

# Litigation Skills Panel

**Jan M. Hayden**

*Baker, Donelson, Bearman, Caldwell & Berkowitz, PC  
New Orleans*

**Henry E. Hildebrand, III**

*Chapter 13 Trustee; Nashville, Tenn.*

**Hon. Margaret A. Mahoney**

*U.S. Bankruptcy Court (S.D. Ala.); Mobile*



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MATERIALS FOR  
ABI NEW ORLEANS CONSUMER BANKRUPTCY CONFER-  
ENCE

1. COMPLAINT
2. ANSWER
3. WITNESS LIST OF DEFENDANT
4. EXHIBIT LIST OF DEFENDANT
5. SUPPLEMENTAL EXHIBIT LIST OF DEFENDANT
6. STIPULATION
7. TRIAL EXHIBIT LIST
8. APPRAISAL (AS OF MAY 13, 2013)
9. PROOF OF CLAIM
10. APPRAISAL (AS OF JULY 5, 2013)
11. 2013 CITY OF MILWAUKEE PROPERTY TAX BILL

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In Re: [REDACTED]

CHAPTER 13

Debtors.

Case No: [REDACTED]

[REDACTED]  
[REDACTED]

Plaintiffs,

Adversary No.

v.

[REDACTED]

Defendant.

COMPLAINT

Plaintiffs/debtors, by their attorney [REDACTED],  
L.L.C., seeks a determination of claims under section 506 of the Bankruptcy Code and Federal  
Rules of Bankruptcy Procedure 3012 and 7001, and herein allege as follows:

1. That Defendant named above, herein after referred to as Defendant, holds a mortgage upon real estate owned by Plaintiffs. The real estate is located at 2435 S. 5<sup>th</sup> Street, Milwaukee, WI 53207.
2. The actual value of the real estate is \$25,200.00 as reflected in a recent market analysis performed on the property.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED] mile

3. The real estate is not the homestead of the Plaintiffs.
4. Upon information and belief as the defendant has yet to file a claim, the defendant has a claim on the property for approximately \$61,000.00.
5. Section 506 of the Bankruptcy Code allows Plaintiffs to "cram down" the secured portion of Defendant's claim to the value of the property. The remainder of the claim is to be treated as an unsecured claim.

WHEREFORE, Plaintiffs request the Court enter judgment declaring that the Defendant and any successors in interest have a secured claim up to the amount of \$25,200.00 with the balance of the claim being unsecured. Furthermore, the Plaintiffs request the Court enter Judgment declaring that the lien of Defendant, [REDACTED] and of any successors in interest is void upon payment of \$25,200.00 and the issuance of a discharge to Plaintiffs.

Dated this May 16<sup>th</sup>, 2013.

[REDACTED]  
Attorneys for Debtor(s)

[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

AMERICAN BANKRUPTCY INSTITUTE

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re:

Chapter 13

Debtors.

Case No. 13-27367

Plaintiffs,

v.

Adversary Case No. 13-27367

Defendant.

ANSWER OF [REDACTED]

The defendant, [REDACTED], by its attorneys, [REDACTED], hereby answers the complaint and alleges as follows:

1. That with respect to the allegations contained in paragraph 1, admits the allegations contained therein.
2. That with respect to the allegations contained in paragraph 2, denies the allegations contained therein.
3. That with respect to the allegations contained in paragraph 3, states that it lacks sufficient knowledge or information to form a belief as to the truth of the allegations contained therein and accordingly denies the same and puts the plaintiffs to their strict proof thereof.

**Drafted by:**

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED] attempting to collect a debt and any information it obtains will be used for that purpose. If you previously received a discharge in a chapter 7 bankruptcy case, this should not be construed as an attempt to hold you personally liable for the debt.

4. That with respect to the allegations contained in paragraph 4, admits that the defendant has yet to file a claim and affirmatively alleges that the total due to the defendant at the time of the foreclosure sale of the real estate in November 2012 was \$68,661.82.

5. That with respect to the allegations contained in paragraph 5, denies that the defendant's claim can be crammed down as the claim is fully secured by the value of the real estate collateral.

WHEREFORE, the defendant respectfully demands that the court issue an order dismissing the complaint with prejudice, awarding the defendant its fees and costs incurred in defending against this action and such and further relief as the court may deem to be just and equitable.

Dated this 18<sup>th</sup> day of June, 2013.

GRAY & ASSOCIATES, LLC  
Attorneys for Defendant

By: \_\_\_\_\_  
\_\_\_\_\_  
State Bar No. 1018660

AMERICAN BANKRUPTCY INSTITUTE

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re: Chapter 13

[REDACTED]

Debtors.

Case No. [REDACTED]

[REDACTED]

Plaintiffs,

v.

Adversary Case No. [REDACTED]

[REDACTED]

Defendant.

WITNESS LIST OF [REDACTED]

The defendant [REDACTED], through its attorneys, [REDACTED] P., does hereby reserve the right to call the following witnesses at the evidentiary hearing scheduled for 9:30 AM on November 14, 2013:

WITNESSES

1. Benjamin Caravella, Mortgage Loss Mitigation Manager for [REDACTED] (or, if applicable, its servicing agent) who has both possession of the records and other documents pertaining to the status of the debtors' mortgage loan account and personal knowledge of the status of the account. This witness will testify concerning payments which have been received from the debtors and the trustee, the manner in which all such payments were applied to the account and all other aspects of the servicing

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.



of the account;

2. The debtors who will be asked to testify about making monthly mortgage payments to the movant (or, if applicable, its servicing agent) and any of its predecessors-in-interest, payments to the trustee in this bankruptcy case and any prior bankruptcy cases, the value of the property encumbered by the movant's mortgage and other aspects of their mortgage loan;


**EXPERT WITNESSES**



3. Chris Krafcheck of ACW Appraisals, Inc., a Wisconsin Licensed Appraiser who will testify as to the property's value;

4. Any witnesses named by any other party; and

5. Any witnesses discovered through discovery proceedings.

Dated this 26th day of September, 2013.

  
Attorneys for Defendant

By: \_\_\_\_\_/S/\_\_\_\_\_  
  


IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re: Chapter 13

~~John C. Puma and Lisa Puma~~

Case No. ~~13-00000~~

Debtors.

~~John C. Puma and Lisa Puma~~

Plaintiffs,

v.

Adversary Case No. ~~13-00000~~

~~Bankruptcy~~

Defendant.

EXHIBIT LIST OF ~~Bankruptcy~~

The defendant, ~~Bankruptcy~~, through its attorneys, ~~Bankruptcy Associates, P.C.~~, does hereby reserve the right to present the following exhibits at the evidentiary hearing scheduled for 9:30 AM on November 14, 2013:

EXHIBITS

1. Appraisal of property located at 2435 S. 5<sup>th</sup> Street, Milwaukee, WI by Chris Krafcheck of ACW Appraisals, Inc.
2. ~~Bankruptcy~~'s proof of claim number 7 in the amount of \$68,299.51 including the attached exhibits (recorded mortgage, note and escrow analysis).

~~Bankruptcy~~

~~Christopher C. Drou~~  
~~Bankruptcy Associates, P.C.~~  
~~6016 Wisconsin Drive~~  
~~New Berlin, WI 53151-0001~~  
~~Phone: (414) 221-0104~~  
~~Bankruptcy~~  
~~Bankruptcy~~

~~Bankruptcy~~ is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

3. The defendant reserves the right to present other exhibits discovered through discovery proceedings or which the defendant discovers during the preparation for the hearing.

Dated this 30th day of October, 2013.

**[REDACTED]**  
Attorneys for Defendant

By: \_\_\_\_\_/S/\_\_\_\_\_  
**[REDACTED]**  
**[REDACTED]**

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re: Chapter 13

Case No. [REDACTED]

Debtors.

Plaintiffs,

v.

Adversary Case No. [REDACTED]

Defendant.

SUPPLEMENTAL EXHIBIT LIST OF [REDACTED]

The defendant [REDACTED] through its attorneys, [REDACTED] does hereby supplement its exhibit list filed on October 30, 2013 and reserves the right to present the following exhibit at the evidentiary hearing scheduled for 9:30 AM on November 14, 2013:

SUPPLEMENTAL EXHIBIT

1. Exhibit #103 - 2012 City of Milwaukee Property Tax Bill listing the property located at 2435 S. 5<sup>th</sup> Street, Milwaukee, WI with an estimated fair market value of \$65,500.00.

●Drafted by:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED] is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

2. The defendant reserves the right to present other exhibits discovered through discovery proceedings or which the defendant discovers during the preparation for the hearing.

Dated this 7th day of November, 2013.

[REDACTED]  
Attorneys for Defendant

By:                     /S/                      
[REDACTED]  
[REDACTED]

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re: Chapter 13

[REDACTED]

Case No. [REDACTED]

Debtors.

[REDACTED]

Plaintiffs,

v.

Adversary Case No. [REDACTED]

[REDACTED]

Defendant.

STIPULATION REGARDING ADMISSION OF DEFENDANT'S PROOF OF CLAIM  
NUMBER 7 INTO EVIDENCE

[REDACTED] (hereinafter "plaintiffs"), by their attorneys, [REDACTED]

[REDACTED] and [REDACTED] (hereinafter "defendant"), by its [REDACTED]

stipulate and agree as follows:

1. That the plaintiffs and defendant agree that as of the date of the plaintiffs' bankruptcy filing (December 14, 2012) the total amount due on the loan securing the defendant's mortgage with regard to the property located at 2435 S. 5<sup>th</sup> Street, Milwaukee, WI was \$68,299.51 as indicated on the Defendant's Proof of Claim number 7 (Exhibit #101).

Drafted by:

[REDACTED]  
Christopher C. Brown  
Cory & Associates, LLP.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]


[REDACTED]


[REDACTED] is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

2. That the defendant's proof of claim number 7 (Exhibit #101) is admitted into evidence for the purposes of the evidentiary hearing scheduled for November 14, 2013.
3. That the court approve the terms of this stipulation and make them an order of this court.


Dated this 18th day of October, 2013

Dated this 18th day of October, 2013

  
Attorneys for Plaintiffs

  
Attorneys for Defendant

By:       /S/        


By:       /S/        






## Comparable Market Analysis

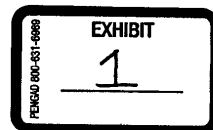
Monday, May 13, 2013

For

[REDACTED]  
[REDACTED]  
[REDACTED] 87

By

GARY P ZIRZOW  
Homestead Realty, Inc.  
Homestead Realty Inc.  
8405 W. Lisbon Ave.  
Milwaukee, WI 53222  
414-852-5118  
[gizirzow@gmail.com](mailto:gizirzow@gmail.com)



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# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

http://publicaccess.wis.com/cgi-bin/MAIN/RETR.cgi

CMA: Subject and Comparable Properties

prepared for Julio Puma

	Subject	1254415	1270729	1272876
				
	2436 S 5th St Milwaukee WI 53207	2430 S 7th St Milwaukee WI	2401 S 5th Pl Milwaukee WI	2467 S 7th St Milwaukee WI
List Price		\$19,100	\$23,900	\$24,500
Original List Price		\$20,900	\$25,900	\$47,500
Sold Price		\$24,000	\$26,000	\$32,000
Status		Sold	Sold	Sold
Status Date		08/08/2012	09/28/2012	02/13/2013
Days on Market		53	47	123
Cumulative Days on Market		53	47	123
Adjustment			+/-	+/-
Type		Single Family	Single Family	Single Family
County		Milwaukee	Milwaukee	Milwaukee
# of Rooms		5	4	8
Bedrooms		3	2	4
Full Baths		1	1	2
Half Baths		0	0	0
Est. Total Sq. Ft.		1,099	792	1,406
Architecture		Other	Other	Bungalow
Est. Square Footage		1001-1250	751-1000; Not Verified	1251-1500
Exterior		Aluminum	Aluminum	Aluminum; Partial-Wood
Style		1.5 Story	1 Story	2 Story
Lot Size		.083	.066 acre/municipality	0.083 ac
Est. Acreage				
Subdivision				
Water Front/Access				
Body of Water				
School District		Milwaukee	Milwaukee	Milwaukee
Taxes		2,079	1,520	1,943
Tax Year		2011	2011	2011
Est. Year Built		1900	1895	1900
Garage Spaces		2.00	1.50	0.00
Garage Type		Detached	Detached	None
Basement		Full	Full; Block	Full

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http://pacer.uscourts.gov

Heating/Cooling		Natural Gas		Natural Gas		Natural Gas	
Adjusted Price	\$25,200	\$24,000		\$26,000		\$32,000	

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

CMA: Subject and Comparable Properties

prepared for Julio Puma

	Subject	1250371	1232886	
				
	2435 S 5th St Milwaukee WI 53207	2534 S 7th St Milwaukee WI	2404 S 7th St 6 Milwaukee WI	
List Price		\$24,900	\$28,900	
Original List Price		\$29,900	\$39,900	
Sold Price		\$22,000	\$22,000	
Status		Sold	Sold	
Status Date		11/01/2012	10/15/2012	
Days on Market		140	295	
Cumulative Days on Market		754	539	
Adjustment			+/-	+/-
Type		Single Family	Single Family	
County		Milwaukee	Milwaukee	
# of Rooms		7	6	
Bedrooms		4	3	
Full Baths		1	1	
Half Baths		0	0	
Est. Total Sq. Ft.		1,072		
Architecture		Bungalow	Other	
Est. Square Footage		1001-1250	1001-1250	
Exterior		Vinyl	Asbestos/Asphalt	
Style		1.5 Story	1 Story	
Lot Size		0.083	tbv	
Est. Acreage				
Subdivision				
Water Front/Access				
Body of Water				
School District		Milwaukee	Milwaukee	
Taxes		1,789	1,948	
Tax Year		2011	2010	
Est. Year Built		1895		
Garage Spaces		1.00	1.00	
Garage Type		Detached	None	
Basement		Full	Walk Out/Outer Door; Full Bath; Full	

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				Size Windows			
Heating/Cooling		Natural Gas		Natural Gas; Other			
Adjusted Price	\$25,200		\$22,000		\$22,000		

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

CMA: Statistical Summary

prepared for Julio Puma

## Price Analysis

Summary of Sold Listings								
MLS #	Address	List Price	DOM	CDOM	Sold Date	Sold Price	Total Adjustments	Adjusted Price
1254415	2430 S 7th St, Milwaukee WI	\$19,100	53	53	07/20/2012	\$24,000	-	\$24,000
1270729	2401 S 5th Pl, Milwaukee WI	\$23,900	47	47	09/27/2012	\$26,000	-	\$26,000
1272876	2467 S 7th St, Milwaukee WI	\$24,600	123	123	12/28/2012	\$32,000	-	\$32,000
1250371	2534 S 7th St, Milwaukee WI	\$24,900	140	754	08/30/2012	\$22,000	-	\$22,000
1232886	2404 S 7th St, Milwaukee WI	\$28,900	295	539	10/11/2012	\$22,000	-	\$22,000

Low, Average, Median, and High Comparisons		
	Sold	Overall
Low	\$22,000	\$22,000
Average	\$25,200	\$25,200
Median	\$24,000	\$24,000
High	\$32,000	\$32,000

Overall Market Analysis (Unadjusted)											
Status	#	List Vol.	Avg. List Price	Sold Vol.	Avg. Sold Price	Avg. Sale/List Price	Avg. Est. Total Sq. Ft.	Avg. List \$/Est. Total Sq. Ft.	Avg. Sold \$/Est. Total Sq. Ft.	Avg. DOM	Avg. CDOM
Sold	5	121,300	24,260	126,000	25,200	1.06	1,092	22.05	24.49	132	303
Overall	5	121,300	24,260	126,000	25,200	1.32	1,092	22.05	24.49	132	303

## Selection Criteria for Comparable Properties

Specified listings from the following search: Property type Single-Family; Status of 'Sold'; County of 'Milwaukee'; Municipality of 'Milwaukee'; Sold Price between 20000 and 50000; 3 Block Search at 24S, 5W; Sold Date between '5/13/2012' and '5/13/2013'.

CMA: Listing Price Recommendation

prepared for Julio Puma


### Listing Price Recommendation

Low	\$22,000
High	\$32,000
Recommended	\$25,200

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

11/15/2013

http://public.mls.wisconsin.gov/STELLAR/STELLAR.MLS

Address: 2430 S 7th St Milwaukee, WI 53215-3227 County: Milwaukee		MLS #: 1254415																																			
	<b>Property Type:</b> Single-Family <b>Status:</b> Sold <b>Tax Key:</b> 4970451000 <b>Zoning:</b> RT4		<b>List Price:</b> \$19,100 <b>Taxes:</b> \$2,079 <b>Tax Year:</b> 2011																																		
	<b>Bedrooms:</b> 3 <b>Total Full/Half Baths:</b> 1 / 0 <b>F/H Baths Upper:</b> <b>F/H Baths Lower:</b> <b>Garage Spaces:</b> 2 <b>Garage Type:</b> Detached		<b>Rooms:</b> 5 <b>Est. Total Sq. Ft.:</b> 1,099 <b>Est. Year Built:</b> 1900 <b>Lot Size:</b> .083																																		
	<b>Flood Plain:</b> Unknown <b>Conforming Use:</b> Unknown		<b>Occ. Permit Required:</b> N <b>Days On Market:</b> 53																																		
<b>Directions:</b> <b>Coordinates:</b> 24S 7W																																					
<b>School District:</b> Milwaukee	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>13 x 9</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 2</td> <td>11 x 7</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 3</td> <td>13 x 14</td> <td>M</td> <td></td> <td></td> </tr> </tbody> </table>	Name	Dim	L	C	W	Master Bedroom	13 x 9	M			Bedroom 2	11 x 7	M			Bedroom 3	13 x 14	M			<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Kitchen</td> <td>16 x 11</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Living/Great Room</td> <td>15 x 14</td> <td>M</td> <td></td> <td></td> </tr> </tbody> </table>	Name	Dim	L	C	W	Kitchen	16 x 11	M			Living/Great Room	15 x 14	M		
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<b>H/C Type:</b> Radiant/Hot Water																																					
<b>Bath Description:</b> Full on Main																																					
<b>Remarks:</b> Single family features 3 bedrooms, 1 bathroom and a 2 car garage. Property sold in the as is condition. Room sizes have been estimated.																																					
<b>Sold Price:</b> \$24,000		<b>Closing Date:</b> 07/20/2012																																			
<b>Listing Office:</b> RE/MAX Lakeside-Capitol remx24																																					

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# AMERICAN BANKRUPTCY INSTITUTE



## Full Report Property Location : 2430 S 7TH ST

### Owner :

Bac Home Loans  
165 Bishops WAY  
Brookfield, WI 53005-6235

Owner Occupied:  
Property Address :  
2430 S 7TH ST  
Milwaukee, WI 53215-3227

County: Milwaukee  
Taxed by: City Of Milwaukee  
Taxkey # 4970451000

### Assessments

Assessment Year	Property Class	Land Assessment	Improvement Assessment	Total Assessment	Percent Of Change	Acres	Ratio
2012	Residential	\$ 6,000	\$ 62,200	\$ 68,200	-14.963%	0.083	0.961892953
2011	Residential	\$ 6,000	\$ 74,200	\$ 80,200	0.000%	0.083	1.004732798
2010	Residential	\$ 6,000	\$ 74,200	\$ 80,200	-9.989%	0.083	0.956617820
2009	Residential	\$ 6,000	\$ 83,100	\$ 89,100	-5.011%	0.083	0.928238797
2008	Residential	\$ 6,000	\$ 87,800	\$ 93,800	6.956%	0.083	0.952117558
2007	Residential	\$ 6,000	\$ 81,700	\$ 87,700	0.000%	0.083	0.923125025
2006	Residential	\$ 6,000	\$ 81,700	\$ 87,700	22.657%	0.083	0.944689302
2005	Residential	\$ 6,000	\$ 65,500	\$ 71,500	25.439%	0.083	0.960163730
2004	Residential	\$ 6,000	\$ 51,000	\$ 57,000	0.000%	0.083	0.968432436

### Taxes

Tax Year	Total Tax	First Dollar	Lottery Credit	Net Tax	Special Taxes	Special Assessment	Special Charges	Full Pay Amount
2012			\$112.43	\$1,849.83				\$1,849.83
2011			\$103.33	\$1,975.67		\$242.91		\$2,218.58
2010			\$93.56	\$1,963.49		\$1,899.30		\$3,862.79
2009			\$83.41	\$2,158.63		\$196.82		\$2,355.45
2008			\$87.28	\$2,129.12		\$634.90		\$2,764.02
2007	\$2,028.77		\$86.51	\$1,942.26				\$1,942.26
2006	\$1,965.89		\$96.67	\$1,869.22				\$1,869.22
2005	\$1,751.75		\$84.05	\$1,667.70				\$1,667.70
2004	\$1,474.04		\$93.39	\$1,380.65				\$1,380.65

### Assessor

Building Square Feet : 1099	Year Built : 1900	Township : 6N
Bedrooms : 3	Year Remodeled :	Range : 22E
Full Baths : 1	Effective Year Built :	Section : 8
Half Baths :	Air Conditioning :	Quarter :
Total Rooms :	Fireplace :	Pool :
Number of Stories : 1.00	Number of Units : 1	Attic : There Is An Attic
Building Type : Residence Old Style	Basement : Full Basement	
Exterior Wall :	Heat :	
Exterior Condition :	Garage : Detached Garage	
Land Use : 8810 Single-Private Households	School District : 3619 Milwaukee	
Zoning : RT4 Residential Two-Family	Historic Designation :	
Census Tract : 176.00		

### Legal Description

Plat Page 49702 Neighborhood 4160 Lincoln Avenue Heights In NW 1/4 Sec 8-6-22 Block 7 Lot 39

### Sales

Conveyance Date : 12/12/2011	Date Recorded : 12/28/2011	Value/Sale Price : \$ 45,000.00
Grantor Name : Martinez Ruben L		Transfer Fee :
Grantee Name : Wells Fargo Bank National Association , As Trustee For T		Document# : 10066876

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

LOCATED

http://www.mls.com/property.asp?propertyid=1054


Conveyance Instrument : Other Instrument		Conveyance Type : Sheriff's Sale	
Conveyance Date : 2/15/2008	Date Recorded : 3/3/2008	Value/Sale Price : \$ 76,500.00	
Grantor Name : Lasalle Bank N A , As Trustee For The Mimi Trust Series		Transfer Fee : \$ 229.50	
Grantee Name : Feliciano Maria		Document# : 09566023	
Conveyance Instrument : Warranty / Condo Deed		Conveyance Type : Sale Or Land Contract	

The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal housing opportunity listing.  
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Prepared by GARY P ZIRZOW on Friday, May 17, 2013 10:56 AM

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Case [REDACTED] Doc 21-1 Filed 11/15/13 Page 10 of 22

Address: 2401 S 5th Pl Milwaukee, WI 53207-1422 County: Milwaukee		MLS #: 1270729																																																	
	Property Type: Single-Family Status: Sold Tax Key: 4980558000 Zoning: RT4		List Price: \$23,900 Taxes: \$1,519.57 Tax Year: 2011																																																
	Bedrooms: 2 Total Full/Half Baths: 1 / 0 F/H Baths Upper: F/H Baths Lower: Garage Spaces: 1.5 Garage Type: Detached		Rooms: 4 Est. Total Sq. Ft.: 792 Est. Year Built: 1895 Lot Size: .066 acre/municipality																																																
	Flood Plain: Unknown Conforming Use: Unknown		Occ. Permit Required: N Days On Market: 47																																																
	Directions: 6th Street south of Lincoln Avenue to Arthur Avenue, east to 5th Place, north to property. Coordinates: 24S 5W																																																		
School District: Milwaukee	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>13 x 8</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 2</td> <td>12 x 8</td> <td>M</td> <td>Yes</td> <td></td> </tr> </tbody> </table>	Name	Dim	L	C	W	Master Bedroom	13 x 8	M			Bedroom 2	12 x 8	M	Yes		<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Kitchen</td> <td>13 x 12</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Living/Great Room</td> <td>15 x 11</td> <td>M</td> <td>Yes</td> <td></td> </tr> </tbody> </table>	Name	Dim	L	C	W	Kitchen	13 x 12	M			Living/Great Room	15 x 11	M	Yes																				
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Remarks: Small 2 bedroom, 1 bath home is perfect for investor or owner occupant looking to earn some sweat equity. Easy access to public transportation and freeway access! This is a Fannie Mae HomePath property. Agents: See Private Remarks PRIOR to drafting an offer! Seller has special requirements regarding offer submission.																																																			
Sold Price: \$26,000		Closing Date: 09/27/2012																																																	
Listing Office: Written Realty: written																																																			

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

11/11/13

http://public.miswis.com/cgi-bin/printform.cgi



## Full Report

Property Location : 2401 S 5TH PL

### Owner :

Maldonado Byron F  
2401 S 5TH PL  
Milwaukee, WI 53207-1422

Owner Occupied: Yes  
Property Address :  
2401 S 5TH PL  
Milwaukee, WI 53207-1422

County: Milwaukee  
Taxed by: City Of Milwaukee  
Taxkey # 4980558000

### Assessments

Assessment Year	Property Class	Land Assessment	Improvement Assessment	Total Assessment	Percent Of Change	Acres	Ratio
2012	Residential	\$ 3,400	\$ 47,100	\$ 50,500	-14.983%	0.066	0.961892953
2011	Residential	\$ 3,400	\$ 56,000	\$ 59,400	0.000%	0.066	1.004732798
2010	Residential	\$ 3,400	\$ 56,000	\$ 59,400	-10.000%	0.066	0.956617820
2009	Residential	\$ 3,400	\$ 62,600	\$ 66,000	-5.036%	0.066	0.928238797
2008	Residential	\$ 3,400	\$ 66,100	\$ 69,500	-6.081%	0.066	0.952117558
2007	Residential	\$ 3,400	\$ 70,600	\$ 74,000	0.000%	0.066	0.923125025
2006	Residential	\$ 3,400	\$ 70,600	\$ 74,000	11.278%	0.066	0.944689302
2005	Residential	\$ 3,400	\$ 63,100	\$ 66,500	18.962%	0.066	0.960163730
2004	Residential	\$ 3,400	\$ 52,500	\$ 55,900	13.849%	0.066	0.968432436

### Taxes

Tax Year	Total Tax	First Dollar	Lottery Credit	Net Tax	Special Taxes	Special Assessment	Special Charges	Full Pay Amount
2012				\$1,432.06				\$1,432.06
2011				\$1,519.57				\$1,519.57
2010				\$1,504.32				\$1,504.32
2009				\$1,841.82		\$30.00		\$1,871.82
2008				\$1,632.41				\$1,632.41
2007	\$1,711.84			\$1,711.84				\$1,711.84
2006	\$1,658.80			\$1,658.80		\$75.00		\$1,733.80
2005	\$1,629.25			\$1,629.25		\$1,120.73		\$2,749.98
2004	\$1,445.59			\$1,445.59		\$834.04		\$2,279.63

### Assessor

Building Square Feet : 792	Year Built : 1895	Township : 6N
Bedrooms : 2	Year Remodeled :	Range : 22E
Full Baths : 1	Effective Year Built :	Section : 8
Half Baths :	Air Conditioning :	Quarter :
Total Rooms :	Fireplace :	Pool :
Number of Stories : 1.00	Number of Units : 1	Attic : No Attic
Building Type : Cottage		Basement : Full Basement
Exterior Wall :		Heat :
Exterior Condition :		Garage : Detached Garage
Land Use : 8810 Single-Private Households		School District : 3619 Milwaukee
Zoning : RT4 Residential Two-Family		Historic Designation :
Census Tract : 1866.00		

### Legal Description

Plat Page 49822 Neighborhood 4160 DR E Chase's Subd No 2 In Ne 1/4 Sec 8-6-22 Block 4 Lot 60

### Sales

Conveyance Date : 5/31/2007	Date Recorded : 6/26/2007	Value/Sale Price : \$ 95,000.00
Grantor Name : Koel Laura R And Michael J		Transfer Fee : \$ 285.00
Grantee Name : Gonzalez William		Document# : 09452803

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# AMERICAN BANKRUPTCY INSTITUTE

11/04/13

11/04/13 11:04:13 AM

Conveyance Instrument : Warranty / Condo Deed	Conveyance Type : Sale Or Land Contract	
Conveyance Date : 4/21/2006	Date Recorded : 5/9/2006	Value/Sale Price : \$ 75,000.00
Grantor Name : Meyer Randall L	Transfer Fee : \$ 225.00	
Grantee Name : Koel Laura R And Michael J	Document# : 09232054	
Conveyance Instrument : Warranty / Condo Deed	Conveyance Type : Sale Or Land Contract	

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# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

Address: 2467 S 7th St Milwaukee, WI 53215-3226 County: Milwaukee		MLS #: 1272876																																																		
	<b>Property Type:</b> Single-Family <b>Status:</b> Sold <b>Tax Key:</b> 4970389000 <b>Zoning:</b> Res		<b>List Price:</b> \$24,500 <b>Taxes:</b> \$1,943.41 <b>Tax Year:</b> 2011																																																	
	<b>Bedrooms:</b> 4 <b>Total Full/Half Baths:</b> 2 / 0 <b>F/H Baths Main:</b> 1 <b>F/H Baths Upper:</b> 1 <b>F/H Baths Lower:</b> 0 <b>Garage Spaces:</b> 0 <b>Garage Type:</b> None		<b>Rooms:</b> 8 <b>Est. Total Sq. Ft.:</b> 1,408 <b>Est. Year Built:</b> 1900 <b>Lot Size:</b> 0.083 ac																																																	
	<b>Flood Plain:</b> No <b>Conforming Use:</b> Yes		<b>Occ. Permit Required:</b> N <b>Days On Market:</b> 123																																																	
	<b>Directions:</b> Lincoln Avenue to 7th Street. South to property. <b>Coordinates:</b> 24S 7W																																																			
<b>School District:</b> Milwaukee	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>12 x 12</td> <td>U</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 2</td> <td>16 x 10</td> <td>U</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 3</td> <td>13 x 10</td> <td>U</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 4</td> <td>12 x 7</td> <td>M</td> <td></td> <td></td> </tr> </tbody> </table>	Name	Dim	L	C	W	Master Bedroom	12 x 12	U			Bedroom 2	16 x 10	U			Bedroom 3	13 x 10	U			Bedroom 4	12 x 7	M			<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Dining Room</td> <td>15 x 13</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Kitchen</td> <td>15 x 13</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Living/Great Room</td> <td>15 x 13</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Other Room</td> <td>8 x 6</td> <td>M</td> <td></td> <td></td> </tr> </tbody> </table>	Name	Dim	L	C	W	Dining Room	15 x 13	M			Kitchen	15 x 13	M			Living/Great Room	15 x 13	M			Other Room	8 x 6	M		
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Living/Great Room	15 x 13	M																																																		
Other Room	8 x 6	M																																																		
<b>Type:</b> Single Family <b># of Acres:</b> Less than 1/4 <b>Style:</b> 2 Story <b>Architecture:</b> Bungalow <b>Garage/Parking:</b> Parking Space; Alley Entrance <b>Outbuildings:</b> None <b>Exterior:</b> Aluminum; Partial-Wood <b>Roofing:</b> Composition <b>Basement:</b> Full <b>Heating/Cooling:</b> Natural Gas <b>H/C Type:</b> Radiant/Hot Water <b>Bath Description:</b> Full on Main; Full on Upper		<b>Financing Available:</b> In foreclosure/REO <b>Documents:</b> Lead/Paint Disclosure; Other <b>Appliances Incl.:</b> None <b>Misc. Interior:</b> Circuit Breakers; Cable TV Available <b>Water/Waste:</b> Municipal Water; Municipal Sewer <b>Municipality:</b> City <b>Other Rooms:</b> Living Room; Formal Dining Room <b>Estimated Age:</b> Over 100 years <b>Est. Sq. Footage:</b> 1251-1500 <b>Occupancy:</b> Immediate																																																		
<b>Remarks:</b> Excellent opportunity on this 2 story southside Milwaukee bungalow. Home features 4 bedrooms and 2 baths, a spacious living room and formal dining room. Property is priced attractively and won't last long, so don't wait to check it out. Room sizes estimated. Seller provides no condition report/other reports/home warranty. Buyer relies upon buyer's own inspections to condition property.																																																				
<b>Sold Price:</b> \$32,000		<b>Closing Date:</b> 12/28/2012																																																		
<b>Listing Office:</b> Chase Realty, LLC: 30847																																																				

# AMERICAN BANKRUPTCY INSTITUTE

LOCATED

http://publicaccess.wisconsin.gov/onlinepublicaccess



## Full Report

Property Location : 2467 S 7TH ST

### Owner :

Federal Nat'l Mortg Assocn  
Po Box 650043  
Dallas, TX 75265-0043

Owner Occupied:  
Property Address :  
2467 S 7TH ST  
Milwaukee, WI 53215-3226

County: Milwaukee  
Taxed by: City Of Milwaukee  
Taxkey # 4970389000

### Assessments

Assessment Year	Property Class	Land Assessment	Improvement Assessment	Total Assessment	Percent Of Change	Acres	Ratio
2012	Residential	\$ 6,000	\$ 61,100	\$ 67,100	-15.063%	0.083	0.961892953
2011	Residential	\$ 6,000	\$ 73,000	\$ 79,000	0.000-	0.083	1.004732798
2010	Residential	\$ 6,000	\$ 73,000	\$ 79,000	-10.023%	0.083	0.956617820
2009	Residential	\$ 6,000	\$ 81,800	\$ 87,800	-4.978%	0.083	0.928238797
2008	Residential	\$ 6,000	\$ 86,400	\$ 92,400	7.088%	0.083	0.952117558
2007	Residential	\$ 6,000	\$ 80,300	\$ 86,300	0.000-	0.083	0.923125025
2006	Residential	\$ 6,000	\$ 80,300	\$ 86,300	22.585%	0.083	0.944689302
2005	Residential	\$ 6,000	\$ 64,400	\$ 70,400	25.490%	0.083	0.960163730
2004	Residential	\$ 6,000	\$ 50,100	\$ 56,100	0.000-	0.083	0.968432436

### Taxes

Tax Year	Total Tax	First Dollar	Lottery Credit	Net Tax	Special Taxes	Special Assessment	Special Charges	Full Pay Amount
2012			\$112.43	\$1,816.89		\$3,737.80		\$5,554.69
2011			\$103.33	\$1,943.41		\$1,759.22		\$3,702.63
2010			\$93.56	\$1,931.62		\$580.79		\$2,512.41
2009			\$83.41	\$2,124.84				\$2,124.84
2008			\$87.28	\$2,095.47				\$2,095.47
2007	\$1,996.38		\$86.51	\$1,909.87				\$1,909.87
2006	\$1,934.51		\$96.67	\$1,837.84				\$1,837.84
2005	\$1,724.81		\$84.05	\$1,640.76				\$1,640.76
2004	\$1,450.75		\$93.39	\$1,357.36				\$1,357.36

### Assessor

Building Square Feet : 1406	Year Built : 1900	Township : 6N
Bedrooms : 4	Year Remodeled :	Range : 22E
Full Baths : 1	Effective Year Built :	Section : 8
Half Baths : 1	Air Conditioning :	Quarter :
Total Rooms :	Fireplace :	Pool :
Number of Stories : 1.00	Number of Units : 1	Attic : There Is An Attic
Building Type : Residence Old Style	Basement : Full Basement	
Exterior Wall :	Heat :	
Exterior Condition :	Garage :	
Land Use : 8810 Single-Private Households	School District : 3619 Milwaukee	
Zoning : RT4 Residential Two-Family	Historic Designation :	
Census Tract : 176.00		

### Legal Description

Plat Page 49707 Neighborhood 4160 Lincoln Avenue Heights In NW 1/4 Sec 8-6-22 Block 6 Lot 17

### Sales

The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal housing opportunity listing.  
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## LEADS

<http://publhc.hhs.gov/cgi-bin/MAINMENU.cgi>

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## Full Report

Property Location : 2534 S 7TH ST

## Owner :

Ramirez-Morquecho Julio C  
2534 S 7TH ST  
Milwaukee, WI 53215-3406

Owner Occupied: Yes

Property Address :

2534 S 7TH ST  
Milwaukee, WI 53215-3406

County: Milwaukee

Taxed by: City Of Milwaukee

Taxkey # 4970526000

## Assessments

Assessment Year	Property Class	Land Assessment	Improvement Assessment	Total Assessment	Percent Of Change	Acres	Ratio
2012	Residential	\$ 6,000	\$ 53,000	\$ 59,000	-14.986%	0.083	0.961892953
2011	Residential	\$ 6,000	\$ 63,400	\$ 69,400	0.000-	0.083	1.004732798
2010	Residential	\$ 6,000	\$ 63,400	\$ 69,400	-9.987%	0.083	0.956617820
2009	Residential	\$ 6,000	\$ 71,100	\$ 77,100	-5.049%	0.083	0.928238797
2008	Residential	\$ 6,000	\$ 75,200	\$ 81,200	10.027%	0.083	0.952117558
2007	Residential	\$ 6,000	\$ 67,800	\$ 73,800	0.000-	0.083	0.923125025
2006	Residential	\$ 6,000	\$ 67,800	\$ 73,800	11.145%	0.083	0.944689302
2005	Residential	\$ 6,000	\$ 60,400	\$ 66,400	19.210%	0.083	0.960163730
2004	Residential	\$ 6,000	\$ 49,700	\$ 55,700	13.906%	0.083	0.968432436

## Taxes

Tax Year	Total Tax	First Dollar	Lottery Credit	Net Tax	Special Taxes	Special Assessment	Special Charges	Full Pay Amount
2012				\$1,686.69				\$1,686.69
2011				\$1,788.54				\$1,788.54
2010				\$1,770.04				\$1,770.04
2009				\$1,930.25		\$1,005.93		\$2,936.18
2008				\$1,913.59		\$861.49		\$2,775.08
2007	\$1,707.23			\$1,707.23		\$702.80		\$2,410.03
2006	\$1,654.31			\$1,654.31		\$2,698.04		\$4,352.35
2005	\$1,626.82			\$1,626.82		\$5.73		\$1,632.55
2004	\$1,440.40			\$1,440.40				\$1,440.40

## Assessor

Building Square Feet : 1072	Year Built : 1895	Township : 6N
Bedrooms : 4	Year Remodeled :	Range : 22E
Full Baths : 1	Effective Year Built :	Section : 8
Half Baths :	Air Conditioning :	Quarter :
Total Rooms :	Fireplace :	Pool :
Number of Stories : 1.00	Number of Units : 1	Attic : There Is An Attic
Building Type : Cottage		Basement : Full Basement
Exterior Wall :		Heat :
Exterior Condition :		Garage : Detached Garage
Land Use : 8810 Single-Private Households		School District : 3619 Milwaukee
Zoning : RT4 Residential Two-Family		Historic Designation :
Census Tract : 186.00		

## Legal Description

Plat Page 49703 Neighborhood 4160 Savings &amp; Inv Ass'n Of Milw Subd No 6 In NW 1/4 Sec 8-6-22 Block 1 Lot 26

## Sales

Conveyance Date : 2/16/2009	Date Recorded : 8/19/2009	Value/Sale Price : \$ 60,000.00
Grantor Name : Kalman John D		Transfer Fee :
Grantee Name : Bank SSB Waterstone		Document# : 09783299

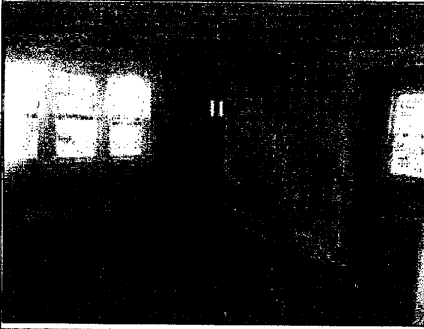
# AMERICAN BANKRUPTCY INSTITUTE

Conveyance Instrument : Other Instrument		Conveyance Type : Sheriff's Sale
Conveyance Date : 6/1/2004	Date Recorded : 3/24/2008	Value/Sale Price : \$ 68,700.00
Grantor Name : Trinity Ventures LLC , A Wisconsin Limited Liability Com		Transfer Fee : \$ 206.10
Grantee Name : Kalman John		Document# : 09575297
Conveyance Instrument : Warranty / Condo Deed		Conveyance Type : Sale Or Land Contract
Conveyance Date : 3/24/2004	Date Recorded : 4/20/2004	Value/Sale Price : \$ 50,900.00
Grantor Name : Green Tree Servicing LLC		Transfer Fee : \$ 152.70
Grantee Name : Trinity Ventures LLC		Document# : 8765651
Conveyance Instrument : Warranty / Condo Deed		Conveyance Type : Sale Or Land Contract
Conveyance Date : 7/7/2003	Date Recorded : 9/22/2003	Value/Sale Price : \$ 44,093.00
Grantor Name : Bayron Abraham		Transfer Fee :
Grantee Name : Conseco Finance Servicing Corp		Document# : 8630400
Conveyance Instrument : Other Instrument		Conveyance Type : SHERIFF'S Sale

The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal housing opportunity listing.  
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Prepared by GARY P ZIRZOW on Friday, May 17, 2013 10:58 AM

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

Address: 2404 S 7th St 6 Milwaukee, WI 53215-3227 County: Milwaukee		MLS #: 1232886																																									
	Property Type: Single-Family		List Price: \$28,900																																								
	Status: Sold		Taxes: \$1,948.1																																								
	Tax Key: 4970457000		Tax Year: 2010																																								
	Zoning: res																																										
Bedrooms: 3		Rooms: 6																																									
Total Full/Half Baths: 1 / 0		Est. Total Sq. Ft.:																																									
F/H Baths Upper:		Est. Year Built:																																									
F/H Baths Lower:		Lot Size: b/v																																									
Garage Spaces: 1																																											
Garage Type: None																																											
Flood Plain: No		Occ. Permit Required: N																																									
Conforming Use: Yes		Days On Market: 295																																									
Directions: Lincoln Ave to south on 7th to home. Coordinates: 24S 7W																																											
School District: Milwaukee	<table border="1"> <thead> <tr> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> <th>Name</th> <th>Dim</th> <th>L</th> <th>C</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Master Bedroom</td> <td>11 x 11</td> <td>M</td> <td></td> <td></td> <td>Dining Room</td> <td>13 x 11</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 2</td> <td>13 x 7</td> <td>M</td> <td></td> <td></td> <td>Kitchen</td> <td>15 x 13</td> <td>M</td> <td></td> <td></td> </tr> <tr> <td>Bedroom 3</td> <td>9 x 8</td> <td>M</td> <td></td> <td></td> <td>Living/Great Room</td> <td>15 x 13</td> <td>M</td> <td></td> <td></td> </tr> </tbody> </table>			Name	Dim	L	C	W	Name	Dim	L	C	W	Master Bedroom	11 x 11	M			Dining Room	13 x 11	M			Bedroom 2	13 x 7	M			Kitchen	15 x 13	M			Bedroom 3	9 x 8	M			Living/Great Room	15 x 13	M		
Name	Dim	L	C	W	Name	Dim	L	C	W																																		
Master Bedroom	11 x 11	M			Dining Room	13 x 11	M																																				
Bedroom 2	13 x 7	M			Kitchen	15 x 13	M																																				
Bedroom 3	9 x 8	M			Living/Great Room	15 x 13	M																																				
Type:	Single Family			Documents:	Seller Condition; Lead Paint Disclosure																																						
# of Acres:	Less than 1/4			Appliances Incl.:	None																																						
Style:	1 Story			Misc. Interior:	Circuit Breakers																																						
Architecture:	Other			Water/Waste:	Municipal Water; Municipal Sewer																																						
Garage/Parking:	Parking Space			Municipality:	City																																						
Outbuildings:	None			Other Rooms:	Living Room; Formal Dining Room; Expandable Attic																																						
Exterior:	Asbestos/Asphalt			Estimated Age:	Over 100 years																																						
Roofing:	Composition			Est. Sq. Footage:	1001-1250																																						
Basement:	Walk Out/Outer Door; Full Bath; Full Size Windows			Occupancy:	Immediate																																						
Heating/Cooling:	Natural Gas; Other																																										
H/C Type:	Other																																										
Bath Description:	Full on Main																																										
Remarks: Nice and Clean 3 Bedroom Family Home. Huge Kitchen plus diningroom with butlers pantry. New carpeting and flooring throughout. Freshly painted and ready for you to call home. Off Street Parking with Room to Build a Garage! Not a Short Sale or Foreclosure. Lower level has direct access to the outside and could be finished for additional family living space. Property is zoned as a 2 family.																																											
Sold Price: \$22,000      Closing Date: 10/11/2012																																											
Listing Office: Rockmor Realtors, LLC; rockmor																																											

# AMERICAN BANKRUPTCY INSTITUTE



## Full Report

Property Location : 2404 S 7TH ST

### Owner :

Chavez Geraldo M  
Chavez Maria R  
2404 S 7TH ST  
Milwaukee, WI 53215-3227

Owner Occupied: Yes  
Property Address :  
2404 S 7TH ST **MYI**  
Milwaukee, WI 53215-3227

County: Milwaukee  
Taxed by: City Of Milwaukee  
Taxkey # 4970457000

### Assessments

Assessment Year	Property Class	Land Assessment	Improvement Assessment	Total Assessment	Percent Of Change	Acres	Ratio
2012	Residential	\$ 6,000	\$ 58,700	\$ 64,700	-14.980 ↓	0.083	0.961892953
2011	Residential	\$ 6,000	\$ 70,100	\$ 76,100	0.000 ~	0.083	1.004732798
2010	Residential	\$ 6,000	\$ 70,100	\$ 76,100	-9.941 ↓	0.083	0.956617820
2009	Residential	\$ 6,000	\$ 78,500	\$ 84,500	-13.422 ↓	0.083	0.928238797
2008	Residential	\$ 6,000	\$ 91,600	\$ 97,600	14.959 ↑	0.083	0.952117558
2007	Residential	\$ 6,000	\$ 78,900	\$ 84,900	0.000 ~	0.083	0.923125025
2006	Residential	\$ 6,000	\$ 78,900	\$ 84,900	13.960 ↑	0.083	0.944689302
2005	Residential	\$ 6,000	\$ 68,500	\$ 74,500	23.140 ↑	0.083	0.960163730
2004	Residential	\$ 6,000	\$ 54,500	\$ 60,500	7.843 ↑	0.083	0.968432436

### Taxes

Tax Year	Total Tax	First Dollar	Lottery Credit	Net Tax	Special Taxes	Special Assessment	Special Charges	Full Pay Amount
2012			\$112.43	\$1,745.00		\$60.00		\$1,805.00
2011				\$1,968.75		\$350.00		\$2,318.75
2010				\$1,948.10		\$474.17		\$2,422.27
2009				\$2,122.53		\$50.00		\$2,172.53
2008			\$87.28	\$2,220.45				\$2,220.45
2007	\$1,964.01		\$86.51	\$1,877.50				\$1,877.50
2006	\$1,903.13		\$96.67	\$1,806.46				\$1,806.46
2005	\$1,825.26		\$84.05	\$1,741.21				\$1,741.21
2004	\$1,564.53		\$93.39	\$1,471.14				\$1,471.14

### Assessor

Building Square Feet : 2153	Year Built : 1895	Township : 6N
Bedrooms : 5	Year Remodeled :	Range : 22E
Full Baths : 2	Effective Year Built :	Section : 8
Half Baths :	Air Conditioning :	Quarter :
Total Rooms :	Fireplace :	Pool :
Number of Stories : 1.00	Number of Units : 2	Attic : No Attic
Building Type : Duplex Cottage	Basement : Full Basement	
Exterior Wall :	Heat :	
Exterior Condition :	Garage :	
Land Use : 8820 Two Family Residential	School District : 3619 Milwaukee	
Zoning : RT4 Residential Two-Family	Historic Designation :	
Census Tract : 176.00		

### Legal Description

Plat Page 49702 Neighborhood 4160 Lincoln Avenue Heights in NW 1/4 Sec 8-6-22 Block 7 Lot 45 Exc N 2' Of E 45'

### Sales

Conveyance Date : 3/17/2008	Date Recorded : 3/31/2008	Value/Sale Price : \$ 50,000.00
Grantor Name : Penny Macisak As Personal Representative Of The Estate	Transfer Fee : \$ 150.00	
Grantee Name : Riverhouse Investments LLC	Document# : 09579075	

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

Conveyance Instrument : Other Instrument

Conveyance Type : Sale Or Land Contract

The information contained herein is provided for general information purposes only. If any of the above information is material or being utilized to determine whether to purchase the property, the buyer should personally verify same or have it confirmed by a qualified expert. The information to independently verify and confirm includes but is not limited to total square footage formula, total square footage / acreage figures, land, building or room dimensions and all other measurements of any sort or type. Equal Housing Opportunity listing.  
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Prepared by GARY P ZIRZOW on Friday, May 17, 2013 10:56 AM

# AMERICAN BANKRUPTCY INSTITUTE

B 10 (Official Form 10) (04/13)

UNITED STATES BANKRUPTCY COURT      EASTERN DISTRICT OF WISCONSIN		PROOF OF CLAIM
Name of Debtor: [REDACTED]		Case Number: [REDACTED]
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. §503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): [REDACTED]		<b>COURT USE ONLY</b>  <input type="checkbox"/> Check this box if this claim amends a previously filed claim  Court Claim Number: (If known)  Filed on:
Name and address where notices should be sent: [REDACTED]		
Telephone number:      email:		
Name and address where payment should be sent (if different from above): [REDACTED]		
Telephone number:      email:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
<b>1. Amount of Claim as of Date Case Filed:</b> <u>\$68,299.51</u> If all or part of the claim is secured, complete item 4.  If all or part of the claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
<b>2. Basis for Claim:</b> <u>Money Loaned</u> (See instruction #2)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> <u>4627</u>	<b>3a. Debtor may have scheduled account as:</b> (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b> (See instruction #3b)
<b>4. Secured Claim (See instruction #4)</b> Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.  Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: 2435 S 5th St Milwaukee, WI 53207-1414  Value of Property: \$ _____  Annual Interest Rate <u>5.425%</u> <input checked="" type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		
Amount of arrearage and other charges as of the time case was filed, included in secured claim, if any: <u>\$12,746.35</u>  Basis for perfection: <u>recorded mortgage/security agreement</u>  Amount of Secured Claim: <u>\$68,299.51</u>  Amount Unsecured: \$ _____		
<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</b>  <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).   <input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7).             </div> <div style="width: 30%;"> <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4).   <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).             </div> <div style="width: 30%;"> <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).   <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507(a)(____).             </div> </div> <p style="text-align: right;">Amount entitled to priority: \$ _____</p>		
<small>*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of</small>		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim (See instruction #6)		

B 10 (Official Form 10) (04/13)

2

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box

☐ I am the creditor ☐ I am the creditor's authorized agent ☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: [REDACTED]

Title: [REDACTED]

Company: [REDACTED]

Address and telephone number (if different from notice address above):

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

[REDACTED] is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.



B 10 (Attachment A) (12/11)

**Mortgage Proof of Claim Attachment**

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See Bankruptcy Rule 3001(c)(2).

Name of debtor: [REDACTED]

Case Number: [REDACTED]

Name of creditor: [REDACTED]

Last four digits of any number you  
use to identify the debtor's account: 4697

**Part 1: Statement of Principal and Interest Due as of the Petition Date**

Itemize the principal and interest due on the claim as of the petition date (included in the Amount of Claim listed in Item 1 on your Proof of Claim form).

1. Principal due
2. Interest due
 

Interest rate	First payment date	Final payment date	Amount
5.4250%	12/1/2011	12/14/2012	\$ 3,451.69
3. Total Principal and Interest due
 

\$3,451.69	Copy total here ▶	(1) \$ 61,438.79
		(2) + \$ 3,451.69
		(3) \$ 64,890.48

**Part 2: Statement of Prepetition Fees, Expenses, and Charges**

Itemize the fees, expenses and charges due on the claim as of the petition date (included in the Amount of Claim listed in Item 1 on the Proof of Claim form).

- | Description                                                                                                           | Amount                                     |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1. Late charges                                                                                                       | See Itemization Attachment (1) \$ 161.45   |
| 2. Non-sufficient funds (NSF) fees                                                                                    | (2) \$ 0.00                                |
| 3. Attorney fees                                                                                                      | See Itemization Attachment (3) \$ 1,300.00 |
| 4. Filing fees and court costs                                                                                        | See Itemization Attachment (4) \$ 284.00   |
| 5. Advertisement costs                                                                                                | See Itemization Attachment (5) \$ 625.00   |
| 6. Sheriff/auctioneer fees                                                                                            | See Itemization Attachment (6) \$ 75.00    |
| 7. Title costs                                                                                                        | See Itemization Attachment (7) \$ 225.00   |
| 8. Recording fees                                                                                                     | See Itemization Attachment (8) \$ 35.00    |
| 9. Appraisal/broker's price opinion fees                                                                              | See Itemization Attachment (9) \$ 100.00   |
| 10. Property inspection fees                                                                                          | See Itemization Attachment (10) \$ 81.00   |
| 11. Tax advances (non-escrow)                                                                                         | (11) \$ 0.00                               |
| 12. Insurance advances (non-escrow)                                                                                   | (12) \$ 0.00                               |
| 13. Escrow Shortage or deficiency (Do not include amounts that are part of any installment payment listed in Part 3.) | (13) \$ 0.00                               |
| 14. Property preservation expenses. Specify: _____                                                                    | (14) \$ 0.00                               |
| 15. Other. Specify: Service Costs                                                                                     | See Itemization Attachment (15) \$ 411.80  |
| 16. Total prepetition fees, expenses, and charges. Add all of the amounts listed above                                | (16) \$ 3188.35                            |

**Part 3: Statement of Amount Necessary to Cure Default as of the Petition Date**

Does the installment payment amount include the escrow deposit?

☐ No

# NEW ORLEANS CONSUMER BANKRUPTCY CONFERENCE 2015

B 10 (Attachment A) (12/11)

Page 2

☒ Yes. Attach to the Proof of Claim form an escrow account statement prepared as of the petition date in a form consistent with applicable nonbankruptcy law.

1. <b>Installment payments due</b>	Date last payment received by creditor	<u>12/15/2011</u>	
	Number of installment payments due	(1) <u>12</u>	
2. <b>Amount of installment payments due</b>	2 installments @ \$ 794.00	\$ 1,588.00	
	10 installments @ \$ 797.00	\$ 7,970.00	
		<b>\$ 9,558.00</b>	
3. <b>Calculation of cure Amount</b>			Copy total here ▶ (2) <b>\$ 9,558.00</b>
			Copy total from Part 2 here ▶ <b>+ \$ 3,188.35</b>
			<b>- \$ 0.00</b>
			<b>- \$ 0.00</b>
			<b>(3) \$ 12,746.35</b>
			Copy total onto item 4 of Proof of Claim form

is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

ATTACHMENT TO PROOF OF SECURED CLAIM

[REDACTED]

Pending further notice, the amount of the post-petition mortgage payment effective 03/01/2013 is \$790.00 (\$605.77/P&I and \$184.23/Escrow) and said payments should be sent to:

[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED] is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

ATTACHMENT TO PROOF OF SECURED CLAIMITEMIZATION OF CHARGES~~Case No. 13-00000~~

Type of Charge	Amount of Charge	Date Assessed
Late Charge	\$30.29	01/16/12
Late Charge	\$30.29	02/18/12
Late Charge	\$30.29	03/18/12
Late Charge	\$30.29	04/16/12
Late Charge	\$30.29	05/16/12
<b>(1) Total Late Charges</b>	<b>\$151.45</b>	
Attorney's Fees/Foreclosure	\$1,300.00	05/29/12
<b>(3) Total Attorney Fees</b>	<b>\$1,300.00</b>	
Filing Fee/Complaint	\$269.00	6/6/2012
Filing Fee/Assignment of Bid	\$5.00	11/15/2012
Filing Fee/Entry of Judgment	\$10.00	8/2/2012
<b>(4) Total Filing fees and court costs</b>	<b>\$284.00</b>	
Sale/Publication	\$450.00	9/19/2012
Sale/Sheriff's Posting Fee	\$75.00	9/19/2012
<b>(5) Total Advertisement costs</b>	<b>\$525.00</b>	
Sale/Sheriff's Posting Fee	\$75.00	11/13/2012
<b>(6) Total Sheriff/auctioneer fees</b>	<b>\$75.00</b>	
Title/Search and Report	\$225.00	5/29/2012
<b>(7) Total Title costs</b>	<b>\$225.00</b>	
Recording/Lis Pendens	\$35.00	6/12/2012
<b>(8) Total Recording fees</b>	<b>\$35.00</b>	
BPO/ Appraisal	\$100.00	4/17/2012
<b>(9) Total BPO/ Appraisal</b>	<b>\$100.00</b>	
Property Inspection Fees	\$13.50	6/12/2012
Property Inspection Fees	\$13.50	7/3/2012
Property Inspection Fees	\$13.50	8/2/2012
Property Inspection Fees	\$13.50	9/11/2012
Property Inspection Fees	\$13.50	10/16/2012
Property Inspection Fees	\$13.50	11/6/2012
<b>(10) Total Property Inspection Fees</b>	<b>\$81.00</b>	
Service/Skip Trace	\$33.60	5/29/2012
Misc/City of Milwaukee RPPF Registration	\$250.00	6/12/2012
Service/Summons & Complaint	\$100.00	6/9/2012
Service/Statutory Required Registered Mailings	\$28.30	11/15/2012
<b>(15) Total Specified - Service Costs</b>	<b>\$411.90</b>	

## ANNUAL ESCROW STATEMENT

Statement Date 1/19/13  
Account Number [REDACTED]

For Statement  
Inquiries [REDACTED]  
Toll Free 1-800-444-4444

Property  
Address  
2435 S 5TH ST  
MILWAUKEE WI 53207

Escrow Analysis Recap  
Below is a recap of the analysis of your escrow account.

Escrow Payment Adjustments		Escrow Requirements Recap	
Current Total Payment	797.00	Projected Low Balance	460.63
Current Escrow Payment	188.23	Required Low Balance (Cushion)	183.44
Adjustment for 2013	+ 4.79	Surplus	277.19
Escrow Payment Required	= 183.44	*Next Payment Due Date	1/01/12
Adjustment for Rounded Payment	+ .79	New Payment Effective Date	3/01/13
New Escrow Payment	= 184.23		
Regular Payment	+ 605.77		
New Total Payment	= 790.00		

\* An adjustment was made to show your account paid to 3/01/13 to produce the Projected Activity for the Coming Year.

Your loan is past due. This statement provides information on your new escrow payment and any surplus. The surplus is based on an estimate of the escrow disbursements anticipated in the next 12 months, the cushion, and receipt of any past due and future mortgage payments.

There is a surplus of \$277.19 in your account. The surplus in your escrow account will be available when your loan is current.

THIS DISCLOSURE IS FOR INFORMATION ONLY AND IS BEING PROVIDED IN ACCORDANCE WITH FEDERAL REGULATIONS.

Please keep this Statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

## Account History

This is a statement of actual escrow account activity from March 2012 through February 2013. Compare it to the Projected Activity from the Previous Analysis which appears after the Account History.

An "e" indicates estimates for future payments or disbursements.

Your total mortgage payment during the past year was \$797.00 of which \$605.77 was your regular payment and \$188.23 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
8/12	Starting Balance			174.07
1/13	20 HAZ INS		394.75	220.68
	90 TAXES		1,806.50	
2/13	Payment	188.23 e		1,838.95
	Payment	188.23 e		1,650.72
TOTAL		\$376.46	\$2,201.25	

## ANNUAL ESCROW STATEMENT

THIS AREA RESERVED FOR BANK USE ONLY

Statement Date 1/19/13  
Account Number [REDACTED]For Statement  
Inquiries  
Toll Free 1 [REDACTED]Property  
Address  
2435 S 5TH ST  
MILWAUKEE WI 53207

## Account History (continued)

At your previous Analysis, we anticipated that disbursements from your escrow account would be made during this period equaling \$2,270.95. Under Federal law, your low monthly balance should not have exceeded 1/6th of total anticipated escrow disbursements. Since the Previous Analysis, your low monthly escrow balance was projected to be \$189.25 or less.

Projection of Activity for the Coming Year  
Next Year's Payments - Your new total mortgage payment for the next year is \$790.00 of which \$605.77 is your regular payment and \$184.23 is your escrow payment.

This is a projection of the activity for your escrow account during the Coming Year. This projection is based on the disbursements anticipated to be made from your escrow account.

The Payment in this projection may not equal the New Escrow Payment. The Payment equals the total disbursements divided by the number of payments in the coming year. The Payment may be adjusted to collect a shortage and/or deficiency, refund a surplus, or round the New Total Payment. The New Escrow Payment, the New Total Payment, and the New Payment Effective Date are displayed under the Escrow Analysis Recap.

Date	Description	Payments	Disbursements	Balance
3/13	Starting Balance			366.85
4/13	Payment	183.44		550.29
5/13	Payment	183.44		733.73
6/13	Payment	183.44		917.17
7/13	Payment	183.44		1,100.61
8/13	20 HAZ INS		394.75-	889.30
9/13	Payment	183.44		1,072.74
10/13	Payment	183.44		1,256.18
11/13	Payment	183.44		1,439.62
12/13	Payment	183.44		1,623.06
1/14	Payment	183.44		1,806.50
2/14	90 TAXES		1,806.50-	183.44
TOTAL	Payment	\$2,201.28	\$2,201.25-	366.88

Your current escrow balance from the last month of the account history is \$1,650.72-. The starting escrow balance for the upcoming year according to this analysis should be \$366.85.

[The Starting Balance equals the current escrow balance, minus any surplus, plus any shortage and/or deficiency; plus any unpaid escrow payments (or minus any prepaid escrow payments), minus any unpaid escrow disbursements, plus any prepaid escrow disbursements to the New Payment Effective Date.]

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# AMERICAN BANKRUPTCY INSTITUTE

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## ANNUAL ESCROW STATEMENT

Statement Date 1/19/13  
 Account Number [REDACTED]  
 For Statement  
 Inquiries [REDACTED]  
 Toll Free [REDACTED]  
 Property  
 Address  
 2435 S 5TH ST  
 MILWAUKEE WI 53207

### Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the Account History.

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage and/or deficiency, refund a surplus, or round the New Total Payment.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance. If the projected low escrow balance was not reached since the Previous Analysis, an explanation is provided after the Account History.

Date	Description	Payments	Disbursements	Balance
	Starting Balance			567.70
3/12	Payment	189.25		756.95
4/12	Payment	189.25		946.20
5/12	Payment	189.25		1,135.45
6/12	Payment	189.25		
7/12	20 HAZ INS		356.00-	968.70
8/12	Payment	189.25		1,157.95
9/12	Payment	189.25		1,347.20
10/12	Payment	189.25		1,536.45
11/12	Payment	189.25		1,725.70
12/12	Payment	189.25		1,914.95
1/13	90 TAXES		1,914.95-	189.25
2/13	Payment	189.25		378.50
TOTAL		\$2,271.00	\$2,270.95-	567.75

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# AMERICAN BANKRUPTCY INSTITUTE

## 2012 CITY OF MILWAUKEE COMBINED PROPERTY TAX BILL

ACCOUNT TYPE: REAL ESTATE  
 TAX KEY/ACCOUNT NO: 498-0569-2 017 00007026004697  
 LOCATION OF PROPERTY: 2435 S 5TH ST  
 LEGAL DESCRIPTION: PLAT PAGE 498-19 NEIGHBORHOOD 4160  
 DR E CHASE'S SUBD NO 2 IN NE 1/4 SEC 8-6-22  
 BLOCK 5 LOT 11

**Spencer Coggs**

**CITY TREASURER**  
 CITY HALL, ROOM 103  
 200 EAST WELLS STREET  
 MILWAUKEE, WISCONSIN 53202  
 TELEPHONE: (414) 286-2240  
 TDD: (414) 286-2025  
 FAX: (414) 286-3186

www.milwaukee.gov/treasurer

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction.

**[REDACTED]**  
**[REDACTED]**  
**[REDACTED]**  
**[REDACTED]**

53221

Class	Assessment-Land	Assessment-Improvements	Total Assessment	Detail of Special Assessments and Other Charges	
RES	4,800	58,200	63,000	<b>TOTAL</b>	
Avg. Assmt. Ratio	Est. Fair Mkt-Land	Est. Fair Mkt.- Improvements	Total Est. Fair Market		
0.9619	5,000	60,500	65,500		
School taxes reduced by school levy tax credit			123.51		
Tax Levy	2011 Est. State Aids	2012 Est. State Aids	2011 Net Tax	2012 Net Tax	% Change
State of Wis.			12.60	11.16	-11.4
Sewerage Dist.			112.14	107.11	-4.4
Public Schools	622,610,658	623,608,905	688.77	652.14	-5.3
Tech. College	6,902,326	6,893,551	144.38	139.25	-3.5
County Govt.	25,185,897	25,046,111	350.05	331.66	-5.2
City Govt.	249,694,232	249,340,107	685.08	645.84	-5.7
Total	904,393,113	904,888,694	1,993.02	1,887.16	-5.3
First Dollar Credit			-78.07	-80.66	+3.3
Lottery and Gaming Credit			0.00	0.00	
Net Property Tax			1,914.95	1,806.50	-5.6
Special Assessments and Charges				0.00	
<b>WARNING: If the first installment payment is not paid by the due date, the installment option is lost. The total tax becomes delinquent and is subject to interest and penalty charges.</b>			<b>TOTAL DUE</b>		1,806.50
Monthly Installment Payment Due: February through July 2013	197.96	Net Assessed Value Rate Before Credits	<b>FULL PAYMENT DUE ON OR BEFORE JAN. 31, 2013</b>		1,806.50
Monthly Installment Payment Due: August, September, and October 2013	140.22	29.955	<b>FIRST INSTALLMENT PAYMENT DUE ON OR BEFORE JAN. 31, 2013</b>		198.08

## 2012 CITY OF MILWAUKEE COMBINED PROPERTY TAX PAYMENT COUPON

ACCOUNT TYPE: REAL ESTATE TAX KEY/ACCOUNT NO: 498-0569-2  
 LOCATION OF PROPERTY: 2435 S 5TH ST

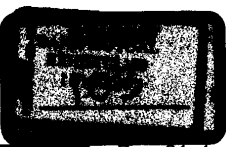
☐ CHECK FOR ADDRESS CHANGE  
☐ PAID UNDER PROTEST

JULIO C PUMA  
 ANA PUMA  
 1532 W HOWARD AV  
 MILWAUKEE WI

53221

Make Check Payable and Mail to:  
**CITY OF MILWAUKEE**  
 OFFICE OF THE CITY TREASURER  
 P O BOX 78776  
 MILWAUKEE, WI 53278-0776

<b>FULL PAYMENT DUE ON OR BEFORE JAN. 31, 2013</b>	1,806.50
<b>FIRST INSTALLMENT PAYMENT DUE ON OR BEFORE JAN. 31, 2013</b>	198.08
PLEASE WRITE IN AMOUNT ENCLOSED	
\$	M



010130364980569000200001806500000198084