CITY OF CHARLEVOIX

Agenda
City of Charlevoix Board of Review Regular Meeting
Tuesday, July 21, 2026 - 1:30 PM
2nd Floor Conference Room, 210 State Street, Charlevoix, MI

1. **Call to Order and Roll Call**
2. **Approval of Minutes from**
   A. March Board of Review Meetings
3. **New Business**
   A. July Petitions
4. **Public Comment**
5. **Adjourn**

Persons with disabilities who need an accommodation to fully participate in these meetings should contact the City Clerk's Office at 231-547-3250 or by email clerk@charlevoixmi.gov. A 24-hour notice may be needed for certain accommodations. An attempt will be made to grant all reasonable accommodations requests.

City of Charlevoix
Board of Review Regular Meeting Minutes
Tuesday, March 3, 2026 - 9:00 AM
Second Floor Conference Room, 210 State Street, Charlevoix, MI

1. Call to Order and Roll Call

Clerk Dvoracek called the meeting to order at 9: 00 a.m.

Members Present:	Brenda Bryan, Shirley Gibson, Janet Kalbfell, Phil Parr
Members Absent:	None
City Assessor:	Joe Lavender
City Clerk:	Sarah J. Dvoracek

2. New Business

A. Designation of Chair

Motion by Parr, seconded by Bryan to appoint Member Kalbfell as Chair of the Board of Review.

Motion carried by unanimous voice vote.

B. Presentation of 2026 Assessment Roll

City Assessor Lavender presented the 2026 Assessment Roll. Assessor Lavender reviewed the land values and ECF analysis, and he answered questions from the Board.

3. Public Comment

None.

4. Adjourn

Chair Kalbfell adjourned the meeting at 9:45 a.m.

______________________________ ________________________________

Sarah J. Dvoracek, Clerk Janet Kalbfell, Chair

City of Charlevoix
Board of Review Regular Meeting Minutes
Monday, March 9, 2026 - 9:00 AM
<u>Board will take a lunch break from 12pm to 1pm.</u>

2nd Floor Conference Room, 210 State Street, Charlevoix, MI

1. **Call to Order and Roll Call**

   Chair Kalbfell called the meeting to order at 9:00 a.m.

   Chair: Janet Kalbfell

   Members: Brenda Bryan, Shirley Gibson, Phil Parr

   Members Absent: None

2. **Appeal Hearings**

   Petitions MBOR26-01 through MBOR26-010 were received and reviewed.

   Petition MBOR26-01 was acted upon and denied.

   Member Bryan left the room during Petitions MBOR26-06 through MBOR26-08 due to a conflict of interest.

   The Board recessed at 12:00 p.m. and reconvened at 1:00 p.m.

3. **Public Comment**

   Public Comment: None

4. **Adjourn**

   Motion by Bryan, seconded by Gibson to adjourn the meeting at 4:00 p.m.

___________________________________ ___________________________

Sarah J. Dvoracek City Clerk Janet Kalbfell Chair

City of Charlevoix

Board of Review Regular Meeting Minutes

Thursday, March 12, 2026 - 2:00 PM

Board will take a dinner break from 5pm to 6pm.

2nd Floor Conference Room, 210 State Street, Charlevoix, MI

1. Call to Order and Roll Call

Chair Kalbfell called the meeting to order at 2:00 p.m.

Chair:	Janet Kabfell
Members:	Shirley Gibson, Phil Parr
Members Absent:	Brenda Bryan

2. Appeal Hearings

Petitions MBOR-10 through MBOR-12 were received and reviewed. Board acted upon petitions MBOR26-02, MBOR26-10, and MBOR26-12. The Board recessed at 5:00 p.m. and reconvened at 6:00 p.m. Assessor Lavender was unable to attend the Board of Review due to severe weather conditions and being unable to travel from the Upper Peninsula following the closure of the Mackinac Bridge. The Board concurred to reconvene their March Board of Review Appeals meeting on Thursday, March 19, 2026, at 11 a.m. at City Hall.

3. Public Comment

Public Comment: None

4. Approval of Minutes

A. Motion to appoint the Chair to approve the minutes according to the Roberts Rules of Order, newly revised.

Motion by Parr, seconded by Gibson, to appoint the Chair to approve the minutes according to the Roberts Rules of Order, newly revised.

Motion carried by unanimous voice vote.

5. Adjourn

Chair Kalbfell recessed the meeting at 9:00 p.m. and the Board will reconvene on Thursday, March 19, 2026, at 11:00 a.m.

______________________________ ______________________________

Sarah J. Dvoracek City Clerk Janet Kalbfell Chair

City of Charlevoix
Board of Review Regular Meeting Minutes
Thursday, March 19, 2026 - 11:00 AM

2nd Floor Conference Room, 210 State Street, Charlevoix, MI

1. **Call to Order and Roll Call**

   Chair Kalbfell called the meeting to order at 11:02 a.m.

Chair:	Janet Kabfell
Members:	Shirley Gibson, Phil Parr
Members Absent:	Brenda Bryan
City Staff:	Sarah J. Dvoracek, City Clerk; Joe Lavender, City Assessor

2. **Petitions**

   The Board acted upon petitions MBOR26-03 through MBOR26-09, MBOR26-11, and MBOR26-13 through MBOR26-16.

3. **Public Comment**

   Public Comment:None

4. **Adjourn**

   Chair Kalbfell adjourned the meeting at 12:15 p.m.

____
Sarah J. Dvoracek, City Clerk

____
Janet Kalbfell, Chair

Charlevoix Board of Review

New Business

Title: July Petitions
Date: July 21, 2026

Presented By: Joe Lavender, Assessor/GIS Coordinator

Background:
City Assessor Lavender will present each petition to the Board.
Recommendation:

Attachments:
1. Assessors Agenda
2. Petitions Redacted

July Board of Review

21-Jul-26

Assessor's Agenda of Corrections

Petition	Parcel Number	Owners Name	Action	2026	2025
1	052-326-007-15	Belvedere Club	Qualified Appraisal Error, removal of burned building	**x**	
2	052-369-034-00	Northern Michigan Lakes	Recapping of transfer (exempt transfer affiliated group)	**x**	
3	052-369-027-00	Northern Michigan Lakes	Recapping of transfer (exempt transfer affiliated group)	**x**	
4	052-270-227-00	Kenneth Whitley	Qualified Appraisal Error, adjusting for interior demo	**x**	
5	052-270-062-40	Joseph & Erin Simney	Poverty Exemption	**x**	

Michigan Department of Treasury
4031 (Rev. 09-22)

Assessment Year: 2026

05/12/2026

July/December Board of Review Affidavit

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition/Docket #: JBOR26-01

The authority for July/December Board of review action is stated in the General Property Tax Act, MCL 211.53b. The July/December Board of Review can take action regarding qualified errors verified by the accessor (MCL 211.53b(1), (8)). The July/December Board of Review can also take action under MCL 211.53b regarding a poverty exemption for the current year under MCL 211.7u; a qualified agricultural property exemption under MCL 211.ee for the current year, which has been denied by the assessor; a qualified agricultural property exemption under MCL 211.ee that was not on the assessment roll for the current year and one prior year; or a qualified forest property exemption under MCL 211.7jj(1) that was not on the assessment roll for the current year and one prior year. In addition, other statutes, such as MCL 211.7b related to the disabled veterans exemption, and MCL 211.7ss related to the eligible development property exemption, provide authority for the July/December Board of Review to take action.

Form 3128 (L-4035a) must be completed by the Board of review and made a part of the Board of Review Records whenever a change is made to a parcel of property which causes a change in taxable value.

PART A: PROPERTY IDENTIFICATION

Owner Name			
BELVEDERE CLUB			
Owner Street Address	**City**	**State**	**ZIP Code**
512 BELVEDERE AVE	CHARLEVOIX	MI	49720-0218

Parcel Number	Property School District	Property Classification
052-326-007-15	CHARLEVOIX PUBLIC SCHOO	401

Property Street Address	City	State	ZIP Code
512 BELVEDERE AVE	CHARLEVOIX	MI	49720-0218

PART B: BOARD OF ADJUSTMENTS

Item or Taxing Authority	Note or Millage	Original	Adjusted	Difference
CITY OF CHARLEVOIX				
Assessed Value	JBOR	11,325,700	10,561,900	-763,800
Taxable Value	07/21/2026	1,980,746	1,847,166	-133,580
P.R.E.		0.00 %	0.00 %	0.00 %
Property Class		Residential		
School District		15050		
Classification		Ad Valorem		
Veteran Exemption		None	None	
TOTALS				

Reason for change (see instructions on page 2.)

- [ ] Poverty Exemption
- [ ] Qualified Agricultural Exemption
- [ ] Disabled Veterans Exemption
- [ ] Qualified Forest Exemption
- [ ] Eligible Development Property Exemption
- [X] Qualified Error ____________ (State specific qualified error in 211.53b(6))

Explanation: *MCL 211.53b(6)d - MEASUREMENT/CALCULATION ERROR*
REMOVAL OF "CASINO" DUE TO BEING DESTROYED BY FIRE

PART C: CERTIFICATION, BOARD OF REVIEW MEMBERS

We, the undersigned members of CITY OF CHARLEVOIX *Board of Review, swear of affirm the above information is, to the best of our knowledge, true.*

Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

The Board of Review is required to file this affidavit within 30 days with the proper officials to have all affected official records corrected. If the qualified error results in an overpayment or underpayment, the rebate, including any interest paid, must be made to the taxpayer or the taxpayer must be notified and payment made within 30 days of the notice. (MCL 211.53b(1))Authorities

Distribute copies of this form to the property owner, the County Treasurer, the County Equalization Department, and the treasurers of all other affected taxing authorities. Retain a copy on file at the local unit.

Michigan Department of Treasury
3128 (Rev. 11-13)

L-4035a

2026 Taxable Value Calculations Worksheet

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Parcel No. 052-326-007-15

Petition No. JBOR26-01

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1

	By Assessor	By B of R
2026 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.")....................=	1,980,746	1,847,166
Amount of Losses ....= (See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)	0	133,580
Amount of Additions ....= (See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).	0	0

2026 Capped Value = **(2025 Taxable Value - Losses)** **X CPI** **+ Additions**

= (1,928,672 - 133,580) X 1.027 + 0

= 1,843,559 **By B of R**

2026 Capped Value = 1,847,166

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2

	By Assessor	By B of R
2026 Assessed Value .... =	11,325,700	10,561,900

2026 Tentative SEV = 2026 Assessed Value X 2026 Tentative Equalization Factor

= 10,561,900 **X** 1.000

= 10,561,900 **By B of R**

2026 Tentative SEV = 10,561,900

2026 Tentative Taxable Value is the lesser of the 2026 Capped Value or the 2026 Tentative SEV.

2026 Tentative Taxable Value = 1,847,166

Signature of Secretary, Board of Review	Date

www.michigan.gov/treasury

Michigan Department of Treasury
4031 (Rev. 09-22)

Assessment Year: 2026

07/07/2026

July/December Board of Review Affidavit

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition/Docket #: JBOR26-02

The authority for July/December Board of review action is stated in the General Property Tax Act, MCL 211.53b. The July/December Board of Review can take action regarding qualified errors verified by the accessor (MCL 211.53b(1), (8)). The July/December Board of Review can also take action under MCL 211.53b regarding a poverty exemption for the current year under MCL 211.7u; a qualified agricultural property exemption under MCL 211.ee for the current year, which has been denied by the assessor; a qualified agricultural property exemption under MCL 211.ee that was not on the assessment roll for the current year and one prior year; or a qualified forest property exemption under MCL 211.7jj(1) that was not on the assessment roll for the current year and one prior year. In addition, other statutes, such as MCL 211.7b related to the disabled veterans exemption, and MCL 211.7ss related to the eligible development property exemption, provide authority for the July/December Board of Review to take action.

Form 3128 (L-4035a) must be completed by the Board of review and made a part of the Board of Review Records whenever a change is made to a parcel of property which causes a change in taxable value.

PART A: PROPERTY IDENTIFICATION

Owner Name: NORTHERN MICHIGAN LAKESHORE PROP				
Owner Street Address: 107 PETOSKEY AVE		City: CHARLEVOIX	State: MI	ZIP Code: 49720-1025
Parcel Number: 052-369-034-00	Property School District: CHARLEVOIX PUBLIC SCHOO	Property Classification: 401		
Property Street Address: 107 GREEN AVE		City: CHARLEVOIX	State: MI	ZIP Code: 49720

PART B: BOARD OF ADJUSTMENTS

Item or Taxing Authority	Note or Millage	Original	Adjusted	Difference
CITY OF CHARLEVOIX				
Assessed Value	JBOR	98,400	98,400	0
Taxable Value	07/21/2026	98,400	57,100	-41,300
P.R.E.		0.00 %	0.00 %	0.00 %
Property Class		Residential		
School District		15050		
Classification		Ad Valorem		
Veteran Exemption		None	None	
TOTALS				

Reason for change (see instructions on page 2.)

- [ ] Poverty Exemption
- [ ] Qualified Forest Exemption
- [ ] Qualified Agricultural Exemption
- [ ] Eligible Development Property Exemption
- [ ] Disabled Veterans Exemption
- [X] Qualified Error ____________ (State specific qualified error in 211.53b(6))

Explanation: *MCL 211.27a(4) - Recapping*
QUALIFIED EXEMPT TRANSFER OF ENTITIES UNDER COMMON CONTROL FOR RENTAL PROPERTY

PART C: CERTIFICATION, BOARD OF REVIEW MEMBERS

We, the undersigned members of CITY OF CHARLEVOIX *Board of Review, swear of affirm the above information is, to the best of our knowledge, true.*

Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

The Board of Review is required to file this affidavit within 30 days with the proper officials to have all affected official records corrected. If the qualified error results in an overpayment or underpayment, the rebate, including any interest paid, must be made to the taxpayer or the taxpayer must be notified and payment made within 30 days of the notice. (MCL 211.53b(1))Authorities

Distribute copies of this form to the property owner, the County Treasurer, the County Equalization Department, and the treasurers of all other affected taxing authorities. Retain a copy on file at the local unit.

Michigan Department of Treasury
3128 (Rev. 11-13)

L-4035a

2026 Taxable Value Calculations Worksheet

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Parcel No. 052-369-034-00

Petition No. JBOR26-02

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1

	By Assessor	By B of R
2026 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.")....................=	98,400	57,100
Amount of Losses ....= (See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)	0	0
Amount of Additions ....= (See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).	0	0

2026 Capped Value **= (2025 Taxable Value - Losses)** **X CPI** **+ Additions**

= (55,599 - 0) X 1.027 + 0

= 57,100 **By B of R**

2026 Capped Value = 57,100

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2

	By Assessor	By B of R
2026 Assessed Value ....=	98,400	98,400

2026 Tentative SEV = 2026 Assessed Value X 2026 Tentative Equalization Factor

= 98,400 **X** 1.000

= 98,400 **By B of R**

2026 Tentative SEV = 98,400

2026 Tentative Taxable Value is the lesser of the 2026 Capped Value or the 2026 Tentative SEV.

2026 Tentative Taxable Value = 57,100

Signature of Secretary, Board of Review	Date

www.michigan.gov/treasury

Michigan Department of Treasury - 2766 (Rev. 03-25)

L-4260

OFFICE USE ONLY

RECEIVED

JUL 07 2026

BY:

Property Transfer Affidavit

This form is issued under authority of P.A. 415 of 1994. Filing is mandatory.

This form must be filed whenever real estate or some types of personal property are transferred (even if you are not recording a deed). **The completed Affidavit must be filed by the new owner with the assessor for the city or township where the property is located within 45 days of the transfer.** The information on this form is NOT CONFIDENTIAL.

1. Street Address of Property: 107 Green Street, Charlevoix, MI 49720	2. County: Charlevoix	3. Date of Transfer (or land contract signed): November 18, 2025
4. Location of Real Estate (Check appropriate field and enter name in the space below.) [X] City [ ] Township [ ] Village	5. Purchase Price of Real Estate: 0.00	
	6. Seller's (Transferor) Name: Green Street Cottage, Inc.	
7. Property Identification Number (PIN). If you don't have a PIN, attach legal description. PIN. This number ranges from 10 to 25 digits. It usually includes hyphens and sometimes includes letters. It is found on the property tax bill and on the assessment notice.	8. Buyer's (Transferee) Name and Mailing Address: Northern Michigan Lakeshore Properties, Inc. 107 Petoskey Ave. Charlevoix, MI 49720	
15-052-369-034-00	9. Buyer's (Transferee) Telephone Number: [redacted]	

Items 10 - 15 are optional. However, by completing them you may avoid further correspondence.

10. Type of Transfer. Transfers include, but are not limited to, deeds, land contracts, transfers involving trusts or wills, certain long-term leases and business interest. See page 2 for list.

[ ] Land Contract [ ] Lease [X] Deed [ ] Other (specify) ____

11. Was property purchased from a financial institution? [ ] Yes [X] No	12. Is the transfer between related persons? [ ] Yes [X] No	13. Amount of Down Payment: 0.00
14. If you financed the purchase, did you pay market rate of interest? [ ] Yes [ ] No	15. Amount Financed (Borrowed): 0.00	

EXEMPTIONS

Certain transfers are exempt from uncapping. If you believe your transfer qualifies for an exemption, please indicate the type of exemption you're claiming below. Note that if an exemption is claimed, your assessor may request additional information to support your claim.

- [ ] Transfer from one spouse to the other spouse.
- [ ] Change in ownership solely to exclude or include a spouse.
- [ ] Transfer between certain family members *(see page 2). Describe relationship from each Transferor to each Transferee, attach additional page if necessary. Seller Name: ____ Buyer Name: ____
  Relationship of Buyer to Seller: ____
- [ ] Transfer of that portion of a property subject to a life lease or life estate (until the life lease or life estate expires).
- [ ] Transfer between certain family members of that portion of a property after the expiration or termination of a life estate or life lease retained by transferor ** (see page 2). Describe relationship from each Transferor to each Transferee, attach additional page if necessary. Seller Name: ____ Buyer Name: ____
  Relationship of Buyer to Seller: ____
- [ ] Transfer to effect the foreclosure or forfeiture of real property.
- [ ] Transfer by redemption from a tax sale.
- [ ] Transfer into a trust where the settlor or the settlor's spouse conveys property to the trust and is also the sole beneficiary of the trust.
- [ ] Transfer resulting from a court order unless the order specifies a monetary payment.
- [ ] Transfer creating or ending a joint tenancy if at least one person is an original owner of the property (or his/her spouse).
- [ ] Transfer to establish or release a security interest (collateral).
- [ ] Transfer of real estate through normal public trading of stock.
- [X] Transfer between entities under common control or among members of an affiliated group.
- [ ] Transfer resulting from transactions that qualify as a tax-free reorganization under Section 368 of the Internal Revenue Code.
- [ ] Transfer of qualified agricultural property when the property remains qualified agricultural property and affidavit has been filed.
- [ ] Transfer of qualified forest property when the property remains qualified forest property and affidavit has been filed.
- [ ] Transfer of land with qualified conservation easement (land only - not improvements).
- [ ] Other, as described in MCL 211.27a, specify: ____

CERTIFICATION I certify that the information above is true and complete to the best of my knowledge.

Printed Name: [redacted]	[redacted]	[redacted]
Name and t[redacted]s other than the owner: [redacted]r	[redacted]3	[redacted]harlevoix[redacted]m

Michigan Department of Treasury
4031 (Rev. 09-22)

Assessment Year: 2026

07/07/2026

July/December Board of Review Affidavit

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition/Docket #: JBOR26-03

The authority for July/December Board of review action is stated in the General Property Tax Act, MCL 211.53b. The July/December Board of Review can take action regarding qualified errors verified by the accessor (MCL 211.53b(1), (8)). The July/December Board of Review can also take action under MCL 211.53b regarding a poverty exemption for the current year under MCL 211.7u; a qualified agricultural property exemption under MCL 211.ee for the current year, which has been denied by the assessor; a qualified agricultural property exemption under MCL 211.ee that was not on the assessment roll for the current year and one prior year; or a qualified forest property exemption under MCL 211.7jj(1) that was not on the assessment roll for the current year and one prior year. In addition, other statutes, such as MCL 211.7b related to the disabled veterans exemption, and MCL 211.7ss related to the eligible development property exemption, provide authority for the July/December Board of Review to take action.

Form 3128 (L-4035a) must be completed by the Board of review and made a part of the Board of Review Records whenever a change is made to a parcel of property which causes a change in taxable value.

PART A: PROPERTY IDENTIFICATION

Owner Name	NORTHERN MICHIGAN LAKESHORE PROP
Owner Street Address	107 PETOSKEY AVE
City	CHARLEVOIX
State	MI
ZIP Code	49720-1161
Parcel Number	052-369-027-00
Property School District	CHARLEVOIX PUBLIC SCHOO
Property Classification	401
Property Street Address	108 WOOD AVE
City	CHARLEVOIX
State	MI
ZIP Code	49720

PART B: BOARD OF ADJUSTMENTS

Item or Taxing Authority	Note or Millage	Original	Adjusted	Difference
CITY OF CHARLEVOIX				
Assessed Value	JBOR	99,000	99,000	0
Taxable Value	07/21/2026	99,000	38,360	-60,640
P.R.E.		0.00 %	0.00 %	0.00 %
Property Class		Residential		
School District		15050		
Classification		Ad Valorem		
Veteran Exemption		None	None	
TOTALS				

Reason for change (see instructions on page 2.)

- [ ] Poverty Exemption
- [ ] Qualified Agricultural Exemption
- [ ] Disabled Veterans Exemption
- [ ] Qualified Forest Exemption
- [ ] Eligible Development Property Exemption
- [x] Qualified Error ____________ (State specific qualified error in 211.53b(6))

Explanation: *MCL 211.27a(4) - Recapping*
QUALIFIED EXEMPT TRANSFER FOR ENTITIES UNDER COMMON CONTROL FOR RENTAL PROPERTY

PART C: CERTIFICATION, BOARD OF REVIEW MEMBERS

We, the undersigned members of CITY OF CHARLEVOIX *Board of Review, swear of affirm the above information is, to the best of our knowledge, true.*

Signature	Date	Signature	Date

The Board of Review is required to file this affidavit within 30 days with the proper officials to have all affected official records corrected. If the qualified error results in an overpayment or underpayment, the rebate, including any interest paid, must be made to the taxpayer or the taxpayer must be notified and payment made within 30 days of the notice. (MCL 211.53b(1))Authorities

Distribute copies of this form to the property owner, the County Treasurer, the County Equalization Department, and the treasurers of all other affected taxing authorities. Retain a copy on file at the local unit.

2026 Taxable Value Calculations Worksheet

Parcel No. 052-369-027-00

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition No. JBOR26-03

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1

	By Assessor	By B of R
2026 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.")....................=	99,000	38,360
Amount of Losses ....= (See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)	0	0
Amount of Additions ....= (See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).	0	0

2026 Capped Value = **(2025 Taxable Value - Losses)** **X CPI** **+ Additions**

= (37,352 - 0) X 1.027 + 0

= 38,360 **By B of R**

2026 Capped Value = 38,360

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2

	By Assessor	By B of R
2026 Assessed Value ....=	99,000	99,000

2026 Tentative SEV = 2026 Assessed Value X 2026 Tentative Equalization Factor

= 99,000 **X** 1.000

= 99,000 **By B of R**

2026 Tentative SEV = 99,000

2026 Tentative Taxable Value is the lesser of the 2026 Capped Value or the 2026 Tentative SEV.

2026 Tentative Taxable Value = 38,360

Signature of Secretary, Board of Review	Date

Michigan Department of Treasury - 2766 (Rev. 03-25)

L-4260

OFFICE USE ONLY

JUL 07 2026

BY:

Property Transfer Affidavit

This form is issued under authority of P.A. 415 of 1994. Filing is mandatory.

This form must be filed whenever real estate or some types of personal property are transferred (even if you are not recording a deed). **The completed Affidavit must be filed by the new owner with the assessor for the city or township where the property is located within 45 days of the transfer.** The information on this form is NOT CONFIDENTIAL.

1. Street Address of Property	2. County	3. Date of Transfer (or land contract signed)
108 Wood Street, Charlevoix, MI 49720	Charlevoix	November 18, 2025

4. Location of Real Estate (Check appropriate field and enter name in the space below.)

[X] City [ ] Township [ ] Village

5. Purchase Price of Real Estate: 0.00

6. Seller's (Transferor) Name: Wood Street Cottage, Inc.

7. Property Identification Number (PIN). If you don't have a PIN, attach legal description.
PIN. This number ranges from 10 to 25 digits. It usually includes hyphens and sometimes includes letters. It is found on the property tax bill and on the assessment notice.

15-052-369-027-00

8. Buyer's (Transferee) Name and Mailing Address
Northern Michigan Lakeshore Properties, Inc.
107 Petoskey Ave. Charlevoix, MI 49720

9. Buyer's (Transferee) Telephone Number
[redacted]

Items 10 - 15 are optional. However, by completing them you may avoid further correspondence.

10. Type of Transfer. **Transfers** include, but are not limited to, deeds, land contracts, transfers involving trusts or wills, certain long-term leases and business interest. See page 2 for list.

[ ] Land Contract [ ] Lease [X] Deed [ ] Other (specify) ____________

11. Was property purchased from a financial institution? [ ] Yes [X] No

12. Is the transfer between related persons? [ ] Yes [X] No

13. Amount of Down Payment: 0.00

14. If you financed the purchase, did you pay market rate of interest? [ ] Yes [ ] No

15. Amount Financed (Borrowed): 0.00

EXEMPTIONS

Certain transfers are exempt from uncapping. If you believe your transfer qualifies for an exemption, please indicate the type of exemption you're claiming below. Note that if an exemption is claimed, your assessor may request additional information to support your claim.

- [ ] Transfer from one spouse to the other spouse.
- [ ] Change in ownership solely to exclude or include a spouse.
- [ ] Transfer between certain family members *(see page 2). Describe relationship from each Transferor to each Transferee, attach additional page if necessary. Seller Name: ____________ Buyer Name: ____________
  Relationship of Buyer to Seller: ____________
- [ ] Transfer of that portion of a property subject to a life lease or life estate (until the life lease or life estate expires).
- [ ] Transfer between certain family members of that portion of a property after the expiration or termination of a life estate or life lease retained by transferor ** (see page 2). Describe relationship from each Transferor to each Transferee, attach additional page if necessary. Seller Name: ____________ Buyer Name: ____________
  Relationship of Buyer to Seller: ____________
- [ ] Transfer to effect the foreclosure or forfeiture of real property.
- [ ] Transfer by redemption from a tax sale.
- [ ] Transfer into a trust where the settlor or the settlor's spouse conveys property to the trust and is also the sole beneficiary of the trust.
- [ ] Transfer resulting from a court order unless the order specifies a monetary payment.
- [ ] Transfer creating or ending a joint tenancy if at least one person is an original owner of the property (or his/her spouse).
- [ ] Transfer to establish or release a security interest (collateral).
- [ ] Transfer of real estate through normal public trading of stock.
- [X] Transfer between entities under common control or among members of an affiliated group.
- [ ] Transfer resulting from transactions that qualify as a tax-free reorganization under Section 368 of the Internal Revenue Code.
- [ ] Transfer of qualified agricultural property when the property remains qualified agricultural property and affidavit has been filed.
- [ ] Transfer of qualified forest property when the property remains qualified forest property and affidavit has been filed.
- [ ] Transfer of land with qualified conservation easement (land only - not improvements).
- [ ] Other, as described in MCL 211.27a, specify: ____________

CERTIFICATION: I certify that the information above is true and complete to the best of my knowledge.

Printed Name
[redacted]

[redacted]

Date
02/24/2026

Name and title, if signer is other than the owner
[redacted]

Da[redacted]

Michigan Department of Treasury
4031 (Rev. 09-22)

Assessment Year: 2026

07/14/2026

July/December Board of Review Affidavit

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition/Docket #: JBOR26-04

The authority for July/December Board of review action is stated in the General Property Tax Act, MCL 211.53b. The July/December Board of Review can take action regarding qualified errors verified by the accessor (MCL 211.53b(1), (8)). The July/December Board of Review can also take action under MCL 211.53b regarding a poverty exemption for the current year under MCL 211.7u; a qualified agricultural property exemption under MCL 211.ee for the current year, which has been denied by the assessor; a qualified agricultural property exemption under MCL 211.ee that was not on the assessment roll for the current year and one prior year; or a qualified forest property exemption under MCL 211.7jj(1) that was not on the assessment roll for the current year and one prior year. In addition, other statutes, such as MCL 211.7b related to the disabled veterans exemption, and MCL 211.7ss related to the eligible development property exemption, provide authority for the July/December Board of Review to take action.

Form 3128 (L-4035a) must be completed by the Board of review and made a part of the Board of Review Records whenever a change is made to a parcel of property which causes a change in taxable value.

PART A: PROPERTY IDENTIFICATION

Owner Name WHITLEY KENNETH G & ROBERTA			
Owner Street Address 311 LINCOLN AVE W	City CHARLEVOIX	State MI	ZIP Code 49720
Parcel Number 052-270-227-00	Property School District CHARLEVOIX PUBLIC SCHOO	Property Classification 401	
Property Street Address 507 GARFIELD AVE W	City CHARLEVOIX	State MI	ZIP Code 49720

PART B: BOARD OF ADJUSTMENTS

Item or Taxing Authority	Note or Millage	Original	Adjusted	Difference
CITY OF CHARLEVOIX				
Assessed Value	JBOR	126,200	83,500	-42,700
Taxable Value	07/21/2026	126,200	83,500	-42,700
P.R.E.		0.00 %	0.00 %	0.00 %
Property Class		Residential		
School District		15050		
Classification		Ad Valorem		
Veteran Exemption		None	None	
TOTALS				

Reason for change (see instructions on page 2.)

- ☐ Poverty Exemption
- ☐ Qualified Forest Exemption
- ☐ Qualified Agricultural Exemption
- ☐ Eligible Development Property Exemption
- ☐ Disabled Veterans Exemption
- ☒ Qualified Error ____________
  (State specific qualified error in 211.53b(6))

Explanation: *MCL 211.53b(6)d - Measurement/Calculation Error*
HOME INTERIOR WAS DEMOLISHED AND IS BEING RECONSTRUCTED. ADJUSTED FOR INCOMPLETE CONS

PART C: CERTIFICATION, BOARD OF REVIEW MEMBERS

We, the undersigned members of CITY OF CHARLEVOIX *Board of Review, swear of affirm the above information is, to the best of our knowledge, true.*

Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

The Board of Review is required to file this affidavit within 30 days with the proper officials to have all affected official records corrected. If the qualified error results in an overpayment or underpayment, the rebate, including any interest paid, must be made to the taxpayer or the taxpayer must be notified and payment made within 30 days of the notice. (MCL 211.53b(1))Authorities

Distribute copies of this form to the property owner, the County Treasurer, the County Equalization Department, and the treasurers of all other affected taxing authorities. Retain a copy on file at the local unit.

Michigan Department of Treasury
3128 (Rev. 11-13)

L-4035a

2026 Taxable Value Calculations Worksheet

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Parcel No. 052-270-227-00

Petition No. JBOR26-04

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1

	By Assessor	By B of R
2026 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.")....................=	126,200	83,500
Amount of Losses ....= (See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)	0	42,700
Amount of Additions ....= (See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).	0	0

2026 Capped Value = **(2025 Taxable Value - Losses)** **X CPI** **+ Additions**

= (34,140 - 42,700) X 1.027 + 0

= -8,792 **By B of R**

2026 Capped Value = 35,061

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2

	By Assessor	By B of R
2026 Assessed Value ....=	126,200	83,500

2026 Tentative SEV = 2026 Assessed Value X 2026 Tentative Equalization Factor

= 83,500 **X** 1.000

= 83,500 **By B of R**

2026 Tentative SEV = 83,500

2026 Tentative Taxable Value is the lesser of the 2026 Capped Value or the 2026 Tentative SEV.

2026 Tentative Taxable Value = 83,500

Signature of Secretary, Board of Review	Date

www.michigan.gov/treasury

Michigan Department of Treasury
4031 (Rev. 09-22)

Assessment Year: 2026

07/14/2026

July/December Board of Review Affidavit

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition/Docket #: JBOR26-05

The authority for July/December Board of review action is stated in the General Property Tax Act, MCL 211.53b. The July/December Board of Review can take action regarding qualified errors verified by the accessor (MCL 211.53b(1), (8)). The July/December Board of Review can also take action under MCL 211.53b regarding a poverty exemption for the current year under MCL 211.7u; a qualified agricultural property exemption under MCL 211.ee for the current year, which has been denied by the assessor; a qualified agricultural property exemption under MCL 211.ee that was not on the assessment roll for the current year and one prior year; or a qualified forest property exemption under MCL 211.7jj(1) that was not on the assessment roll for the current year and one prior year. In addition, other statutes, such as MCL 211.7b related to the disabled veterans exemption, and MCL 211.7ss related to the eligible development property exemption, provide authority for the July/December Board of Review to take action.

Form 3128 (L-4035a) must be completed by the Board of review and made a part of the Board of Review Records whenever a change is made to a parcel of property which causes a change in taxable value.

PART A: PROPERTY IDENTIFICATION

Owner Name: SIMNEY JOSEPH M & ERIN H/W			
Owner Street Address: 315 W HURLBUT AVE	City: CHARLEVOIX	State: MI	ZIP Code: 49720-1208
Parcel Number: 052-270-062-40	Property School District: CHARLEVOIX PUBLIC SCHOO	Property Classification: 401	
Property Street Address: 315 HURLBUT AVE W	City: CHARLEVOIX	State: MI	ZIP Code: 49720

PART B: BOARD OF ADJUSTMENTS

Item or Taxing Authority	Note or Millage	Original	Adjusted	Difference
CITY OF CHARLEVOIX				
Assessed Value	JBOR	193,300	193,300	0
Taxable Value	07/21/2026	162,068	0	-162,068
P.R.E.		100.00 %	100.00 %	0.00 %
Property Class		Residential		
School District		15050		
Classification		Ad Valorem		
Veteran Exemption		None	None	
TOTALS				

Reason for change (see instructions on page 2.)

- [x] Poverty Exemption
- [ ] Qualified Forest Exemption
- [ ] Qualified Agricultural Exemption
- [ ] Eligible Development Property Exemption
- [ ] Disabled Veterans Exemption
- [ ] Qualified Error ____________ (State specific qualified error in 211.53b(6))

Explanation: *MCL 211.7u - Poverty Exemption*
QUALIFIED POVERTY EXEMPTION

PART C: CERTIFICATION, BOARD OF REVIEW MEMBERS

We, the undersigned members of CITY OF CHARLEVOIX *Board of Review, swear of affirm the above information is, to the best of our knowledge, true.*

Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

The Board of Review is required to file this affidavit within 30 days with the proper officials to have all affected official records corrected. If the qualified error results in an overpayment or underpayment, the rebate, including any interest paid, must be made to the taxpayer or the taxpayer must be notified and payment made within 30 days of the notice. (MCL 211.53b(1))Authorities

Distribute copies of this form to the property owner, the County Treasurer, the County Equalization Department, and the treasurers of all other affected taxing authorities. Retain a copy on file at the local unit.

Michigan Department of Treasury
3128 (Rev. 11-13)

L-4035a

2026 Taxable Value Calculations Worksheet

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Parcel No. 052-270-062-40

Petition No. JBOR26-05

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1

	By Assessor	By B of R
2026 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.")....................=	162,068	0
Amount of Losses ....= (See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)	0	162,068
Amount of Additions ....= (See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).	0	0

2026 Capped Value = **(2025 Taxable Value - Losses)** **X CPI** **+ Additions**

= (0 - 162,068) X 1.027 + 0

= -166,444 **By B of R**

2026 Capped Value = 0

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2

	By Assessor	By B of R
2026 Assessed Value ....=	193,300	193,300

2026 Tentative SEV = 2026 Assessed Value X 2026 Tentative Equalization Factor

= 193,300 **X** 1.000

= 193,300 **By B of R**

2026 Tentative SEV = 193,300

2026 Tentative Taxable Value is the lesser of the 2026 Capped Value or the 2026 Tentative SEV.

2026 Tentative Taxable Value = 0

Signature of Secretary, Board of Review	Date

www.michigan.gov/treasury

[redacted]