

SURVEYOR'S CERTIFICATE

The undersigned certifies to Congress Financial Corp. (Central) and Nagel Lumber Co., Inc., their successors, nominees and assigns, and Langlade Abstract and Title Co., Inc.: (a) that the survey represented herein is an accurate survey of all the real property legally described herein (the "Property"); (b) that the survey properly and accurately indicates and locates all visible improvements on the Property as of the 28th day of April 1998; (c) that the within survey was prepared under the direct supervision and control of the undersigned from an actual survey made of the Property legally described herein; (d) that there are no encroachments either across property lines or zoning restriction lines in effect as of 28th day of April 1998; (e) that the within survey properly designates and locates all visible or recorded easements as shown in the title insurance Commitment issued by Langlade Abstract and Title Co., Inc. dated 20th April 1998; (f) ingress to and egress from the Property is provided by Clermont, Bridge and Progress Streets upon which the Property abuts, the same being paved and dedicated rights-of-way maintained by the City of Antigo; (g) the Property is not located in an area designated as a "Special Flood Hazard Area" as disclosed by the applicable Flood Insurance Rate Map issued by FEMA; (h) the Property does not service any adjoining property for drainage, ingress, egress or any other purpose; (i) that the Property (as delineated) on the survey, does not constitute an illegal subdivision of land under local, county or city ordinances; (j) that the location of the improvements on the Property does not constitute a violation of any zoning or setback requirements; and (k) that the within survey was prepared in accordance with the most recent Minimum Standard Detail Requirements adopted by the American Land Title Association and the American Congress on Surveying and Mapping, and complies with Applicable Wisconsin land survey standards and laws of the state where the Property is located.

Thomas R. Arnott
Thomas R. Arnott S-887
Registered Land Surveyor

