

**OFFICIAL NOTICE #57485  
REQUEST FOR QUALIFICATIONS  
REAL ESTATE BROKER SERVICES ON BEHALF OF THE  
DEPARTMENT OF CITY DEVELOPMENT**

The Department of City Development of the City of Milwaukee is seeking the services of qualified Real Estate Brokers to serve as listing agents for City-owned properties

**The RFQ can be found on DCD's web site at the following link:**

<http://city.milwaukee.gov/Projects/RequestsforProposals.htm>

Questions regarding this Request for Qualifications (RFQ) should be addressed to Scott Stange in writing via email at: [sstang@milwaukee.gov](mailto:sstang@milwaukee.gov). Deadline for questions regarding the RFQ are due by **January 2, 2014**. Any additional information and/or clarification(s) regarding this RFQ will be posted in the form of an addendum by **January 3, 2014**. It is the responsibility of the Proposer, prior to submitting a proposal, to determine whether all addendums have been received and are included in the RFQ response.

**Proposals are due January 10, 2014, by 11:00 a.m.**

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**Department of City Development  
809 N. Broadway  
Milwaukee, Wisconsin 53202**

**December 13, 2013**

## **I. Introduction**

The Department of City Development (DCD) is seeking the services of licensed and qualified Real Estate Brokers to list City-owned, tax-foreclosed residential properties for sale. The City will select up to five brokers to list up to 100 properties between January and September, 2014.

The City's expectations are described herein.

## **II. Scope of Services**

- A. City will select up to five licensed real estate brokers to list City properties for sale. City staff will select the properties to be listed by each broker.
- B. Up to 100 City-owned properties will be listed by brokers at all times. Depending on the performance of the pilot, the number of listed properties may be increased. Properties will be listed between January and September 2014. Whenever a property sells, the listing broker will be assigned another property.
- C. Only vacant properties on the City's extended sale list will be available for broker listing. The City will prepare a scope of required repairs for each property. For a 30-day quiet period prior to listing, properties will be available for sale only to neighbors and owner-occupant buyers. City staff will handle the marketing during the quiet period.
- D. Listing brokers will be required to monitor the properties weekly and submit reports to DCD staff. When a listing broker reports the need for repairs or maintenance work, City staff will arrange the work using City contractors.
- E. The City will pay a commission of 6%, minimum \$2000, upon sale of each property. Commission split arrangements will be handled between brokers.
- F. Listing brokers will be responsible for the following marketing activities:
  - 1. Write and post an MLS listing.
  - 2. List City properties on their company web site.
  - 3. Post a company for-sale sign at the property.
  - 4. Upon City's request, open properties for inspection during special events such as a home-buyer's fair.
  - 5. Propose alternative pricing if appropriate
- G. City will use its standard procedures to vet buyers on offers submitted by listing brokers.
- H. Brokers will be required to sign a conflict of interest statement.
- I. Participating brokers will be asked to meet as a group with City staff periodically to share observations and recommendations about improving City property disposition practices.

### III. Project Requirements

#### A. Time Frame and Contract Format

Services for this project should begin as soon as contracts with selected Real Estate Brokers can be executed. Work will be on an as needed basis. A contract will be entered into between the City and the selected Real Estate Broker (or Brokers) based upon the scope of work defined. DCD reserves the right to negotiate the terms, conditions, and price with the agent(s) submitting the most responsive proposals. DCD may select one or more Real Estate Brokers to provide the required services. The term of the Contract will be nine (9) months

#### B. Coordination

A staff member from DCD will coordinate the project. For the purpose of efficiency, DCD requires that the assigned Real Estate Brokers be accessible to DCD on a regular and as needed basis. The Real Estate Brokers and DCD will establish a regular communication format through which DCD can be kept abreast of the progress of items in the scope of services

#### C. Products

The Real Estate Brokers shall provide services and deliverables as noted under the Scope of Services.

All results (including work in progress) from this contract will remain the property of DCD. DCD will have access to all other working papers or information stored on a computer or computer disk of the Real Estate Broker (s) concerning this contract; the Real Estate Broker (s) should check with the DCD prior to destroying any working papers or information stored on a computer or computer disk.

#### D. Insurance - Current evidence of insurance as follows:

<u>Coverage</u>	<u>Amounts</u>
Workers' Compensation	Statutory Limit
Comprehensive General Liability	BI \$500,000 per occurrence \$1,000,000 aggregate PD: \$500,000 per occurrence \$500,000 aggregate
Automobile Liability	BI \$500,000 per person \$1,000,000 per occurrence PD \$500,000 per occurrence
Real Estate Errors and Omissions	\$1,000,000 per occurrence

The City of Milwaukee shall be named as an additional insured with respect to liability coverage, except for the Real Estate Errors and Omissions policy. The City of Milwaukee shall be given thirty (30) days notice in advance of cancellation, non-renewal, or material change in any insurance coverage.

## IV. Proposal Submission Requirements and Selection Procedures

### A. Proposal Contents

DCD wishes to partner with a licensed Real Estate Broker (or Brokers) with a proven track record of successfully selling foreclosed homes. Brokers must have extensive experience including working in the City of Milwaukee

In order to simplify the review process and to obtain the maximum degree of comparability, proposals should be organized in the following manner. Brevity is encouraged. Failure to comply with these requirements may be cause for the proposal to be considered non-responsive.

DCD reserves the right to request additional clarifying information from prospective Consultants over and above that included in the proposal submissions.

**1. Title Page** -The title page should include - Request for Proposal #57485, **Real Estate Broker Services on behalf of DCD**, and the name of the broker responding to the RFQ, firm with which the broker is affiliated, address, telephone number, name of contact person, e-mail address, FAX number, and date.

**2. Documentation of Past Experience and Qualifications** – Respond in writing to the following questions to document your experience and qualifications to list properties for sale.

Tell us about your experience in listing and selling REO properties in the city of Milwaukee. Provide information about:

- How long you have been doing REO work.
- Percentage of your business that involves REO properties.
- Clients for which you have done REO work. (e.g., Fannie Mae, Wells Fargo, etc.)
- Volume of listings you have handled during the past two years.
- Neighborhoods in which you have listed properties
- Buyers you have attracted.
- Average days on market for the REO properties you list.
- Other facts that will help reviewers understand your qualifications to list and sell City-owned foreclosed properties.

Tell us about your experience writing offers on City-owned foreclosed properties. How many offers have you written? Do you actively seek buyers for City-owned properties? If so, what strategies do you use?

Describe the marketing strategies you use for REO properties. If you emphasize sales to particular types of buyers (such as investors, young families, etc.), explain how and why you direct your marketing to them, and how successful your efforts have been.

The City of Milwaukee will set initial asking prices for each property. Brokers will have the opportunity to recommend price adjustments, based on their own Broker Price Opinion (BPO). What factors, if any, make your BPO for an REO property different from the BPO for a non-REO property?

Provide a copy of your real estate broker's license with your response.

Provide information about the real estate firm with which you are associated.

Any other unique qualifications, such as knowledge of City of Milwaukee code requirements, familiarity with rehabilitation costs, and languages spoken other than English.

Submit the names and contact information of at least two references that are familiar with your ability to carry out the services you are proposing to provide.

**3. Samples of Work** - Copies of the listings currently being used by the City for two typical properties, and scopes of work describing needed repairs, are available at the links listed below. Please write an MLS listing for each property. (If you need to get a City key to inspect the properties, please contact Karen Taylor, manager of in rem property disposition, at (414) 286-5738 or [karen.taylor@milwaukee.gov](mailto:karen.taylor@milwaukee.gov).)

Property #1: <http://city.milwaukee.gov/Property-Listings/2810-South-15th-Place.htm>

Scope of work for Property #1:

[http://city.milwaukee.gov/ImageLibrary/Groups/cityDCD/realestate/Scopes/508109\\_2810S15thPI\\_Scope.pdf](http://city.milwaukee.gov/ImageLibrary/Groups/cityDCD/realestate/Scopes/508109_2810S15thPI_Scope.pdf)

Property #2: <http://city.milwaukee.gov/Property-Listings/2427-29-West-Finn-Place.htm>

Scope of work for property #2:

[http://city.milwaukee.gov/ImageLibrary/Groups/cityDCD/realestate/Scopes/270262\\_2427-29WFinnPI\\_Scope.pdf](http://city.milwaukee.gov/ImageLibrary/Groups/cityDCD/realestate/Scopes/270262_2427-29WFinnPI_Scope.pdf)

**4. Small Business Enterprise (SBE) Participation** - This proposal does not have a mandatory Small Business Enterprise Business (SBE) participation assigned. However, proposers may receive up to an additional 5 points for utilization of a City certified SBE firm in their contract. Proposals must specify how the SBE firm will provide a meaningful function within the contract: up to 5 points

For a listing of SBE firms certified by the City of Milwaukee go to the following link and click on the SBE Business Directory: <http://city.milwaukee.gov/osbd>

**5. Local Business Enterprise** - RFQs that are issued on or after August 10, 2009 include a Local Business Enterprise (LBE) incentive in accordance with Section 365 of the Milwaukee Code of Ordinances. Information regarding LBE can be found in the attached forms and at the following link:

It is your responsibility as a Proposer to familiarize yourself with this ordinance prior to submitting your RFQ.

<http://city.milwaukee.gov/BidInformation353/Local-Business-Enterprise-LBE-.htm>

## B. Selection of Consultant

After screening proposals for responsiveness; DCD staff will evaluate proposals and assign points to each proposal based on the following criteria:

- Applicant's experience in assisting buyers and sellers complete real estate transactions involving foreclosed properties in Milwaukee neighborhoods. (a maximum of 20 points).
- Appropriateness of marketing strategies used to seek buyers for City-owned properties (a maximum of 10 points)
- The quality of MLS listings provided with the proposal (a maximum of 5 points)
- The quality of references provided (a maximum of 5 points)
- Thoroughness of applicant's overall proposal and overall responsiveness to this RFQ (a maximum of 5 points).
- Commitment to SBE participation (a maximum of 5 points)

If a Local Business Enterprise (LBE) is a responsive and responsible Proposer, an additional number of points equal to 5% of the maximum number of points used in the evaluation of the RFQ shall be applied to the total score attained by the LBE.

## C. Submission Deadline

All questions and communication regarding this RFQ process and scope of services should be submitted in writing (See #1 of General RFQ Requirements) to Scott Stange. Questions must be sent in writing **no later than January 2, 2014**. Questions initiated after **January 2, 2014** will not be considered. Any additional information, clarification and answers to the questions submitted by the deadline date will be posted on the Internet on the website referred to below in the form of an addendum to this RFQ by **January 3, 2014**:

<http://city.milwaukee.gov/Projects/RequestsforProposals.htm>

Proponents will be responsible for keeping abreast of the addenda as they are posted. All such addenda shall become a part of the RFQ, and all Proponents shall be bound by such, whether or not received by the Proponent

**One original and 3 (three) copies** of the proposal should be submitted to DCD's Bid Desk no later than **11:00 a.m., January 10, 2014**. The proposals must be submitted **along with the required Affidavit of No Interest**. Late submissions will not be accepted.

Proposals should be mailed or delivered to:

**Bid Desk**  
**Department of City Development**  
**809 N. Broadway, 2<sup>nd</sup> floor**  
**Milwaukee, WI 53202-3617**

Proposal to be clearly marked: **Official Notice #57485 - Real Estate Broker Services**  
**on behalf of DCD**

## **General DCD RFQ Requirements**

### **1. Interpretations of RFQ**

Any requests for interpretation should be submitted in writing to Scott Stange, Contract Compliance Officer, 809 North Broadway, MILWAUKEE, WI 53202, or submitted by email to sstang@milwaukee.gov. No oral interpretations will be made to any Real Estate Agent(s) as to the meaning of the RFQ requirements. All interpretations will be posted and answered on the Internet. If you received your RFQ from the Internet you will be responsible for keeping abreast of the addenda as they come in. All such addenda shall become a part of the RFQ, and all Real Estate Agent(s) shall be bound by such, whether or not received by the Real Estate Agent(s).

### **2. Receipt of Proposals**

Proposals received prior to the time of opening will be secure. The officer whose duty it is to open them will decide when the specified time has arrived, and no proposal received thereafter will be considered. No responsibility will be attached to an officer for the premature opening of a proposal not properly addressed and identified.

Real Estate Agent(s) are cautioned to allow ample time for transmittal of proposals by mail or otherwise. Real Estate Agent(s) should secure correct information relative to the probable time of arrival and distribution of mail at the place where proposals are to be forwarded.

### **3. Withdrawal of Proposals**

Proposals may be withdrawn on written request dispatched by the Real Estate Agent(s) in time for delivery in the normal course of business prior to the time fixed for closing. Negligence on the part of the Real Estate Agent(s) in preparing a proposal for offer to DCD confers no right of withdrawal or modification of the proposal after such proposal has been opened. In case of withdrawal of a proposal by a Real Estate Agent(s), the Real Estate Agent(s) will be disqualified thereby from submitting a second proposal on the contract at hand. See Section 66.0901(5), Wisconsin Statutes.

### **4. Rejection of Proposals**

DCD reserves the right to reject the proposal of any Real Estate Agent(s) who has previously failed to perform properly or to complete on time contracts of a similar nature, who is not in a position to perform the contract, or who has habitually and without just cause neglected the payment of bills or otherwise disregarded his obligations to subcontractors or employees.

### **5. Award of Contract**

The Contract Management Team (as described in the Scope of Services under Task 1, Project Initiation) will evaluate proposals. All proposals will be evaluated against the evaluation factors stated in this RFQ. While the Contract Management Team intends to select a Real Estate Agent(s) based on the proposals received, the Contract Management Team may invite the highest ranked firm/individual(s) to participate in an interview. If one or more interviews are to be scheduled, a letter will be sent to the firm/individual(s) that is/are selected to participate, and this/these firm/individual(s) may be asked to provide more specific written information about their qualifications, methodology, and costs. Firms/individuals participating in the interviews must send the project manager and staff who will work on this project.

After the contract is awarded, all of the firms who submitted a proposal will receive a written acknowledgment of their proposals. DCD will not reimburse firms for any expenses associated with the submission of proposals or participation in the interviews.

#### **6. Termination of Contract for Cause**

If, through any cause, the Real Estate Agent(s) shall fail to fulfill in a timely and proper manner his obligations under this contract or if the Real Estate Agent(s) shall violate any of the covenants, agreements or stipulations of this contract, DCD shall thereupon have the right to terminate this contract by giving written notice to the Real Estate Agent(s) of such termination and specifying the effective date thereof, at least five work days before the effective date of such termination. In such event, all finished or unfinished documents, data, studies, surveys, reports, or other material related to the services prepared by the Real Estate Agent(s) under this contract shall, at the option of DCD, become the property of DCD. Notwithstanding the above, the Real Estate Agent(s) shall not be relieved of liability to DCD for damages sustained by DCD by virtue of any breach of the contract by the Real Estate Agent(s).

#### **7. Request for Proposal**

This RFQ is not an offer to buy and must not be assumed as such. However, in the event a proposal results in contractual negotiations, the Real Estate Agent(s) has the option to not convey and/or sell if compliance with any mandated clause or provision is undesirable or impossible.

No information will be available to any Real Estate Agent(s) regarding the status of his response. However, DCD reserves the right to enter into discussion with Real Estate Agent(s) for purposes of clarification or further information.

#### **8. Miscellaneous**

DCD reserves the right to waive informalities in any proposals, reject any or all proposals in whole or in part, with or without cause, and to accept that proposal which in its judgment best meets its needs. DCD will require an Affidavit of No Interest, which provides that no official or employee of the Redevelopment Authority, the Contract Management Team, and/or DCD has or will receive anything of value in connection with the issuance of this contract.

#### **9. Equal Employment Opportunity**

The Real Estate Agent(s) agrees that there will not be discrimination as to race, sex, sexual orientation, religion, color, age, creed, or national origin in regard to obligation, work, and services performed under the terms of any contract ensuing from this RFQ. Real Estate Agent(s) must agree to comply with Executive Order No. 11246, entitled "Equal Employment Opportunity" and as amended by Executive Order No. 11375, as supplemented by the Department of Labor Regulations (41 CFR, Part 60).

#### **10. Indemnification**

The Real Estate Agent(s) agrees that it will indemnify, save and hold harmless the DCD and the City of Milwaukee, their officers, employees, or agents, from and against all claims, demands, actions, damages, loss, costs, liabilities, expenses, judgments, and litigation costs, including reasonable attorneys fees, photocopying expenses and expert witness fees, recovered from or asserted against the DCD or the City of Milwaukee on account of injury or damage to person or property or breach of contract to the extent that

such damage, injury, or breach may be incident to, arising out of, or be caused, either directly or proximately, wholly or in part, by an act or omission, negligence or misconduct on the part of the Real Estate Agent(s) or any of its agents, servants, employees or subcontractors.

DCD shall tender the defense of any claim or action at law or in equity, arising out of or otherwise related to an act or omission, negligence, misconduct, or breach of contract on the part of the Real Estate Agent(s) or any of its agents, servants, employees or subcontractors, to the Real Estate Agent(s) or its insurer and, upon such tender, it shall be the duty of the Real Estate Agent(s) and its insurer to defend such claim or action without cost or expense to DCD.

#### **11. Slavery Disclosure**

The successful Real Estate Agent(s) will be required to submit an affidavit of compliance of slavery disclosure before a purchase order/contract can be executed (unless you have already done so and it is on file with the Business Operations Division of the City of Milwaukee).

#### **12. Ethics**

It is the policy of the Department of City Development and DCD, that contracts shall not be awarded to any Real Estate Agent(s) that includes individuals who have left City employment within the past 12 months, or individuals who are currently members of any City boards or commissions.

#### **13. Wisconsin Public Records Law**

Both parties understand that DCD, is bound by the Wisconsin Public Records Law, and as such, all of the terms of this Agreement are subject to and conditioned on the provisions of Wis. Stat. 19.21, *et seq.* The Contractor acknowledges that it is obligated to assist DCD, in retaining and producing records that are subject to Wisconsin Public Records Law, and that the failure to do so shall constitute a material breach of this Agreement, and that the Contractor must defend and hold DCD, harmless from liability under that law. Except as otherwise authorized, those records shall be maintained for a period of seven years after receipt of final payment under this Agreement. .



Attachment B

**DESIGNATION OF CONFIDENTIAL AND PROPRIETARY INFORMATION**

Material submitted in response to the DCD Request for Qualifications No. 57485 includes proprietary and confidential information that qualifies as a trade secret, as provided in Wis. Stats. §§ 19.36(5) & 134.90, or is otherwise material that can be kept confidential under the Wisconsin Public Records Law. As such, the proponent asks that certain pages, as indicated below, of this proposal be treated as confidential material and not released, to the extent allowed by Wisconsin law. Therefore, I am providing the following information with the express understanding that it is being submitted to DCD under a pledge of confidentiality. I would not have submitted this information had the DCD not pledged to keep it confidential\* and request that the following pages not be released:

<u>Section</u>	<u>Page</u>	<u>Topic</u>

\*NOTE: Proponents are cautioned that the ENTIRE PROPOSAL WILL NOT FALL WITHIN THE CONFINES OF THE PLEDGE OF CONFIDENTIALITY. PLEASE LIMIT DESIGNATIONS OF CONFIDENTIALITY ONLY TO PROPRIETARY OR TRADE SECRET INFORMATION, OR OTHER LIMITED INFORMATION THAT YOU PROVIDE ONLY UPON RECEIPT OF A PLEDGE OF CONFIDENTIALITY

IN THE EVENT THE DESIGNATION OF CONFIDENTIALITY OF THIS INFORMATION IS CHALLENGED, THE UNDERSIGNED HEREBY AGREES TO PROVIDE LEGAL COUNSEL OR OTHER NECESSARY ASSISTANCE TO DEFEND THE DESIGNATION OF CONFIDENTIALITY.

Failure to include this designation in the proposal response may mean that all information provided, as part of the proposal response will be open to examination and copying.

Signature (Authorized Representative)	Telephone Number
Name (Please Print)	Company Name
Title	Date

NOTE: The DCD, as custodian of these public records has the obligation, pursuant to the Public Records Law, to determine whether the above information can be kept confidential.

The DCD will notify any proponent if a determination is made that the requested information cannot be kept confidential.

**PROPRIETARY INFORMATION:** Proprietary information submitted in response to this request for proposal will be handled in accordance with applicable DCD procurement regulations. A proponent responding to this proposal should not include any proprietary information as part of its proposal unless the proponent 1) designates the specific information that it maintains is proprietary and the reason(s) for such designation in a separate document to the DCD, Purchasing/Contract Services Division and 2) identifies the specific information when it occurs within the proposal.

The DCD preference is for the proponent to segregate all information designated as confidential into one section of the Request for Proposal and/or a separate document for easier removal to maintain its confidential status. The response to the proposal should indicate which portion of the requested information is confidential and where this information is located within the response, i.e. under separate cover, in confidential Section No. \_\_\_\_\_, etc. Data contained in the proposal and all documentation becomes the property of the DCD, Purchasing Division.

Generally, proposals are available for public review after the Purchasing/Contract Services Division has awarded and executed a contract.



**DEPARTMENT OF ADMINISTRATION  
BUSINESS OPERATIONS DIVISION  
PROCUREMENT SERVICES SECTION**

**LOCAL BUSINESS ENTERPRISE (LBE) PROGRAM  
BUSINESS PROPERTY LOCATION FORM**

**Important Note:** This form must be submitted with your bid to be considered for LBE status.

Bid / RFP # \_\_\_\_\_

**Property Location 1**

Name:	
Address:	
City, State, Zip	

**Property Location 2**

Name:	
Address:	
City, State, Zip	

**Property Location 3**

Name:	
Address:	
City, State, Zip	

**Property Location 4**

Name:	
Address:	
City, State, Zip	

**PLEASE SUBMIT THIS FORM WITH YOUR BID OR PROPOSAL TO:**

200 E. WELLS STREET, ROOM 601  
MILWAUKEE, WISCONSIN 53202  
OR FAX TO 414-286-5976



**DEPARTMENT OF ADMINISTRATION  
BUSINESS OPERATIONS DIVISION  
PROCUREMENT SERVICES SECTION**

**LOCAL BUSINESS ENTERPRISE (LBE) PROGRAM  
AFFIDAVIT OF COMPLIANCE**

**IMPORTANT: This form must be submitted with your bid to be considered for LBE status.**

Bid/RFP #: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip \_\_\_\_\_

This affidavit of compliance will be the contractor's sworn statement that the business meets the following criteria:

- The business owns or leases property within the geographical boundaries of the City of Milwaukee. Post office boxes shall not suffice to establish status as a Local Business Enterprise.
- A residential address may suffice to establish compliance as a Local Business Enterprise, but only if the business does not own or lease other real property, either within or outside the geographical boundaries of the City of Milwaukee.
- Leased property shall not suffice to establish compliance as a Local Business Enterprise unless at least half of the acreage of all the real property owned or leased by the business is located within the geographical boundaries of the City of Milwaukee.
- The business has owned or leased real property within the geographical boundaries of the City of Milwaukee *and* the business has been doing business in the City of Milwaukee for at least one (1) year.
- The business is not delinquent in the payment of any local taxes, charges or fees, or the business has entered into an agreement to pay any delinquency and is abiding by the terms of the agreement.
- The business will perform at least 10% of the monetary value of the work required under the contract.

**NOTE:** If you are the primary owner of more than one business location and the other business location(s) is not located within the geographical boundaries of the City of Milwaukee, the business you are seeking to qualify as a Local Business Enterprise must serve as the primary functionally operational entity that is capable of providing the required services, commodities, or supplies for the purposes of this Bid/RFP. If you own more than one business, please list the name of the business(es) and their addresses on the "Business Property Location" form.

**SITE VISITS:** Please note the contractor agrees to allow the City to verify Local Business Enterprise status by allowing City Staff to visit the operation(s) of the business that is seeking Local Business Enterprise status at any time without notice, in an effort to maintain the integrity of the City's bidding process.

I hereby declare compliance with the City of Milwaukee Code of Ordinances Chapter 365.

Authorized Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

# NOTARIZATION

Subscribed to before me on this \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_, at  
\_\_\_\_\_ County, \_\_\_\_\_ State.

NOTARY PUBLIC SIGNATURE: \_\_\_\_\_

(SEAL)

PRINT NAME: \_\_\_\_\_ My commission expires: \_\_\_\_\_

**PLEASE SUBMIT THIS FORM WITH YOUR BID OR PROPOSAL TO:**  
**200 E. WELLS STREET, ROOM 601**  
**MILWAUKEE, WISCONSIN 53202**  
**OR FAX TO 414-286-5976**