listed for the subject property. There are seven underground storage tanks listed for the Kwik Trip #612 property at 921 East Main Street and one underground storage tank listed for Wentzel Ford, Inc., 905 East Main Street. See Appendix 7.

Cultural, Historic, and Archaeological Review:

The search engine for the National and State Register of Historic Places and Wisconsin's Historical Society Architecture and History Inventory, <http://preview.wisconsinhistory.org/Content.aspx?dsNav=N:1189>, listed no properties on the site. There were no historic properties adjoining the site.

Radon Review:

Radon is mapped at the county level only by the U.S. Environmental Protection Agency (EPA). The EPA radon zone map, <http://www.epa.gov/radon/states/wisconsin.html>, indicated that Winnebago County is in Zone 2, with moderate potential for households to

have predicted radon levels between 2 and 4 pCi/L, picocuries per liter. According to radon tests analyzed by the Wisconsin Department of Health Services, <http://www.dhs.wisconsin.gov/radon/index.htm>, indicated that for the area of the Site the average radon level is 6.00 pCi/L based on homes tested in the area. Approximately 49% of all homes tested were at or above 4 pCi/L, picocuries per liter.

Threatened, Endangered, and Other Protected Species Review:

The WDNR endangered species database <http://dnr.wi.gov/topic/nhi/> listed a number of threatened and endangered species that includes the great egret, striped shiner, pugnose shiner, hairy wild-petunia, Forster's tern, and common tern. Special concern species consisted of the lake sturgeon, bird rookery, lake chubsucker, migratory bird concentration site, pugnose minnow, American white pelican,, and narrow-leafed vervain. The site is currently developed and contains no aquatic resources on site.

Physical Setting Sources

Wetlands and Surface Waters Review:

MARTENSON & EISELE, INC. reviewed the following documents so that a general assessment of surface water drainage, flooding and potential contaminant migration could be identified:

The U.S.G.S. Omro Quadrangle, Wisconsin, 7.5-minute series topographic map, (Appendix 1) indicates that surface water drains from north to south toward Lake Poygan.

The "Geology and Water Resources of Winnebago County, Wisconsin," Geological Survey Water-Supply Paper 1814, can be found in Appendix 4.1. Contours of the hydrogeologic map indicate that the regional groundwater trends from west to east toward Lake Winnebago. Local groundwater trends from east to west, toward Lake Winneconne and the Wolf River. The bedrock geology map indicates the site is located at approximately 750 feet above mean sea level (msl) and on Platteville Formation, Decorah Formation, and Galena Dolomite bedrock. Bedrock contours, outcrops and wells can be found in Appendix 4.1.

The FEMA Flood Insurance Rate Map 55139C0177E, effective date March 17, 2003, was obtained from the FEMA website. The site is situated in an area of the map designated as Zone X, areas determined to be outside the 0.2% annual chance floodplain. The Floodplain map is shown in Appendix 4.1.

According to Department of Natural Resources Wisconsin Wetlands Inventory map for T19N, R15E, Winnebago County, there are no wetlands mapped on the Site or adjacent to the Site. The WDNR wetland map is shown in Appendix 4.1.

Soil Issues Review:

The Custom Soil Resource Report for Winnebago County, Wisconsin indicates that the predominant soil type in the general area of the Site is Zittau silty clay loam (ZtA). Zittau soils are formed on stream terraces, are listed as somewhat poorly drained and are a Class C/D soil. Permeability is very low to moderately low and the depth to water table is approximately 0 to 24 inches. Additional soils information can be found in the Custom Soils Report for Winnebago County shown in Appendix 4.1 of this report.

Based on this assessment, as conducted in conformance with the scope and limitations of ASTM Practice E 1527-13, it is our opinion that the migration of hazardous substances is unlikely to be an issue of concern with the site. This does not eliminate the uncertainty regarding the potential that additional migrating hazardous substances may be an issue in the future.

Vapor Issues Review:

A Tier 1 Screening for any vapor encroachment conditions (VECs) in accordance with ASTM 2600-10 was completed for the subject Site. Based on the soil geology and the review of adjacent properties, it is not anticipated that there are potential VEC concerns in association with releases within the area at this time. The building on the subject site is at grade, limiting its exposure to groundwater. The petroleum release at the Kwik Trip property, BRRTS 0371001891, has migrated offsite to the west, away from the subject Site, and is not a concern for the subject Site.

Historical Use Information

Aerial Review:

MARTENSON & EISELE, INC. reviewed the following documents in order to identify past uses of the site and adjoining lands. A stereoscopic study of the aerial photographs was not done. The aerial photographs can be found in Appendix 4.2, Aerial photographs.

Subject Property:

1941 Aerial – The aerial photograph was obtained from Winnebago County GIS. The photo indicates that the site appears to be vacant agricultural land.

1957 Aerial – The aerial photograph was obtained from Winnebago County GIS. The photo indicates that the site appears to be unchanged from the 1941 aerial photograph.

1973 Aerial – The 1973 aerial photograph was obtained from East Central Wisconsin Regional Planning Commission. The site appears to be essentially unchanged from the 1957 aerial photograph.

1980 Aerial – The aerial photograph was obtained from East Central Wisconsin Regional Planning Commission. There is a small commercial structure located on the south half of the property with associated parking to the north and west of the building. There is a small linear feature/canopy located on the southwest corner of the building.

2000 Aerial – The aerial photograph was obtained from East Central Wisconsin Regional Planning Commission. The site appears to have been essentially unchanged from the 1980 aerial photograph, with the exception of an addition to the north side of the building.

2010 Aerial – The aerial was obtained from WDNR Surface Water Data Viewer. The building on the Site appears to be essentially unchanged from the 2000 aerial photograph.

Adjoining Properties:

1941 Aerial – The aerial photograph was obtained from Winnebago County GIS. The surrounding lands appear to be primarily agricultural surrounding the Site.

1957 Aerial – The aerial photograph was obtained from Winnebago County GIS. The surrounding lands appear to be unchanged from the 1941 aerial photograph.

1973 Aerial – The aerial photograph was obtained from East Central Wisconsin Regional Planning Commission. The surrounding lands appear to have been relatively unchanged since the 1957 aerial photograph, with the exception of commercial/light industrial development east and west of the subject site.

1980 Aerial – The aerial photograph was obtained from East Central Wisconsin Regional Planning Commission. The surrounding area appears essentially unchanged from the 1973 aerial photograph.

2000 Aerial – The aerial photograph was obtained from East Central Wisconsin Regional Planning Commission. The surrounding area appears essentially unchanged from the 1980 aerial photograph with commercial/light industrial development to the east and west of the Site, and vacant agricultural land to the north and south of the Site.

2010 Aerial – The aerial was obtained from WDNR Surface Water Data Viewer. The surrounding lands appear to have additional commercial development to the north and south of the Site.

Sanborn Fire Insurance Maps: There were no Sanborn Fire Insurance Maps available for the subject site.

Local Street Directories: City directories were not available for the Site.

Site Reconnaissance

Methodology and Limiting Conditions

The site visit was conducted on May 18, 2015. Photographs were taken of the site (Appendix 3) and observations made regarding the site were recorded on a Phase I Environmental Site Assessment Site Reconnaissance Field Notes list (Appendix 2). Access was granted to the entire site. The site visit consisted of a modified grid and boundary inspection of the grounds of the site. There were no limiting conditions at the time of the site visit.

General Site Setting

The site is comprised of commercial land. The land use in the surrounding area is primarily commercial and industrial. The site's topography is graded. The property is serviced by municipal sewer and water. The individual site and surrounding area uses are further illustrated in Appendix 2, Phase I Environmental Site Assessment: Site Reconnaissance Notes.

Current Use of Property and Adjoining

The current use of the property is commercial land. The property is currently occupied by Anchor Bank. The adjoining uses are as follows:

Current Land Use North of the site:
Commercial – Strip retail center

Current Land Use East of the site:
Commercial – K&J Beverage

Current Land Use South of the site:
Commercial – Self Storage

Current Land Use West of the site:
Commercial – State Farm Insurance

Exterior Observations

The site is currently commercial land. There is one-story building on site with asphalt parking north and west of the building. There were no limiting conditions at the time of the site visit.

No unidentified containers were observed during the site visit and none were reported during the interviews.

There were no hazardous substances observed on the exterior during the site visit.

The site is landscaped.

There was no indication of solid waste disposal observed during the site reconnaissance. Nothing was reported during the interviews.

The ASTM Practice E 1527-13 does not include any testing or sampling of materials. The practice does however state that electrical equipment known to contain PCBs or likely to contain PCBs shall be described in the report to the extent visually or physically observed or identified from the interviews or records review.

There were two pad transformers located on the site: 19-15-22.1 50/51 and 120/208. No sign of leakage was observed at the time of the site visit. The transformers are owned by Alliant Energy. Mark Villars of Alliant Energy confirmed by email on May 19, 2015, that both transformers contain no PCBs.

There is underground cable, phone, electric and gas located on the site.

Interior Observations

The site consisted of one building. According to assessment records the building was constructed in 1975. All areas of the building were inspected including the reception area, offices, hallway, teller area, restrooms, storage closet, conference rooms, break room, furnace room, and vault.

There was a floor drain located within the storage closet which discharges to municipal sewer.

There were no sump pumps within the building.

The building was heated with natural gas and had municipal sewer and water.

There were no unoccupied spaces at the time of the site visit.

Interviews

MARTENSON & EISELE, INC has made a reasonable attempt to interview in person, by telephone, or in writing those individuals and governmental officials who may have information indicating recognized environmental conditions in connection with the site. MARTENSON & EISELE, INC. is not, however, responsible for the quality or completeness of the answers received. Interview information is documented in Appendix 6.

Interview with the Current Owner

Mary Jo Winkenwerder, branch manager and owner representative for Anchor Bank, was interviewed on May 18, 2015. Ms. Winkenwerder indicated that the property has no evidence of environmental releases or concerns, and contains no storage tanks.

Interview with the Site Manager

Ms. Winkenwerder is the site manager.

Interview with Occupants

Anchor Bank is the occupant of the site.

Interviews with Local Government Officials

Amanda Pinter, with Winnebago County Health stated on May 13, 2015 that the County Health Department has no issues of concern for this site.

Jacquin Stelzner, Village Clerk/Treasurer, indicated on May 14, 2015, that the building was constructed in 1975 as a self-service gas station with car wash. Prior to 1975, the Site was farmland. The car wash was remodeled as an office building in 1981 and a new roof was added in 1989. The building was more recently used for a combination veterinary clinic and bank, and then used only as a bank since 1997.

Marty Johnson, the Village of Winneconne building inspector, indicated on May 14, 2015 that the building was constructed in 1975. There are no building code violations listed for the Site. He has no additional information on the property.

Jacquin Stelzner, Village Clerk/Treasurer, indicated on May 14, 2015, that the site has been zoned B-2, Highway Commercial. The surrounding area is also zoned primarily B-

2 to the north, and the Town of Winneconne is located to the east. There is some industrial zoning in the general area as well.

On May 14, 2015, Ryan Krings, Village of Winneconne Fire Chief stated that there were no records of any releases of hazardous materials or petroleum products, or fires for the property. He stated that there were some above-ground storage tanks on the Kwik Trip property. There were several underground storage tanks removed from the Kwik Trip property. He did not have any documentation on the removal. He also stated that the Site used to be a veterinary clinic.

Evaluation

Findings

MARTENSON & EISELE, INC. has performed a Phase I Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E 1527-13 and USEPA AAI on the above referenced property. It is our opinion that this assessment has identified evidence of recognized environmental condition. There were no controlled recognized environmental conditions, historical recognized environmental conditions, or de minimis conditions in connection with the property.

Opinion

It is our opinion that this assessment **has identified evidence of a recognized environmental condition (REC)** in connection with the property.

According to the Village of Winneconne Clerk, a self-service gas station was located on the Site from approximately 1975 to 1981. There are no records of tanks or tank removal on the Site.

The preceding environmental record sources reviewed by MARTENSON & EISELE, INC. have identified several sites within the approximate search distance. It is our opinion that none of the previously noted recognized environmental conditions at surrounding properties are likely to have a negative impact on the property.

Additional Investigation

Further investigation of the Site is warranted at this time given the information identified in this report.

Data Gaps

There were no significant data gaps identified during the course of this assessment.

Non-Scope Services

There were no additional non-scope services provided with this assessment.

Conclusions

MARTENSON & EISELE, INC. has performed a Phase I Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E 1527-13 and Environmental Protection Agency (EPA) All Appropriate Inquiry (AAI) Rule effective 11/1/06 on the Anchor Bank property at 927 East Main Street, Village of Winneconne, Winnebago County, Wisconsin. Any exceptions to, or deletions from, this practice are described on Page 6 of this report.

The property was vacant agricultural land prior to 1975 based on aerial photographs and the assessor interview. The building was constructed in 1975 as a self-service gas station and was a car wash/office building in 1981, a veterinary clinic/bank from 1981 to 1997 and then solely a bank from 1997 to the present. There has been no record of any releases in respect to the property and no record of any storage tanks for the property.

Other properties in the vicinity of the subject site were evaluated for the potential to negatively impact the subject site. Based on distance, groundwater gradient, topography and site geology, it is not anticipated that the identified properties are expected to have a negative impact on the subject site. This does not eliminate the uncertainty regarding the potential that additional migrating hazardous substances may be an issue in the future.

It is our opinion that this assessment **has identified evidence of a recognized environmental condition (REC)** in connection with the property: the site was a former gas station, and there is no record of underground storage tank removal associated with the Site. Further investigation is recommended at this time, given the information identified within this report.

References

NETROnline Radius Map Report, 2055 East Rio Salado Parkway, Suite 201 Tempe, Arizona 85281 Environmental Records Search. May 18, 2015.

FEMA National Flood Insurance Program. Flood Insurance Rate Map Winnebago County, Wisconsin and Incorporated Areas, Map Number 55139C0105E, Effective Date March 17, 2003

Aerials from East Central Wisconsin Regional Planning Committee, Winnebago County and Google Earth

United States Geological Survey, 1966, Geology and Water Resources of Winnebago County Wisconsin, Geological Survey Water-Supply Paper 1814.

United States Geological Survey, 1992. Omro Quadrangle, Wisconsin, 7.5-minute series topographic map.

Wisconsin Department of Natural Resources, Wisconsin Wetlands Digital Inventory Map for T19N, R15E, Winnebago County.

Interviews

Jacquie Stelzner, Village Clerk/ Treasurer. Interview.

Marty Johnson, Village of Winneconne, Building Inspector Interview.

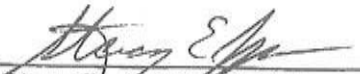
Ryan Krings, Winneconne Fire Chief. Interview.

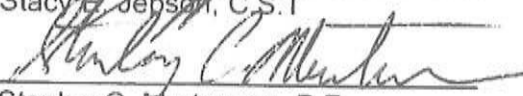
Amanda Pinter, Winnebago County Health Department. Interview.

Jacquie Stelzner, Village Clerk/Treasurer. Interview.

Mary Jo Winkenwerder, Owner Representative Interview.

Signatures of Environmental Professionals


Stacy E. Jepson, C.S.T. _____
Date June 1, 2015


Stanley C. Martenson, P.E. _____
Date June 1, 2015



Qualifications of Environmental Professionals

Stacy E. Jepson, C.S.T., Environmental Specialist
B.S. Degree in Environmental Science – Saint Norbert College
ACOE Wetland Delineation & Management Training, June 13-16, 2005
Wetland Plant Identification, 2005, 2013
ASTM Phase I and II Environmental Site Assessments, January 30 – February 1, 2006
Critical Methods in Wetland Delineation, June 27, 2006
Basic Wetland Delineation Training, August 7-9, 2006
Basic Hydric Soils Identification Training June 4-6, 2008
Advanced Wetland Delineation Training August 20-22, 2008
Due Diligence at Dawn Workshop. November 8, 2012
Navigating the Challenges of Brownfields Redevelopment, October 29, 2012
Wetland Law and Permitting Changes Training December 8, 2012
DNR Consultants Day Seminar, 2010-2014
Fundamentals of Public Works Construction Inspection, January 6, 2014

Stanley C. Martenson, P.E.
B.S. Degree in Civil Engineering, 1969 - Wisconsin State University, Platteville
Conducting Environmental Site Assessment, December 5 & 6, 1991

We declare that, to the best of our professional knowledge and belief, we meet the definition of *Environmental professional* as defined in § 312.10 of 40 CFR 312. We have the specific qualifications based on education, training, and experience to assess a property of the nature, history, and setting of the subject property. We have developed and performed the all appropriate inquiries in conformance with the standards and practices set forth in 40 CFR Part 312.

Martenson & Eisele, Inc.
Conducting Comprehensive Property Assessments has become an important part of our engineering services since the late 1980's. We average approximately 25 assessments per year. Since early in 1995, assessments have been conducted using ASTM's Standard Practice for Environmental Site Assessments: Phase I Environmental Assessment Process.

**Appendix 1
Site Location Map**



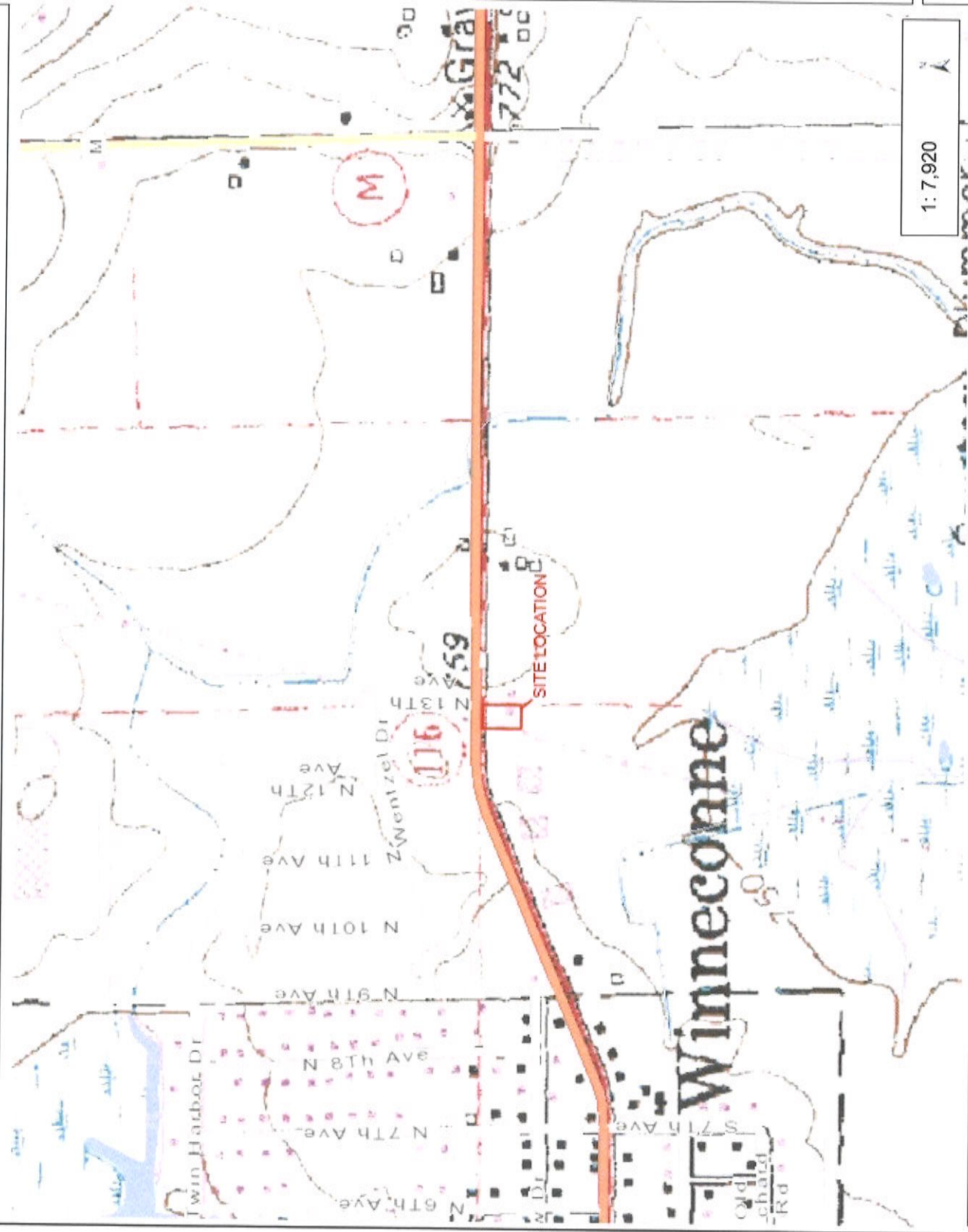
Appendix 1: Site Location Map



Legend

- Rivers and Streams
- Open Water

Notes



1:7,920

DISCLAIMER: The information shown on these maps has been obtained from various sources, and are of varying age, reliability and resolution. These maps are not intended to be used for navigation, nor are these maps an authoritative source of information about legal land ownership or public access. No warranty, expressed or implied, is made regarding accuracy, applicability for a particular use, completeness, or legality of the information depicted on this map. For more information, see the DNR Legal Notices web page: <http://dnr.wi.gov/legal/>

0.3 Miles

0.13

0

0.3

NAD_1983_HARN_Wisconsin_TM
 © Latitude Geographics Group Ltd.

Appendix 2
Site Visit Information

**PHASE I ENVIRONMENTAL SITE ASSESSMENT
SITE RECONNAISSANCE FIELD NOTES**

SITE NAME 927 E. Main Street, Winneconne	NAME OF INSPECTOR SEJ	
PROJECT NUMBER 1-0163-005	DATE May 18 2015	TIME 9:00am
A. OBSERVATION 1. Methodology For large properties, describe the method used to observe the property. (e.g., grid pattern or other systematic approaches) <input type="checkbox"/> NA Modified grid and boundary		
2. Limitations a. Describe any limitations imposed by physical obstructions. (e.g., adjacent buildings, bodies of water, asphalt, or other paved areas.) <input type="checkbox"/> NA The majority of the site is developed with the building and asphalt parking and access. b. Describe any other limiting conditions. (e.g., snow, rain) <input type="checkbox"/> NA None		
B. GENERAL SITE SETTING 1. Current Use(s) of the Property <input type="checkbox"/> Residential <input checked="" type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Undeveloped Land <input type="checkbox"/> Other _____ Comments:		

2. Past Use(s) of the Property (if known)

Describe past use(s) of the property (visually or physically observed).

NA

3. Current Uses of Adjoining Properties

Identify the current uses of adjoining properties.

North

Commercial - Strip Retail

East

Commercial - K & J Beverage

South

Commercial - Self-Storage

West

Commercial - State Farm

4. Past Uses of Adjoining Properties

Describe past use(s) of the adjoining properties (visually or physically observed).

NA

5. Current or Past Uses in the Surrounding Area

a. Describe the general type of current uses in the surrounding area.
(e.g. residential, commercial, industrial)

Commercial

b. Describe the general type of past use(s) in the surrounding area (visually or physically observed).

NA

6. Hydrologic and Topographic Conditions

a. Were any of the following surface water features observed on the property?

Creeks	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Ponds	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Surface Impoundments	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N
Streams	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Wetlands	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Swale	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N
Rivers	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Lakes	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Drainage Ditch	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N

If Yes, Describe:

b. Describe the topographic conditions of the property.

Graded

c. Describe the general topography of the area surrounding the property that is visually or physically observed from the periphery of the property.

North

Graded

East

Graded

South

Graded

West

Graded

7. General Description of Structures

a. Generally describe the structures or other improvements on the property. NA
(e.g., number of buildings, number of stories each, approx. age of buildings, ancillary structures (if any), etc.)

There is a single story structure on site, approximately 25 years old

b. Do any of the buildings have discharge outlets for :

Air Y N NA

Water Y N NA

If Yes, Describe:

8. Roads/Paths/Railroads

a. Identify public thoroughfares adjoining the property. NA

Main Street forms the northern boundary

b. Describe any roads, streets and parking facilities on the property. NA

There is asphalt parking north and west of the building. An asphalt drive travels the entire way around the building

c. Are there any roads or paths with no apparent outlet observed on the property? Y N

If Yes, Identify the use of the road or path to determine whether it was likely to have been used as an avenue for disposal of hazardous substances or petroleum products.

None

d. Identify any railroad tracks or railroad spurs on the property or adjacent to the property. NA

None

9. Potable Water Supply/Wells/Soil Borings

a. What is the source of potable water for the property?

Public Onsite well Other

b. Describe all wells (including water wells, dry wells, irrigation wells, injection wells, abandoned wells, monitoring wells, or other wells) observed. (age, type, location) NA

There was a well observed on the property east of the subject site.

c. Describe any soil borings observed. NA

None observed

10. Sewage Disposal/Septic Systems

- a. Identify the sewage disposal system for the property. NA
Municipal
- b. Describe indications of on-site septic systems or cesspools. (location, type) NA
None

11. Storm Sewers

- Identify any storm sewers/inlets. NA
There was storm sewer along Main Street

12. Underground Utilities/Pipelines

- Describe any indications of any underground utilities or pipelines on the property. NA
The property had underground cable, gas, electric, and phone.

C. INTERIOR AND EXTERIOR OBSERVATIONS

1. Waste Generation, Storage, Disposal

- a. Does the facility conduct a process or operation? Y N
If Yes, Describe each process or operation (What raw materials are used? What products are produced?):

- b. List all hazardous and non-hazardous wastes generated from each process.

Waste Description	Quantity	Where Disposed of	How Often
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- c. Is there on site storage of wastes? (If Yes, Describe) Y N
- d. Does the storage area have secondary containment? (If Yes, Describe) Y N
N/A
- e. Is there any evidence of spills or releases? (If Yes, Describe) Y N

2. Hazardous Substances and Petroleum Products/Storage Drums and Other Containers

a. Are any hazardous substances and/or petroleum products stored on the property? Y N
If Yes, Identify or indicate as unidentified any hazardous substances and/or petroleum products, the approximate quantities involved, types of containers (if any), and storage conditions.

Substance/Product	Quantity	Container	Conditions
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

b. Describe the storage area.

c. Is there evidence of leaks or spills? Y N
If Yes, Describe:

d. To the extent that past uses are identified that used, treated, stored, disposed of, or generated hazardous substances and petroleum products on the property, identify such information.

3. Storage Tanks

a. Are there any above ground storage tanks on the property? Y N
If Yes, describe location contents, capacity, age. Assess for leakage.

b. Are there any vent pipes, fill pipes or access ways indicating underground storage tanks? Y N
If Yes, Describe:

c. Are there any underground storage tanks on the property? Y N
If Yes, describe location, contents, capacity, age. Assess for leakage.

4. Odors/Noise/Dust/Smoke

Describe any strong, pungent, or noxious odors, noise, dust or smoke and identify their sources. NA

None

5. Pools of Liquid

a. Note any standing surface water and other pools of liquid. NA

None

b. Describe any standing water/pools containing liquid likely to be hazardous substances or petroleum products. (e.g. is any of the water discolored or does it have an unusual smell?) NA

None

6. PCBs

Are there any transformers, capacitors, electrical devices, or hydraulic equipment on the property?

Y N

Pole Number(s) and Location:

Pad Number(s) and Location:

19-15-22.1 50/51

Others:

120/208

D. EXTERIOR OBSERVATIONS

1. Stained Soil or Pavement

Describe areas of stained soil or pavement. NA

There was very minor oil staining from parked vehicles.

2. Vegetation

a. Describe any flora/fauna on the property. NA

landscaped

b. Describe any wooded area on the property. NA

c. Describe areas of stressed vegetation (from something other than insufficient water). NA

None

3. Waste/Solid Waste Disposal, Treatment

a. Describe any pits, ponds, or lagoons on the property, particularly if they have been used in connection with waste disposal or waste treatment.

NA

None

b. Describe pits, ponds, or lagoons on properties adjoining the property.

NA

None

c. Were any of the following observed during the site visit, suggesting trash or other solid waste disposal?

Filled Areas

Y N

Mounds

Y N

Graded or Disturbed Areas

Y N

Depressions

Y N

Landfills

Y N

Solid Waste Repository

Y N

Scattered Debris

Y N

Solid Waste Hauler

Y N

If Yes, Describe:

d. Has fill dirt been brought onto the property which originated from a contaminated site or which is of an unknown origin?

Y N Unknown

4. Waste Water

a. Describe waste water or other liquid (including storm water) or any discharge into a drain, ditch, or stream on or adjacent to the property.

NA

None

b. Is any of the water discolored or does it have an unusual smell?

Y N

E. INTERIOR OBSERVATIONS

1. Interior Areas Observed

a. Is there a facility layout plan? If so, obtain if possible. Y N NA

b. List which interior areas were observed, including:
Accessible common areas expected to be used by occupants or the public (such as lobbies, hallways, utility rooms, recreation areas, etc.), maintenance and repair areas, boiler rooms, laboratories and a representative sample of occupant spaces.

All areas were observed including offices, hallway, teller area, restrooms, storage closet, conference rooms, break room, furnace room, and vault.

Are there any unoccupied occupant spaces? (If Yes, Note) Y N NA

2. Heating/Cooling

Identify the means of heating and cooling the buildings on the property, including the fuel source for heating and cooling. (e.g., heating oil, gas, electric, radiators from steam boiler fueled by gas.) NA

Natural gas

3. Stains or Corrosion

Describe any stains or corrosion on floors, walls, or ceilings, except for staining from water. NA

None

4. Drains and Sumps

a. Describe floor drains and sumps. Where do they discharge? NA

There was a floor drain in the storage closet that discharges to municipal sewer.

b. Describe any drains or sumps containing liquid likely to be hazardous substances or petroleum products. NA

None

NOTES:

Appendix 3
Site and Vicinity Photographs



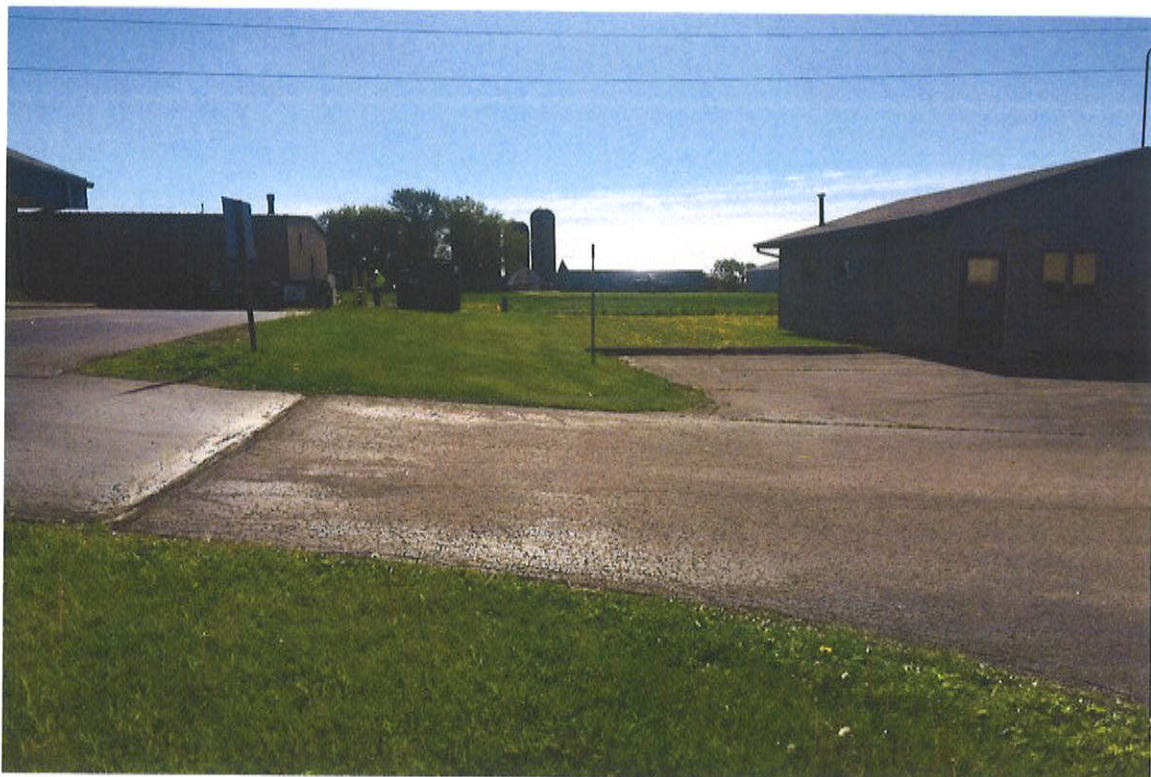
OVERVIEW OF ANCHOR BANK PROPERTY



NORTH PROPERTY BOUNDARY, LOOKING EAST



WEST PROPERTY BOUNDARY, LOOKING SOUTH



SOUTH PROPERTY BOUNDARY, LOOKING EAST



EAST PROPERTY BOUNDARY, LOOKING SOUTH



LAND USE - NORTH



LAND USE – EAST



LAND USE – SOUTH



LAND USE – WEST

Appendix 4
Historical Research Documentation

- 4.1 Geologic and Hydrologic Information**
- 4.2 Aerial Photographs**
- 4.3 Preliminary Title Policy**



United States
Department of
Agriculture

NRCS

Natural
Resources
Conservation
Service

A product of the National
Cooperative Soil Survey,
a joint effort of the United
States Department of
Agriculture and other
Federal agencies, State
agencies including the
Agricultural Experiment
Stations, and local
participants

Custom Soil Resource Report for **Winnebago County, Wisconsin**

927 E Main St, Winneconne, WI



Preface

Soil surveys contain information that affects land use planning in survey areas. They highlight soil limitations that affect various land uses and provide information about the properties of the soils in the survey areas. Soil surveys are designed for many different users, including farmers, ranchers, foresters, agronomists, urban planners, community officials, engineers, developers, builders, and home buyers. Also, conservationists, teachers, students, and specialists in recreation, waste disposal, and pollution control can use the surveys to help them understand, protect, or enhance the environment.

Various land use regulations of Federal, State, and local governments may impose special restrictions on land use or land treatment. Soil surveys identify soil properties that are used in making various land use or land treatment decisions. The information is intended to help the land users identify and reduce the effects of soil limitations on various land uses. The landowner or user is responsible for identifying and complying with existing laws and regulations.

Although soil survey information can be used for general farm, local, and wider area planning, onsite investigation is needed to supplement this information in some cases. Examples include soil quality assessments (<http://www.nrcs.usda.gov/wps/portal/nrcs/main/soils/health/>) and certain conservation and engineering applications. For more detailed information, contact your local USDA Service Center (<http://offices.sc.egov.usda.gov/locator/app?agency=nrcs>) or your NRCS State Soil Scientist (http://www.nrcs.usda.gov/wps/portal/nrcs/detail/soils/contactus/?cid=nrcs142p2_053951).

Great differences in soil properties can occur within short distances. Some soils are seasonally wet or subject to flooding. Some are too unstable to be used as a foundation for buildings or roads. Clayey or wet soils are poorly suited to use as septic tank absorption fields. A high water table makes a soil poorly suited to basements or underground installations.

The National Cooperative Soil Survey is a joint effort of the United States Department of Agriculture and other Federal agencies, State agencies including the Agricultural Experiment Stations, and local agencies. The Natural Resources Conservation Service (NRCS) has leadership for the Federal part of the National Cooperative Soil Survey.

Information about soils is updated periodically. Updated information is available through the NRCS Web Soil Survey, the site for official soil survey information.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means

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How Soil Surveys Are Made

Soil surveys are made to provide information about the soils and miscellaneous areas in a specific area. They include a description of the soils and miscellaneous areas and their location on the landscape and tables that show soil properties and limitations affecting various uses. Soil scientists observed the steepness, length, and shape of the slopes; the general pattern of drainage; the kinds of crops and native plants; and the kinds of bedrock. They observed and described many soil profiles. A soil profile is the sequence of natural layers, or horizons, in a soil. The profile extends from the surface down into the unconsolidated material in which the soil formed or from the surface down to bedrock. The unconsolidated material is devoid of roots and other living organisms and has not been changed by other biological activity.

Currently, soils are mapped according to the boundaries of major land resource areas (MLRAs). MLRAs are geographically associated land resource units that share common characteristics related to physiography, geology, climate, water resources, soils, biological resources, and land uses (USDA, 2006). Soil survey areas typically consist of parts of one or more MLRA.

The soils and miscellaneous areas in a survey area occur in an orderly pattern that is related to the geology, landforms, relief, climate, and natural vegetation of the area. Each kind of soil and miscellaneous area is associated with a particular kind of landform or with a segment of the landform. By observing the soils and miscellaneous areas in the survey area and relating their position to specific segments of the landform, a soil scientist develops a concept, or model, of how they were formed. Thus, during mapping, this model enables the soil scientist to predict with a considerable degree of accuracy the kind of soil or miscellaneous area at a specific location on the landscape.

Commonly, individual soils on the landscape merge into one another as their characteristics gradually change. To construct an accurate soil map, however, soil scientists must determine the boundaries between the soils. They can observe only a limited number of soil profiles. Nevertheless, these observations, supplemented by an understanding of the soil-vegetation-landscape relationship, are sufficient to verify predictions of the kinds of soil in an area and to determine the boundaries.

Soil scientists recorded the characteristics of the soil profiles that they studied. They noted soil color, texture, size and shape of soil aggregates, kind and amount of rock fragments, distribution of plant roots, reaction, and other features that enable them to identify soils. After describing the soils in the survey area and determining their properties, the soil scientists assigned the soils to taxonomic classes (units). Taxonomic classes are concepts. Each taxonomic class has a set of soil characteristics with precisely defined limits. The classes are used as a basis for comparison to classify soils systematically. Soil taxonomy, the system of taxonomic classification used in the United States, is based mainly on the kind and character of soil properties and the arrangement of horizons within the profile. After the soil scientists classified and named the soils in the survey area, they compared the

Custom Soil Resource Report

individual soils with similar soils in the same taxonomic class in other areas so that they could confirm data and assemble additional data based on experience and research.

The objective of soil mapping is not to delineate pure map unit components; the objective is to separate the landscape into landforms or landform segments that have similar use and management requirements. Each map unit is defined by a unique combination of soil components and/or miscellaneous areas in predictable proportions. Some components may be highly contrasting to the other components of the map unit. The presence of minor components in a map unit in no way diminishes the usefulness or accuracy of the data. The delineation of such landforms and landform segments on the map provides sufficient information for the development of resource plans. If intensive use of small areas is planned, onsite investigation is needed to define and locate the soils and miscellaneous areas.

Soil scientists make many field observations in the process of producing a soil map. The frequency of observation is dependent upon several factors, including scale of mapping, intensity of mapping, design of map units, complexity of the landscape, and experience of the soil scientist. Observations are made to test and refine the soil-landscape model and predictions and to verify the classification of the soils at specific locations. Once the soil-landscape model is refined, a significantly smaller number of measurements of individual soil properties are made and recorded. These measurements may include field measurements, such as those for color, depth to bedrock, and texture, and laboratory measurements, such as those for content of sand, silt, clay, salt, and other components. Properties of each soil typically vary from one point to another across the landscape.

Observations for map unit components are aggregated to develop ranges of characteristics for the components. The aggregated values are presented. Direct measurements do not exist for every property presented for every map unit component. Values for some properties are estimated from combinations of other properties.

While a soil survey is in progress, samples of some of the soils in the area generally are collected for laboratory analyses and for engineering tests. Soil scientists interpret the data from these analyses and tests as well as the field-observed characteristics and the soil properties to determine the expected behavior of the soils under different uses. Interpretations for all of the soils are field tested through observation of the soils in different uses and under different levels of management. Some interpretations are modified to fit local conditions, and some new interpretations are developed to meet local needs. Data are assembled from other sources, such as research information, production records, and field experience of specialists. For example, data on crop yields under defined levels of management are assembled from farm records and from field or plot experiments on the same kinds of soil.

Predictions about soil behavior are based not only on soil properties but also on such variables as climate and biological activity. Soil conditions are predictable over long periods of time, but they are not predictable from year to year. For example, soil scientists can predict with a fairly high degree of accuracy that a given soil will have a high water table within certain depths in most years, but they cannot predict that a high water table will always be at a specific level in the soil on a specific date.

After soil scientists located and identified the significant natural bodies of soil in the survey area, they drew the boundaries of these bodies on aerial photographs and identified each as a specific map unit. Aerial photographs show trees, buildings, fields, roads, and rivers, all of which help in locating boundaries accurately.

Soil Map

The soil map section includes the soil map for the defined area of interest, a list of soil map units on the map and extent of each map unit, and cartographic symbols displayed on the map. Also presented are various metadata about data used to produce the map, and a description of each soil map unit.

Custom Soil Resource Report Soil Map











































Map Scale: 1:319 if printed on A portrait (8.5" x 11") sheet.



Map projection: Web Mercator Corner coordinates: WGS84 Edge tics: UTM Zone 16N WGS84

MAP LEGEND

 Area of Interest (AOI)	 Spoil Area
 Soils	 Stony Spot
 Soil Map Unit Polygons	 Very Stony Spot
 Soil Map Unit Lines	 Wet Spot
 Soil Map Unit Points	 Other
 Special Point Features	 Special Line Features
 Blowout	 Streams and Canals
 Borrow Pit	 Transportation
 Clay Spot	 Rails
 Closed Depression	 Interstate Highways
 Gravel Pit	 US Routes
 Gravelly Spot	 Major Roads
 Landfill	 Local Roads
 Lava Flow	 Background
 Marsh or swamp	 Aerial Photography
 Mine or Quarry	
 Miscellaneous Water	
 Perennial Water	
 Rock Outcrop	
 Saline Spot	
 Sandy Spot	
 Severely Eroded Spot	
 Sinkhole	
 Slide or Slip	
 Sodic Spot	

MAP INFORMATION

The soil surveys that comprise your AOI were mapped at 1:20,000.

Warning: Soil Map may not be valid at this scale.
 Enlargement of maps beyond the scale of mapping can cause misunderstanding of the detail of mapping and accuracy of soil line placement. The maps do not show the small areas of contrasting soils that could have been shown at a more detailed scale.

Please rely on the bar scale on each map sheet for map measurements.

Source of Map: Natural Resources Conservation Service
 Web Soil Survey URL: <http://websoilsurvey.nrcs.usda.gov>
 Coordinate System: Web Mercator (EPSG:3857)

Maps from the Web Soil Survey are based on the Web Mercator projection, which preserves direction and shape but distorts distance and area. A projection that preserves area, such as the Albers equal-area conic projection, should be used if more accurate calculations of distance or area are required.

This product is generated from the USDA-NRCS certified data as of the version date(s) listed below.

Soil Survey Area: Winnebago County, Wisconsin
 Survey Area Data: Version 11, Sep 18, 2014

Soil map units are labeled (as space allows) for map scales 1:50,000 or larger.

Date(s) aerial images were photographed: May 4, 2011—Sep 6, 2011

The orthophoto or other base map on which the soil lines were compiled and digitized probably differs from the background imagery displayed on these maps. As a result, some minor shifting of map unit boundaries may be evident.

Map Unit Legend

Winnebago County, Wisconsin (WI139)			
Map Unit Symbol	Map Unit Name	Acres in AOI	Percent of AOI
ZtA	Zittau silty clay loam, 0 to 3 percent slopes	0.4	100.0%
Totals for Area of Interest		0.4	100.0%

Map Unit Descriptions

The map units delineated on the detailed soil maps in a soil survey represent the soils or miscellaneous areas in the survey area. The map unit descriptions, along with the maps, can be used to determine the composition and properties of a unit.

A map unit delineation on a soil map represents an area dominated by one or more major kinds of soil or miscellaneous areas. A map unit is identified and named according to the taxonomic classification of the dominant soils. Within a taxonomic class there are precisely defined limits for the properties of the soils. On the landscape, however, the soils are natural phenomena, and they have the characteristic variability of all natural phenomena. Thus, the range of some observed properties may extend beyond the limits defined for a taxonomic class. Areas of soils of a single taxonomic class rarely, if ever, can be mapped without including areas of other taxonomic classes. Consequently, every map unit is made up of the soils or miscellaneous areas for which it is named and some minor components that belong to taxonomic classes other than those of the major soils.

Most minor soils have properties similar to those of the dominant soil or soils in the map unit, and thus they do not affect use and management. These are called noncontrasting, or similar, components. They may or may not be mentioned in a particular map unit description. Other minor components, however, have properties and behavioral characteristics divergent enough to affect use or to require different management. These are called contrasting, or dissimilar, components. They generally are in small areas and could not be mapped separately because of the scale used. Some small areas of strongly contrasting soils or miscellaneous areas are identified by a special symbol on the maps. If included in the database for a given area, the contrasting minor components are identified in the map unit descriptions along with some characteristics of each. A few areas of minor components may not have been observed, and consequently they are not mentioned in the descriptions, especially where the pattern was so complex that it was impractical to make enough observations to identify all the soils and miscellaneous areas on the landscape.

The presence of minor components in a map unit in no way diminishes the usefulness or accuracy of the data. The objective of mapping is not to delineate pure taxonomic classes but rather to separate the landscape into landforms or landform segments that have similar use and management requirements. The delineation of such segments on the map provides sufficient information for the development of resource plans. If intensive use of small areas is planned, however, onsite investigation is needed to define and locate the soils and miscellaneous areas.

Custom Soil Resource Report

An identifying symbol precedes the map unit name in the map unit descriptions. Each description includes general facts about the unit and gives important soil properties and qualities.

Soils that have profiles that are almost alike make up a *soil series*. Except for differences in texture of the surface layer, all the soils of a series have major horizons that are similar in composition, thickness, and arrangement.

Soils of one series can differ in texture of the surface layer, slope, stoniness, salinity, degree of erosion, and other characteristics that affect their use. On the basis of such differences, a soil series is divided into *soil phases*. Most of the areas shown on the detailed soil maps are phases of soil series. The name of a soil phase commonly indicates a feature that affects use or management. For example, Alpha silt loam, 0 to 2 percent slopes, is a phase of the Alpha series.

Some map units are made up of two or more major soils or miscellaneous areas. These map units are complexes, associations, or undifferentiated groups.

A *complex* consists of two or more soils or miscellaneous areas in such an intricate pattern or in such small areas that they cannot be shown separately on the maps. The pattern and proportion of the soils or miscellaneous areas are somewhat similar in all areas. Alpha-Beta complex, 0 to 6 percent slopes, is an example.

An *association* is made up of two or more geographically associated soils or miscellaneous areas that are shown as one unit on the maps. Because of present or anticipated uses of the map units in the survey area, it was not considered practical or necessary to map the soils or miscellaneous areas separately. The pattern and relative proportion of the soils or miscellaneous areas are somewhat similar. Alpha-Beta association, 0 to 2 percent slopes, is an example.

An *undifferentiated group* is made up of two or more soils or miscellaneous areas that could be mapped individually but are mapped as one unit because similar interpretations can be made for use and management. The pattern and proportion of the soils or miscellaneous areas in a mapped area are not uniform. An area can be made up of only one of the major soils or miscellaneous areas, or it can be made up of all of them. Alpha and Beta soils, 0 to 2 percent slopes, is an example.

Some surveys include *miscellaneous areas*. Such areas have little or no soil material and support little or no vegetation. Rock outcrop is an example.

Winnebago County, Wisconsin

ZtA—Zittau silty clay loam, 0 to 3 percent slopes

Map Unit Setting

National map unit symbol: g5zz
Elevation: 730 to 1,000 feet
Mean annual precipitation: 28 to 34 inches
Mean annual air temperature: 43 to 46 degrees F
Frost-free period: 135 to 155 days
Farmland classification: Prime farmland if drained

Map Unit Composition

Zittau and similar soils: 95 percent
Minor components: 5 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Zittau

Setting

Landform: Stream terraces
Landform position (two-dimensional): Footslope
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Clayey lacustrine deposits over sandy outwash

Typical profile

Ap,A2 - 0 to 9 inches: silty clay loam
B21t-B32t - 9 to 33 inches: silty clay
2C - 33 to 60 inches: sand

Properties and qualities

Slope: 0 to 3 percent
Depth to restrictive feature: More than 80 inches
Natural drainage class: Somewhat poorly drained
Runoff class: High
Capacity of the most limiting layer to transmit water (Ksat): Very low to moderately low (0.00 to 0.14 in/hr)
Depth to water table: About 0 to 24 inches
Frequency of flooding: Occasional
Frequency of ponding: Occasional
Calcium carbonate, maximum in profile: 10 percent
Available water storage in profile: Moderate (about 6.5 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 2w
Hydrologic Soil Group: C/D
Other vegetative classification: Mod AWC, high water table (G095AY004WI)

Minor Components

Poy

Percent of map unit: 5 percent
Landform: Drainageways on lake plains, drainageways on outwash plains, depressions on outwash plains, depressions on lake plains

Custom Soil Resource Report

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United States Department of Agriculture, Natural Resources Conservation Service. National range and pasture handbook. <http://www.nrcs.usda.gov/wps/portal/nrcs/detail/national/landuse/rangepasture/?cid=stelprdb1043084>

Custom Soil Resource Report

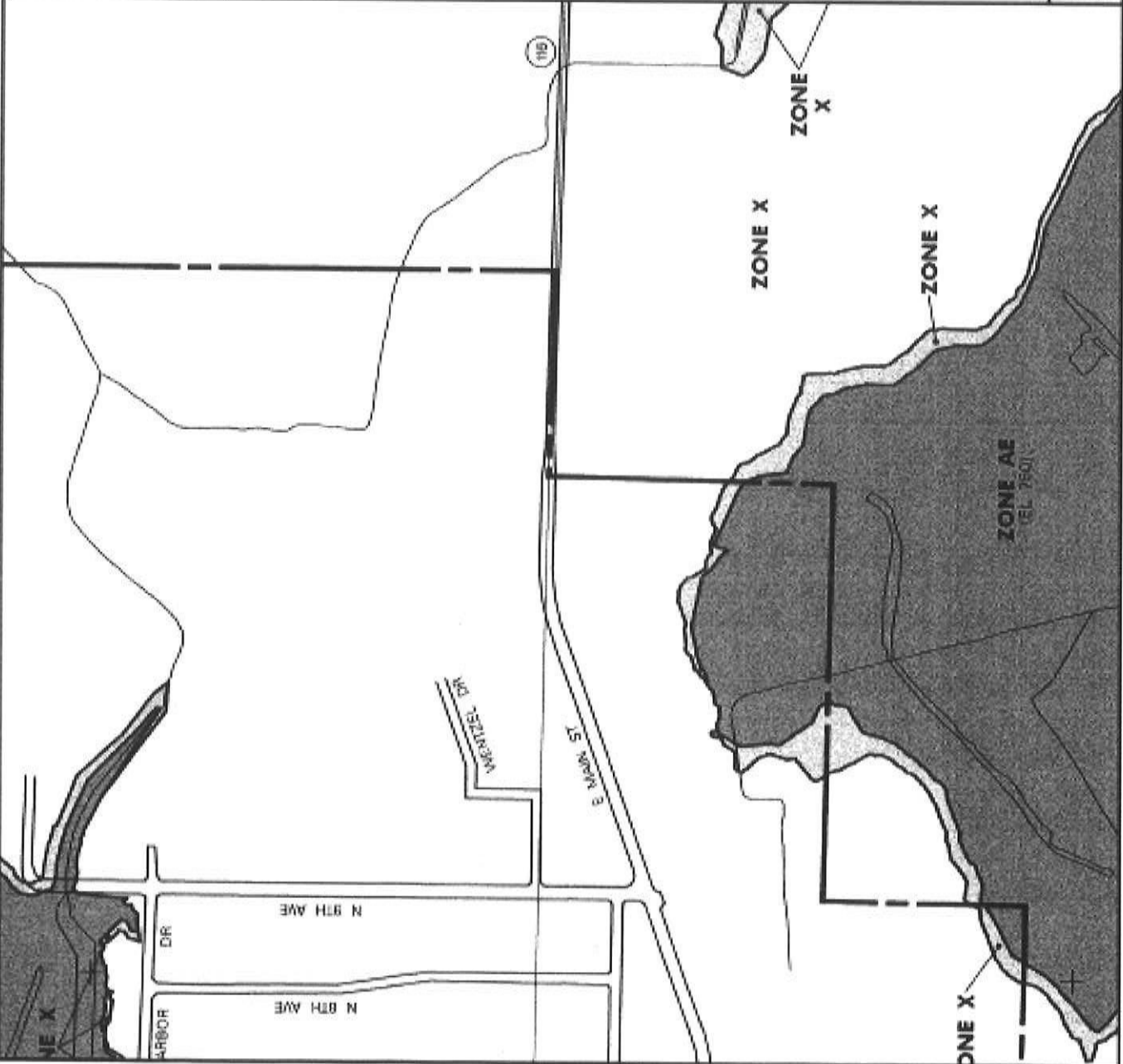
United States Department of Agriculture, Natural Resources Conservation Service. National soil survey handbook, title 430-VI. http://www.nrcs.usda.gov/wps/portal/nrcs/detail/soils/scientists/?cid=nrcs142p2_054242

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MAP SCALE 1" = 500'



NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0177 E

FIRM
FLOOD INSURANCE RATE MAP
 WINNEBAGO COUNTY,
 WISCONSIN
 AND INCORPORATED AREAS

PANEL 177 OF 365

SEE MAP INDEX FOR FIRM PANEL LAYOUT:
 COMPANY:
 COMMUNITY:
 WINNEBAGO COUNTY:
 WINNEBAGO TOWNSHIP OF:
 NUMBER: 0177
 PANEL: 0177
 SURVEY: 0177

Notice: This map number refers to the original map. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps, check the FEMA Flood Map Store at www.mms.gov.



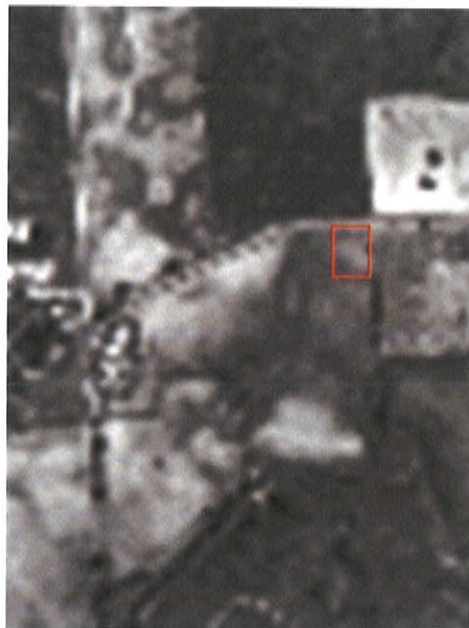
MAP NUMBER
 55133C0177E
 EFFECTIVE DATE
 MARCH 17, 2003

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps, check the FEMA Flood Map Store at www.mms.gov.



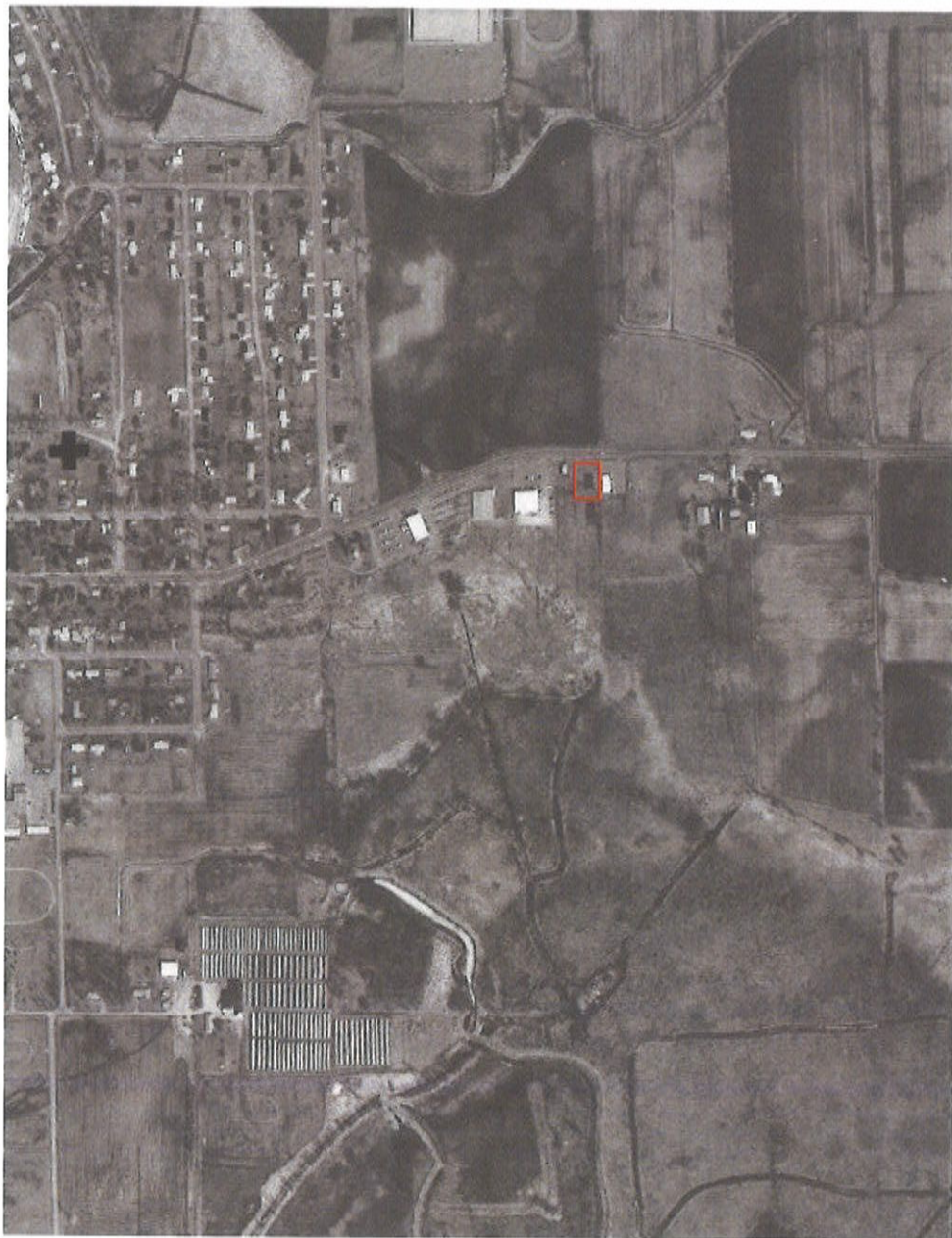
1941 AERIAL PHOTOGRAPH



1957 AERIAL PHOTOGRAPH



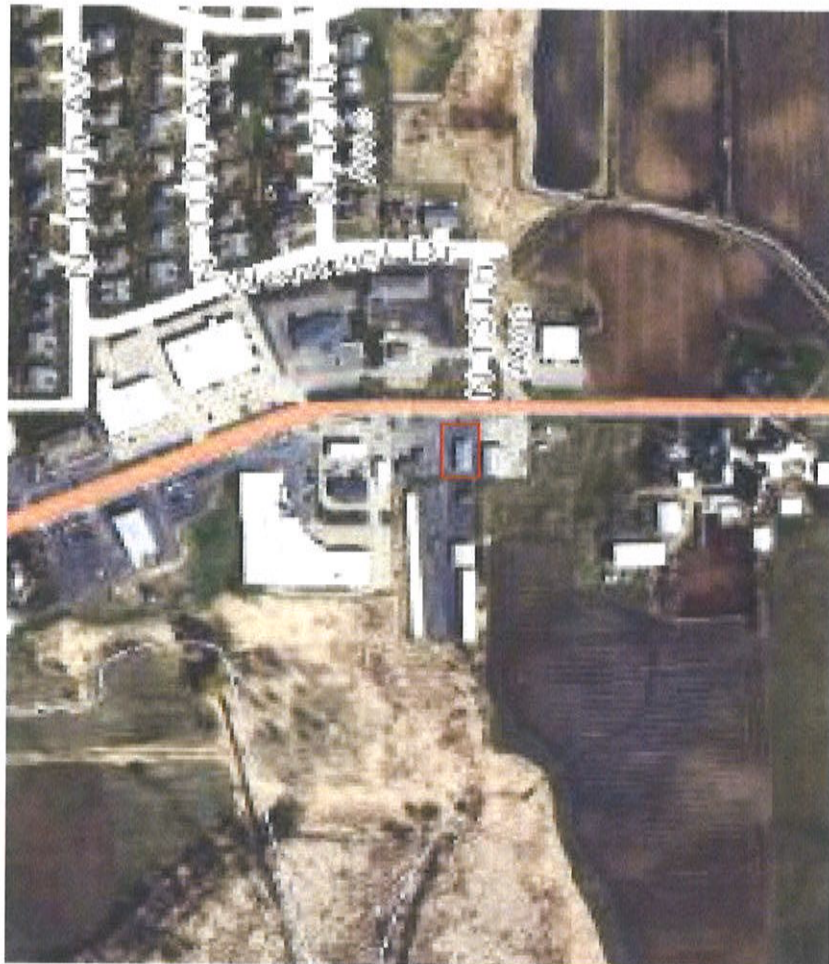
1973 AERIAL PHOTOGRAPH



1980 AERIAL PHOTOGRAPH



2000 AERIAL PHOTOGRAPH



2010 AERIAL PHOTOGRAPH

Haggerty, Nancy L (14961)

From: fast@etitledocs.com on behalf of gwarzyn@firstam.com
Sent: Monday, April 13, 2015 4:45 PM
To: Haggerty, Nancy L (14961); Mueller, Valerie A (12505)
Subject: File Number-724643-Address-927 E. Main Street (Email Ref=1012958534)
Attachments: WI Commitment -2006.pdf; SP-Exceptions 09_1245584.pdf; SP-Exceptions 10_662747.pdf; SP-Exceptions 11_CSM 1600_662648.pdf; SP-Exceptions 11a_CSM 955_569428.pdf; SP-Exceptions 12_371467.pdf; SP-Exceptions 12a_1115351.pdf; SP-Exceptions 13_393610.pdf; SP-Exceptions 13a_1115348.pdf; TAX-Tax Sheet File 724643.pdf; SP-Vesting Deed 662745.pdf

File No.: NCS 724643 MKE

Buyer: Premier Community Bank

Seller: AnchorBank, fsb

Property Address: 927 E. Main Street, Winneconnie, WI

You can download Acrobat Reader at <http://www.adobe.com/products/acrobat/readstep2.html>

Gerald T. Warzyn
Gerald Warzyn
First American Title Insurance Company
National Commercial Services
Phone: 414-224-1778 Ext.
Fax: 414-224-6188 Ext.

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If you have received this message by mistake, please immediately notify us by replying to the message and delete the original message immediately thereafter.



***First American Title Insurance Company National Commercial Services
648 N. Plankinton Ave., Suite 410, Milwaukee, WI 53203
(414)224-1778 - Fax (414)224-6188***

COMMITMENT FOR TITLE INSURANCE

Issued by

First American Title Insurance Company

Agreement to Issue Policy

We agree to issue a policy to you accordingly to the terms of this Commitment.

When we show the policy amount and your name as the proposed Insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

- The Provisions in Schedule A.
- The Requirements in Schedule B-1.
- The Exceptions in Schedule B-2.
- The Conditions.

This Commitment is not valid without Schedule A and Sections 1 and 2 of Schedule B.

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No.: NCS-724643-MKE
Page Number: 2

SCHEDULE A

1. Commitment Date: March 27, 2015 at 7:30 A.M.

2.	Policy or Policies to be Issued:	Amount
	(A) ALTA Owners Policy	\$314,000.00
	Proposed Insured: Premier Community Bank	
	(B) ALTA Loan Policy	\$0.00
	Proposed Insured: None	

3. (A) The estate or interest in the land described in this Commitment is:
Fee Simple

(B) Title to said estate or interest at the date hereof is vested in:
AnchorBank, fsb, successor-in-interest to Oshkosh Savings & Loan Association

4. The land referred to in this Commitment is situated in the Village of **Winneconne**, State of Wisconsin, County of Winnebago, and described as follows:

Tax ID No.: 191.003-604

Property Address: 927 E. Main Street, **Winneconne**, WI
For reference purposes only.

See Exhibit "A" attached for Legal Description.

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No.: NCS-724643-MKE
Page Number: 3

Exhibit "A "

Lot One (1), Certified Survey Map No. 1600 filed in the Office of the Register of Deeds for Winnebago County, Wisconsin on September 24, 1986, in Volume 1 on Page 1600, as Document No. 662648, being all of Lot 1 and part of Lot 2 of Certified Survey Map No. 955 as Document 569428 and being part of the Northeast 1/4 of the Northwest 1/4 of Section Twenty-two (22), Township Nineteen (19) North, Range Fifteen (15) East, Village of Winneconne, Winnebago County, Wisconsin.

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No.: NCS-724643-MKE
Page Number: 4

SCHEDULE B
SECTION ONE
REQUIREMENTS

The following requirements must be met:

- (A) Pay the agreed amount for the interest in the land and/or the mortgage to be insured.
 - (B) Pay us the premiums, fees and charges for the policy.
 - (C) Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
1. Record Warranty Deed from AnchorBank, fsb, successor-in-interest to Oshkosh Savings & Loan Association to Premier Community Bank.

You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.

NOTE: Upon execution and receipt by the Company of the Gap Coverage Indemnity and receipt of the instruments to be recorded no later than 72 hours after the date of closing, the policies to be issued will not contain as exceptions matters arising subsequent to the effective date of this commitment.