



**RECEIVED**  
Wisconsin Dept. of Natural Resources  
SEP 21 2018  
Wisconsin Rapids Service Center  
Wisconsin Rapids, WI

September 14, 2018

Wisconsin Department of Natural Resources

RE: 912 South Central Avenue, Marshfield, WI

Dear Sir or Madam:

Gary Eckes has inquired about a loan for the above referenced property for ongoing Environmental costs due to contamination. At this time Associated Bank is unable to provide financing to Mr. Eckes on this property based on the following:

1. Parameters of repayment of the requested loan
2. Collateral for the requested loan is contaminated

Please let us know if further information is required.

Sincerely,

A handwritten signature in black ink that reads "Chad Curtis".

Chad Curtis  
Community Bank President  
400 S. Chestnut Ave.  
Marshfield, WI 54449



907 North Central Ave  
P.O. Box 730  
Marshfield, WI 54449  
*Phone:* 715.384.4005  
*Fax:* 715.384.5224

201 West Clark Street  
P.O. Box 137  
Spencer, WI 54479  
*Phone:* 715.659.2430  
*Fax:* 715.659.5455

307 North Weber Ave  
P.O. Box 13  
Stratford, WI 54484  
*Phone:* 715.687.2411  
*Fax:* 715.687.4441

## Memorandum

**To:** Gary Eckes  
**From:** Marty Reinhart, CEO  
**Date:** September 14, 2018  
**Re:** 912 South Central Ave.

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Thank you for the phone call to discuss a potential commercial loan.

Unfortunately, based on our discussion, our bank would not be able to approve the loan request. This is based on the real estate collateral offered being subject to contamination testing and an environmental clean-up. This significantly impairs the value and marketability of this property.

If you have any questions concerning this, please don't hesitate to contact me.

A handwritten signature in blue ink, appearing to be "Marty Reinhart", written in a cursive style.